

At Home

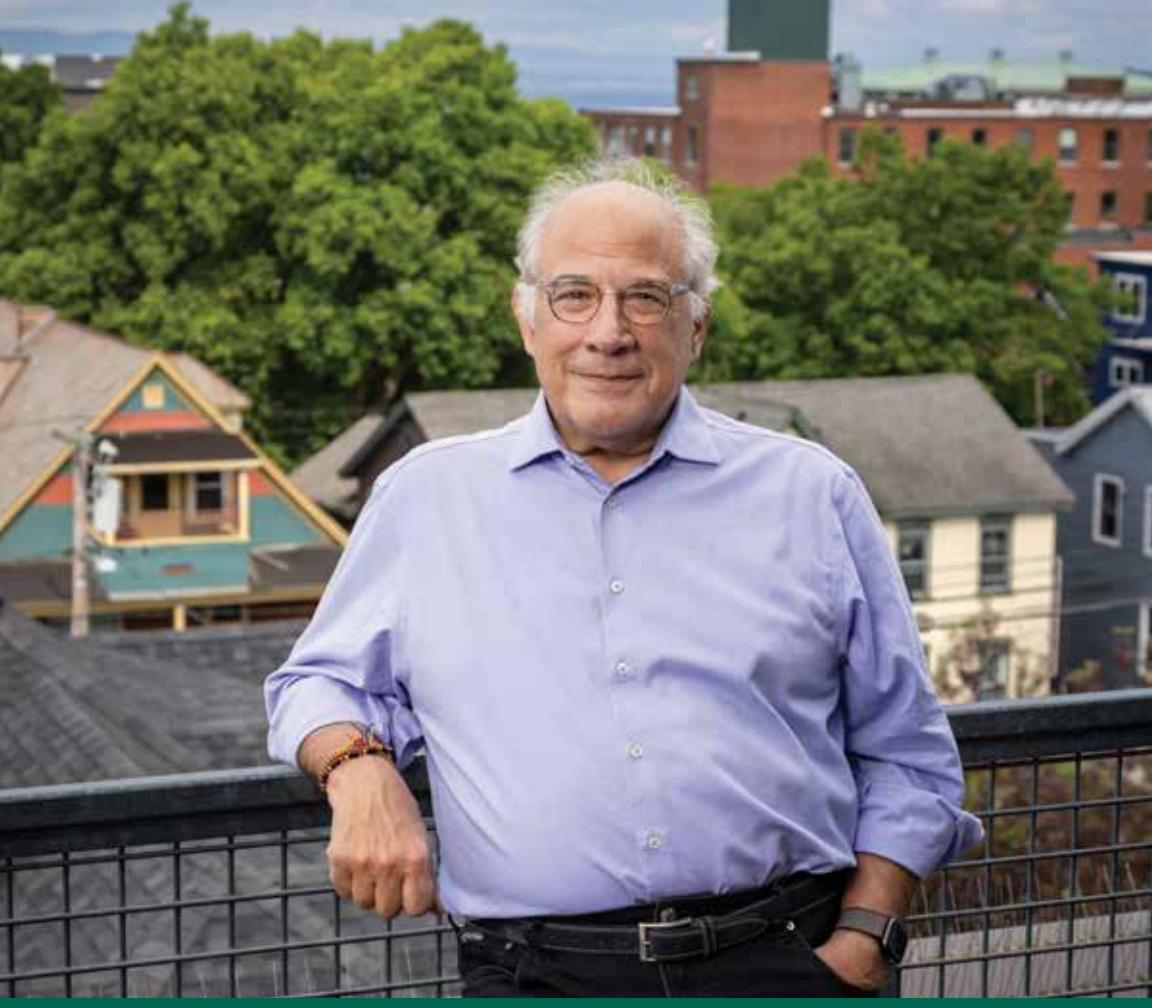


CHAMPLAIN
HOUSING TRUST



SABBATH
THE LOST PROMISE

MOONBATH



Dear Members and Friends,

WE KNOW THAT CURRENT ECONOMIC, POLITICAL, AND ENVIRONMENTAL CONDITIONS ARE DYNAMIC AND OFTEN UNPREDICTABLE, especially today. To be effective in today's environment, you need to remain flexible and ready to adjust to shifting circumstances.

Six months ago, I wrote that we were developing a new strategic plan for CHT and that developing a plan under current conditions would be both challenging but even more important than ever.

The strategic plan that we are writing right now lays out a comprehensive and deliberate approach to addressing the urgent and evolving housing needs of our community. It is once again grounded in our commitment to equity, sustainability, and community well-being and

lays out a framework to advance our work to preserve existing affordable housing and create new opportunities for individuals and families across the income spectrum.

At its center is our core belief that rental and homeownership should be permanently affordable, and by promoting housing stability, CHT aims to ensure that all residents, regardless of income, can access safe, secure, and affordable homes.

