



*Community*  
**HOME  
TRUST**

# Sanctuary at Home

**2019-2020 ANNUAL REPORT**

# A NOTE FROM OUR EXECUTIVE DIRECTOR



Dear Friends,

It is a challenge to tell the story of Community Home Trust over 12 months in just a few pages. But I am moved by and would borrow a word used by one of our homeowners, who is a frontline healthcare worker: **SANCTUARY**.

## How has Community Home Trust been a **SANCTUARY** for our homeowners this year?

- Did you know that Community Home Trust owns 58 low-income rental units in Carrboro? As socially conscious landlords of The Landings at Winmore, we have worked hard during the pandemic to connect our tenants with resources for rent, food, and other necessities – and we are proud to have been able to keep all of our tenants housed.
- In a unique partnership with Orange County, we were entrusted to assist the County in processing applications for emergency rental and mortgage assistance. As a result of this partnership, we were able to provide 136 families with sanctuary during the pandemic, at times delivering emergency checks to landlords to prevent evictions. CHT helped all Orange County community members as part of this partnership, not just our own CHT homeowners and renters.
- Chandler Woods was developed during this time in Chapel Hill, and in accordance with the local government's affordable housing ordinance, nine townhomes were built for CHT homeowners. All homes were purchased at an average home cost of \$119,000 and AMI of 63% (or \$56,776).
- CHT was graciously supported through grant funding from Bank of America, Strowd Roses, and Cardinal Innovation to provide financial relief to our tenants and homeowners struggling with rent, mortgage, and homeowner/condominium payments. Over 15 families were assisted, remaining in their sanctuaries.

I am proud to have joined the Community Home Trust team in December 2019, in the midst of this incredibly challenging season for our community, and I have been humbled and honored by your continuing commitment to our mission and your trust in me to lead CHT into our fourth decade. Thank you for being part of the Community Home Trust family!

Gratefully,

A handwritten signature in black ink, appearing to read "KS", written over a white background.

**Kimberly Sanchez**  
Executive Director



### OUR MISSION

To strengthen our community with permanently affordable housing opportunities

### OUR VISION

Affordable homes are integrated into communities throughout Orange County

# IN MEMORY

## In March 2020, we lost a member of the Community Home Trust family.

Deanna Carson began her work advocating for affordable housing in Orange County in 2007, and she was a valued member of the Community Home Trust team for more than eight years. As homeownership program manager, Deanna was responsible for preparing our applicants to be successful homeowners. Every person fortunate to work with or simply be around Deanna was treated to her sweet smile and upbeat spirit. She approached life with selfless motivation, always putting the needs of others before her own. She had a superpower of remembering every applicant and client with whom she had ever worked. She didn't just remember their names, she remembered where they worked, the names of their children, and their own personal stories of why they needed secure, affordable housing. Deanna wore her heart on her sleeve and gave of her time generously, especially to those who dared to dream of owning a home for the first time.

Priscilla, a CHT homeowner who purchased her home this year, eight years after she first applied to our program, recently shared how important Deanna was to her journey to homeownership. "Your house is coming, and I want you to be ready because I don't want you to miss the opportunity," she says Deanna told her each time she looked over her bank statements and encouraged her to save. At the start of 2020, Deanna told Priscilla this was the year she'd own her home. And Deanna was right. On November 1, Priscilla and her 18-year-old daughter Immaculate moved into their home in Chapel Hill. Priscilla credits Deanna's investment in her and consistent encouragement and support with getting her to where she is today.

We are grateful to have had the privilege of working with Deanna. She made us a better team. She made us laugh and reminded us to have fun in the midst of a busy day. She told great stories – full of laughter, passion, and a little attitude. Deanna was more than our colleague; she was a friend and a member of our family. She will be missed every day, but the impact she has had on each one of us will continue to shape us into better people.



# GENEROUS GRANT



In December 2019, Blue Cross and Blue Shield of North Carolina announced it was investing \$350,000 to help us transform our affordable apartments at The Landings at Winmore into healthier, more sustainable living spaces. The investment is part of the company's ongoing commitment to address drivers of health and improve living conditions for North Carolinians by increasing access to stable, affordable housing.

In Orange County, where housing costs are higher than the North Carolina average, 90% of households with annual incomes lower than \$35,000 are cost burdened, meaning they pay more than 30% of their gross income on rent. The Landings contains 58 affordable apartments in four buildings: all of its residents are low-income, and 80% are people of color. We anticipate that rent will remain affordable for decades to come, benefiting an estimated nearly 500 future residents. "Without access to affordable housing, many North Carolinians don't have enough money left over to pay for necessities, such as food, transportation, or medical care," said Reagan Greene Pruitt, Vice President of Marketing and Community Engagement at Blue Cross and Blue Shield of North Carolina. "This funding will help transform The Landings into a healthier, safer, and affordable place to live for the long-term."

