CHAMPLAIN HOUSING TRUST

Providing Permanently
Affordable Housing in
Northwestern Vermont

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Presentation to House Committee on Appropriations







Vermont's Affordable Housing Network

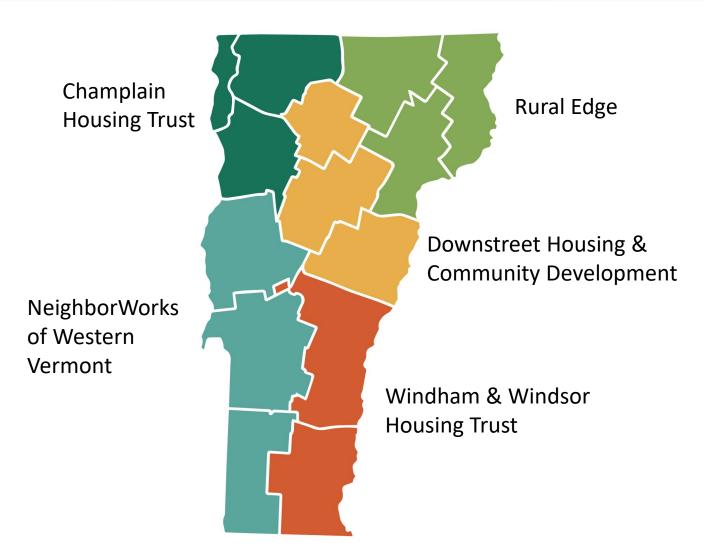


Nonprofit Developers

- Addison County Community Trust
- Cathedral Square Corporation
- Champlain Housing Trust
- Downstreet Housing & Community Development
- Evernorth (statewide)
- Housing Trust of Rutland County
- Lamoille Housing Partnership
- Randolph Area Community Development Corp.
- Rural Edge
- Shires Housing
- Twin Pines Housing Trust
- Windham & Windsor Housing Trust



Vermont Affordable Housing Network

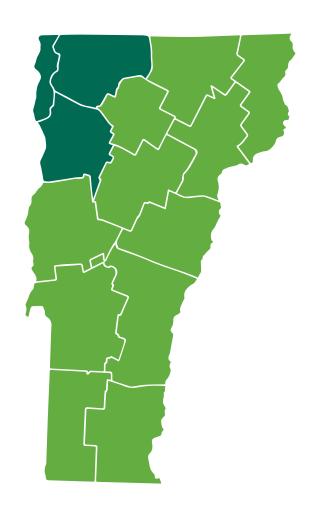


NeighborWorks Alliance of Vermont

(aka, the "HomeOwnership Centers")



Champlain Housing Trust



Champlain Housing Trust serves the three northwest counties of Vermont

- 2,500 apartments
- 670 shared equity homes
- 30 commercial spaces
- Five different loan programs
- \$300M+ community assets
- \$24M operating budget
- 140 staff



Mission

The Champlain Housing Trust is a <u>community land trust</u> that supports the people of northwest Vermont and strengthens their communities through the development and <u>stewardship of permanently affordable homes</u> and related community assets.



Housing Opportunity







"One brick falls out, and then another, and then another and before you know it pretty soon your house falls down. If we weren't here, we'd be living in our Jeep." Mike Sweeney







