

# At Home

NEWS FROM CHAMPLAIN HOUSING TRUST | SPRING 2018

FEATURING  
OUR 600TH  
HOME

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CHAMPLAIN  
HOUSING TRUST



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# Save The Date!

## Members' Day Picnic

### Saturday, July 14, 2018

#### North Beach, Burlington



Bring your friends  
and family!

11:00 to 11:30 Games and Entertainment  
11:30 to 1:00 Burgers and Dogs  
12:45 to 1:30 Ice Cream and Music

RSVP by Wednesday, July 11th

Call 862-6244 or email [aherman@champlainhousingtrust.org](mailto:aherman@champlainhousingtrust.org)

## Interested in Board Service?

CHT's 15 member Board of Directors has five seats for residents. Because members are term limited we are always looking for interested candidates for future vacancies.

No experience with boards? CHT staff provide training, orientation and lots of support to welcome new and less experienced candidates. All it takes is a commitment to the board responsibilities and the ability to put in the time required. In addition to being a great opportunity to learn and build a variety of skills, joining CHT's Board is a chance to meet and enjoy a great group of people who are committed to our mission of permanently affordable housing.

If you are interested, email Addie Livingston at [Addie.Livingston@champlainhousingtrust.org](mailto:Addie.Livingston@champlainhousingtrust.org)

## Spring Renewal

This Spring, I was in Washington on Capitol Hill advocating for affordable housing with fellow members of the NeighborWorks® America network. Vermont Senator Patrick Leahy is our national champion and he hosted a reception bringing together lawmakers from both parties to celebrate the good work that NeighborWorks® America's members are doing in all 50 states. As always he highlighted the success of Vermont's five affiliates and assured all assembled that the program would be funded again along with many HUD programs that had been on the President's chopping block.

This year, NeighborWorks® America celebrates 40 years of growth and success, and we at CHT are proud to be part of such a highly regarded and effective national program. Just a few years before the founders of CHT strove to address the needs of Burlington's Old North End by creating our organization, Dorothy Richardson and her neighbors in similar neighborhood in Pittsburgh came together with allies to improve their homes and increase homeownership. Their effort was held up as a new model of grassroots community development that got the attention of Congress and resulted in the creation of the Neighborhood Reinvestment Corporation – now known as NeighborWorks® America – that funnels federal dollars to local groups like CHT to support basic operations; training and technical assistance; special project grants and development capital.

CHT joined this network in 1997 in order to access their tremendous expertise and funding for homebuyer education and other financial counselling services. Our shared equity homeownership program was just taking off, and we wanted to provide the best education and support possible to our new buyers. NeighborWorks came through and continues to do so. Also, each year CHT receives significant support from this partner which we put to

use in our new developments, our neighborhood work and resident leadership initiatives. If you live in a CHT home, that home has likely been touched by the support we receive from NeighborWorks.

Last year, NeighborWorks® America provided CHT a Project Reinvest: Neighborhoods award of \$500,000 for our work in the Old North End in a competitive grant process. These funds are supporting our work renovating the former St Joseph School, the rehabilitation of several homes in the neighborhood, and community building activities such as garden workshops. This is just one example of the many opportunities they bring to us.

Also cause for celebration is a milestone you'll read about inside: we've added the 600th shared equity home under our stewardship, this one completed through our partnership with Green Mountain Habitat for Humanity.

There's some mixed news inside as well: for the third year in a row, chronic homelessness has declined in our region, though the overall number of people who were homeless on the night of the annual count rose significantly. We have more work to do.

We'll be even busier this summer getting the new projects lined up and expanding our homeownership offerings – and that's a season to really look forward to!

