

NEWS FROM CHAMPLAIN HOUSING TRUST | FALL 2017

At Home

CHAMPLAIN
HOUSING TRUST



WWW.GETAHOME.ORG



Dear Members

Autumn always has an element of "Back-to-School" for us at the Champlain Housing Trust. It's when we begin our new fiscal year on October 1st, complete all of our budgeting (lots of arithmetic!), and summer site work gives way to winter prep at all the properties.

This year "Back-to-School" means something very special to us: a new project to revive the St Joseph School in Burlington's Old North End. It was a proud community asset as a school – it'll turn into a different one as a new Community Center. The Burlington Parks, Recreation and Waterfront Department will coordinate sports and recreation activities for all ages; Very Merry Theater and North End Studios provide arts and culture opportunities; Robin's Nest Children's Center and the Family Room support families with children; and AALV (formerly Association of Africans Living in Vermont) serving all refugees and New Americans with a host of services.

Of course, the real magic is in this mix of uses. In addition to sharing space, these groups share mission and their synergy creates benefits beyond the sum of their parts.

Our first step was to acquire the property and install elevators, bathrooms, and a new commercial kitchen that make the building truly accessible to all. CHT's next task is to secure all the financing needed to upgrade this beautiful, but outdated, building to today's standards. This will keep the operating costs and rents for the tenants affordable well into the future.

You may have noticed that I haven't said anything about housing. The Old North End has been CHT's target area since our founding in 1984, and as part of this overall commitment to the neighborhood, we have developed other assets like the George and Elaine Little Park, two earlier Community Health Center buildings, the McClure Multigenerational Center, Vermont Legal Aid building (also a former school), and the Chittenden Emergency Food Shelf.

Two years ago, St Joe's tenants came to us about the impending sale of the school with fears of displacement. Now, they can provide and expand their services in the heart of the Old North End. For us, it was a no-brainer. When the Parks Department expressed interest in being there for their year-round programs, it sealed the deal.

We'll keep you posted on our progress – and our many other endeavors. We're lining up a record year for rental and homeownership production and working to expand offerings of our financial counselling services and classes.

This brings me back to our new year overall. In spite of scary news from Washington, Vermont's expansion of resources for housing means we can confidently say that we will have another productive and fiscally sound year. We will be making improvements to numerous rental properties and joining with the City of St. Albans to continue to offer affordable home rehabilitation financing and services throughout the region

I'll look forward to seeing you at Annual Meeting on January 26th at the Hilton in Burlington. We can catch up in person on all of our exciting news.


Brenda Torpy, CEO

Save The Dates!

Annual Meeting
Friday, January 26, 2018

Legislative Day
Friday, February 9, 2018

CHT Office Contacts

| | |
|------------------------------|--------------|
| Headquarters | |
| Chittenden County | 802-862-6244 |
| Main Office | |
| Franklin/Grand Isle Counties | 802-527-2361 |
| O'Dell Apartments | 802-864-7077 |
| Winchester Place Apartments | 802-655-0203 |

