



**30**  
YEARS

**2020-2021**  
IMPACT REPORT



*Community*  
**HOME TRUST**

# A Note From Our BOARD CHAIR & EXECUTIVE DIRECTOR

Dear Friends,

The news this year has been filled with grim statistics about evictions, income loss, and the housing affordability crisis. Across the country, the pandemic's effect on our economy means people are losing their homes every day because they can no longer afford their rent or mortgage payments.

But throughout the pandemic, *not one Community Home Trust homeowner or tenant lost their home. Not one.* Every one of our residents of our 320 homes – homeowners and tenants alike – remain safely housed. Whether they have lost income or not, whether pandemic expenses have increased or not, we have made sure that every single one of them has been able to weather this storm *at home*. And we've been able to support our partners' work to house other community members in crisis, too.

As we come to the end of another challenging year, that's really a remarkable thing to be able to say:

**ALL OF OUR RESIDENTS ARE SAFE AT HOME.**

It's our 30th anniversary this year, and even as we've navigated how to celebrate that important milestone in a year that's often felt less than celebratory, we've made time to reflect on the impact of our work, both during the pandemic and over our history. You'll see that impact reflected here: in the stories shared by our homeowners, in the results from our impact study, in the reflections from our staff and community members about our work. We've had a lot to celebrate: we were named one of Orange County's five Landlords of the Year for 2020, recognizing our work as the owners of The Landings at Winmore; our board executed a bold new strategic plan that will carry us through the next three years of growth; and our board and staff were able to maintain this high level of service all while continuing to work remotely.

But we have so much more to look forward to, and even as we reflect on these accomplishments, we are eager to get to the work ahead of us. We know our 320 homes are barely scratching the surface of the ever-increasing need for affordable housing in our communities, which is why we are working to expand our reach: geographically, reaching farther beyond the borders of Chapel Hill and Carrboro; and demographically, providing more affordable rental and homeownership opportunities at a wider range of prices for more diverse populations. We're especially excited about the possibilities represented by the affordable apartment community we've proposed on Jay Street and the homes we're getting ready to start building in the Homestead Gardens development. In 2022, we'll launch a new strategic plan, mission, and vision – with a brand new logo and website to match! – that will help us clarify our goals and our smart, careful, and care-filled plans to grow and expand to meet the need. We have a lot to do in our 31st year, and we're ready to meet the challenges ahead.

So whether you're a brand new homeowner in 2021 or a longtime supporter since 1991, we know you'll see yourself and your contribution to our community reflected in this report. And we hope you'll continue to see yourself in our future, too, as a member of our ever-growing Community Home Trust family.



A handwritten signature in black ink, appearing to read 'Kelley G'.

**Kelley Gregory**  
Board Chair



A handwritten signature in black ink, appearing to read 'Kimberly S'.

**Kimberly Sanchez**  
Executive Director

# IN THE NEWS

**THANKS TO A \$20,000 GRANT** from Cardinal Innovations Healthcare and a **\$10,000 GRANT** from Strowd Roses, Inc., we were able to provide financial support to homeowners and tenants when pandemic-related income loss threatened their ability to pay their bills – and stay in their homes.

These grants supported three tenants at The Landings at Winmore and 15 homeowners with rent, HOA dues, and stewardship and use fees, ultimately keeping them safe at home.

**WE ARE SO GRATEFUL TO THESE GENEROUS FUNDING PARTNERS FOR THEIR CRITICAL SUPPORT!**



**OUR EXECUTIVE DIRECTOR, KIMBERLY SANCHEZ**, was honored to be recognized in Chapel Hill Magazine’s annual “Women of Achievement” issue. Kimberly was recognized for her commitment to continuing to build on Community Home Trust’s 30-year history of work to make Chapel Hill an affordable place to live for everyone.



**WE WERE ALSO ABLE TO SUPPORT ORANGE COUNTY** as they worked tirelessly to keep community members housed using Emergency Housing Assistance (EHA) funds.

