Dear Friends,

2016 marked a year of impressive achievements and exciting milestones for Cathedral Square. A major high point occurred in late October, when we learned that funding for SASH* (Support and Services at Home, our award-winning, care-coordination model) would continue beyond the expiration of our five-year demonstration from the Centers for Medicare & Medicaid Services. Funding is now in place for the next six years as part of the all-payer model approved by the Green Mountain Care Board, the entity responsible for health care regulation, innovation and evaluation in Vermont.

Over the past five years, SASH has become the nationally recognized model for improved senior health and cost savings made possible when the home is used as a platform for care coordination. Other states are taking notice — in fact, we are working with a nonprofit housing organization in Rhode Island to replicate SASH there. And following an independent, comprehensive evaluation of SASH that documented impressive health outcomes and reductions in the growth of Medicare expenditures, the U.S. Department of Housing & Urban Development (HUD) is investing $15 million in a nationwide demonstration project inspired by SASH. SASH is turning the tables on how we think about housing, health care and aging — and most important, how each impacts the other.

This year brought many successes on the housing-development front as well. We helped transform an abandoned mobile-home park into a modern community of modular homes called McKnight Lane, with energy-efficient, “net-zero” homes designed to produce all of the energy used by the occupants. We neared completion on our newest affordable residence for seniors, Elm Place in Milton, Vermont’s first multifamily home built to “passive house” energy standards. And we laid the groundwork for two new multifamily residences: one in South Burlington’s new City Center; the other in Burlington’s New North End. As our waiting list for affordable housing approaches 800, we continually strive to create more age-defined housing to meet the growing need.

Looking ahead to our 40th year, we take great pride in our tremendous staff and the countless lives we have touched in fulfilling our mission to advance healthy homes, caring communities and positive aging. The Vermonters we serve — through the 28 communities we own or manage, through the services of SASH, and through our wonderful partnerships in affordable housing and community services — are aging with dignity and grace, in health and security, in the comfort of home.

On behalf of our staff, our board and, most important, our residents, THANK YOU for making this possible.

Kim Fitzgerald
Chief Executive Officer

Cathedral Square is a nonprofit, 501(c)3 organization and an equal-opportunity employer and housing provider.
Resident Nancy Baker:

‘Hometown Hero’ Enhances Life at Grand Way Commons

Since moving to Cathedral Square’s Grand Way Commons (GWC) senior housing in 2008, Nancy Baker has come to embody the kind of community spirit that helps such a residence thrive. Indeed, it would be difficult to imagine life at the South Burlington homestead without her.

Nancy was born in Burlington in 1938, and apart from some time spent in California and Florida after high school, Burlington has always been her home. She reminisces fondly of her time in California, where she worked for a company that built parts used in the first moon landing. She recalls her excitement she experienced watching the landing on television, knowing she had played a role in such an historic event.

One of Nancy’s many accomplishments upon moving to GWC was helping to form a group that served weekly hot meals to residents and staff. The program contributed much to the community and was so successful that the United Way of Chittenden County recognized the group with a “Hometown Hero” volunteer award.

Nancy contributes her time and resources at GWC in other ways as well, especially for fundraising events to support the GWC residents association. She’s organized countless bake sales and is responsible for an ongoing bottle-redemption program that has raised more than $1,000 for resident activities and programs.

Nancy is a longtime participant in SASH* — Support and Services at Home, a comprehensive wellness program developed by Cathedral Square and now available statewide. She’s also one of its primary cheerleaders. She happily shares her experiences with new residents as they move in and urges them to sign up for the program.

It’s precisely this kind of welcoming spirit and desire to see her neighbors succeed that has made Nancy one of the most beloved residents at Grand Way Commons.