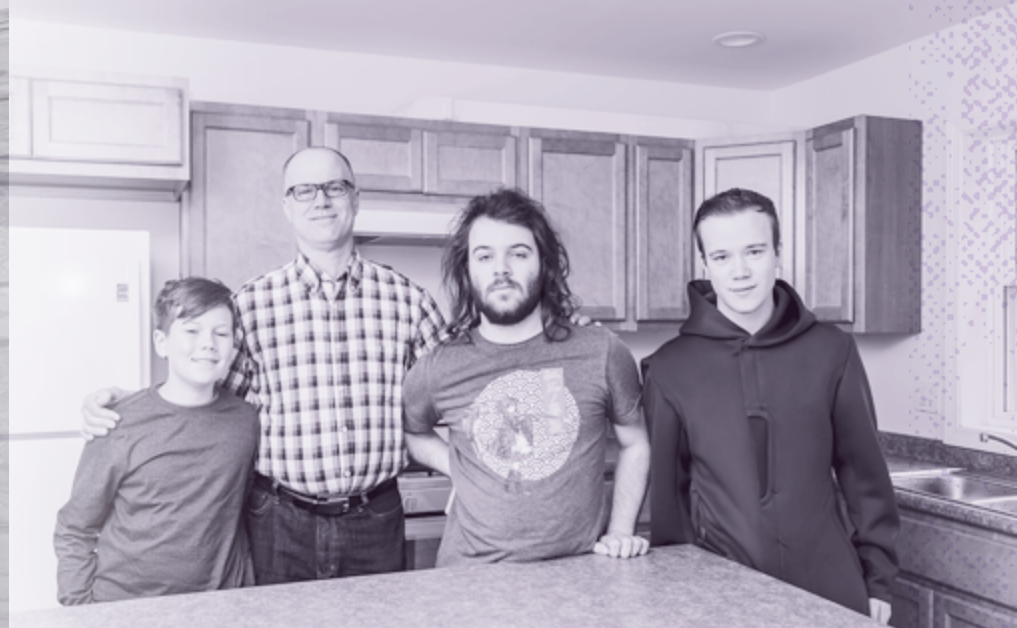
See you at the picnic in July!

  
Brenda Torpy, CEO





## Our 600th Home!



closer to his price range, the ones he could afford were still a bit too small for his family – until he came across the new Green Mountain Habitat for Humanity triplex going up in Essex.

“To think about all that CHT does, and then you add into that the component of Habitat...I mean, it’s just amazing. Habitat sells their homes at cost, which means they aren’t making a profit. They estimated that 6000 hours of volunteer labor went into this one. And even so, I wouldn’t have been able to afford it – but with the CHT grant, it’s possible.”

Brinkley and his family were required to put in 200 hours of “sweat equity” to be eligible for the home. They had to go through two approval processes – one at CHT, and then at Habitat. But it was all worth it. Brinkley and his sons will be moving into a three-bedroom, two bathroom home, close to Brinkley’s job at Lake Champlain Chocolates and within walking distance to Essex High School, the bus to UVM, and the town center. But most rewarding? His mortgage will be \$300 less a month than he was paying in rent.

“It’s just so awesome that I can get a place like this. The dishwasher, stove and fridge are all donated by Whirlpool. There’s a front porch and a shed in the back we can store our bikes.

It has a 95% efficient furnace...you know, when these homes are tested to see how tight they are, they test out better than the commercially built homes in the area. It’s just incredible.”

He says it’s the small things that people take for granted. “For forever, our house rules have been that if you’re taking a shower, you have to leave the door unlocked so that someone else can come in and use the toilet. So it’ll really feel like a luxury to have a second bathroom.”

While this is a huge milestone for Brinkley and his family, it’s also a milestone for CHT – Brinkley is buying our 600th home!

“There’s a whole community around helping people to afford their home,” Brinkley explains. “I’ve met a lot of great people, both at CHT and at Habitat. I’m sure I’m more likely to run into people I know now than before I started this process, so that’s pretty cool.”

Now that he’ll have a basement, Brinkley’s looking forward to setting up his own woodworking shop in his spare time. He says he already has all sorts of projects in mind.

“This is all the place that I’ll ever need; I don’t need to be anywhere else. I’m going to settle in.”

“It’s just mindboggling to see how high the rents are in this area – I mean, I found the place that I did, but the rent is just killing me.”

As a single father of three boys, Brinkley Benson determined it was time for a change after his second son graduated high school and was accepted to UVM. He’d been living in Craftsbury for the past five years, but as he explained, “It was nice to be there for a certain amount of time, but I needed to be around more people and more activity.”

He hadn’t imagined rent would be so much more expensive in Burlington – as he admits, he didn’t necessarily think it was cheap living in Craftsbury.

