

**CHAMPLAIN
HOUSING TRUST**



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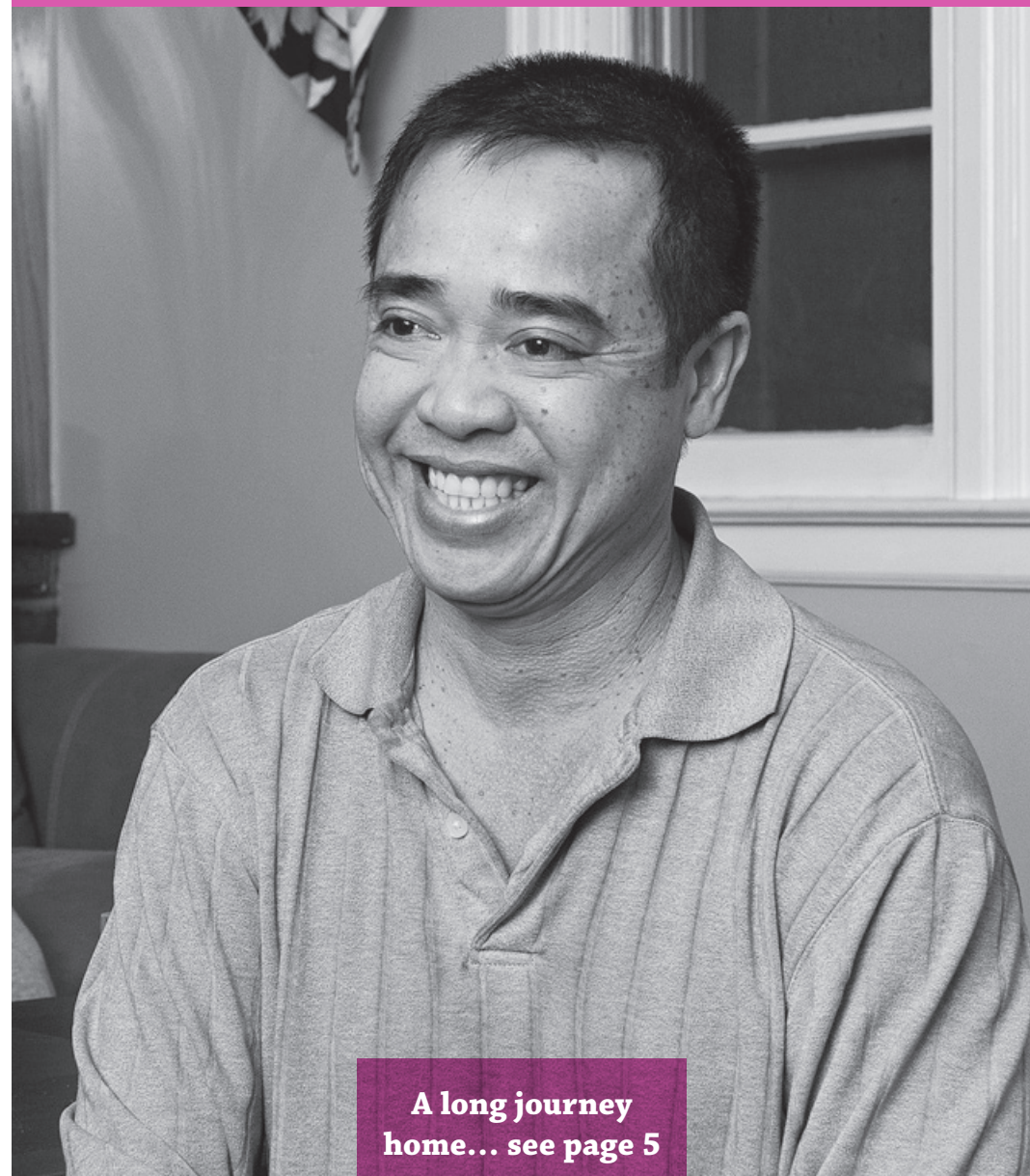
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AT HOME

NEWS FROM CHAMPLAIN HOUSING TRUST

SPRING 2014



A long journey
home... see page 5

'A LEGACY IS SOMETHING TO LEARN AND BUILD FROM, NOT TO REST ON.'



Some young people dread “the big 3 - 0,” but as an organization we are excited to round our third decade with strength and continued relevance. Our history has taught us that the most important years are the ones ahead of us.

In the fall newsletter I described our latest strategic plan; it takes CHT in a bold new direction to help people who are homeless or risk losing their homes. Moments like that, when we step up to try something different, are at the core of our culture. So I think the best way to convey our rich history and evolution is to tell about the moments when CHT, and our founding organizations of Lake Champlain Housing Development Corporation and Burlington Community Land Trust, chose the risk of innovating in order to serve the mission.

