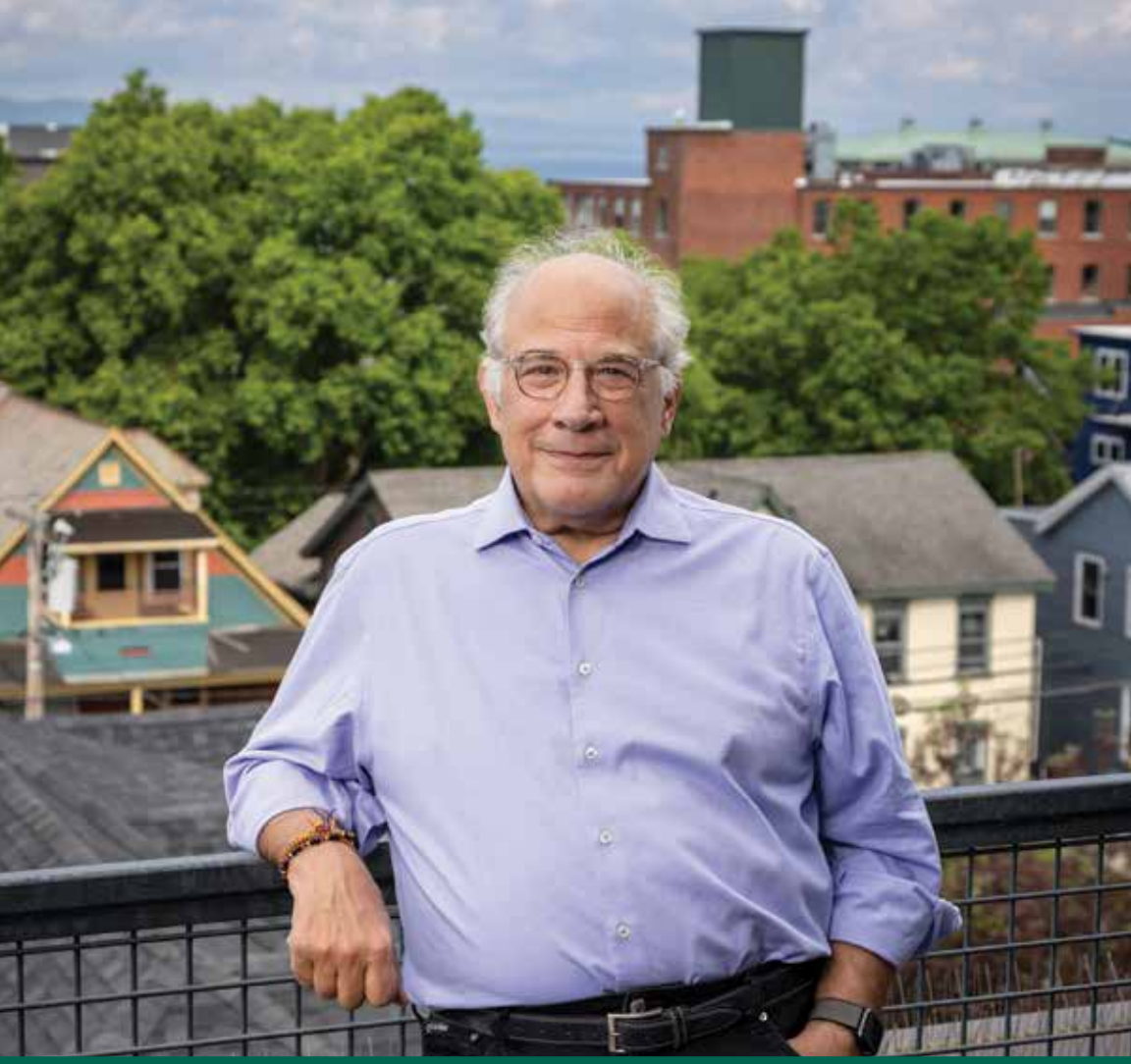


At Home



**CHAMPLAIN
HOUSING TRUST**





Dear Members and Friends,

WE CELEBRATE COMMUNITY HERE AT SO MANY DIFFERENT LEVELS.

There is the community of place, the one that forms at a specific property, where neighbors gather for coffee, work together to create safer buildings, share food, and support one another in creating a better environment. It's the small, everyday moments: someone checking in on a neighbor, children playing together outside, residents organizing to solve a problem. These acts may seem ordinary, but they are the foundation of belonging.

There is the broader community that comes together at our gatherings, from our Annual Meeting, where we celebrate extraordinary

community heroes and reflect on what we've accomplished together, to our summer picnic filled with food, music, laughter, and connection. These moments remind us that our work is not just about housing. It is about people. It is about relationships. It is about shared purpose.

There is the internal community of our staff, who once again voted CHT a "Best Place to Work," and our dedicated Board members, who give tirelessly of their time and talent to advance our mission. Their commitment, creativity, and compassion make this organization strong. They show up every day not simply to do a job, but to serve a cause bigger than any one of us.