The Emergency Housing Assistance fund was created under the Risk Mitigation and Housing Displacement Fund to help Orange County residents with low incomes prevent eviction and homelessness and secure and maintain stable housing. We filled a critical need for Orange County, delivering funds that in some cases prevented imminent evictions. All told, we received 163 applications for support and paid out

**\$344,873.73**  
**IN FUNDS TO ORANGE COUNTY RESIDENTS.**



**WE WERE RECOGNIZED BY ORANGE COUNTY AS A 2020 “LANDLORD OF THE YEAR”** for our work at The Landings at Winmore, our 58-unit affordable rental community in Carrboro. The award was accepted by our Board Chair, Kelley Gregory.



# IMPACT STUDY: THE NEED

This year, we worked with Triangle J Council of Governments to complete an impact study to gather data about how our work is impacting individual residents and the greater community. Here are some highlights from the report.

**YOU CAN ACCESS THE FULL REPORT HERE: <https://bit.ly/3qTskIH>**

**4/10**

households in Chatham County, Durham County, and Orange County earned less than \$50,000 in 2019

**OF THOSE HOUSEHOLDS...**

**72%**  
ORANGE  
COUNTY

**69%**  
DURHAM  
COUNTY

**51%**  
CHATHAM  
COUNTY

were spending more than 30% of their income on housing costs

**THIS TOTALS MORE THAN...**

**\$284 million**

additional spending on housing costs that could have been spent on other basic needs such as food, apparel, and services

**THAT IS EQUAL TO ALMOST...**

**\$7.75 million**

lost in local sales tax revenues for the three counties each year



CHT has bought and sold more than

**330**

permanently affordable homes

**30-50%**

below median sales price in Chapel Hill and Carrboro

CHT is the

**primary provider**

of affordable homeownership in Orange County

Homes that participate in the CHT model typically sell for

**\$90-\$155K**

and 30-50% below the market value



# IMPACT STUDY: RESULTS



## SAFETY AND SECURITY

**90%** of homeowners and renters feel safer since moving into their CHT home



## IMPROVED FINANCIAL STABILITY

**66%** of respondents are more able to save money for the future, and more than half are more able to cover a large unexpected bill



## IMPACTS ON HEALTH AND WELL-BEING

**92%** feel more positive about the future since moving into their home  
**75%** say their family's health has improved



## CLOSER TO SERVICES

Since moving into their CHT home, respondents are closer to work, medical facilities, and fresh food



## FAMILY AND THE FUTURE

**66%** of respondents feel better about their children's future since moving into their CHT home



## A PLACE TO CALL HOME

**75%** say they have no plans to move anytime soon



## CREATING COMMUNITY CONNECTIONS

Since moving into their home, many respondents have taken a leadership role in their community

## HOMEOWNER SPOTLIGHT:

### Samuel & Penina



Samuel and his wife Penina came to the United States from Rwanda in 2016 seeking asylum from political instability, leaving their adult children behind. When they first arrived, they needed to start “from scratch, from zero,” says Samuel, and “it was very, very hard because of problems with English. I had to work night shift so that I could stay with my daughter [who was born in the United States] when my wife went to work.” Apartment living was hard, too, especially after their daughter Gift was born, because they always raised the rent, says Samuel. “I wished I could have somewhere I could call home here in this country.”

Samuel is now a minister at The Point Church East Africa, a refugee and immigrant community; and he and Penina and Gift have lived in their brand new Community Home Trust townhome in Chandler Woods since December of 2019. He first learned about Community Home Trust from a friend who is also a homeowner, and he says that when he applied and learned he had been approved to buy his home, he felt like crying with joy. “Community Home Trust has been a blessing to my family, to get somewhere we can call home.”



*Hear more of their story at this link:*  
<https://youtu.be/pe4U4mmV0p8>

## • 30 YEARS OF IMPACT •

'91

Orange County Affordable Housing taskforce creates Orange Community Housing Corporation (OCHC).

'94

OCHC assists in the creation of 54 affordable apartments in the Dobbins Hill development. The first major undertaking is the Magnolia Place development in Hillsborough, which includes 42 single family homes.

