

# AT HOME

NEWS FROM CHAMPLAIN HOUSING TRUST

SPRING 2016



**Heather Gruen shares her path to homeownership  
on page 3**

PROFILES • RESOURCES • EVENTS

# DEAR MEMBERS,



The Bright Street Co-op is under construction, with occupancy slated for this fall.



It is with great pleasure that I bring you this spring newsletter which, in keeping with the season, highlights the renewal of two of our largest neighborhoods, Winchester Place and South Meadow, and introduces a newly-arrived program offering, *On Track*.

We are currently undertaking one of our organization's biggest processes of renewal – crafting a Strategic Plan. Every three years, we tackle big questions while planning for the future:

- What are we doing well that we need to double down on?
- What are we doing that we need to improve on?
- What new initiatives should we undertake to better deliver on our mission?

The first step in this process is gathering feedback from our residents and community. A big thank you to all CHT residents who responded to our survey. We had great participation this year and you shared some big ideas! We also asked 30 local agencies and non-profits to share their thoughts with us. In addition, CHT staff devoted a full-day retreat to brainstorming and identifying areas for improvement.

This spring, the Board will take all of this information and begin crafting the final plan. We'll refine it throughout the summer and adopt it in September in preparation for our next fiscal year, which begins October 1.

In our last Strategic Plan (2014 through 2016), we committed to improving resident services and to serving the most vulnerable populations. We've made great strides, and hold ourselves accountable to these goals

by reporting quarterly to the Board and constantly evaluating our progress. This process of accountability will continue to drive our day-to-day work, assuring that we are constantly improving and stretching to bring more value to you and our communities.


Our new program, *On Track*, is a great example of a strategic planning initiative that is now up and running after months of design, testing, tweaking and evaluation. The program is offered to any CHT tenant who falls behind in rent, and our first group of participants have achieved real results by learning about credit, budgeting and getting control of finances overall. If you're worried about falling behind or not making rent, get in touch with your property manager to get *On Track*!

Even as we plan for the years ahead, we're staying busy with current projects. Many

neighborhoods are working to prepare their community gardens, and we're renovating homes at Fort Ethan Allen, Winchester Place and South Meadows. We are designing a new neighborhood on North Avenue in Burlington, and actively looking for sites to provide permanent homes to people experiencing homelessness, just as we've done at Beacon Apartments in South Burlington. In addition, we recently served our 1,000th homeowner and hosted a green-up day at a few of our properties.

I look forward to seeing you all at the summer picnic!

Wishing you a wonderful summer,

  
Brenda Torpy, CEO



# EVENTS

**ANNUAL MEETING 2016** 170 members were in attendance and we gave a well-deserved farewell to longtime Board member Willie Pearson (upper right photo) who received the *Tim McKenzie Award for outstanding contributions to the advancement of perpetual affordability*.



# PROFILE

## I HAVE A FUTURE HERE



Heather Gruen, CHT Homeowner, shares her thoughts on how affordable housing allows people to invest in their community.

**H**eather Gruen approaches home improvements with an eye both to the past and the future. Her vision is eco-friendly and involves reusing historical items.

“It’s a matter of being patient, finding the right thing and being creative with how you use it,” she explains.

Her condo, which she purchased in 2013 through the Champlain Housing Trust’s shared equity program, is a treasure trove of old-made-new-again materials. There are the 1950s light fixtures, some old tires as tomato plant pots with a wooden screen door for their trellis, and some decorative

tin sheets from her parents’ national historic registry home that will become her kitchen backsplash. Yard sales, Goodwill and ReSource VT are her inspiration.

Heather works in retail and rented for many years in both Burlington and Winooski. She looked forward to homeownership, but says that “no matter how much I was trying to save [for a down payment], something would always happen.”

She remembers one apartment where she got notice from the landlord that the building had been sold, giving her just a month to move out before the property was condemned.



## “SINCE WHEN DID HAVING A ROOF OVER YOUR HEAD BECOME A LUXURY?”

She looked at homes with a realtor, but found that “it was just not gonna happen.” In her price range on the open market was a home in Milton that she visited only to find a gutted foreclosure. She remembers the bonfire pit that had been built in the middle of the living room and how her friend fell through the stairs. Because of the safety issues, it needed an additional \$110,000 just to make the house livable.

“It’s not doable, and it’s not fair,” she recalls. “Since when did having a roof over your head become a luxury?”