We are so grateful to Blue Cross and Blue Shield of North Carolina for their generous support, which has made these improvements possible for our residents at The Landings!

## Since receiving the grant, we have been able to complete the following improvements at The Landings:

- All units have received HVAC/duct inspection and cleaning, including fans and coils.
- All units have received new cooking stove units that have fire safety shut off capabilities.
- All kitchen and bathroom unit interior fixtures have been upgraded to LED energy efficient fixtures, reducing resident utility expenses.
- Nineteen units have received new Luxury Vinyl Plank flooring to replace carpet.
- Security lights have been installed in the common areas, mailbox area, and the back of all three buildings.
- Full inspections of the fire system and sprinkler system have been completed, and repairs and minor equipment upgrades were made to the monitoring service and emergency call out boxes in all buildings.
- Security cameras have been installed throughout the property for resident and property protection.



## THIS IS MY SANCTUARY:

**"What I can say about Community Home Trust is that it's a blessing."**

# OUR SUPPORTERS

Keith and Karen Aldridge  
John and Barbara Aluise  
Amazon Smile  
Jessica Anderson  
Anonymous  
Isabelle Apel  
Maria Baena and Sergio Escobar  
Bagwell Holt Smith Jones  
and Crowson, PA  
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Donald Bailey  
Lara Bailey  
Bank of America Charitable  
Foundation  
George Barrett  
Allen and Judith Barton  
Lewis and Flicka Bateman  
BB&T  
Beemer Hadler and Willett, PA  
Belmont Sayre, LLC  
Holly Benton  
Greg Berenfield  
Rebecca Berenfield  
Lisa Berley  
Robert and Christine Berndt  
Jasmine Berry  
Fred and Sylvia Black  
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Jack and Jennifer Boger  
Bold Construction  
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Matcheske  
Ken and Margie Broun  
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Bethany Chaney  
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Rotary Club  
George and Cresha Cianciolo  
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Mary Faith  
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Randy Dodd  
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Melissa McCullough  
John McGowan and Jane  
Danielewicz  
Earl and Sandra McKee  
Gordon Merklein and  
Catherine Duncan  
Charles Mills  
Martin Molloy  
Beth Moracco  
Ian Morse and Michelle  
Robinson  
Matt Nash  
Aaron and Sonja Nelson  
Gale Newport  
Gene Nichol



## THIS IS OUR SANCTUARY:

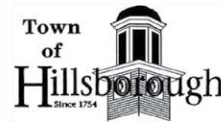
**“We have a place that we call home, and it’s ours.”**

# OUR SUPPORTERS

Hestine and Michael Nicholson	Antoine Puech	Samantha Snow and Sarah Turner	UNC Health Care
Terry Noah	Miriam Rader	Carolina Square	Union Home Mortgage
North Carolina Housing Finance Agency	Todd and Carol Ragsdale	John St. Clair and Kelli Dugan	Ted and Betsy Vaden
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Neil and Carol Offen	Valeska and Mark Redmond	Karen Stegman and Alyson Grine	Hudson Vaughan and Maggie West
Paul Offen	Renaissance Charitable Foundation	Adam and Jane Stein	Jack and Josephine Vest
Kevin Olin	Residence Inn by Marriott, Chapel Hill	Eric Stein and Maxine Eichner	Rick Waechter
Orange County	Stephen and Margi Rice	Fred and Ramelle Stevens	Roger and Ann Waldon
Michael Parker and Linda Prager	Penny Rich	Robert and Cindy Stoothoff	Gerhart and Rosemary Waldorf
Mary Parry	Diane Robbin	Margaret Stowasser	Anna Waller
Pascal Strom Family Fund of Triangle Community Foundation	Katherine Roberts	Strowd Roses, Inc.	John Watson
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PHE, Inc.	David and Elizabeth Rooks	The Cedars of Chapel Hill, LLC	Carol Woods
Chris and Laura Phillips	Amy Ryan	Taylor Tonya	Lori Woolworth
Kelly Phoenix	Rachel and Todd Schwartz	Town of Carrboro	Qian Zhao
Piedmont Health	SECC	Town of Chapel Hill	Charles and Nancy Zimmerli
Brooks Pierce	Damon Seils	Town of Hillsborough	<i>If you made a donation and are not listed or see an error in your name as listed, we apologize! Please notify us at <a href="mailto:info@communityhometruster.org">info@communityhometruster.org</a>.</i>
PNC	Mary Jean Seyda and Maggie McGlynn	Stephen and Andrea Treimel	
Prestige Associates, Inc.	Shared Visions Foundation	Chela Tu	
David and Lisa Price	Slice Interactive, LLC	James Tucker and Valerie Hausman	
	Ralph Smith	John and Kathy Tyrrell	