# PARTY ON THE PORCH!



Like so many other milestones over the past year and a half, we knew that our 30th birthday was going to pass without the great big birthday party we might have hoped for. But we also knew we couldn't miss out on celebrating entirely!

So we planned a party on YOUR porches! Wine, cupcakes, party favors, balloons...and your own guests at your own COVID-safe parties at home while we livestreamed the celebration – you can see from the photos what a festive birthday celebration it was!

Thank you to everyone who joined us to mark 30 years of working together to make Orange County a welcoming home for everyone, and thank you for your partnership in the work! Cheers to 30 years!

“Carrboro appreciates our relationship with you and we hope it continues for many years to come! That’s why I was so pleased to participate in such a fun celebration of your 30 years.”

**Lydia Lavelle,  
Mayor of Carrboro**



“I was so pleased to help celebrate your 30th birthday, and I hope you continue in your mission of partnership and collaboration to make even more opportunities for affordable housing!”

**Pam Hemminger,  
Mayor of Chapel Hill**



“A hearty congratulations on 30 incredible years of serving this community! Affordable housing additions in any part of this county benefit the whole county, and it was an honor to help you mark this special milestone!”

**Jenn Weaver, Mayor  
of Hillsborough**



## • 30 YEARS OF IMPACT •

'98

Local governments become concerned about retaining the affordability of affordable housing and establish the Land Trust Implementation Task Force. In October, the task force recommends to the local governments that a new organization be formed to keep homes affordable in perpetuity.

'99

In May, a new nonprofit organization called the Community Land Trust in Orange County (CLTOC) is incorporated.

# OUR SUPPORTERS

Karen Aldridge  
Syd Alexander  
Jennifer Allen  
Lisa Amodei  
Jessica Anderson  
Lauren Anderson  
Samuel Anderson  
Mary Arnold  
Paul Atherton  
Charles Bachmann  
Katherine Baer  
Delores Bailey  
Donald Bailey  
Lara Bailey  
Jason Baker  
Bil Banks  
Judith Barton  
Jamezetta Bedford  
Greg Berenfield  
Rebecca Berenfield  
Daniele Berman  
Patricia Berman  
Camille Berry  
Richard Birgel  
Christopher Bogan  
Leslie Boudreaux  
Lauren Boulware  
Andre Boursse  
Lisa Brachman  
Jess Brandes  
David Brehmer  
Leann Brown  
Odete Brown  
Jonathan Butters  
Linda Calhoun  
Linh Calhoun  
Katherine Cardoza

Kathie Carley  
Dennis Carmody  
James Carnahan  
Clara Cazzulino  
Bethany Chaney  
Deniese Chaney  
Edward Chaney  
Bob Christian  
George and Cresha  
Cianciolo  
Anne Corrigan  
Kathe Cotton-Reusing  
Cindy Covington  
Maria Cruz-Camargo  
Ford D'Aprix  
Landon Davies  
Jennifer De La Rosa  
Allison De Marco  
Matthew Debellis  
Randy Dodd  
Lisa Domby  
David Dowling  
Robert Dowling  
Kelley Downey  
Janet Downie  
Eliza Dubose  
James Eichel  
Daniel Eller  
Lili Engelhardt  
Sergio Escobar  
Dallimis Evia Lanevi  
Anne Fahim  
Sherif Farag  
Caitlyn Fenhagen  
Kathleen Ferguson  
Crystal Fisher  
Ann Flanagan

Braxton Foushee  
Roland Gammon  
Teresa Gengler  
Cindy Gode  
Ronald Godwin  
Desiree Goldman  
Sue Goodman  
Angelica Greene  
Sally Greene  
Kelley Gregory  
Clay and Deidre Grubb  
Bruce Guild  
Brian Haney  
Joe Harrington  
Alfred Haskins  
Bradford Haver  
Heather Hayes  
Julia Held  
Pam Hemminger  
Pam Herndon  
Michelle Hetherington  
Koury Hicks  
Emily Hinkle  
Evan Hirasawa  
Alan Hirsch  
Amanda Hitchcock  
Kathleen Hoffmann  
Andrea Holthouser  
Heather Hunter  
Kym Hunter  
Susan Hunter  
Brian Hyland  
Charles Hyland  
Debra Ives  
Cindy Jackson-DiLiberti  
Becky Jacobs  
Mina Jalili