We will continue to build more affordable rental housing of every type, and will create new homeownership opportunities throughout the region. You can see two examples of these inside with the story about Bay Ridge, a new neighborhood in Shelburne, on page 2, and the description of housing we're developing for people with Intellectual and Developmental

Disabilities in Burlington on page 6. We have hundreds of homes coming on-line, and will work to continue that pace over the next few years.

We are committed to building community, strengthening partnerships with service providers and community-based organizations, and advocating for policies that promote fairness and access. We will work to ensure a safe community in our properties, neighborhoods, and our downtowns.

Over the next three years, we will continue programs that support low-income homeowners to stay in their home, farm workers to live in dignity, and mobile homeowners and people of color through our lending programs.

At the same time, we will be focused on increasing our internal capacity, supporting the professional development and well-being of our staff, and enhancing systems and operational efficiency. As CHT grows and expands its impact, we will also strengthen our organization.

Critical to all of this work is maintaining and expanding our strategic alliances at the local, state, and national levels. CHT's engagement in coalitions, networks, and advocacy efforts reflects our belief that lasting solutions require collaboration, innovation, and leadership. Advocacy must also act to safeguard people and communities, especially when they are most at risk.

Permanent affordability and preventing displacement remain central to our purpose and mission. We will deliver on this promise—and continue to produce real, measurable outcomes that improve lives and strengthen communities.

Our strategic plan presents priorities that together form a cohesive roadmap that will guide us. But we also know we will need to remain flexible in all things. There will certainly be bumps along the way, and perhaps detours when necessary. By maintaining organizational agility, ready to reassess priorities, reallocate resources, and revise timelines, we can stay true to our mission, even in the face of change.

Michael Monte, CEO

CHAMPLAIN HOUSING TRUST



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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New Bay Ridge Neighborhood Opens in Shelburne

A VISION MORE THAN A DECADE IN THE MAKING officially opened its doors, as over 150 people gathered in Shelburne in September to celebrate the transformation of a former motel into a vibrant, permanently affordable neighborhood.

Bay Ridge, the result of a partnership between Champlain Housing Trust and Evernorth, brings 68 new affordable apartments and 26 affordable condominiums to Shelburne – housing that will remain within reach for local families for generations to come.

“What was once a temporary shelter for people experiencing homelessness is now a thriving neighborhood for people from all walks of life,” said Michael Monte, CEO of CHT. “From preschool teachers to nurses, from workers at Wake Robin and Shelburne Farms to people exiting homelessness – Bay Ridge is about community, stability, and home.”

United States Senator Peter Welch and Representative Becca Balint, who both played a

role in securing federal funding for the project, were on hand to mark the occasion, as was Vermont Senate Majority Leader Kesha Ram Hinsdale, who lives a half of mile from the neighborhood.

“This project is a major step in addressing the state’s affordable housing crisis,” said Sen. Welch. “I’m proud to have helped secure federal funds for these homes which will remain affordable.”

Rep. Balint echoed that sentiment: “So many Vermont families face the crushing burden of the housing crisis. I’m so thrilled to be able to welcome folks to homes that will provide generations of Shelburne residents with an affordable option.”

Bay Ridge comes at a critical time. More than 50% of Chittenden County renters are considered “cost burdened,” spending over 30% of their income on housing. With median home prices exceeding \$500,000 in the area, the condominiums at Bay Ridge – priced under

\$190,000 – represent a rare opportunity for everyday workers to achieve homeownership.

Of the 26 homes for sale, all but one have been reserved, with families already moving in this summer. The condos, a mix of two- and three-bedroom units, were built by Snyder Homes.

For one couple, Enrique Bullon and Greg Chire, buying their home was transformational. “Our house is like a dream that we never thought could be fulfilled,” explained Enrique.

The apartments – ranging from studios to four-bedrooms – include 30 units supported by federal Housing Choice Vouchers, which cap rents at 30% of residents’ income. Twenty apartments are designated for individuals and families exiting homelessness. Monthly rents start at \$1,725 for a three-bedroom, including all utilities.

To make this \$55 million development a reality, over two dozen funding sources were brought together, including significant support

from the Vermont Housing & Conservation Board and Vermont Housing Finance Agency. Nearly \$5 million was invested in infrastructure, including a stormwater pond to protect Lake Champlain and the construction of a new road – Margaret’s Way – named after the late Margaret Bozik, who led CHT’s homelessness initiatives. Another \$1 million was invested in solar installations to help meet the State’s carbon reduction goals.

Two of the apartment buildings are newly constructed, while two are rehabilitated motel buildings from the former Harbor Place emergency housing. Harbor Place’s operations moved across the road at the former Day’s Inn. Construction partners included DEW Construction, Naylor and Breen Builders, and architects from Duncan Wisniewski and Scott + Partners.

Bay Ridge stands not just as a development, but as a symbol of what can be achieved through collaboration, compassion, and vision – a place where everyone can feel at home.

Members' Day Picnic!