— Eric Ellicock
CSC Intake Specialist

<table>
<thead>
<tr>
<th>CATHEDRAL SQUARE</th>
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<tbody>
<tr>
<td>The residents we serve: 1,161</td>
</tr>
<tr>
<td>1043 seniors, 88 younger adults, 30 children</td>
</tr>
<tr>
<td>Meals served in 2016: 54,688</td>
</tr>
<tr>
<td>CSC communities (units): 28 (962)</td>
</tr>
<tr>
<td>Development area: statewide</td>
</tr>
<tr>
<td>People on housing wait list: 766</td>
</tr>
</tbody>
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<table>
<thead>
<tr>
<th>SUPPORT AND SERVICES AT HOME</th>
</tr>
</thead>
<tbody>
<tr>
<td>SASH participants: 4,683</td>
</tr>
<tr>
<td>Includes 1,373 community members</td>
</tr>
<tr>
<td>Housing sites hosting SASH: 138</td>
</tr>
<tr>
<td>SASH partner organizations: 67</td>
</tr>
<tr>
<td># of SASH-created jobs: 62 FTE (full-time equivalents)</td>
</tr>
<tr>
<td>Annual $ savings in Medicare growth per SASH participant: $1,536</td>
</tr>
</tbody>
</table>
• We provided technical assistance to the Addison County Community Trust (to create McKnight Lane, page 5) and to Brattleboro’s Bradley House (to renovate and expand the residential-care home).

• We testified at the Vermont State House more than five times during the 2016 legislative session on the good work being done by CSC and our community partners in SASH and affordable housing.

• We sold our net-zero VERMOD modular home, which we had purchased in 2015 to serve as a “learning lab” for nonprofit housing developers. It is now serving as intended — as a home — by a modest-income homebuyer in the Shelburnewood Mobile Home Cooperative.

• We tested a remote “telehealth” system with Dr. Marvin Klikunas in preparation for a 2017 pilot with the UVM Medical Center.

• Our 238 volunteers contributed approximately 25,000 hours in 2016. Their support took many forms — from driving a resident to the McClure Miller VNA respite house for her twice-monthly volunteer shift at the front desk, to helping a legally blind resident organize his paperwork, grocery shopping for residents, and even traveling to area homes in the region to provide free computer support to seniors.

• We volunteered our time and talents to help numerous community organizations. Among other things, CSC staff volunteered at the Burlington Emergency Food Shelf and the Good Food Truck, prepared and served a meal to residents at a COTS shelter, sponsored a team in the Alzheimer’s Walk, volunteered time with a resident receiving hospice care, and rounded up items at Ruggles House and took them to Goodwill.

• We hosted representatives from a Rhode Island housing nonprofit so they could learn about SASH and see the program in action, in preparation for that organization’s full replication of SASH in 2017.

• We assisted the U.S. Department of Housing & Urban Development (HUD) with its design of a nationwide demonstration project inspired by our successful SASH program.

• We traveled by invitation to present at several professional conferences, including to Atlanta to present at a symposium on hypertension control and self-management hosted by the Centers for Disease Control & Prevention, and to Washington, D.C., to present on housing as a platform for the delivery of health services at a workshop hosted by the National Academies of Sciences, Engineering & Medicine.

• We signed a new lease with the Lund Center to continue its programming at Independence Place at McAuley Square.

• We increased capacity for assisted living at Cathedral Square Senior Living from 28 to 40 units.

• We were named a “Best Place to Work in Vermont” for the second straight year, in recognition of our employment practices and contributions to Vermont’s economy.

• We received the 2016 Governor’s Award for Worksite Wellness in recognition of our efforts to promote overall employee health and work/life balance.

• We shared our well-regarded Capital Needs Assessment plans for our properties with other housing nonprofits at the request of the Vermont Housing & Conservation Board.

• We added “Passive House Tradesperson” expertise to our staff credentials with CSC project manager Katie Forleo’s having gained that certification.

• We earned top REAC scores once again thanks to our stellar maintenance and custodial staff. These scores, issued at inspection by HUD’s Real Estate Assessment Center (REAC), range from 0-100, with 60 required to “pass.”

Our 2016 REAC scores:
  - 99 at Cathedral Square Senior Living*
  - 99 at Richmond Terrace*
  - 98 at South Burlington Community Housing
  - 98 at Kelley’s Field, which had scored just 33 before CSC assumed management.

* CSSL and Richmond Terrace are two of our oldest properties.

We are very proud of our entire custodial and maintenance team, which completed 7,345 documented work orders in 2016 and consistently makes these hard-to-achieve scores possible.

• We’re proud as well of our finance team, which scored perfect financial audits this year.
ELM PLACE, MILTON

We broke ground in March 2016 for this 30-unit, service-enriched, affordable senior residence that will open its doors March 1.