Ginny Janzen  
Jackie Jenks  
Stephen Jenks  
Barbara Jessie-Black  
Dawna Jones  
Lynne Kane  
Haresh and Marisa Kathard  
David and Jane Kaufman  
Alison Kavanaugh  
Bernice Kirsten  
Kaitlyn Kopala  
Sharon Kuncil  
Lydia Lavelle  
Trish Lee Cosmas  
Juliette Lippman  
Anne Liptzin  
Norman Loewenthal  
Nai Lon  
Douglas Longman  
Virginia Lovera  
Michele Lynn  
Jeffrey Mark Charles  
Gail Markland  
Dianne Martin  
Yandry Mastromihalis  
Christopher Mayo  
Joshua Mayo  
John McAdams  
Lyn McClay  
John McGowan  
Tia McLaurin  
Barbara McLean  
Jay Miller  
Judy Minnick  
Kim Mitchell Green  
Mariana Molina  
Leslie Montana

## • 30 YEARS OF IMPACT •

'00

In June, we sell our very first land trust home. Mark Hoffman and Maureen Driscoll read about us in the newspaper and agree to sell us their Carrboro millhouse for \$10,000 less than its appraised value. Because they own such a large lot, their former homeplace is now the site of three affordable homes.

'01

Development of 14 townhomes on Legion Road is completed, all of which are sold using the 99-year ground lease. Chapel Hill Town Council begins asking developers to include affordable housing in new developments. OCHC merges with CLTOC to form Orange Community Housing and Land Trust, which becomes Community Home Trust (CHT).



# OUR SUPPORTERS

Vivian Moore  
Ian Morse  
Julie Motchok  
Brenna Muldavin  
Kelly Murphons  
Matt Nash  
Aaron Nelson  
Hestine Nicholson  
Kristi Nickodem  
Nancy Oates  
Neil Offen  
Michael Parker  
Teresa Parker  
Mary Parry  
Luisa Pedrosa  
Bernadette Pelissier  
Bridget Pemberton-Smith  
Jane Perkins  
Dianne Pledger  
Valeska Redmond

Riley Reeves  
Ken Reiter  
Tamara Rice  
Penny Rich  
Meredith Richard  
Sherry Roberts  
Susan Romaine  
David Rooks  
Amy Ryan  
Linda Sakiewicz  
Cheryl Sanchez  
Crystal Sanchez  
Kimberly Sanchez  
Philip Sanchez  
Dan Schaefer  
Todd Schwartz  
Stephen Scroggs  
Scottie Seawell  
Damon Seils  
Mary Jean Seyda

Ellen Shannon  
Craig Shapiro  
Lindsey Shapiro  
Mark Simmons  
Amy Slaughter  
Chari Smith-Diamant  
JoAnn Soeder  
Nora Spencer  
Gina Sprenger  
Karen Stegman  
Michael Stegman  
Eric Stein  
Jane Stein  
Marian Stephenson  
Valerie Stewart  
Robert Stoothoff  
Regetta Stroud  
Satsuki Sunshine Scoville  
Rhonda Szostak  
Mary Tanner

Frances Tong  
Stephen Treimel  
Heidi Tyson  
Catheline Van Den  
Branden  
Charlia Vance  
Roger Waldon  
Anna Waller  
Cyndy Weeks  
Briggs Wesche  
Christine Wesche  
Christine Westfall  
Brian Whittier  
Coleman Whittier  
Gale Whittier-Ferguson  
Lori Woolworth  
Kristen Young  
Qian Zhao

*If you made a donation and are not listed or see an error in your name as listed, we apologize!  
Please notify us at [info@communityhometruster.org](mailto:info@communityhometruster.org).*

## **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



## • 30 YEARS OF IMPACT •

'03-'07

100 homes sold! Inclusionary developments are approved and built: Rosemary Place in Meadowmont (32 townhomes), Greenway condominiums in Meadowmont (16 condominiums), Larkspur (13 single family homes), Vineyard Square (30 townhomes) and Pacifica (7 townhomes).