And then there are those still searching for community: people who have experienced homelessness and are working to establish new routines and stability; families seeking safety and opportunity; and communities under attack whom we continue to support, protect, and serve. For many, securing housing is the first step toward belonging, whether it's housing for workers on farms or people buying a first home. When someone finds a stable home, they begin to find their footing, their confidence, and their place.

Community runs deep here. It is at the center of everything we do. We are, after all, a community land trust. Our mission has always been to protect working- and low-income people from gentrification and displacement by ensuring homes remain permanently affordable. We believe that the people who build and sustain a community should be able to live in it. We believe that stability creates opportunity. We believe that housing is not a commodity, it is the foundation for a good life.

That is why we continue to invest in community centers, community building, and community safety. It is why we create spaces where people can gather, organize, celebrate, and support one another. It is why we listen carefully, respond thoughtfully, and remain committed for the long haul. Permanent affordability is not only about preserving homes; it is about preserving community itself.

Because of this community, we remain hopeful and bold in our ambitions. Even in challenging times, we are sustained by the knowledge that we are not doing this work alone. Your steady support, your advocacy, your belief in what is possible – all of it fuels our determination to do our work.

Thank you for being part of this community, for standing with us, for showing up for one another, and for believing that when we invest in community, we all thrive.

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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It Was Just Invaluable

MICHELLE LEONETTI AND HER HUSBAND NATE ROCHEFORD WERE IMMEDIATELY DRAWN to the old rustic style charm of their home in Essex.

"It's quirky. It's definitely not your standard suburban house. It's a mix of modern and historic," says Michelle.

Like so many people entering the home buying market for the first time, it was a bit frightening. Vermont's expensive housing market was one barrier, but so was navigating the complicated process of buying a home.

Michelle knew a first-time homebuyer course would be helpful. A quick internet search brought her to Champlain Housing Trust's Basics of Buying a Home. Attending this free one-and-a-half-hour class was a quick and simple first step, and it gave her a much better idea of what the process would mean and how the couple could make it work.

"I was little bit overwhelmed at first," Michelle said. "There was so much shared in one class, but it really helped give us the outlines of what to know and what to be prepared for. It was a full year or two before we were ready to start the process, but we wanted to make sure we were on the right track," she says.

Once Michelle and Nate got started, they stuck with it, eventually taking a more in-depth course from CHT on buying a home. The day-long program answered their questions and aspects of the homebuying process, overcoming the initial fear that made owning a home feel out of reach.

"Homebuyer education was a much more immersive experience and gave us the specific information that we needed," Michelle explains. "We had the outline, but having the specifics made our goal of homeownership something tangible."

At the same time, she and Nate started to spend more time casually browsing homes for sale in the area. Eventually they took what they learned and realized they had sense of what they wanted in a home and what they could afford. They identified what their priorities were and made compromises on some things they realized they couldn't afford.

"We utilized the resources and foundation we had from CHT and combined it with our own research. It felt like we really had a clear plan," she says.

That foundation was helpful for the couple when complications arose during the purchase of their home. Inspection issues with their barn and a lien on the property delayed the closing. Michelle credits the perspective she gained from CHT's Homebuyer Education as something that helped her navigate the stress.

"I appreciated that the course helped prepare you for the fact that your offer being accepted isn't the end of the process. Buying our home wasn't the smoothest process, but it was good going in knowing that things could go wrong and we could work through it," says Michelle.

For that reason, she recommends CHT Home Education classes to anyone.

"It was such a stressful process and to have the resources available to you and the experts to walk you through it was just invaluable."

Annual Meeting and Awards Dinner!



At Champlain Housing Trust's recent Annual Meeting and Awards Dinner, members elected two new Board members and re-elected two to the Board, and recognized outstanding contributions to our mission from members of the community. More than 300 people attended the event in South Burlington to participate in the governance of the organization.





Rendering by Wiemann Lamphere Architects

New Neighborhood Taking Shape in Hinesburg

FROM THE OUTSET, THE VISION HAS BEEN CLEAR: CREATE A NEW, MIXED-INCOME NEIGHBORHOOD, incorporate renewable energy technologies, provide public access to trails, and build a new childcare and early education center.

This vision started with a generous donation of 46 acres of land in Hinesburg by local business leader and philanthropist Jan Blomstrann. With several partners, we are poised to move forward on the first phase: 36 new apartments developed with partner Evernorth, and eight homes built with Green Mountain Habitat for Humanity – all of them permanently affordable.

We have also built a relationship with Vermont Gas Systems to try something innovative and a first for us: heating and cooling a series of buildings by geothermal energy.

Geothermal extracts energy from the earth, providing stable heating and cooling costs for the 36 apartments built across four buildings. Vermont Gas estimates that using geothermal instead of natural gas results in preventing about 30 metric tons of carbon dioxide emissions every year.

The apartments – named Riggs Meadow – are expected to break ground this summer,

with the shared equity homes built by Habitat coming afterwards. The combination of building affordable rental and homeownership together is a strategy we've now employed several times, most recently at Cambrian Rise in Burlington and at Bay Ridge in Shelburne.