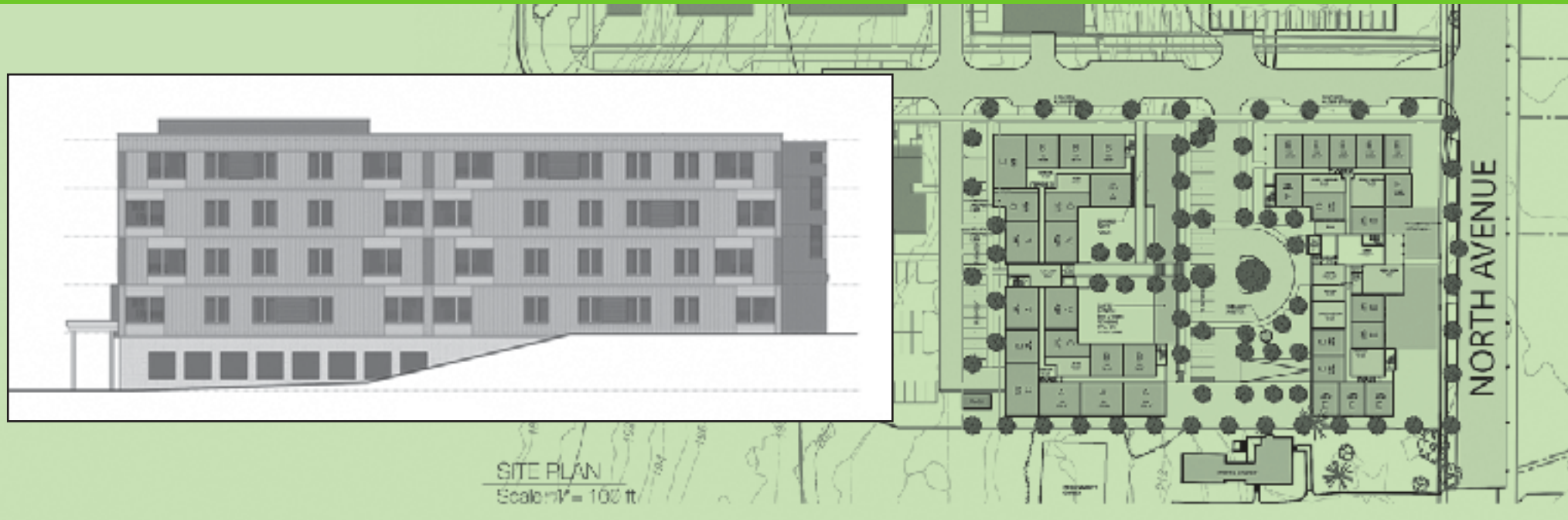
Working with the CHT shared equity program, she was able to purchase her condo in the New North End of Burlington for the same purchase price as the Milton foreclosure, and her mortgage is \$100 per month less than the rent on her one-bedroom apartment.

Heather shares her home with Buddy, a New Zealand white dwarf rabbit. He enjoys watching Downton Abbey and venturing out back on his leash.

“People won’t invest where they can’t live, where they can’t stay,” she stresses. “I have a future here now. You’re building a community where people care. It’s been fun, it’s been scary, it’s been exhilarating ... I feel so incredibly empowered doing this, and doing this on my own!”







Site plan and elevation for the New North Avenue development in Burlington.

## FORMER BURLINGTON COLLEGE PROPERTY TAKES SHAPE

Developer Eric Farrell (BC Community Housing, LLC), Champlain Housing Trust, Vermont Land Trust and the City of Burlington are moving forward with a plan to build 660 homes and 12 acre park on 27.65 acres on the former Burlington College land.

The property sits on the northern edge of the Old North End in between North Avenue and Lake Champlain.

The master plan, with considerable public input, calls for preserving open space and building a mix of rental and for sale housing. The homes will serve people of all incomes,

from the recently homeless to the those who are well off, making this neighborhood one of the most economically diverse in the City.

**CHT PLANS TO BUILD 76 AFFORDABLE FAMILY RENTAL APARTMENTS, WITH NINE BEING SET ASIDE FOR PEOPLE COMING OUT OF HOMELESSNESS.**

Twelve acres of land closest to the lake will be conserved for public use and co-owned by the City of Burlington and the Vermont Land Trust. This includes Texaco Beach, a large field, existing community gardens, the bluffs overlooking Lake Champlain and a pedestrian path from North Avenue down to the lake.

On the remaining 15.65 acres, which includes the historic Catholic orphanage building and the Burlington College campus, BC Community Housing will build approximately 500 homes and CHT and Cathedral Square Corporation will build 146 affordable apartments.

