

AT HOME

NEWS FROM CHAMPLAIN HOUSING TRUST

FALL 2015



**Martina LeClerc is safe and sound in her dream home
more on page 2**

PROFILES • RESOURCES • EVENTS



Help came in all shapes and sizes building Harrington Village's raised beds.

DEAR MEMBERS,

While everyone appreciates the beautiful colors of the fall foliage season, here at CHT we are still thinking green – from the green thumbs of our residents who have enhanced their properties and summer menus with the bounty of new community gardens (see page 5) to the new energy-saving tips and tools that we share (see page 6).

Energy conservation is one of the best ways to “do well by doing good.” We all can and need to do our part to reduce, re-use and recycle for a healthier planet and brighter future for our kids and grand kids. Happily these habits also save the other kind of green: our hard-earned dollars. Using less energy benefits each of us through lower

electricity and heating bills, and when CHT residents pitch in to help lower costs they are helping to keep our rents affordable, especially in those properties where CHT includes heat and hot water in the rent.

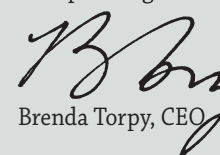
As we enter the holiday season, we give thanks for our homes which keep us safe and sound. In these pages, you’ll read the story of Martina LeClerc of Fairfield, (page 2) who used the CHT home loan program to replace the roof on her house this summer. We are part of a national pilot program from NeighborWorks® America and Wells Fargo, the Safe and Sound initiative, which provided some of the funding for her project.

Rounding out this edition are some regular features: the Employee of the Quarter (your chance to get to know the CHT team and celebrate their service); a project development update on Beacon Apartments, which will provide homes for people who have been chronically ill and homeless; and photos from our summer Members’ Day Picnic (see page 4) with honored guest Senator Patrick Leahy. Looking ahead, mark your calendars for Legislative Day, your chance to go to the Statehouse and bring back the greenbacks for affordable housing.

October 1 marked the start of CHT’s fiscal year and I am happy to report that we managed our budget well to finish last year in the black. We are projecting a healthy

fiscal year ahead, assuring that we have the funding to keep our services and homes on track. We also recently took a look at how we’re doing against our strategic plan goals, and as you see from the new programs and developments highlighted in this issue, CHT is on track here too. Join us at Annual Meeting in January for the full report, along with a festive meal, music and good company!

On behalf of the whole crew here at CHT, my best wishes for health and warmth in the upcoming winter and holiday seasons.


Brenda Torpy, CEO

PROFILE

SAFE AND SOUND



Martina LeClerc shows off her new roof at her Fairfield home.

Three years after buying her dream home and weathering an incident where it “rained in the living room,” Martina LeClerc realized she needed help.

“I knew it was mine before I even walked in the house,” Martina says of her 1900 farmhouse in Fairfield, but the necessary renovations have been extensive.

REHAB AND ENERGY EFFICIENCY LOANS AVAILABLE

If you’d like to make energy improvements but don’t have the cash, Champlain Housing Trust may be able to help. We offer low interest loans to finance essential repairs including energy efficiency upgrades like air sealing and insulation. And, if you need other essential repairs like

“WHEN I GOT THE [CHT LOAN APPROVAL] LETTER, I ACTUALLY CRIED.”

In the fall of 2014, however, it became obvious that the roof needed to be replaced – an issue that could render all of their hard work inside moot. She says that while many of the home improvement projects have been things she felt she could tackle, the time and expense of a new roof left her searching for options. At first she had expected the work to cost \$10,000, but it turned out to be more than \$20,000.

Martina works seven days a week as a cleaner, and volunteers with animal rescue in her spare time. “I work so much,” she says, but she still finds that it’s hard to make ends meet.

She was on her way to a meeting at the bank to talk about extending her mortgage when she happened to hear about the Champlain Housing Trust’s home loan program, so she swung by the office to pick up the paperwork on the way.

electrical or plumbing updates, they will be included in your loan amount as well.

CHT loans of greater than \$3,000 are secured by a mortgage on your home, and may have terms of up to 20 years, depending upon your financial situation and the size of your project. Interest

She decided to work with CHT, where she found that the loan application process was easy to navigate and staff were helpful and professional, answering all of her questions.

“I was struggling a bit because I didn’t know how I was gonna do it,” Martina says. “When I got the [CHT loan approval] letter, I actually cried.”

First she called CHT to confirm the good news, then called her mother. Martina was approved for both a CHT loan to replace the roof as well as being awarded a grant through NeighborWorks® America and Wells Fargo’s “Safe and Sound” initiative.

The roof work wrapped up on time despite a rainy June, and Martina can enjoy the security of knowing that the roof over her head won’t leak. She feels a sense of pride in her home, and looks forward to more improvements. Now that the roof is done, she feels she can handle the other fixes.

