Dear Members, Partners and Friends,

As 2016 comes to a close it is hard to find words that haven’t been spoken or written to describe the period of upheaval we’ve been through and the scale of uncertainty we face. In the life of this organization there has never been a time when our work has been more needed.

We take heart in knowing you stand with us, ready to support, advocate, collaborate or advise us to meet our mission: making sure people in our region have a safe, decent and affordable home.

This past year was not only about change. It was also about significant achievement and important milestones, like helping the 1,000th homeowner buy a CHT shared equity home. Their story is on page 6. It’s a remarkable number and proof that the program we’ve developed continues to meet people’s needs in both up and down markets.

Our new co-op on Bright Street in the Old North End opened its doors to 40 households. There are more stories in this new housing than would fit within the pages of this annual report, but one that we wanted to share was of Bree LeMay and her son Niah. They’re on page 4, and Niah graces our cover.

Nancy Chace moved into Sarah Cole House after spending months homeless, and now in her own words aspires to be an “ambassador for the City as a face for the homeless.” Her courage and commitment are inspiring. We need more like her.

Our collaboration between the UVM Medical Center, Community Health Centers of Burlington, United Way of Northwest Vermont and others to serve people experiencing homelessness highlights our biggest mission leap in many years, and a story on pages 10-11 that we are proud to tell here. It is also a story that has gained a broad audience around the country for our impact locally on a shockingly common national problem.

When we look forward, we’re focusing on ways that we can further support people in need and strengthen our communities. Soon you will hear more about our plans to create a community center at the St. Joseph’s School in Burlington.

None of this work would unfold without the courageous and diligent leadership of the board. Their signature project this year yielded a Strategic Plan that tasks CHT to rise to our new challenges, like doubling-down on working to end chronic homelessness – a central goal that drives multiple strategies in the Plan. On page 16 you can meet one member, Carina Driscoll who speaks of her passion for CHT’s mission and her motivation to make a difference through her service to CHT.

We know how much this work in the past and the work of the future are completely dependent on your continued engagement as a volunteer, donor, partner, advocate and friend, and we thank you for standing with us, and we look forward to achieving even more together.

Sarah Muyskens  Brenda Torpy
Board President  Chief Executive Officer

MISSION
The Champlain Housing Trust is a Community Land Trust that supports the people of Northwest Vermont and strengthens their connections through the development and stewardship of permanently affordable housing.

BOARD OF DIRECTORS
Left to right top to bottom: Carina Driscoll  John Olson  Snowley  Gillian Newton  Bob Roberts  Cuan DMac  Mike Lover  Gillian Franks  Kathy S Luna  Robin Barrett, Vice-President  Roslyn Grubbs  Sarah Muyskens, President
Not pictured: Ian Boyd  Sandy Dooley  Beth Donen  Paul Sisson, Treasurer

CHAMPLAIN HOUSING TRUST ANNUAL REPORT 2016   |   1

* FRONT COVER  Six year old Niah in his new home at the Bright Street Housing Co-op in Burlington

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IT’S HARD TO BE HOMELESS

Nancy Chace raised two daughters in New Hampshire where she owned her home. When her children had grown and her father grew older, she sold her home to move to Colorado to live with him. She didn’t expect that to be the first step towards homelessness.

“The person walking next to you, they could be homeless,” Nancy reflects. “Many people don’t know that we’re only a step away.”

A surgery in Colorado complicated matters for her and is the case for many, her compromised health forced unplanned choices. One was to move back east to spend time with her daughters – and now three grandchildren – landing in Burlington. “My grandkids bring me so much joy,” she says.

But things got worse for Nancy. Living with her family posed challenges, and her health made it difficult to work enough to pay the high rents in Burlington. It wasn’t long before she ended up at a shelter run by COTS. That was her home for eight long months. “Those were long days. It didn’t matter if it were raining, you had to be up and out by 6:45 in the morning. I got support from the Day Station, but…” she recalls, her voice trailing off.

“Routine carried her through, and finally a room opened up at the Sarah Cole House, an old Victorian owned and managed by the Champlain Housing Trust in Burlington’s South End. A housing voucher helps cover the rent.

“This is the first time in a while I’ve felt at home,” Nancy says. “I’m more set here, and it has all the benefits of a home.”

Sarah Cole House is home to thirteen formerly homeless women who each have their own room but share common space, a kitchen and large front porch. Nancy is particularly fond of the garden space just out her back door, and with a little digging she unearthed the remnants of an old walkway and some marbles – the latter which she uses to imagine what it might have been like in the neighborhood with kids all about 100 years ago.

Having the home has also allowed her to explore work and volunteer opportunities – she did some part time work at the Burlington Free Press before an accidental fall intervened. Recently, she’s enrolled in SASH (Support and Services at Home), which allows for coordination between health providers and connects people to services like rides to appointments. The program, initiated by Vermont nonprofit Cathedral Square, has seen such success in helping people stay at home, and reducing health costs and health care utilization, that it is being copied around the country.