The apartments will be constructed in two buildings around a common courtyard. CHT plans to build 76 affordable family rental apartments, with nine being set aside for people coming out of homelessness. Seventy senior apartments will be built by Cathedral Square Corporation.

Working with Housing Vermont, CHT's development partner, the goal is to have funding and permits by the end of this year and begin construction in the summer of 2017.

### ETHAN ALLEN APARTMENTS

CHT recently purchased 31 apartments in Essex Junction from UVM. These are historic buildings with hardwood floors and other amenities. We envision converting 19 into two- or three-bedroom condos for sale through our shared equity program and 12 remaining as rentals.

We are committed to honoring the leases of the current student tenants, so conversions will happen this summer only as vacancies occur. This acquisition is made possible through below-market financing from Community Housing Capital.

### SOUTH MEADOW

In November 2012, CHT purchased 148 apartments in Burlington's South End, preserving their affordability into the future. Since then, the 16 duplexes – which housed 32 townhome style apartments – have been converted into condominiums and are all owner occupied.

This spring, CHT and partner Housing Vermont will begin renovations on the remaining 116 apartments. Work will include exterior siding and painting repair, increasing energy efficiency, storm water system improvements and paving. The construction project is slated to finish this fall. JA Morrissey is the contractor.

### WINCHESTER PLACE

Work is underway at Winchester Place apartments in Colchester. Eighteen apartments are being converted into the Coolidge Condominiums, with new kitchens, flooring and other updates. Two-bedroom condominiums will list for a net price of \$110,000 and three-bedrooms will be listed at \$120,000 through support from state affordable housing tax credits and the Vermont Housing & Conservation Board. The first open house will be in May.

The other 148 homes will remain apartments, with renovations this summer to include window replacement, boiler replacement, trim repair and site improvements including pavement. Residents will gather for a NeighborWorks® Week event in early June to discuss proposals for a playground to be installed this fall.



This winter, CHT reached a historic milestone, our 1,000th homeowner. Congratulations to Damir and Amela Nurkanovic and their twin two-year-olds who moved into their new home in South Burlington on February 29!



This January, CHT was selected as a Renewal Award winner in recognition of our shared equity homeownership program's innovation and ability to transform people's lives. CHT was one of six organizations chosen for the award by Atlantic Media and Allstate.

*"[These programs] represent a compelling counter to the fear that the United States can no longer solve its toughest problems," said Ron Brownstein of Atlantic Media.*

CHT is proud to be a Renewal Award recipient as we also celebrate our 1,000th household moving into a shared equity home. Our homeowners' stories illustrate the real success of the shared equity program by helping people find a path to homeownership.

For more stories that inspire people here and around the country, visit us at [www.getahome.org/success-stories](http://www.getahome.org/success-stories).



## ONE-ON-ONE COUNSELING TO HELP OUR TENANTS IN NEED

Following the success of *Ready-Set-Rent*, a program which helps people with poor or no credit become ready to rent from CHT, we launched the *On Track* program in the summer of 2015 to help existing tenants.

Each month property managers, working with home education counselors, reach out to CHT tenants who are behind on their rent payments to offer one-on-one counseling and education.

The voluntary eight-week program focuses on the tenant’s inability to pay their rent and then develops a course of action to get them back *On Track*.

The first step is to identify the tenant’s immediate need or cause that is preventing them from paying rent. Counselors report that many families who suffer the crisis of a job loss, illness or overwhelming medical expenses, or other loss of income fall behind on payments. Inconsistent or under-employment is also a significant factor in a person’s ability to cover basic housing costs.

Once the tenant’s needs are identified counselors are able to help them apply for additional resources through programs like *3Squares VT* or *Reach Up* to help fill the gaps. In addition, to relieve some financial

pressure, CHT allows tenants to hold off on paying back rent as long as they are making current payments and are working toward a repayment agreement.

Step two, and perhaps the most important for long term financial stability, is how and why to budget expenses. Counselors help tenants figure out:

- how they spend their money
- how to save for emergencies
- how to prioritize spending
- how to live within a budget

Once tenants have become used to living within a budget they develop a rent repayment plan with their counselor and get it approved by their property manager.

So far, 17 people have entered the program and eight have graduated. If you would like more information about *On Track* or any of the other educational programs we offer, please give us a call at 802-862-6244.