Riggs Meadow Apartments has received funding from more than a dozen different sources to cover the \$20 million development, including infrastructure, energy and building costs. Significant funders include the Vermont Housing & Conservation Board from an appropriation they received from the state

budget, and the Vermont Housing Finance Agency. The homeownership development is currently assembling its financing.

The plan for second phase of the new Windy Ridge neighborhood includes another 22 permanently affordable shared equity homes and another nine or ten parcels available for market rate homes. That phase also includes the development of the new childcare and early education center. The two phases are connected by land that will provide public access to walking trails.

Improving Housing for Vermont's Farmworkers

CHAMPLAIN HOUSING TRUST NOW HAS APPROVED A TOTAL OF \$4.3 MILLION FOR ITS FARMWORKER HOUSING PROGRAM,

a program which started as a pilot in 2022 in partnership with University of Vermont Extension and with funding from the Vermont Housing & Conservation Board (VHCB). The program includes loans for both repair of existing housing as well as for the replacement of housing that is beyond repair or not suitable for habitation. The program operates statewide.

Bill Suhr and Andrea Scott, who own and operate Champlain Orchards in Shoreham, Vermont, were among the first farmers approved for a repair loan to upgrade plumbing and electrical systems and improve fire safety in housing designated for their orchard workers. The house, built in 1890, houses up to 10 workers and now has air conditioning and energy-efficient heat and hot water that



Bill Suhr, co-owner of Champlain Orchards in Shoreham.

make living conditions for their team much more comfortable. Renovations are underway in a second unit, which also benefited from the upgraded electrical systems, to remodel the kitchen, bathroom and add bedrooms – potentially for as many as 20 orchard workers.

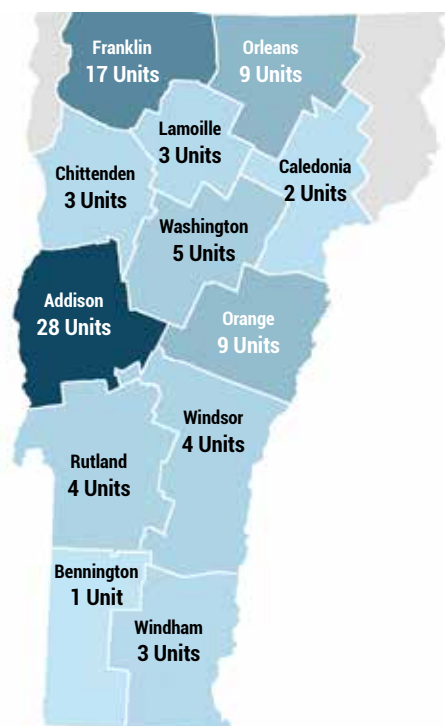
“The re-investment happening at farms through this program is exciting and critical,” says Bill. “Housing has been our biggest obstacle to employing people.”

To date, a total of 74 projects improving living conditions for 283 farmworkers have been completed or are in development through repairing existing buildings. An additional 15 projects improving housing for 78 farmworkers have been completed or are in progress in the replacement housing program.

Both repair and replacement versions of the program are structured as no interest, deferred, and forgivable loans to ensure that the farmers keep the housing available for workers on their farms.

These improved housing projects span 12 counties in Vermont, with funding coming from State General Funds allocated to VHCB

Farmworker Housing 2022-2026 REPAIR & REPLACEMENT PROJECTS



“Housing has been our biggest obstacle to employing people.”

~BILL SUHR

by the Vermont Legislature, which has prioritized housing for a variety of people in need across the state.

“Ensuring safe and adequate housing for farmworkers is essential for their well-being and for the vitality of Vermont’s ag economy” said Gus Seelig, executive director of VHCB. “Our Board is pleased to support these programs, and we’re grateful to our good partners at CHT for their efforts to continue this important work.”

This program grew out of a 2021 report completed for VHCB that identified the need for improvements to the housing of farmworkers. The report estimated that 2,000 farmworkers lived on farms with substandard housing.

Given the success of the program, and with more funding from the State and VHCB, CHT estimates requests expected through 2027 will serve an additional 28-30 projects, improving housing for 75-100 additional farmworkers.

To learn more about this program, visit www.getahome.org/vermont-farmworker-housing-repair-loan-program/



Meet Our New Board Members!

Sybelle Ibaressongo



SYBELLE was born in the Republic of Congo, moved to Vermont in 2010 and holds a Bachelor of Accountancy and a Master of Science with a certificate in Human Resources Management from Champlain College. She is a business manager at the University of Vermont Bookstore. Sybelle is a Champlain Housing Trust resident and a member of the Rental Resident Advisory Committee and says serving on the Board allows her to give back to the community.



Rachel Jolly

RACHEL leads the work of the Burlington Community Justice Center, using restorative practices to foster healing, accountability, and repair for people impacted by and responsible for harm, conflict and crime. She holds a Bachelor of Science in Environmental Studies from the University of Vermont and a Master of Education in Environmental Education from Rhodes University in South Africa. Rachel has a deep interest in fostering personal and community development.



We are proud and honored to be one of the Best Places to Work in Vermont for the seventh time!

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.



**CHAMPLAIN
HOUSING TRUST**

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