We had fun in the sun at North Beach at our Members' Day Picnic! We loved catching up with so many members. Blowing bubbles, playing ping pong, moving to the music, and having our face painted was awesome, too. Thank you Lindsay Colburn for capturing the day in photos, DJ Melo Grant for incredible vibes, Face Mania! for dazzling face painting, and Mulu's Kitchen & Catering and Diggers' Mirth Collective for delicious side dishes. Thank you Intervale Community Farm and our volunteers who helped make the day go smoothly and thank you to everyone who was there and celebrated this remarkable community so joyfully!



When Housing Isn't Enough



Rendering by Duncan Wisniewski Architecture

OUR REGION'S LACK OF AFFORDABLE HOUSING IS EVEN MORE PROFOUND FOR ADULTS

who require supportive services – in fact, a 2023 report identified the need for more than 600 homes statewide to meet the needs of adults with Intellectual and Developmental Disabilities (IDD) seeking independent living in safe, service-supportive housing.

That's why a group of more than 120 Vermont parents created the Developmental Disabilities Housing Initiative (DDHI) to advocate for people with Intellectual and Developmental Disabilities. These dedicated advocates demonstrated the overwhelming need for affordable peer housing residences for their family members. They succeeded in 2022 when the Vermont Legislature passed Act 186, establishing a pilot program with State funding for planning and developing new, inclusive housing options throughout Vermont.

Champlain Housing Trust received one of the three pilot grants and collaboratively developed a model for 10 affordable, permanent service supported apartments on St. Paul Street in Burlington for adults with IDD.

"We are so very grateful for the expertise, support and guidance from Champlain Housing Trust in the planning and development of the service supported housing community at St. Paul Street. This model of service supported housing will provide a permanent, safe and affordable home for our adult children, while at the same time affording us aging parents the knowledge and comfort that our adult sons and daughters will be supported and cared for long into the future when we are no longer here," wrote the parent advocates.

In developing and designing these homes located in a neighborhood close to parks, public transportation, educational and

medical facilities, as well as shopping, and entertainment, CHT along with DDHI, Duncan Wisniewski Architecture, Howard Center and Champlain Community Services, is creating a new, innovative housing model that will be the first of its kind in Vermont.

The model combines traditional apartment living with individualized services and community support similar to cohousing where residents have the privacy of their own apartments and are also able to socialize in communal spaces including a shared kitchen, living room and dining room. Residents may host friends and family, share a potluck dinner or enjoy activities facilitated by on-site staff in the common living room.

The new design features renovation of an existing building and a substantial low-rise addition that will resemble townhouses. The one- and two-bedroom apartments include

kitchens and living rooms and specialized features to address mobility, sensory, and care requirements. Champlain Housing Trust owns and will manage the property, and on-site supportive services will be provided by Howard Center.

The redevelopment of the property recently received the green light from the City of Burlington and construction will begin soon. The project has been funded by several state and local sources, and got a boost from a special \$2.8 million appropriation by the Legislature to Vermont Housing & Conservation Board in 2025.

Going forward, a study committee authorized by the Legislature is looking for a dedicated funding source to move beyond the pilot phase and meet the needs of adults with IDD.

Meet Our Newest Staff Members!



LEFT TO RIGHT: Steph Almeida, Phillip Drake, Rachel Keefer, Steph Robtoy, Taheem Baptiste, Joe Duprey, Liv Lovelace, Michael Rosenfield, Robert Scheck, Darien Barton, Blair Wahler, Sevdije Makolli, Tracy Gueye, Andy Beeman, Janet Maille, Lameeis McDonough, Mike Zucco, Carolyn Connor, Kevin Johnson, and Charlie Menke.

A Special Note

HOMELESSNESS HAS NEVER BEEN AS VISIBLE IN OUR COMMUNITIES AS IT IS NOW.

It's become increasingly clear that addressing homelessness requires a spectrum of responses tailored to the varying intensity of need among individuals and families. Some simply need access to affordable housing – a stable, safe place to live. Others may require housing with light-touch supports to help them succeed. Then there are those who need more intensive services: supportive housing with daily care, transitional housing to help them stabilize, treatment programs for substance use disorders, and residential programs for those dealing with serious mental health challenges.

And at the far end of that spectrum, we have individuals whose needs may require more urgent or structured interventions, including options that combine treatment with detention, and in some cases, arrests. That may sound harsh, but for some, the combination of accountability and support is necessary for any meaningful change to occur.

Over the next 12 to 18 months, we need to significantly increase our community's capacity for shelter, transitional housing, and treatment beds. We also need to invest in coordinated responses that integrate behavioral health and criminal justice systems, ensuring that those who are cycling through emergency rooms, jails, and shelters are not lost in the gaps between them.

Evidence and accountability-based models offer individuals a real alternative. Drug courts, for example, provide a structure in which participants can plead guilty but have their charges dropped upon successful completion of a treatment program. Let's expand access to similar options, ones that ensure that people are not simply punished, but given a path toward recovery.

If we are serious about addressing homelessness, addiction, and untreated mental illness, we must build systems that are flexible, humane, and rooted in both care and accountability.

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Champlain Housing Trust provides interpretation services. If you need an interpreter, call 802-862-6244 and say the language you require and your phone number and someone will call you back.



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