**Please consider being the key to permanently affordable housing in our community by making a donation.**

Visit our website or contact our office directly at 919.967.1545. Your gift will open doors! Note: NC State employees can choose to make a gift to Community Home Trust via the State Employees Combined Campaign. SECC Code: 1808



## THIS IS MY SANCTUARY:

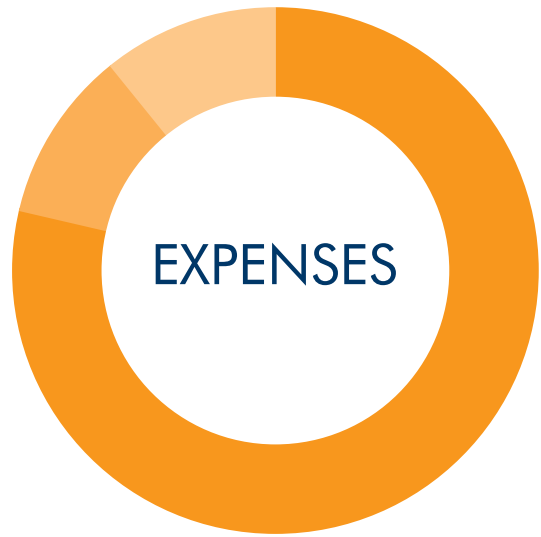
**“Every day when I wake up, I am always glad to be there in my home. I wonder, ‘How did I get here? How did I deserve this home?’”**

# 2019-2020 FINANCIALS



■ Grants for operations	55.8%
■ Contributions	19.5%
■ Earned income	20.1%
■ Other	4.5%

**Subtotal: \$1,152,000**



■ Program services	78.5%
■ Fundraising	10.9%
■ General/admin	10.7%

**Subtotal: \$1,003,000**

**NET INCOME/LOSS: \$149,000\***

*\* Does not include income/expenses for restricted transfer fees, master leasing program, Landings grant receipts and disbursements, and non-cash end of year adjustments.*



**THIS IS OUR SANCTUARY:**

**“We have room to spread our wings.”**

# 2019-2020 STATISTICS

<b>\$49,000</b>	Average income of CHT homeowners
<b>\$115,000</b>	Median cost of a CHT home
<b>\$19,946</b>	Average income of CHT renters
<b>\$399,000</b>	Median sale price of a home in Chapel Hill/Carrboro
<b>187</b>	Number of applications received
<b>27</b>	Number of new homes sold (13 new/14 resales)
<b>25%</b>	Percentage of CHT homeowners who are single parents
<b>167</b>	Number of education participants
<b>272/60</b>	Number of homeownership units/rental units

## THIS IS MY SANCTUARY:

**“You can claim a place  
as your own.”**





**"We feel this is  
our sanctuary."**



**"Most people have forgotten  
nowadays what a house can  
mean, though some of us have  
come to realize it as never before.  
It is a kingdom of its own in the  
midst of the world, a stronghold  
amid life's storms and stresses,  
a refuge, even a sanctuary."**

**– Dietrich Bonhoeffer**

## **STAFF**

Robert Dowling  
*Executive Director,  
retired January 2020*

Kimberly Sanchez  
*Executive Director,  
beginning January 2020*

Camille Berry  
*Development and  
Communications Manager*

Deanna Carson  
*Homeownership Program  
Manager*

Jim Eichel  
*Construction Manager*

Heather Hayes  
*Bookkeeper/Data Coordinator*

Julia Held  
*Marketing Specialist*

Ian Morse  
*Property Manager*

Amy Slaughter  
*Sales Specialist*

Felicia Stroud  
*Operations Specialist*

Lori Woolworth  
*Director of Operations and  
Finance, Broker-in-Charge*

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Amy Ryan

Bruce Warrington

**"Everything I want and need is  
right here. I can look out the  
window and see it. I can walk  
out the door and do it."**



## **COMMUNITY HOME TRUST**

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919.967.1545 | [www.communityhometrust.org](http://www.communityhometrust.org)