We started in a small city with a big idea – Burlington, Vermont, where residents, with support from Mayor Bernie Sanders, acted on their belief that a great city is one where everyone can afford to live, and that the way to assure this was to create housing that is permanently affordable.

LCHDC started with a rehab program for the suburbs around Burlington, but soon expanded to address a big gap by building affordable apartments. Their attractive properties changed people’s minds about affordable housing. As the organization’s reach grew, they also became known for their ‘firsts’: the first new construction co-op, the first housing with services, the first historic school conversion to senior housing.

Likewise, BCLT started by preserving affordable rentals in the Old North End and creating the community land trust, a new model of homeownership, around Burlington. But faced with a wave of abandoned properties in the ONE, BCLT chose to broaden into community development, converting sites into a park, an artists’ co-op, and buildings for community services. I remember many board discussions about shifting from the tried and true, but it all came back to mission: what did residents need?

Both groups took our biggest leap when we merged in 2006. This was a huge, scary move for all involved, but again it came to core mission and the ability to serve, so the board and staff went forward.

That choice is reaffirmed daily, as we invent new ways to counter the alarming growth in homelessness; without the strength we gained by merging, we would not be able to meet this need. One hundred and seventy-seven at-risk or homeless families have found homes with us through the Ready, Set, Rent! program. Many others found services and a safe place to stay this winter at Harbor Place.

Older renters from Alburgh to the ONE now enjoy health services at home because we adopted the SASH program. Our homeownership keeps growing, with homes at South Meadow converted from market apartments and a new partnership with Habitat for Humanity. As a founder and CHT worker for 20 years, I can tell you that the one constant of our history is change—change that is always a renewal of mission.

One project now underway in the ONE speaks to our roots and adaptability. In the 1990s the Champlain Valley Mutual Housing Federation asked BCLT to absorb their program. It took time to perfect our services to the co-ops, so we focused on serving the existing ones instead of forming new co-ops. But co-op members also urged us to get back into game. Thanks to their advocacy, the Bright Street Co-op – on a street in need of revitalization – is now in the permitting process.

Wherever our mission takes us, these elements—members in leadership; the will to take on new challenges, and a commitment to answering neighborhood desires—will never change.

Happy Birthday CHT!


Brenda Torpy,
CEO



HARBOR PLACE



Rajesh Shah, Assistant Property Manager, welcomes guests at the front office.

Driving south on Shelburne Road, you may have noticed a change at the former EconoLodge Motel. The old sign and big red awning are gone, and now a simple sign by the roadside reads "Harbor Place." Last summer CHT bought the old motel and converted it into temporary housing for Vermonters who are homeless. Harbor Place is more than simply a place to stay, though; it offers a new approach to helping people in crisis.

Employees at CHT brainstormed the idea when they were asked what problems our organization should tackle. Homelessness in Vermont has risen dramatically in the past few years. This has left state government to grapple with a drastic increase in spending on emergency motel stays: when shelters filled up in the winter months, the state turned to motels to keep people from freezing.

Our staff felt there must be a better way and set about designing it. We thought we could provide a decent space that actually lowered the state's bills, while also connecting our guests directly to services to help them get back on their feet and into permanent affordable housing.

GUESTS ARE MORE THAN FIVE TIMES AS LIKELY TO FIND A PERMANENT HOME AS PEOPLE IN THE REGULAR PROGRAM.

Several agencies – Howard Center; the Safe Harbor Clinic of the Community Health Center of Burlington; Women Helping Battered Women, and the Champlain Valley Office of Economic Opportunity – worked with us to draft a plan that won approval from the state Department for Children and Families (DCF). It provides for their social workers to hold office hours on site at the motel.

This seemingly small change can make a big difference. Becoming homeless is not only hard emotionally. It can consume all of a household's time as they scramble to hold things together, getting children to school and adults to work from a new location, often with no car. Having caseworkers right at the motel surmounts that barrier to seeking help.

To date, the idea is working: guests are more than five times as likely to find a permanent home as people in the regular motel voucher program, and nine times as likely to work with a caseworker.

Harbor Place opened its doors on November 1 and is now DCF's first option for households in an emergency, or if shelters are full in cold weather. After we reach full occupancy, they then turn to other motels. Our cost to the state has proven to be about 23% lower than what they had been spending.

CHT was able to buy the property thanks to an amazing wave of public and private support from the Vermont Community Loan Fund, the Vermont Housing and Conservation Board, the Vermont Department for Children and Families, Fletcher Allen Health Care, Fanny Allen Corporation Foundation, and the United Way. In fact, we were honored to learn, the loan from the Vermont Loan Fund was the largest one it had made in its 25-year history.

That generosity has seen its match in an outpouring of help from residents of Shelburne and surrounding towns. Schools have conducted food drives, residents have dropped off hats and mittens, and a number of families have brought in hot meals. Our staff and guests truly appreciate this open-hearted welcome from the community.