Key features include:
- Vermont's first multifamily building built to “passive house” energy standards.
- Projected to use 95% less heating energy and 65% less total energy than the same building built to Vermont energy code.
- 20 kW rooftop solar array mitigates the cost of electricity.
- Whole-building, heat-recovery ventilation system ensures healthy indoor air quality.
- Real-time “digital dashboard” in lobby provides information about energy use and solar production.
- Located on a bus line near the library, senior center, grocery shopping and Milton Family Practice, which is part of the University of Vermont Medical Center.

MCKNIGHT LANE, WALTHAM

Where once sat a blighted, contaminated, abandoned mobile home park near Vergennes now sits an affordable rental community of 14 high-performance modular homes. Cathedral Square provided technical assistance to the Addison County Community Trust to transform this former brownfield into an attractive community.

Key features include:
- Vermont’s first affordable, net-zero rental community. (Net-zero homes are designed to produce all the energy that occupants use.)
- A cluster of Vermont-made, “VERMOD” homes, built with quality and green materials and arranged in duplex configurations.
- R-40 floor systems, R-43 walls, R-60 roofs.
- Heating and cooling provided by heat pumps.
- 6 Kw rooftop solar arrays and backup batteries provide all power.
- Whole-house heat-recovery ventilation system ensures healthy indoor air quality.

“Cathedral Square has been at the forefront of energy-efficient design in Vermont with their most recent projects. They are a model for linking housing, health and energy to support people and protect the planet.”

— Brian Pine
Vermont Energy Investment Corporation
“I was talking to an assistant about thermostat settings to save money, and a student chimed in that her family got heat for free. She said it was because she lived in a state-of-the-art home that was really energy efficient and made its own heat. I asked where she lived, and she replied, ‘Have you heard of McKnight Lane?’ She was really proud to be living there.”

— Jeff Spencer, Art Teacher
Vergennes High School

MCAULEY SQUARE, BURLINGTON
Residents at McAuley Square Senior Housing on Mansfield Avenue now have a beautiful garden gazebo to enjoy, thanks to a generous donation from McAuley Square Inc., whose board of directors allocated funds for the project from the Sisters of Mercy endowment.

UP NEXT: SENIOR HOUSING AT CITY CENTER & CAMBRIAN RISE

City Center, South Burlington: We made progress in 2016 in securing funding for this 39-unit affordable senior residence, which will be the first residence built in South Burlington’s new City Center. Voters in November overwhelmingly approved a bond issue in support of the city’s plans. We have partnered with Shelburne-based Snyder Braverman Development Company LLC to develop the property on Market Street. This is an ideal location for seniors, close to services and transportation.

We received funding commitments in 2016 from the federal HOME program, South Burlington’s Affordable Housing Trust Fund, and TD Charitable Foundation. Additional funds were committed by the Vermont Housing & Conservation Board and the Vermont Community Development Program in early 2017.

Cambrian Rise, Burlington: We are working with Eric Farrell, Champlain Housing Trust and Housing Vermont to develop an affordable multigenerational housing community within the planned “Cambrian Rise” development, at the former Burlington College site. We anticipate construction of CSC’s 70-unit senior residence to begin in 2018.
FUNDING CONTINUES THROUGH VERMONT’S ‘ALL-PAYER’ MODEL

SASH® figures prominently in Vermont’s plan to finance and deliver health care under what’s called the all-payer model. In its proposal to the Centers for Medicare & Medicaid Services for a federal waiver to the all-payer model, Vermont called for an expansion of Medicare’s participation “in the successful and proven Support and Services at Home (SASH) program.”

Vermont received the waiver and in turn SASH is now partially funded through 2021. The announcement came just as our current Medicare grant was set to expire in December.

SASH PROVES (AGAIN) TO REDUCE MEDICARE EXPENDITURES

The second independent, federally commissioned evaluation of SASH, released in March 2016, documented that SASH participation significantly slows the growth in Medicare expenditures, with the average participant reducing costs by $1,536 per year.* This results from more visits to primary-care physicians and specialists instead of hospital emergency rooms.

SASH RECEIVES NATIONAL AWARD FOR EXCELLENCE & INNOVATION

SASH received the prestigious Archstone Award for Excellence and Innovation in 2016. This annual award, supported by the Aging & Public Health Section of the American Public Health Association (APHA), recognizes best-practice models in gerontology and geriatrics.