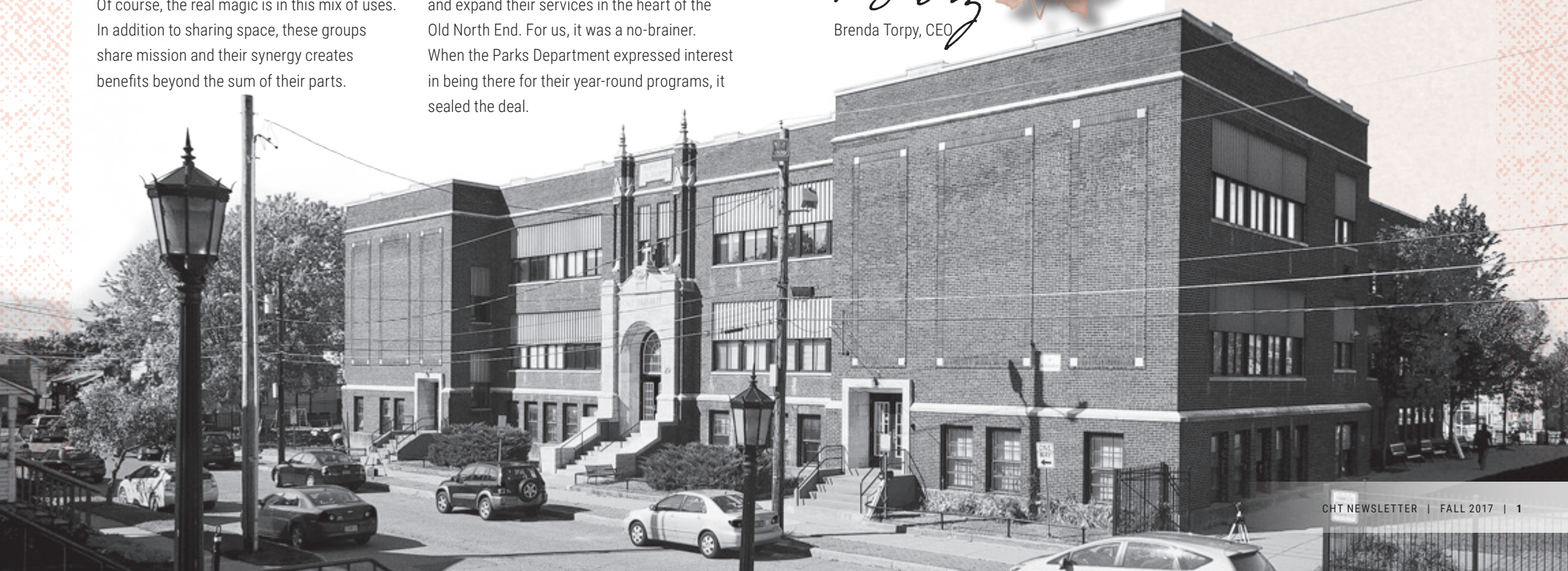
CHT RENTAL Maintenance Issues

| | |
|------------------------------|-------------------|
| Chittenden County | 802-861-3076 |
| Franklin/Grand Isle Counties | 802-527-2361 x111 |

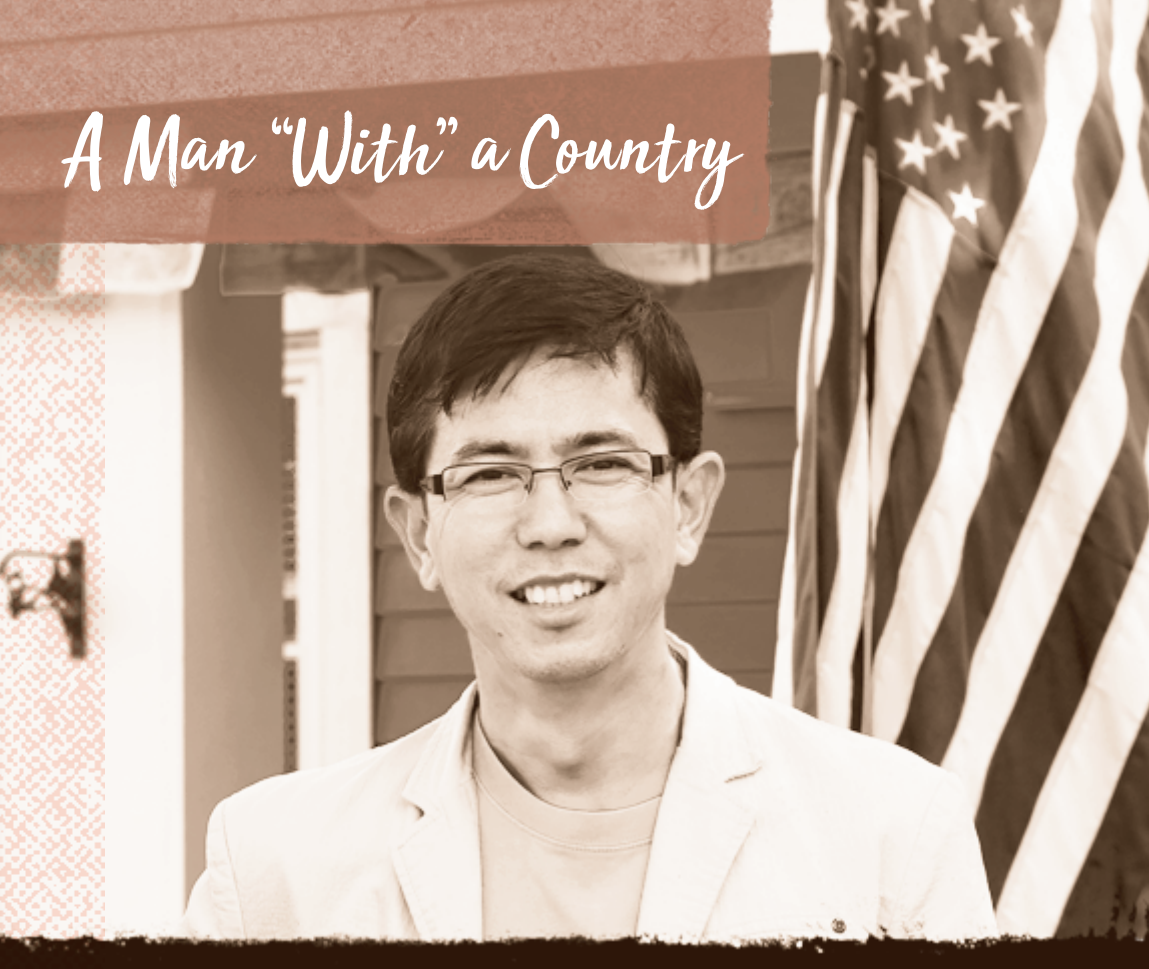
RENTAL Maintenance Emergencies (after 4 pm)