SAVE THE DATE

SATURDAY JUNE 7TH FLOWERS FOR HARBOR PLACE



Help spruce up Harbor Place – our site in Shelburne for people who are homeless.

We are looking for donated perennial flowers and for volunteers to help plant them; we will have a garden day on Saturday, June 7th. Hardy plants like bee balm, iris, daylilies, and black-eyed susan are especially good for this sunny area!

To donate or volunteer, contact Julia Curry at 861-7378 or jcurry@getahome.org. We can accept potted plants at Harbor Place (3164 Shelburne Road) from Saturday, May 31st through Thursday, June 5th. Please include the plant name, height, bloom time, and color.

SATURDAY JULY 19TH MEMBERS' DAY PICNIC

To celebrate our 30th anniversary we'll hold an extra-festive Members Day picnic this year, right on the water at the North Beach pavilion. Save the date and look for a postcard in your mailbox with details!



One highlight for us will be the chance to formally recognize one or more CHT residents with the Joan Beauchemin Award. Named for one of our first homeowners, the award celebrates resident members who make outstanding contributions through volunteerism, public service and advocacy.



celebrate!

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Background artwork by Bonnie Acker

FOCUS

CONSERVING FOR THE LONG HAUL



Making the data talk: Gordon Rowe (top right corner), discusses the program with energy experts and staff from other housing organizations.

In this our 30th year, CHT now manages over seventy rental properties with over 2,100 apartments, and every year we add more.

As we grow so does our impact, including our energy use. On average, residential buildings account for 23% of the energy used in Vermont. But CHT aims to be one of the state's 'biggest losers' when it comes to energy.

In the past few years we've adopted standards to build high levels of efficiency right into the design of our new properties. We have also retrofitting 28 buildings, many of them historic, that house over 420 households. We focus on creating a tight 'building envelope' – the foundation, walls, and roof – by insulating

**AT OUR CURRENT SCALE EVEN
SMALL CHANGES WILL ADD UP
OVER THE YEARS, TRANSLATING
INTO SMALLER RENT INCREASES
AND A GREENER FUTURE.**

and sealing any air leaks. We add low-flow plumbing fixtures to reduce the need to heat water, and very efficient central boilers where they make sense. We also include renewable sources such as solar hot water, solar electric, and wood-pellet boilers, wherever the conditions allow.

Now we are ready to search out other opportunities. To do so we are adopting an energy-use tracking program called Wegowise, whose results will help us keep costs down for our tenants and keep our carbon footprint as small as we can.

Wegowise will let our asset manager, Gordon Rowe, become a detective hunting for clues. "One thing it can show is whether the use at a given building changes over time," explains Gordon; "that could tip us off to problems we can fix."

The program will also let us compare the energy use at different properties. This will give us benchmarks for the best possible

performance, and at the same time, identify places that are less efficient so that we know to investigate them. Finally, comparing properties will let Gordon assess the value of the various products and set-ups we've used in our quest for efficiency.

CHT's commitment to permanent affordability makes us look to the long term. As our board and staff seek out more ways to conserve, it becomes worthwhile to sift through this kind of 'big data.' At our current scale even small changes will add up over the years, translating into smaller rent increases and a greener future. Because we care, we track!

PROFILE

A LONG JOURNEY HOME

Hon Ly is a soft-spoken man with an open, friendly face. Hon fled Vietnam in 1989 due to religious persecution, leaving his nine sisters and brothers behind. He spent four days at sea in a small, leaking boat with 40 people, with nothing to eat and only the condensation from boiled sea water to drink.

His wife Ky, whom he met in a refugee camp in Malaysia, calls him "lucky" because her own trip took ten days, she didn't know how to swim, they had no water to drink, and by the time they reached shore she was too weak to walk. Many in the boat died at sea. When they reached Malaysia they were given green tea with sugar until they regained their strength.

Far from home and living in wretched conditions, Hon and Ky fell in love. Though they could not get the traditional permission from their parents, Hon and Ky became a couple and had their first child there.

After seven years in the camp, they were approved to come to the United States. First they had to return to Vietnam, where they were interrogated and harassed. Ky sewed the few dollars they received from the UN High Commission for Refugees into their daughter's collar so that it wouldn't be stolen. They finally settled in Winooski, VT in 1998. As they put it, "We lost ten years before we got here."

The family saw snow for the first time and worked to adjust to American culture. They learned to speak English, though the



parents still sometimes rely on their eldest daughter to translate for them. They had three more daughters and struggled to make ends meet.

Hon works as a custodian at the county courthouse in Burlington, and Ky as a part-time tailor. Together they earn just over \$45,000 a year to support their family of six. Even so they built an excellent credit history, but their tight budget hadn't allowed them to save for a downpayment.