The award is given to innovative programs that effectively link academic theory with applied practice in public health and aging. SASH was nominated for the award by the University of Vermont Center on Aging, and we accepted it in October at the APHA conference in Denver.

Today SASH serves nearly 5,000 Vermonters ranging in age from 20 to 101 years old…living in high-rise apartments, mobile homes, duplexes, single-family homes, assisted-living facilities, residential-care homes and even the woods or their car…people living with no chronic conditions and those with diabetes, cancer, dementia, depression and hypertension…people who are isolated and looking for new purpose in their lives… and people who are healthy and content and determined to stay that way.

SASH = HEALTHIER PEOPLE!
We compile data on numerous health indicators for our SASH participants. Here are some of the findings from 2016 compared to national averages for all Medicare recipients:

SASH = BETTER MANAGEMENT OF HIGH BLOOD PRESSURE
• 70% of SASH participants with high blood pressure in our hypertension-control program, sponsored by the Centers for Disease Control & Prevention and the Vermont Department of Health, reduced their systolic blood pressure by 15 points in three to six months, lowering their risk for heart disease and stroke.
• 77% of SASH participants with hypertension are keeping it under control compared to 30% nationally.

SASH = SHINGLES PREVENTION
• 34% of SASH participants are vaccinated against shingles vs. 10% nationally.

SASH = FEWER FALLS
• 75% of SASH participants reported no falls in the past 12 months compared to 65% nationally.

FOODBANK EXTENDS ITS REACH WITH HELP FROM SASH
In a “win-win” for both organizations, 25 SASH housing sites are serving as “direct distribution” dropoff and pickup sites for the Vermont Foodbank. The partnership makes it easier for the Foodbank to deliver healthy food, including fresh produce and other perishables, to more locations, while SASH coordinators arrange for pickups and deliveries to those in need. More SASH sites are to be added in the future.

END-OF-LIFE PLANNING
“Who’s Your Person, What’s Your Plan?” is a collaborative initiative designed to facilitate discussions about advance-care planning medical decision-making in Vermont.

CSC and SASH are participating in the initiative with AgeWell, the Visiting Nurses Association of Chittenden & Grand Isle Counties, the Howard Center, UVM Medical Center, Bayuda Home Health Care, OneCare Vermont, and the Vermont Ethics Network.

These efforts are already bearing fruit. Our data show that 59% of SASH participants have advance directives in place compared to 26% of Medicare recipients nationally.

SASH & SUICIDE PREVENTION
Aware of SASH’s statewide reach, regular assessments and strong relationships both with our participants and with community services, the Vermont Department of Mental Health reached out to us for help in rolling out a new suicide-prevention program statewide. We are piloting the program, called Zero Suicide, in Chittenden and Franklin counties and working with designated mental health agencies to train our staff and build stronger ties with mental health clinicians.

“I believe that all seniors deserve to age with respect, dignity, and have access to the social and medical supports to stay healthy and at home. SASH is a leading model to help seniors achieve that goal.”
— U.S. Senator Bernie Sanders

SASH is now in place in every county in Vermont, with programs based at 138 affordable housing sites (“hosts”) that are overseen by designated regional housing organizations. SASH coordinators based at the host sites coordinate with partner organizations* to serve residents in the community as well as those living in senior housing communities.

“I believe that all seniors deserve to age with respect, dignity, and have access to the social and medical supports to stay healthy and at home. SASH is a leading model to help seniors achieve that goal.”
— U.S. Senator Bernie Sanders

* SASH works with area agencies on aging, home health agencies, designated mental health agencies, hospitals and primary care professionals — 67 partners statewide.
South Burlington Community Housing (SBCH), created in 2000 by Cathedral Square, is home to 10 truly extraordinary individuals who are leading independent lives with significant physical impairments. In this innovative style of living, residents enjoy the privacy of their own wheelchair-accessible apartment while having access to 24/7 medical care. SBCH provides dependable, subsidized housing to ensure a healthy, caring and inclusive living environment for residents to call home.

As the first AmeriCorps member to serve here, I’ve involved residents in many activities and outings. The more I get to know the people here, I feel a sense of connectivity and trust being built with each individual. Recently I asked a resident who has been living here since the day its doors opened, “What do you see for the future of South Burlington Community Housing?” Without thinking twice, he responded, “Having people like you here a lot more.”