“When I first moved in, I was petrified,” she explains. “Now, I wouldn’t change it for the world...I plan on dying in that house.”

rates range from 0% to 3% depending upon household income, and closing costs range from \$30 to \$280. Visit www.getahome.org/loans or call Alyssa Peteani at 527-2361 for an eligibility packet. Burlington NMLS ID# 179570, St. Albans NMLS ID# 184793

IN

DEVELOPMENT



Beacon Apartments in South Burlington prior to renovations.

HOMES FOR THE HOLIDAYS

At the heart of CHT’s current three-year Strategic Plan is the vision that “Community Matters.” New programs to create community gardens, neighborhood socials and other outreach have focused on deepening our relationship with our tenants, homeowners and neighbors. Another vital aspect to this vision has been working to reduce homelessness. The opening of Harbor Place in Shelburne last year, where homeless families and individuals are guests, was part of this initiative.

“BEACON APARTMENTS WILL SERVE A LARGE AND HIGH NEED GROUP OF PEOPLE EXPERIENCING HOMELESSNESS IN CHITTENDEN COUNTY”

This fall CHT entered into a long-term lease with the owner of the Ho Hum Motel on Shelburne Road in South Burlington where we will create Beacon Apartments.

The original 24 motel rooms will be converted into 19 permanent apartments, either efficiency or one-bedrooms, with move-in beginning in December 2015. These apartments will serve medically vulnerable individuals who have been chronically homeless in order to provide a stable home base from which they can receive support and medical care.

“Beacon Apartments will serve a large and high need group of people experiencing homelessness in Chittenden County,” says Margaret Bozik, Associate Director of Asset Management and Program Development.

Safe Harbor Clinic (a program of the Community Health Center of Burlington) will offer on-site services and support seven

days a week, and CHT will have an overnight resident manager in an apartment there. The Burlington Housing Authority is providing a rental subsidy for all tenants.

“We have lots of community partners for these efforts, and with the new projects this winter we expect to count more than 400 apartments in our portfolio that are service-enriched, permanent and supportive” to families and individuals who are homeless or have special needs, says Michael Monte, COO/CFO.

Capital funding has been provided by the Vermont Housing and Conservation Board, with additional funding from the Vermont Agency of Human Services, United Way, the UVM Medical Center and the Fanny Allen Foundation.

The contractor for this redevelopment project is HP Cummings.



WARMING SHELTER

Another project underway for this winter is a low-barrier seasonal (warming) shelter to be housed in the CHT-owned building at 179 South Winooski Avenue in Burlington. This shelter will be open during the cold Vermont nights and has room for more than 40 people. Safe Harbor Clinic will offer some services on site, and the Committee on Temporary Shelter (COTS) will operate it. This effort builds on last year’s success of the temporary warming shelter run by the Champlain Valley Office of Economic Opportunity.

At last year’s experimental effort, “People got jobs, they got housed, they got connected to substance abuse treatment, and it was very successful,” says Michael Monte. “We look forward to building on these efforts.”

EVENTS

WE CELEBRATED OUR 31ST ANNIVERSARY with another well-attended Members' Day Picnic. Two hundred members were in attendance and we had a special guest speaker, the Honorable Senator Patrick Leahy.



OUT REACH

GROWING & ROOTS



In celebration of NeighborWorks® Week 2015 Harrington Village residents and volunteers make the inaugural planting in the new community gardens with special guests from NeighborWorks® American Paul Weech, CEO and Chuck Wehrwein, COO.

As Thanksgiving approaches we find ourselves thinking back on the peak summer days and the blooms of our gardens – it was just a few months ago that our first community garden was planted at Harrington Village in Shelburne, and soon afterward a second garden went in at Avenue Apartments in Burlington. Throughout the summer, residents worked together to keep up with their gardens, taught their children tricks of the trade, and attended workshops.

Residents at both properties were involved throughout the planning process. At Avenue Apartments, residents wanted to build communal plots, including a designated “kids” plot, while at Harrington they opted to have their own allotted areas in twenty raised beds.

Gardens have a knack of building community and bringing people together in the best of ways, but they do so much more.

“I’m hoping to be able to offset my food costs,” explains one gardener at Harrington Village, and it’s these kind of small changes that can make a big impact further down the road. People build food security, have easier access to healthy and nutrient-rich foods, and learn to become more environmentally responsible – all of which help pave the way for a greener future.

The gardens were created with the help and generosity of many local businesses, including the Vermont Community Garden Network, Red Wagon Plants, American Meadows, Spillane’s Towing and Recovery, and Essex Agway. From donated starter plants, seeds, and soil, to generous discounts on materials and expert advice, we couldn’t have accomplished everything without their support. Thank you!

GROUND BREAKING



▲ Ground breaking ceremony for Bright Street Co-op (left to right) Sarah Carpenter VFHA, Gus Seelig VHCB, Nancy Owens HVT, Brenda Torpy CHT, Phil Daniels TD Bank, Mayor Miro Weinberger, the Honorable Shap Smith, Don Wells DEW.

▼ Bright Street properties being demolished to make way for the Bright Street Co-op.



GOING GREEN TO SAVE THE GREENBACKS

What do you call something that you get for nothing, saves you money, and helps address climate change at the same time? We'd call it too good to pass up!