The family wanted to stay in Winooski, where the girls were doing well in school. But they had to move often even though they paid their rent faithfully, living in six different apartments over 14 years; the girls

would hold yard sales to sell off toys before packing up. They longed for independence and a place to call their own.

**HON SAID, "AFTER 14 YEARS,
CHT HELPED US TO BUY OUR
DREAM HOME."**

When friends told them about homeownership through the Champlain Housing Trust, they were paying \$1,500/month (nearly 40% of their pre-tax income) to rent a three-bedroom place. They were excited to learn that they qualified for CHT's Shared Equity Homeownership program,

and felt more prepared to buy after going through the program's education and counseling steps. Still, they feared they wouldn't find anything they could afford.

But in August 2013, Hon, Ky and their daughters moved into their first home, a spacious split-level house on a quiet street in Winooski. Hon said, "After 14 years, CHT helped us to buy our dream home." For a house that is larger than their old apartment they pay \$320 less every month. What is more, they have a full finished basement, a large back deck, and a private yard to play in.

CHT invested \$43,400 in the home to serve as a downpayment, and also helped the family qualify for a \$15,000 forgivable loan to make their purchase possible. With those sources Hon and Ky then qualified for a low-interest, fixed-rate mortgage from a local lender who understands the shared equity model.

This family works hard and plays by the rules, but they never could have bought a home without CHT's shared-equity ownership program. It enabled Hon and Ky to realize their dream and provide stability and opportunity for their four daughters: Canary, 18; Marie, 13; Penny, 10, and Ruby, 8. With their eldest daughter now attending Middlebury College on a full scholarship, Hon and Ky look forward to giving their daughters very different lives than the ones they took such risks to escape.

EVENTS

WE KICKED OFF OUR 30TH ANNIVERSARY with our largest Annual Member Meeting yet. Almost 200 members attended and our board pulled out the stops to make it special. We recognized outgoing board chair Paul Bohne for his dedicated service; Sarah Carpenter, Executive Director of the Vermont Housing Finance Agency, for all of her contributions to perpetual affordability; and the visionary founders of the two organizations that became CHT. The event ended on a high note with Sen. Bernie Sanders sharing his fond memories and congratulations.



CHT EMPLOYEE OF THE QUARTER

EMPLOYEES AT CHT RECOGNIZE COWORKERS WHO HAVE DONE AN OUTSTANDING JOB



Name: Caitlin Sicard
Job: Staff Accountant
Years at CHT: Two

The finance team works in a fast-paced context to provide accounting support for CHT's more than 70 properties with 2,100 rental apartments and cooperatives, as well as 520 shared-equity homes. The staff processes more than 35,000 invoices and 26,000 rental receipts in a year. The department has two seasons: audit season (September to April), when they provide documentation about our multifamily properties to independent auditors, and budgeting season (May through August), when they help to draft budgets for each of those properties.

Coworkers nominated Caitlin for this award to thank her for her flexibility and work ethic, which have been invaluable to the finance department. Her hard work is greatly appreciated, especially when she helped to

cover others' responsibilities in their absence, all while doing her own job excellently.

SOME FAVORITE THINGS ABOUT YOUR WORK:

The people, the work environment, and knowing that what we do every day helps the community.

THINGS ABOUT YOUR WORK YOU WOULD BE HAPPY TO CHANGE:

I would like to see us do more things out in the community, because we don't just care about our properties but also about the community as a whole.

WHAT DO YOU WISH MORE PEOPLE KNEW ABOUT CHT?

That we do so much more than just rent apartments! Not only do we sell houses, but we act as a partner with buyers to make sure they are able to stay in their homes, with either rehab loans or foreclosure assistance. We are in this with our buyers and will do everything we can to keep a roof over their heads.

IF YOU HAD A MAGIC WAND, WHAT WOULD YOU DO TO IMPROVE VERMONT'S HOUSING SITUATION?

Everyone would have a place to live that they could afford.

PEOPLE ARE SURPRISED TO LEARN THAT YOU:

I got this job two weeks before graduating from college - and these days it's a big deal to have a job before you graduate.

BOARD OPENING FOR CHT RENTER



Are you a renter who might like to join CHT's board of directors? In this high-level volunteer role, you will support CHT's mission of strengthening our communities by helping people secure and keep decent, affordable homes.

Residents play a vital role on CHT's board: one-third of the seats are reserved for people living in our rental apartments, cooperatives, and shared-equity homes. The term of service is three years.

Board members attend monthly meetings, serve on committees, and help us with community outreach, fundraising, and advocacy for affordable housing. Members receive training and mentoring to learn their way around the role.

If being on the board interests you please contact Julia Curry at 802-861-7378 or jcurry@getahome.org. CHT staff and board leaders will meet with you to provide more information.