Addressing Homelessness / Permanent Supportive Housing



Permanent Supportive Housing



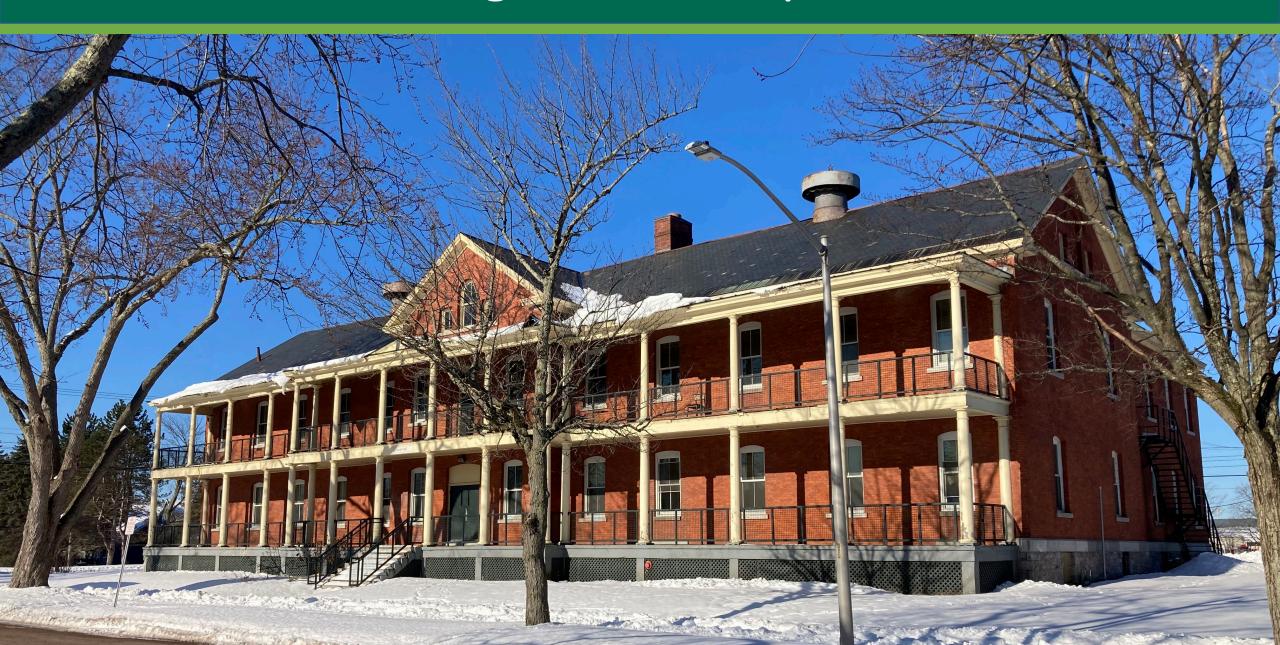
Permanent Supportive Housing



"It's brand new and it's mine and I can decorate it however I want."

Michelle Lucas

Converting Dorms to Apartments



New Apartments



New Apartments



"It's really
hard to find
people who
won't judge
you."

Cory Tedford

New Construction – Apartments



New Construction: Apartments and Condos



Permanently Affordable Homeownership

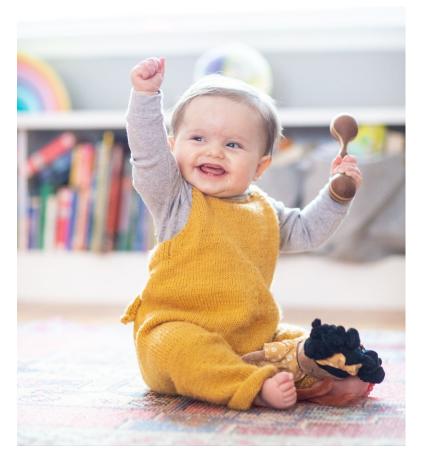


"Renting was fine, but having your own place lets you live the American **Dream and** rewards you for your hard work."

Junny Tsiba

CHT Shared Equity Buyers

- 37% of households have children
- 25% buyers in the last five years were Black, Indigenous, or people of color
- Top five employment sectors:
 - Teacher/Aide
 - Health Care
 - Administrative
 - Manufacturing
 - Customer Service





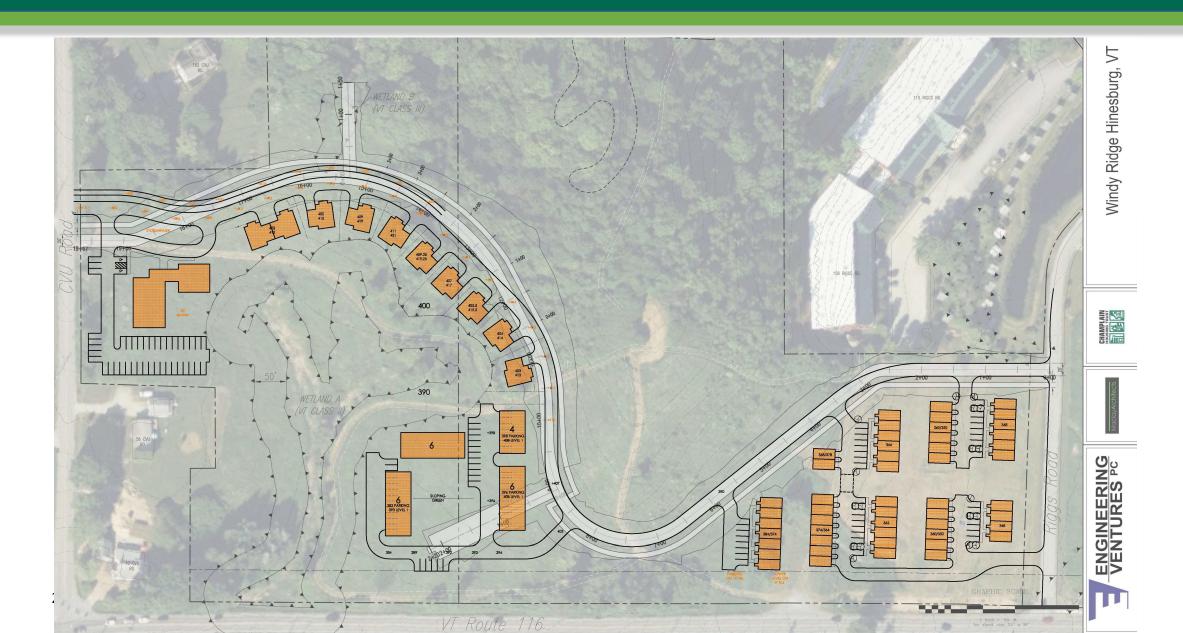
Permanently Affordable Homeownership



Public – Private Partnership



New Construction Homeownership & Rental



Partnership with Habitat for Humanity



Farmworker Housing Loan Program



Manufactured Home Loan Program



"I've got great
neighbors. I'm
close to
everything. I'm
in my own
home."
Nicole Daniels



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