— Alicia Cerasoli
AmeriCorps Assisted Living Coordinator at SBCH

“AmeriCorps Member Brightens the Day”

“In 2015, 110,000 Vermonters — nearly one in six of us — were over 65 years old. By 2020, just three years from now, one in five will be older than 65.

In 2030, 167,000 Vermonters will be 65 or older. That’s more than twice as many as in 2000 and more than one of every four people living in the Green Mountain State.

Source: U.S. Census Bureau, 2016 Population & Housing Unit Estimates

2016 ANNUAL REPORT
CATHEDRAL SQUARE CORPORATION

Cathedral Square does an amazing job serving their residents and making sure they remain housed. I’ve worked with the staff three different times when a resident was at risk of eviction, and the staff bent over backwards to find solutions. They think outside the box and just make things work. I’m really impressed with their commitment and all that they do.”

— Justin Verette, Howard Center Street Outreach Team
Pinnacle Partner

Gifts of $25,000 & higher
Champlain Investment Partners LLC

Mission Stewards

Gifts of $1,000 & higher
James Chandler M.D.
Cecilia & Matt Daly
Christopher L. Davis
Patricia Fontaine
Thomas Gioia
Charles Hoag
Mutual of America
ReArch Company LLC
Sisters of Mercy Endowment
Elizabeth Steele
Bruce & Lillian Venner

Kinship Collaborators

Gifts from $200 to $999
Nancy R. Baker
Katherine F. Birrow
Cathedral Church of St. Paul
The Right Rev. Thomas Ely
Kimberly Fitzgerald
Joseph Frank
General Dynamics
James Hester
Erik Hoekstra
J.D. Kantor Inc.
Sarah Mariani
Sharon Moffatt
Merryn Rutledge
Bill & Kate Schubart
Charles Smith
Stephen & Judy Walke
Eugene & Laura Wilson

Community Builders

Gifts up to $199
Allen & Brooks Inc.
Lynn Bates
Gail Benjamin
Boutin Family Foundation Inc.
Deborah Bouton
Janice Clements
Catherine Cooke
Betsy Davis
Gerald & Karin Davis
Justin & Jennifer Dextradeur
William Dodge
Molly Dugan
Duncan Wisniewski Architecture
Engelberth Construction Inc.
Engineers Construction Inc.
Carmel & Jim Ewing
Nancy Farrell
Jeanne Finan & Tom Eshelman
Christine Finley
Sharon Fontaine
Barbara Gay
Judith Higgins
Lucy Kalanges
Malcolm & Karen King
Gertrude Laramée
Peter Lawlor
Christopher & Jennifer Leopold
Ann Livingston
Mary & Richard McClintock
Polly Nichol
Shirley A. Overbaugh
William Pendlebury, M.D.
Jeanne & Anthony Pizzi
Meg Pond
Cindy Reid
David Porteous & Vicky Smith
Donald A. Rathgeb
Richard & Lillian Robinson
John & Alice Rouleau
Lisa A. Schambert
Anya Schwartz
Willard Smith
Efstratia N. Soultauakis
Melissa Southwick
Gary St. Onge
Barbara Stamm
Charles Van Royen
Linda Verba
Doug Ward
Alexander & Marguerite Zabriskie

Memorial Gifts

Given in memory of...
Patricia Barber
Polly Beebe Bove
Elizabeth (Betty) Cyr
Raymond Giberson
Nancy Hart
Esther Kearney
Lada Maple
Emma Raymond
Judy Tonnemacher
Greg Weaver

Honorary Gifts

In honor of...
Activities at CSSL Assisted Living
Cathedral Square Staff
McClellan Square Playground
SASH at Grand Way Commons

Housing Development Funders

Agency of Commerce & Community Development, Brownfields Fund
Burlington Housing Trust Fund

Champlain Construction Inc.
City of Vergennes
Clean Energy Development Fund
Department of Environmental Conservation (Petroleum Cleanup & Brownfields Funds)
Efficiency Vermont
Green Mountain Power
High Meadows Fund
HOME Investment Partnership Program
National Association of Realtors®
People’s United Bank
Sonnen Inc.
South Burlington Housing Trust Fund
TD Charitable Foundation
Harry & Jeanette Weinberg Foundation
Vermont Center for Independent Living
Vermont Community Development Program
Vermont Community Foundation
Future Fund
Vermont Community Loan Fund
Vermont Housing & Conservation Board
Vermont Housing Finance Agency
VLITE (Vermont Low-Income Trust for Electricity)