Brinkley wasn’t looking for anything over the top – a place big enough for his family of four, a place that wasn’t too noisy but within walking distance to stores, and a place he could afford. As he soon realized, that proved to be nearly impossible.

“To think about all that CHT does, and then you add into that the component of Habitat...I mean, it’s just amazing.”

“I didn’t want to live outside of Burlington where I might have found a place a little cheaper. After all, I didn’t come up here so that I could isolate myself. But whenever I looked for homes for sale in the conventional market, it was just like...I don’t know, I’d have to win the lottery! That’s the only way – and I don’t play, so that would be pretty difficult.”

Brinkley ended up settling for smaller 2-bedroom apartment in Burlington that was within walking distance of his son’s dorm. But it’s smaller than ideal, and with what he’s been paying in rent, he acknowledges that it’s been difficult.

When a friend told Brinkley about CHT and their affordable homeownership program, he enrolled in their online home education workshop and began checking their website for available homes on a weekly basis. While the homes were



# Annual Meeting 2018

At our 34th Annual Meeting we recognized several volunteers, elected new members to the Board, and had a festive dinner at the Hilton on Burlington's waterfront. Gil Livingston, pictured right, was presented the Tim McKenzie Award for his special contributions in support of our mission including his work to secure public parkland at the new development at Cambrian Rise in Burlington.





# The Long Haul



"Nowadays, being stress-free is very important to me," she explains. And with her kids all grown up, Wanda mostly has her home to herself.

**"T**here's never been a time CHT hasn't been there for me," Wanda Hines explains.

Wanda connected with the Champlain Housing Trust years ago, back before the merger, when it was still the Burlington Community Land Trust. At the time, Wanda and her civil union partner were renting a two-bedroom apartment in Burlington's Old North End. They were eight months pregnant and raising her sister's two children, who was tragically killed years before.

It was not an ideal time to find out that her landlord had gone into foreclosure, and she was about to lose her home. That's when a friend stepped in and referred her to the Land Trust.

BCLT decided to purchase the home and bring it into their affordable shared equity program, converting the two-unit house into a 4-bedroom home – all for Wanda and her growing family.

"The Land Trust gave me a home and stability. My house doubled in size and my rent went from \$675 a month to a mortgage of just \$450 a month – including taxes and insurance!"

**"I feel blessed and fortunate to have CHT in my life. They have been and always will be a part of my family."**

Wanda explains her life as a series of journeys, and she's the first to admit her path hasn't been traditional. She had her son in her forties and graduated from Burlington College with a Bachelor of Arts, Public Administration and Community Development at age fifty.

She's always been involved in her community – in fact, she's received two awards as part of her commitment to CHT and her leadership. In 2003 she received the BCLT community engagement award, and in 2005 she received the NeighborWorks® America Dorothy Richardson Award recognizing her contribution as a community leader. As she puts it, "Participate in your life. Be engaged!"

Today Wanda is the first Director of JUMP, an interfaith collaboration of 28 churches. She credits her job to giving her a certain degree of flexibility over the past few years, allowing her to focus long-term on her well-being and overall security.

"I'm beginning to think about retirement, my exit strategy...and that's where the equity in my home comes in. I'm beginning to plan for the future, so it's important to keep up with my home so it's in good shape when I'm ready to sell."

When her son moved away to college, Wanda began cleaning his room – which included removing posters from the ceiling. That's when she noticed that her roof had a significant leak.

She began calling around to contractors in the area, but had trouble finding someone who would commit to the job. So, Wanda did what she's always done when she's needed advice on her home – call CHT.

She spoke with an administrator in CHT's loan department, and was immediately referred to one of their top contractors. CHT's loan team helped her understand the funding stream, completed a home assessment, and helped to coordinate a site visit.

"I didn't realize how accessible and simple the process was – it was easy-peasy! I didn't have the money to put down up front, but with the affordable loan options I was able to take out a loan with a 1% interest rate. My monthly payments are just \$42 per month."

The whole process took six months. Wanda says it was a learning curve, but CHT was there during the whole process, offering support and guidance.

"A lot of people don't have access to the systems and tools they need to find out about these programs, and CHT is there to educate and inform people on the resources that are available to them."