We also purchase and renovate 6 homes in Culbreth Park and participate in a redevelopment effort in Northside.

## HOMEOWNER SPOTLIGHT:

### *Todd and Rachel*



Todd and Rachel have lived in their townhome in Rosemary Place for almost 18 years, since it was brand new, and they have raised their three daughters there: Janelle, who is 19; Joy, who is 17, and Kendra, who is 13. They are so grateful for the opportunity and the gift it has been to raise their children in their community.

Rachel was working at an elementary school as a teacher assistant when she first heard about Community Home Trust and the townhomes that were being built at Rosemary Place. Todd and Rachel had looked at homes on the private market before but found the process very discouraging; they had no idea how expensive it was to buy a home or how far out they

would have to go to find something in their price range. So finding Community Home Trust “felt like a dream come true.” They felt like they had a lot to contribute to their community but just hadn’t had a lot of opportunity – and purchasing their home would allow them to put down roots and really connect with the local community.

“Having the Home Trust and the staff helping us to make decisions that are in the best interest of not only the homeowner but also the Home Trust and long-term preservation of the homes, the support has been phenomenal,” says Todd. “It has been ongoing for all of these years, and we’re very thankful for that.”

*Hear more of their story at this link: <https://youtu.be/JSIHWIPpEsg>*

## • 30 YEARS OF IMPACT •

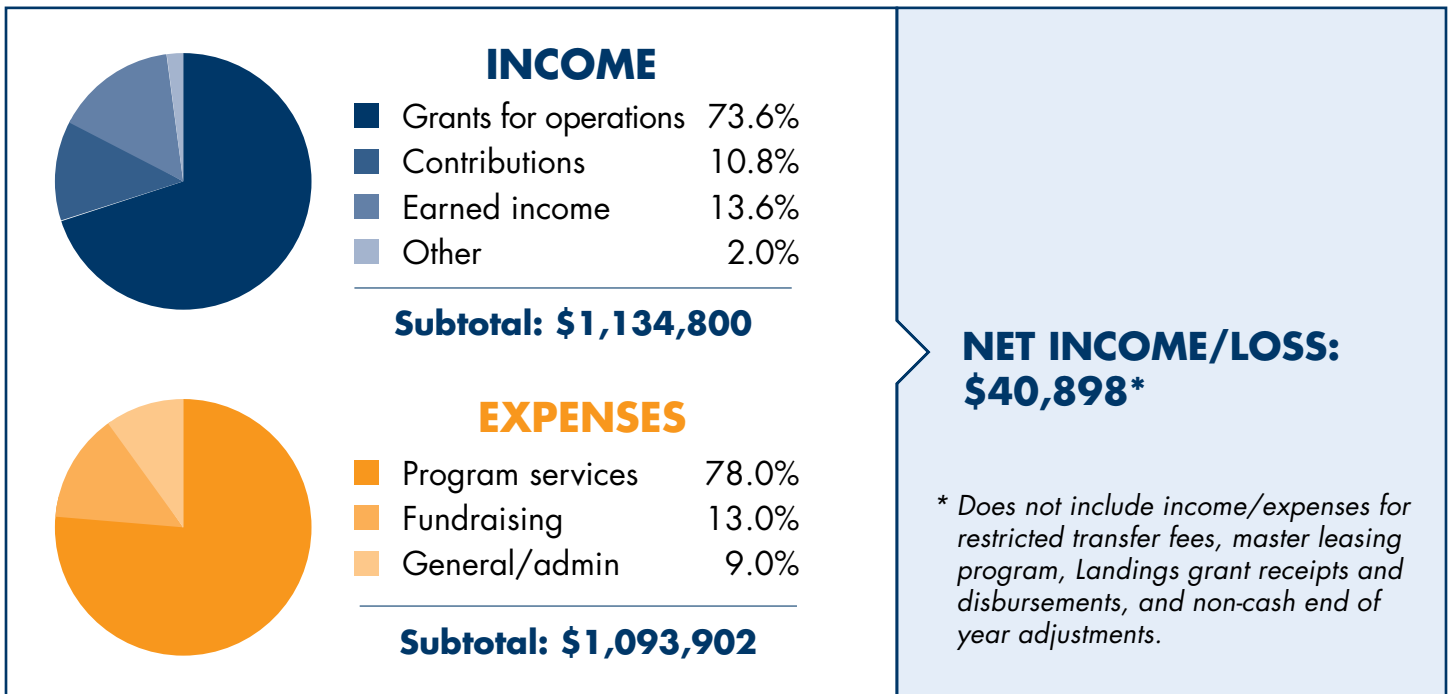
'19

With assistance from the Town of Chapel Hill, Justice United, and others, we initiate a pilot master leasing program in April. Five individuals or families who were at risk of homelessness are now living at Glen Lennox at rent levels they can afford.

'20

We have 273 homes and 60 rental units in our permanently affordable inventory.

# 2020-2021 FINANCIALS



# 2020-2021 STATISTICS

Average income of CHT homeowners	<b>\$53,782</b>
Median cost of a CHT home	<b>\$127,914</b>
Average income of CHT renters	<b>\$19,946</b>
Median sale price of a home in Chapel Hill/Carrboro	<b>\$440,000</b>
Number of applications received	<b>153</b>
Number of new homes sold (14 resales/1 new)	<b>15</b>
Percentage of CHT homeowners who are single parents	<b>25%</b>
Number of homebuyer education participants	<b>128</b>
Number of homeownership units/rental units	<b>273/60</b>

