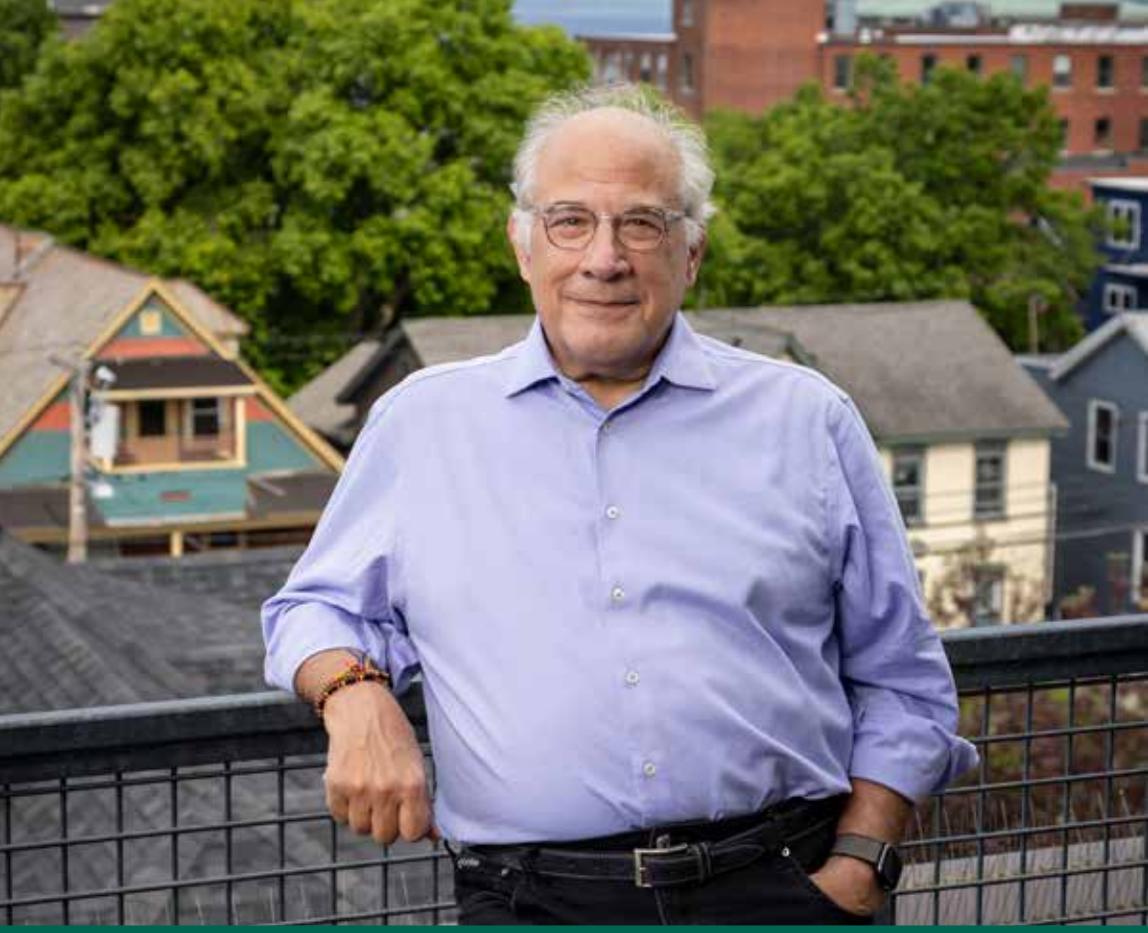


At Home





Dear Members and Friends,

HOMELESSNESS IS IN THE FRONT OF MIND

for many of us who do this work. Low vacancy rates, high rents and the lingering impacts of the pandemic have all contributed to the crisis we now face. The housing market cannot satisfy the demand for housing of all kinds, but especially affordable housing. A rise in mental health needs and addiction have added significant pressure on our communities and the systems in place to support people in need.

The result is even greater levels of homelessness. The challenges can feel overwhelming, and many of the personal stories of people who are living on the street are heartbreaking.

The need for more affordable housing and services is greater than ever.

It doesn't need to be this way. Last year, CHT along with many others from around the State had advanced a plan that would have funded

additional shelters while creating a robust pipeline of new affordable homes that would have resolved this crisis, or at least taken us on a path to do so.

It was called "too expensive" and now, instead of pursuing real solutions, we're putting Vermonters – including children – out on the street.

We need to get back to that plan if we are going to work our way out of this mess. Yes, we need more housing of all types, but we need more permanently affordable housing to achieve the goal of homelessness being rare and brief.

We are still determined to do what we can with funding that has been available.