| | |
|------------------------------|--------------|
| Chittenden County: | 802-862-6244 |
| Franklin/Grand Isle Counties | 877-479-6457 |

Additional information available at
www.getahome.org/resources



A Man “With” a Country



Two decades ago, Hemant Tamang Ghising was living happily in Bhutan with his family. He had his own home, and lived on land that he could call his own.

Then all that changed. In 1992, Hemant and his family were forced to move into a refugee camp in Nepal, where he depended on others for almost everything. “As a refugee, I owned nothing of my own. I was part of a camp; I had a hut, food, and more, but all of this was given to me by others.”

Hemant spent nineteen years in the refugee camp until he was able to leave and work as an assistant principal at St. Xavier’s school in Kathmandu, initially run by American Jesuits. He worked there for eight years until 2011, when the U.S. announced that 50,000 Bhutanese refugees would be relocated to the United States. In August 2011, Hemant and his family moved to Vermont.

Hemant says his transition to the U.S. was easier for him than most – he had picked up English and learned about American culture while teaching alongside the American Jesuits. During their first year in America, Hemant and his family of eight lived in a small, privately-owned three-bedroom apartment. When his wife found out they were expecting their second child, Hemant began looking for a new apartment. “We started to look for a bigger, safer, and more secure environment – where we could keep our dignity despite our income.”

That’s when Hemant found out about the Champlain Housing Trust and applied for rental housing. But because Hemant was a New American, he had not yet had a chance to build his credit. CHT first required him to take their popular Ready, Set, Rent program – a combination of credit and budget counseling – before his application could be approved. In 2012 Hemant and his family moved into the Salmon Run apartments in Burlington.

“Buying a home was proof to myself that I could change the dynamic,” he says. “I feel proud paying my property taxes, and now I have a stronger feeling of belonging. It means I’m no longer a visitor.”

Over the next three years, Hemant and his family built a strong relationship with CHT and their property manager. But, as Hemant explained, “As you grow, you want to build your income and quality of life...and ultimately, I needed my own home.”

After his positive experience working with counselors at CHT, Hemant and his wife enrolled in their homebuyer education workshop, which is discounted for CHT residents. Hemant says they received “compassionate help” from his counselor and spoke highly of the shared equity program.

After years of hard work, in May 2015, Hemant and his family closed on their new house after two decades of not having a place to call home.

Now Hemant wants to change the stigma that refugees have in this country. “Having a home proves to yourself and others that you are

doing something – money in the bank can only show so much, but having a home and land is a tangible asset.”

Hemant says he likes to stay busy, which is evident as he describes his day-to-day activities. In addition to working full-time, he’s a part-time graduate student studying for a doctoral degree in educational leadership at UVM (after earning two master’s degrees in Nepal). He hopes to use the skills from the educational leadership and social services degree to help integrate other refugees into the City’s systems, as well as work with other international students. In his spare time, he referees soccer games and hopes to do karate training as well.

He and his wife are now American citizens, and his adopted city has become more than a place to live – it’s become a community. After losing his sense of belonging so many years ago, Hemant finally feels like he’s where he’s supposed to be.

“Buying a home was proof to myself that I could change the dynamic,” he says. “I feel proud paying my property taxes, and now I have a stronger feeling of belonging. It means I’m no longer a visitor.”



Member's Day Picnic

WE CELEBRATED OUR 33RD ANNIVERSARY this July with wonderful weather and great company. Two hundred members were treated to balloon costumes and animals by Dux, dancing and music from Sambatucada and tasty treats from Ben & Jerry's.