CHT now has free energy-saving products for our renters, co-op members and homeowners available through a partnership with Efficiency Vermont and Burlington Electric Department. We have compact fluorescent lightbulbs (CFL) and LED lightbulbs, faucet aerators, low-flow showerheads, advanced power strips and hot water heater pipe wrap.

Also for homeowners, the products come with a free home energy visit that may identify other programs that could help you save on your energy bills at little – or no – cost.

Of course, the best way to save is to turn off your lights and appliances. But when you use your lights, if you replace an incandescent with a CFL lightbulb your estimated cost savings could be between \$30 and \$80 over the life of the bulb. When you multiply that by the number of light fixtures in your house or apartment, the savings can really add up.

It doesn't matter whether you rent or own, CHT can help. Just contact Anna Herman at 861-7395 or anna.herman@champlainhousingtrust.org to arrange for us to swing by.

When you reduce your energy usage through products like these lightbulbs or a low-flow showerhead, you're not only saving money on utility costs, but also reducing your environmental impact – and that's good for everybody.

OTHER RESOURCES TO HELP YOU SAVE ON ENERGY

Efficiency Vermont has a number of programs that can help you save money on your bills. www.efficiencyvermont.org (888) 921-5990

Burlington Electric Department www.burlingtonelectric.com/ (802) 865-7300

Green Mountain Power has good tips on their website, and discounts for income qualified customers. www.greenmountainpower.com

Vermont Electric Co-op also has energy savings tips, and places to turn if you are having a hard time making your energy payments. www.vermontelectric.coop

Vermont Gas customers may qualify for a number of programs to improve the efficiency of their home and appliances, as well as discounts on their energy bills. www.vermontgas.com

The **Champlain Valley Office of Economic Opportunity's** Weatherization Assistance Program performs home energy improvements free of charge to eligible households. www.cvoeo.org (802) 951-0151



CHT EMPLOYEES OF THE QUARTER

EMPLOYEES WHO HAVE DONE AN OUTSTANDING JOB



Name: Linda Mansfield
Job: Administrative Assistant
Years at CHT: 22 years
Spring 2015

FAVORITE THING ABOUT YOUR WORK:

- Knowing I have been a help to folks coming through the door or who call in to the front desk.
- Each day is different
- The people I work with

WHAT WOULD YOU CHANGE: Create more affordable homes for purchase and rent, especially subsidized apartments where a resident only pays 30 percent of their income.

WHAT DO YOU WISH MORE PEOPLE KNEW ABOUT CHT? That we offer credit counseling and money management classes to anyone who is interested – for free!

ONE THING PEOPLE DON'T KNOW ABOUT YOU IS: Mark Twain and Tommy Hilfiger are both from my hometown of Elmira, New York.



Name: Matt Bourgea
Job: Maintenance Technician
Years at CHT: 3 Summers
Summer 2015

FAVORITE THING ABOUT YOUR WORK:

It has been extremely rewarding having the opportunity to do something new almost every day and I have learned so much from everyone at CHT.

WHAT WOULD YOU CHANGE: It would be great to see more funding for rehabbing older properties in addition to more resources for the maintenance department to expedite everyday tasks and save time and money.

WHAT DO YOU WISH MORE PEOPLE KNEW ABOUT CHT? How caring everyone at CHT is and the lengths everyone goes to, to accommodate every tenant and try to find a home for each and every person that applies.

ONE THING PEOPLE ARE SURPRISED TO LEARN ABOUT YOU IS: I am a junior majoring in Mechanical Engineering at UVM.

SAVE THE DATES

ANNUAL MEETING FRIDAY, JANUARY 29TH, 2016

The Annual Meeting is a chance for CHT's members to be involved in the business of the organization and to socialize during dinner. Members join staff and Board members for the evening which includes a presentation from the Board President, a review of the financials from the Board Treasurer, Board member elections and an open forum.

JOAN BEAUCHEMIN AWARD FOR RESIDENT CIVIC ENGAGEMENT

We also invite you to nominate yourself or another for our Joan Beauchemin Award for Resident Civic Engagement. This award honors a resident in a CHT home who makes or has made outstanding contributions to the community through volunteerism, public service or advocacy. The work can be in any area, not only housing; it may be for the schools, the environment, seniors, neighborhoods, offender re-entry, or some other realm. Send nominations to Chris Donnelly at chris@champlainhousingtrust.org or c/o CHT, 88 King Street, Burlington 05401.

LEGISLATIVE DAY WEDNESDAY, FEBRUARY 24TH, 2016

Legislative Day brings our residents and supporters out in force to the Statehouse in Montpelier to advocate for broad support for affordable housing and conservation funding (through the Vermont Housing and Conservation Board). This funding is a critical resource to create affordable housing and to keep existing housing affordable. Volunteers are encouraged to attend a training workshop and then join the group of more than 100 people at the Statehouse for a visible show of support for VHCB funding. You can schedule a one-on-one meeting with your elected representatives, as well as listen to testimony and show your support.

**CHAMPLAIN
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