We have over 200 homes under construction right now, in Burlington, Colchester and Shelburne. And we have over 300 new homes in our pipeline that will need additional resources, and we continue to investigate more opportunities for development every day.

Again, the way to end homelessness and to make it rare and brief is to create more affordable housing.

In the meantime, we shelter more than one hundred people every night while we are supporting the development and expansion of new shelters in Burlington and St. Albans. On page 6 inside, you can read about one of these efforts: our reinvestment and redevelopment of the Champlain Inn by CHT and CVOEO for a low barrier homeless shelter operated by CVOEO. Besides being available as a low barrier shelter for 30 guests each night during the winter, it will also have rooms for 42 guests year round who will not need to leave during the day. Our partnerships with CVOEO continue to grow every day.

You'll also find the story of Josslyn McKenna, Miss Vermont Teen USA, who was formerly homeless with her family and now lives in one of our apartments. She joined us at our annual Members' Day Picnic and her story is compelling on so many levels. Make sure you read it.

We're also sharing a piece on page 8 about CHT's loan programs, which recently surpassed a milestone. It provides support for homeowners, owners of rental properties, manufactured homes buyers, and farmers with onsite housing. I am always surprised at the depth and reach of our loan programs: while many of the programs are focused on the Champlain Valley, much of our lending extends throughout the State of Vermont.

We also just received the results of our resident survey on page 9. We strive to do this survey every year and use it to find out what people need and what more we can do to improve our residents experience in our rental properties.

And finally, this newsletter's centerspread highlights some of the best photos from the Members' Day Picnic from this past summer. If you have never been, you should go. It's a ton of fun and free food as well!

Thank you for your continued support.

Michael Monte, CEO



MISSION

Champlain Housing Trust is a Community Land Trust that supports the people of Northwest Vermont and strengthens their communities through the development and stewardship of permanently affordable homes and related community assets.

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Don't Let Your Past Define Your Future



“ONE THING I REMEMBER ABOUT LIVING IN THE SHELTER was I taught myself how to snap my fingers,” recalled Josslyn McKenna. She, her parents, and her sister had become homeless when she was five.

Now 17 and a junior at Essex High School – and at home at Champlain Housing Trust’s Winchester Place apartments – her memories have faded a little, though she certainly doesn’t forget the kindness of the staff at COTS or the support of an AmeriCorps VISTA member from Spectrum Family and Youth Services. “Spectrum took me bowling, to dance classes at the Flynn – they tried to make sure I could still be a kid!”

The road that led to the shelter wasn’t

atypical – loss of employment, compounded by health issues, plus the high cost of housing. Her parents decided not to renew their lease on the home in Williston when her father lost his job. They thought it would be easier to find a more affordable home.

It was August, so they camped at Malletts Bay until early October when the snow began to fall. Unable to find a home, they applied to COTS Family Shelter and it was a full eight months waiting for an affordable apartment to become available.

That first apartment – also through Champlain Housing Trust – was in Richmond. They made the move to Winchester Place to be

closer to medical care that her mom, Tammi, needed and when her parents separated. Her father had taken a job in Maine leaving the family behind. That was seven years ago. Tammi credits CHT’s staff with helping her stay on her feet.

“Now it just feels like home to me,” Josslyn said.

Josslyn had challenges of her own growing up – she was non-verbal until the age of three and diagnosed as Neurodiverse that exhibits in a variety of ways. To combat her anxiety and to avoid depression, she explained, she has thrown herself into a variety of activities over the years, taking advantage of programs that have made them affordable and available: horseback riding, Alpine skiing, sport stacking, and cheerleading to name a few. She’s also maintained close to a 4.0 grade point average.

And this past summer, she entered and won “Miss Vermont Teen USA” and competed in the national competition at the Palace Theater in Los Angeles, California. She raised money with help from family and friends as well as a few local businesses to make the trip possible.

Drawing upon her experiences, she’s committed to using her platform to advocate to end homelessness, and she created a new organization called the Youth Advocacy Alliance of Vermont. Her goal through this Alliance is to organize other teens – she met many teen leaders from across the State by participating in the Governor’s Institute of Vermont in 2023 – to push for meaningful change. One concept she wants to pursue is turning unused buildings into shelters or transitional housing.

Josslyn and her mom joined Champlain Housing Trust at the annual Members’ Day picnic, complete with her sash and tiara, and posed for many photos with children and families. She also met the Lt. Governor who pledged to help her with her advocacy.

“I want to make sure everyone knows that your past doesn’t have to define your future,” she said. “That’s really important to me.”

Seeing what Josslyn’s been able to accomplish so far, it’s likely that she’ll make her future achievements look like a snap.

Annual Members' Day Picnic!