New Development “Rises” on North Avenue in Burlington



After years of discussion and outreach, this summer people started moving into a new development in the heart of Burlington dubbed Cambrian Rise. Situated where the former Burlington College operated – and before that, an orphanage run by the Catholic Diocese – Cambrian Rise ultimately will become Vermont’s most economically diverse neighborhood with almost 750 new homes.

All told, there could be an additional 200 or more affordable homes in Burlington at Cambrian Rise.

CHT has played a significant role in the many twists and turns of creating Cambrian Rise. Responding to community concern over the loss of open space, CHT worked with the Vermont Land Trust, developer Eric Farrell

and the Burlington Parks, Recreation and Waterfront Department to create a new 12 acre park including beach frontage for all city residents to enjoy. A state of the art storm water system has also been put in place ensuring the development protects the water quality of the Lake.

Included in the 700+ homes are a significant number of affordable ones for people of all ages. Partner Cathedral Square has an opportunity to build 70 apartments for seniors, right on North Avenue for easy access to public transportation.

CHT is building 76 affordable apartments just behind Cathedral Square’s building, filling a significant need for housing in and around

Burlington. CHT’s building will be called “The Laurentide” referring to the Laurentide ice sheet that created Lake Champlain and the Great Lakes millions of years ago. The apartments will back up to the new park and some will provide views of our “great” Lake.

Also among Cambrian Rise’s new homes will be at least 30 and as many as 60 new affordable condominiums added to CHT’s shared equity homeownership program. The first of these may be under construction soon and ready for purchase within a year or year and a half.

All told, there could be an additional 200 or more affordable homes in Burlington at Cambrian Rise.

CHT typically assembles as many as a dozen different sources of funding to make affordable housing developments happen. Significant in this financing are the Burlington Housing Trust Fund commitments, as well as support from the Vermont Housing & Conservation Board. In fact the Board recently committed to the homeownership opportunity at Cambrian Rise by granting over \$2 million from the new \$35 million Housing For All Bond passed by the Legislature this past summer.

Stay tuned about these upcoming projects by visiting www.getahome.org.



Building Homes Together

A campaign to strengthen Chittenden County communities



Governor Scott addresses the crowd in South Burlington to announce increased funding for housing.

Collaborative Campaign Pushes for More Affordable Housing

The Building Homes Together (BHT) campaign, created by Champlain Housing Trust, Housing Vermont and the Chittenden County Regional Planning Commission in 2016, pulled together over one hundred local officials, state legislators, business leaders and nonprofits to call for more housing to be developed in Chittenden County. Together, the campaign set a target of 3,500 new homes by 2021, with 20% of them being affordable.

While most in Chittenden County have seen an obvious increase in housing construction, the goal was ambitious. Just under 500 homes were built between 2010 and 2015. Sustaining 700 a year for five years is a stretch. Similarly, the goal of 140 new affordable homes would need new resources and commitments by communities to be inclusive.

In year one, there are mixed results. In September, the BHT groups organized a press conference with Governor Scott to celebrate progress towards one of the goals: an increase of 916 new homes were added to Chittenden County in 2016. The bad news was that only 8% were permanently affordable to low or moderate income Vermonters.

The future may be brighter. With the new significant state investment in affordable housing, these goals may be in reach. It'll take creative thinking, further reforms both local and statewide and – of course – continued funding commitments from municipal, state and federal partners.

Day In The Dirt



Residential composting will be required in just two short years, but residents at Fort Ethan Allen in Essex are ahead of the game!

Members of the 36-plot community garden came together over a common goal: not only did they want a space to put their food scraps and garden waste, but they wanted to be able to produce viable compost that they could use in their plots in the springtime. Their hard work finally came to fruition at an event on September 30th.

The event was part of CHT's annual NeighborWorks® Week celebration, where NeighborWorks America and its network of local organizations mobilize volunteers, businesspeople, neighbors, friends, and local and national leaders in a week of neighborhood change and awareness.

With support from the Vermont Community Garden Network, the Composting Association of Vermont, the Northeast Recycling Council and Chittenden Solid Waste District, CHT hosted a compost training for residents alongside their end-of-season garden workday.

The project would not have been possible without a few key leaders in the neighborhood who not only worked to build the compost bins in their spare time, but have also committed to providing year-round support to keep it going.

If you live in the Fort neighborhood and would like to find out how to get involved, contact Anna at (802) 862-6244. Thanks again to everyone who came out and helped us celebrate another successful NeighborWorks® Week!



88 King Street
Burlington, VT 05401



Save the Date!

CHT Annual Meeting

Friday, January 26, 2018