Wanda even says CHT called her recently to make sure she knew about their Homeowner University on April 28th, a one-day university offering twelve workshops that help homeowners learn how to maintain their home, invest for the future, and plan for improvements. Wanda immediately signed up.

"I feel blessed and fortunate to have CHT in my life. They have been and always will be a part of my family."



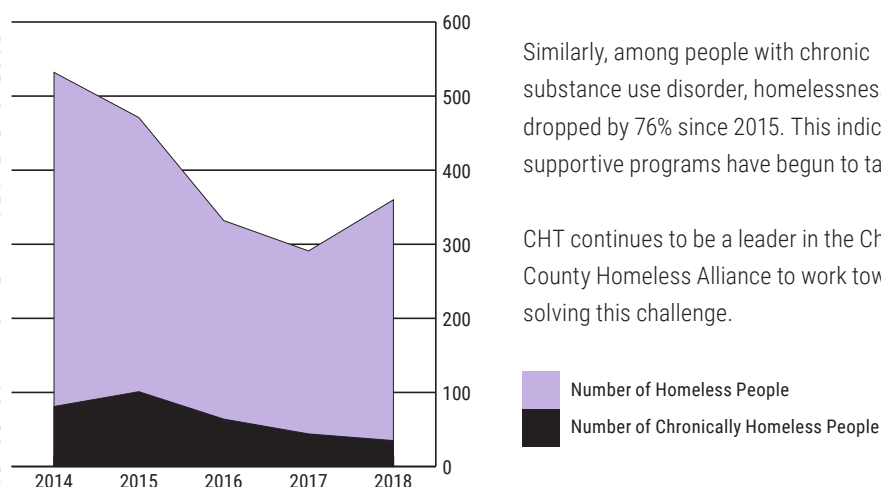


# Point-In-Time

Homelessness Grows in 2018

After three straight years of declining count, homelessness jumped in Chittenden County in 2018 by 24%. An annual Point In Time count conducted in January allows for comparison year-to-year – this January, 359 people – 54 of them under the age of 18 – were experiencing homelessness.

## Homeless & Chronically Homeless People in Chittenden County 2014-18



The most significant barrier to ending homelessness is access to an affordable apartment with rental subsidy

Within the numbers, some encouraging signs and trends emerge. The number of chronically homeless individuals has dropped by 65% since 2015. With 35 households, advocates believe they can end chronic homelessness within three years.

Similarly, among people with chronic substance use disorder, homelessness has dropped by 76% since 2015. This indicates that supportive programs have begun to take hold.

CHT continues to be a leader in the Chittenden County Homeless Alliance to work towards solving this challenge.

# Composting Is Coming!



project will help inform others in Vermont on how to best approach this new law – so please keep us informed if you have any suggestions, concerns, or problems once the program is underway.

We'll be looking for resident leaders who will be local champions for the project and reporting back to us with any ongoing issues. If this is something you'd be interested in, please let us know!

Additionally, with support from the Chittenden Solid Waste District, we will be working at other sites

# Legislative Day



CHT staff, residents and volunteers joined approximately 200 others in Montpelier successfully encouraging lawmakers to make public investments in both affordable housing and land conservation.

Act 148, Vermont's mandatory recycling and composting law goes into effect July 2020 – which is just a short two years away! This law will officially ban ALL food scraps from the landfill, which will help Vermont make progress in energy and resource conservation.

In preparation for this, CHT is implementing a pilot composting program at South Meadow in Burlington and O'Dell Apartments in South Burlington over the course of the summer. If you live at one of these properties, you'll probably start noticing some changes in the coming weeks. With the help of an intern, we'll be organizing on-site community events and going door-to-door to make sure everyone knows how to participate. Our work on this

in an effort to improve our procedures more generally. If you live at a site where you notice ongoing issues with trash and/or recycling, please inform your property manager so we can alleviate some of these problems BEFORE composting comes to you.

We understand that this law will bring about many changes, and our goal is to work together to make these new procedures as convenient and efficient as possible!

If you have questions or would like to become a resident leader, please contact Anna at [aherman@champlainhousingtrust.org](mailto:aherman@champlainhousingtrust.org), or (802) 861-7395.



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# Members' Day Picnic, July 14, 2018

## Details Inside!