SASH® Funders

Cathedral Square Corporation
Centers for Disease Control & Prevention
Centers for Medicare & Medicaid Services
Champlain Investment Partners
Department of Vermont Health Access
University of Vermont Center on Aging
University of Vermont Medical Center
Vermont Department of Disabilities, Aging & Independent Living (DAIL)
Vermont Department of Health

In-Kind Donations

802 Crossfit
The Bagel Place
Brio Coffeeworks
Buffalo Wild Wings
Conant’s Riverside Farm
Epic Wellness
Feldman’s Bagels
Hannaford Supermarket
McKenzie Country Classics
Milton Artists’ Guild
Monica Hayward
Montstream Studio
Helping Hands Sewing Ministry
Hotel Vermont
Sue Letourneau
Keurig Green Mountain
Massage Envy
Otterbox
Outback Steakhouse
Stephen & Betsy Pond
Price Chopper
Holly Reed
Shelburne Vineyard
Towns of Milton, Vergennes & Waltham
Martha Tudhope
Vermont Comedy Club
Vermont Gas Systems Inc.
Walgreens | Waterworks

It is important that our records are accurate. Please let us know of any errors or omissions, and please accept our apologies in advance.
Cash & Investments..........................$1,478,024
Reserves &
Restricted Accounts ..............$2,559,075
Land, Buildings &
Furniture (net).........................$4,874,369
Equity Contributions .................$1,501,350
Accounts Receivable ..................$709,135
Notes Receivable .......................$335,371
Prepays & Other Assets ..............$255,653
Resident Security &
Escrow Deposits ......................$117,480
Total Assets..............................$11,830,457

LIABILITIES & NET ASSETS
Notes Payable............................$4,416,644
Accrued Interest Payable ......$1,383,141
Other Liabilities .......................$706,839
Resident Security &
Escrow Deposits ......................$158,524
Accounts Payable ...............$70,984
Total Liabilities .................$6,736,132
Net Assets.............................$5,094,325
Total Liabilities & Net Assets......$11,830,457

Fiscal Year 2016
Revenues
$10,420,786

Expenses
$9,174,972

Corporate & Property Assets Managed
$94,447,154
Staying Engaged & Sharing Our Expertise at CSC

Accomplishing the good work of Cathedral Square requires ongoing, hands-on involvement and having “a seat at the table” wherever issues related to affordable housing and health care are discussed and decisions are made. Here’s a look at some of the agencies, organizations and committees that CSC administrative staff currently serve as board members and/or active participants.

Kim Fitzgerald, CSC Chief Executive Officer:
- Champlain Housing Trust, Asset Management Committee
- Community of Vermont Elders (board member; chair, Policy Committee)
- Vermont Blueprint for Health, Executive Committee
- Vermont Department of Disabilities, Aging & Independent Living (Governor-appointee to Advisory Board)
- Vermont Health Care Innovations Project Sustainability Committee
- Vermont Housing Council
- Vestry, Cathedral Church of St. Paul (ex officio)

Molly Dugan, SASH Program Director:
- Governor’s Commission for Alzheimer’s Disease & Related Disorders
- Suicide Prevention Coalition, Vermont Department of Mental Health
- Disability & Long-Term Support Services Workgroup
- Vermont Medicaid Pathway, Long-Term Services & Supports/Choices for Care Committee

Stefani Hartsfield, SASH Operations Manager:
- Accountable Communities for Health Collaborative
- Champlain Valley Area Health Education Center
- Integrated Complex Care Learning Collaborative, Steering Committee
- Vermont Health Care Innovations Project Sustainability Committee

Colleen Lee, Manager of Occupancy & Compliance Management:
- Vermont Housing Management Association (board member and member of Education Committee)
- Vermont Fair Housing Committee
- Burlington Fair Housing Committee

Cindy Reid, Director of Property Development:
- Federal Home Loan Bank of Boston Advisory Council
- South End Community Housing, Board of Directors
- Vermont Affordable Housing Committee, Steering Committee

Laura Wilson, CSC Director of Operations:
- Burlington/Chittenden Continuum of Care
- Champlain Valley Office of Economic Opportunity