## HOMEOWNER SPOTLIGHT:

# Ning



Ning moved to Chapel Hill from New Zealand in February 2019 to start a job as a cancer therapy research scientist at the Lineberger Cancer Center. At first, she came alone with her two children, as her husband Roy was finishing a job in New Zealand. Now, Ning and Roy live in the Chandler Woods community with their sons Gary and Daniel, ages 16 and 9, and their daughter Joanna, who is 2.

All the moving they have had to do meant that they could not afford to buy a home on the private market even though they quickly decided after they arrived that they liked the area and wanted to settle down. Roy found Community Home Trust online, and they applied and got on the waiting list.

When Ning got the call that they had been accepted and there was a home available in Chandler Woods, she says she was “so surprised because it’s a brand new house. It’s a really good location – I can get the bus to my work, there’s a playground, and the school is very close. I am very grateful. It was way beyond my expectations!”

Ning says they feel very blessed to be part of the Community Home Trust family. “Without your help, we don’t know how we could go through that juggling situation.”

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*Hear more of their story at this link:*  
<https://youtu.be/j96JAQRuX8w>

## • 30 YEARS OF IMPACT •

# '21

Development of low-income apartment homes begins at Jay Street as a private/public partnership with Taft Mills Group. Development of Homestead Gardens – a collaboration with CASA, Habitat for Humanity of Orange County, and Self Help Credit Union to build over 150 affordable homes – also begins.

# RACIAL EQUITY TRAINING

This past spring and summer, our staff worked with Dolores Chandler of Build from the Heart to complete a racial equity training program designed to help us examine ourselves and our organization and to determine where we're living into our commitment to racial equity and where we have room to build and grow. Among our core values is our focus on inclusion: we want our organization to reflect our community, and we hold ourselves accountable to building a diverse and inclusive organization. We promise to act on that commitment and respect each other in the process.

Through one-on-one sessions with Dolores, facilitated group meetings and book discussions, and breakout groups, we examined the concepts of power and privilege and learned about white supremacy culture and how it shows up in our workplace, our community, and even our own personal lives. We challenged each other and ourselves to examine our implicit biases and assumptions and how they impact our relationships with each other and our community. And we committed to continuing to do this work so that Community Home Trust can grow and deepen its commitment to living into the values we espouse.