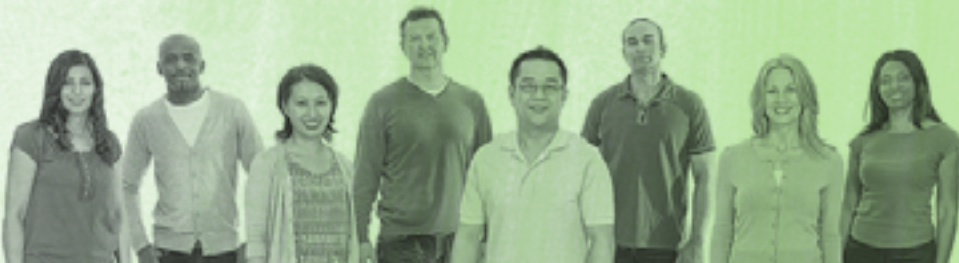
The On Track program’s first year was funded by a pilot program grant through NeighborWorks® America, NorthCountry Federal Credit Union, TD Charitable Foundation, Key Bank and Citizens Bank.

## ATTENTION HOMEOWNERS: SCHEDULE A HOME ENERGY VISIT FOR FREE ENERGY SAVING PRODUCTS AND HELPFUL ADVICE!

We are now also offering a referral incentive for anyone who refers a friend to our energy program! Let other homeowners know about our program (they do not need to be a CHT homeowner), and as long as they qualify and we schedule a visit with them, your



name goes into a drawing to win a \$75 gift card of your choosing. Drawing will be held in early November, and there is no limit to how many people you can refer. For more information or to schedule a visit, please contact Anna at [aherman@champlainhousingtrust.org](mailto:aherman@champlainhousingtrust.org) or (802) 861-7395.



## THANK YOU TENANTS & HOMEOWNERS!

Thank you to everyone who took the time to share your thoughts by filling out our most recent resident survey! Your input is vital to our process of making sure we are meeting your housing needs. Everyone who sent back a completed survey was entered into a raffle to win a \$75 gift card.

**Congratulations to the winners!**  
Kimberly Ambramovich, homeowner  
Carol Langlais, tenant  
Tori Hodgkins, tenant  
Ellen Rivait, tenant  
Ronald Stotz, homeowner  
Judith Ververs, homeowner

## CHT EMPLOYEES OF THE QUARTER

EMPLOYEES WHO HAVE DONE AN OUTSTANDING JOB



Name: Eric Hoffman  
Job: Home Education Counselor  
Years at CHT: 2.5  
EOQT: Fall 2015

**FAVORITE THING ABOUT YOUR WORK:**  
Definitely my most favorite thing about my job is meeting with people to help them through a challenging time or transition in their life.

**WHAT DO YOU WISH MORE PEOPLE KNEW ABOUT CHT?** We offer more than affordable homes to purchase and apartments to rent. The Home Education Department offers financial capabilities courses that are free to the public and cover money management, building a budget and understanding credit.

**ONE THING PEOPLE ARE SURPRISED TO LEARN ABOUT YOU IS:** In my twenties, I was pretty sure I was going to be a famous screenwriter someday. Then I decided to go to law school.



Name: Dan Mendl  
Job: Manager, Harbor Place  
Years at CHT: 12  
EOQT: Winter 2016

**FAVORITE THING ABOUT YOUR WORK:**  
Seeing children move from Harbor Place to their own homes.

**WHAT WOULD CHANGE:** Less children at Harbor Place. Not knowing where you will be sleeping or where you are going to school are two things children should never have to think about.

**WHAT DO YOU WISH MORE PEOPLE KNEW ABOUT CHT?** Our HomeOwnership Program. More times than not when I tell someone to look into it they tell me they thought CHT was just apartments.

**ONE THING PEOPLE ARE SURPRISED TO LEARN ABOUT YOU IS:** My cousin is Fred Schneider, the lead singer of the group The B-52s.



Name: Steven Crawford  
Job: Maintenance Technician  
Years at CHT: 2  
EOQT: Winter 2016

**FAVORITE THING ABOUT YOUR WORK:**  
The variety of things that pop up between Harbor Place and Beacon Apartments.

**WHAT DO YOU WISH MORE PEOPLE KNEW ABOUT CHT?** That we help people with all types of housing needs.

**IF YOU HAD A MAGIC WAND, WHAT WOULD YOU DO TO IMPROVE VERMONT’S HOUSING SITUATION?**  
I would have solar power for the properties.

**ONE THING PEOPLE ARE SURPRISED TO LEARN ABOUT YOU IS:**  
There is nothing about me that surprises people.

# SAVE THE DATE ANNUAL MEMBERS' DAY PICNIC







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