We had a great time at North Beach at our Members' Day Picnic! What a treat to gather and catch up with so many members and share a meal. Chasing bubbles, playing corn hole, moving to the music, and colorful face painting was a lot of fun, too. Thank you Owen Leavey for photos, DJ Melo Grant for vibes, FaceMania! for face painting, and Mulu's Kitchen & Catering for side dishes. Thank you to volunteers who helped make the day go smoothly and thank you to everyone who attended and made this day of celebrating community so joyful!





Expanding Shelter Options in Burlington

CONSTRUCTION REMAINS ON TRACK FOR THE FORMER CHAMPLAIN INN, now a low-barrier shelter on Shelburne Street in Burlington for people experiencing homelessness.

A year ago, Champlain Housing Trust took over ownership and maintenance of the property, and Champlain Valley Office of Economic Opportunity (CVOEO) assumed day to day operations and staffing from ANEW Place. Both CHT and CVOEO wanted to ensure this important resource remains available to the community as one critical step in helping to address the ongoing housing crisis.

The renovations underway include installation of a sprinkler system, upgrades to electrical service and plumbing, installation of heat pumps

for heating and cooling, bathroom upgrades, new flooring and the creation of a private courtyard at the front of the building.

The partnership between CHT and CVOEO is not new. Since 1994, the organizations have partnered on the ownership and operation of Feeding Champlain Valley and in 2022 worked together to keep Tim's House, emergency shelter in St. Albans, operational. In Burlington, the two organizations currently work together at Elmwood Community Shelter, another low-barrier shelter, meaning guests do not have to be sober to stay there.

One significant operational change for the property is that it is open to guests all day instead of only being open overnight. Formerly, the

Champlain Inn shelter operated on a drop-in basis and assigned nightly rooms to 50-70 guests who shared rooms. The new model will accommodate 42 year-round guests who will not have to leave during the day and 30 in the winter.

This increased stability for guests will lead to more opportunities to access resources from health and social service providers who are available onsite. These wraparound social services connect guests to agencies and community resources and are a proven model for helping people more successfully move from temporary shelter to permanent housing. The intention is to break the cycle of chronic homelessness, long-term instability, ongoing substance use, and disconnection from community resources.

"Low barrier shelters are vital resources that help people get off the street, a choice many could not make if no low-barrier options were available," said CHT Chief Executive Officer Michael Monte. "Studies – and our experience – show that once the basic need of shelter is met the chance to address other needs including permanent housing, health care, employment and substance use treatment increases."

Funding for the renovations was provided by Vermont Housing and Conservation Board and through the City of Burlington's Community Development Block Grant program.

Construction is being done by Queen City Development and will be completed in the next few months.

Did You Know?

CHAMPLAIN HOUSING TRUST'S LOAN PROGRAMS (NMLS ID# 179570) support property owners that may not have access to traditional borrowing options to improve and maintain safe and affordable housing. From supporting farmers to improve housing for their workforce to helping people buy a new home to repairing existing homes, each program contributes to improving the quality and availability of affordable housing stock in your community.

This year CHT's debt portfolio exceeded \$10,000,000 for the first time since we started these loan programs 27 years ago, a major milestone. For the five programs we offer, here is what we've recently accomplished:

- 23 Home Repair Projects in 2024
- 37 Manufactured Home Down Payment Loans in 2024
- 53 apartments have been improved through Vermont Housing Improvement Program since program inception
- Over 250 farm workers will soon be living in improved housing through Farmworker Housing Repair and Replacement Loans
- CHT's Homeownership Equity Program has helped 29 Shared Equity homeowners of color buy their home, and recently expanded to support buyers statewide

For more information, visit our Lending page:

www.getahome.org/lending/ or point your smartphone camera at this QR code



Resident Survey Results



ONE OF THE THINGS THAT MAKES RENTING FROM THE CHAMPLAIN HOUSING TRUST DIFFERENT is that we seek your input so that we can provide you with better service, a safer place to live, and more opportunities for community building and engagement activities.

This year, 357 renters offered their feedback. We've provided a snapshot of some of the most important data points below, and the full results are shared with our Board of Directors to help guide their oversight of our organization. More immediately, though, the responses give staff an opportunity to look for areas where CHT can make improvements.

Each year we look for ways in which we can adjust to address the needs of and advice from our residents – this has led to, for example, cultural exchanges at properties and the formalization of a committee of the Board to bring the voices of renters more fully into our governance.

91%

Rate their **MAINTENANCE STAFF** as average, great or excellent

86%

Rate their **OVERALL SATISFACTION** as a resident as average, great or excellent

82%

Rate the **CONDITION OF THEIR PROPERTY** as average, great or excellent

87%

Rate their **PROPERTY MANAGEMENT** as average, great or excellent

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