**"The Racial Equity trainings for me were insightful and thought provoking. These trainings help reshape and strengthen my understanding of the importance of us all participating in uprooting racism and intentionally participating in building racial equity to better serve one another and our communities."**

**"Our most recent equity training was thought-provoking, eye-opening, and engaging. I'm happy to be learning. Most things in life are not instantaneous, but rather a journey, and I'm glad CHT is committed to the continued work and education."**

**"The equity training helped me get to know my co-workers better. I realized we all have our struggles but we are trying our best."**

**"It means a lot that CHT leadership listened to the staff requests for equity training and made it happen. I like knowing we actually did some work, rather than just tweeting our "support." It wasn't easy. As with CHT-supported REI training, I know I will never stop trying to grow from this experience. It has helped me to be better at serving the people of Chapel Hill."**



**"In my consulting and coaching work with CHT, it was clear to me that the organization prioritizes being in integrity with its values and cultivating care, appreciation, authenticity, and deep reflection among staff. And that's a wonderful foundation upon which to build a racially diverse and inclusive organization."**

**DOLORES CHANDLER, EQUITY FACILITATOR AND TRAINER, BUILD FROM THE HEART**

# LOOKING FORWARD

## *Future Developments*

As our region continues to grow, so does the need for more affordable housing options for people with a range of incomes. According to a recent study commissioned by the Town of Chapel Hill, the Town needs to be adding 485 housing units per year to keep up with the current rate of growth – and in the past decade has been adding an average of only 357 units. In addition, those units being added tend to leave out middle income homeowners, trending towards apartments for students or more expensive homes for late-career homeowners. And the problem isn't unique to Chapel Hill: it's spreading to Carrboro and showing up in municipalities all over the country.



The **Homestead Gardens** project, located at 2200 Homestead Road, is an innovative approach to developing affordable housing in a uniquely collaborative way. Homestead Gardens will provide a mix of around 117 rental and homeownership opportunities serving several target populations from extremely low income to moderate income. The community will be developed on land owned by the Town of Chapel Hill in partnership with the Homestead Housing Collaborative, of which we are a member along with Self-Help, CASA, and Habitat for Humanity of Orange County.

**That's why we are so excited about two new projects we are developing in Chapel Hill:**

26 affordable townhomes at Homestead Gardens and 48 affordable apartments on Jay Street.



*\*Renderings are not final and actual development might differ*

# LOOKING FORWARD

The as-yet unnamed apartments on **Jay Street** are a project in collaboration with a private partner, Taft-Mills Group. In addition to providing rental units that will be permanently affordable within the market, the location's close proximity to public transit will provide residents with cost-effective transportation. In addition, the location has direct access to the Tanyard Branch Trail, providing residents a walkable connection to Umstead Park.



We expect the first residents to move into their homes in Homestead Gardens in 2023 and on Jay Street in 2024. In the meantime, we have plenty of work to do to make these dreams a reality.

*If you're interested in more information about supporting these developments, contact Calvin Burton at [cburton@communityhometruster.org](mailto:cburton@communityhometruster.org). Stay tuned for updates!*



## Our New Mission and Vision

*This year our board approved a new mission, vision, and strategic plan.*

### **MISSION:**

We deliver housing affordability to diverse populations in partnership with our communities.

### **VISION:**

A world in which barriers are removed for those wanting a home they can afford, where the supply of those homes keeps pace with the demand, and all individuals have long term access to a safe home, where they can thrive, work, and grow.



## **STAFF:**

Kimberly Sanchez, Executive Director

Daniele Berman, Communications and Marketing Manager

Camille Berry, Development Manager (through December 2020)

Calvin Burton, Development and Donor Relations Manager  
(beginning March 2021)

Jim Eichel, Construction Manager

Heather Hayes, Bookkeeper and Data Coordinator

Yandry Mastromihalís, Program Coordinator

Ian Morse, Property Manager

Amy Slaughter, Sales Manager

Felicia Stroud, Community Manager

Lori Woolworth, Director of Operations and Finance, Broker-In-Charge

## **BOARD OF DIRECTORS:**

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Ava Miles, Vice President

George Barrett, Secretary

Bruce Warrington, Treasurer

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Cindy Covington

Jennifer De La Rosa

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Brika Eklund

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Brian Reid

Ken Reiter

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## **COMMUNITY HOME TRUST**

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