She’s looking forward to working with the foster grandparent program at Edmunds Elementary School down the street, and hopes to be a crossing guard for the schools. “I love watching those kids walk to school every day.” She’s also dreaming of becoming “ambassador for the City, as a face for the homeless.”

“Mostly,” she adds, “I’m grateful to have a home.”

Nancy Chace

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“Mostly,” she adds, “I’m grateful to have a home.”
Bree LeMay is no stranger to the Champlain Housing Trust. Having lived in a CHT apartment for the past seven years, she and her 6-year-old son, Niah, are embarking on a new adventure as members of CHT’s newest housing cooperative on Bright Street in Burlington’s Old North End.

While Bree move isn’t a drastic change in location (their apartment is just a short walk away), it’s a step in a new direction that comes with more responsibility. Members of housing co-ops are their own landlords—they work together to keep their property and community running well. For Bree, it’s a chance for her to learn about what kind of responsibilities come with owning a house—a dream she hopes, in time, will become a reality.

“I see the co-op as a stepping stone, a middle ground between renting and owning. It’s a chance for me to learn about maintenance and upkeep and everything that goes into owning a house,” she explains.

The prospect of owning her own home is something Bree has been thinking about for a while. Three years ago she took CHT’s Homebuyer Education class, a day-long workshop that explains the ins and outs of owning a house. Unfortunately, despite working full time as she raises her son, Bree finds herself still having a hard time affording the rental housing costs in the area.

While it’s only been a mere two months since they moved into their new place, Bree says she and Niah quickly felt part of the Bright Street community. Niah goes to school with several other kids at the co-op, and they’ve met many of their neighbors through various community events—including a ribbon-cutting ceremony where HUD Secretary Julián Castro, Senator Patrick Leahy, and Mayor Miro Weinberger were in attendance.

The co-op members plan to begin meeting in January to divvy up their responsibilities and discussing goals and priorities. Bree is hoping to be part of the gardening team, and says that although she’s not too knowledgeable about gardening yet, she’s excited to learn.

With the assistance of Vermont Community Garden Network, the co-op members plan to coordinate workshops beginning in the springtime to encourage residents to take the most of the garden beds on the property.

Bree LeMay

CHT is such a source of comfort. I know with their help that it is possible to achieve my goal of owning my own place eventually. They give me help and hope.”
Damir & Amelia Nurkanovic

WHERE HOPES AND DREAMS BEGIN

When your dream is to build a bowling alley in your backyard, being a renter in a yard-less apartment puts a cramp in your style. But when you’re a homeowner, you can make it happen.

Though Damir Nurkanovic is (mostly) kidding about his future backyard plans, he does appreciate the fact that it is something he could do.

“You feel freedom,” adds his wife, Amela. “You’re alone in the house; there’s nobody above you or next to you. You can yell, sing. It’s different!”

There’s something else special about Damir and Amela’s purchase of their home: they were the 1,000th buyers through CHT’s program — more than any other shared equity program in the country.

Damir and his family are originally from Bosnia, and many of their relatives have settled in the Burlington area. Damir and his parents arrived to Vermont in 1996, and their first apartment was a CHT rental in Winooski. His parents still live in the same home, which has now been converted into a condominium that they own.

After getting married, Damir and Amelia also rented their first apartment through CHT — this time in a South Burlington neighborhood.

While they later moved on to an apartment through a private landlord, once their family expanded with the birth of their twins — daughter Norah (two minutes the eldest) and son Adam — they started thinking about purchasing their own home.

“We had kids — it was time to move out, have a yard!” Amela explains. “Champlain Housing was the only option for us [to do that].”

Finding their current home was an act of serendipity. After entering the CHT homebuyer program, they happened to be visiting Amela’s brother when they saw CHT staff putting out an Open House sign nearby. They toured, applied and were approved for the purchase.

Damir drives trucks for a local company and has worked part-time with CCTV public access channel. He and his brother-in-law hosted a “casual” show, and he also taped local municipal meetings. In the process, he met politicians like Senator Bernie Sanders and Governor Peter Shumlin. Amelia, a baker by trade, has worked in a local grocery story kitchen as well as selling her creations at the Burlington Farmer’s Market. She cares for the twin toddlers and manages the house.

Damir urges everyone to explore the options through CHT. “It was a really easy process. It suddenly came in the beginning when they say you have to do all those workshops,” he explains, “but it was really painless.”

This summer they look forward to involving the kids in gardening. Damir mentions the qualities they appreciate in the new home: the good school district, the family nearby and the space for their children to roam.

“Now [Norah and Adam] have all the area around the house, they have a piece of woods. Their toys are outside, they can play. We look forward to a long time in this place.”
Charles Grammer lived in the same South Burlington apartment for six years. He and his service dog, Desi, took the bus to listen to classes at UVM and he had memorized the location of the items and layout of his home so that he felt comfortable navigating – a process that takes awhile, since he lost his sight almost 25 years ago and must remember where things are in addition to attending college courses. Charles is a founder and president of the Blinded Veterans Association of Vermont.

This comfortable life changed suddenly one cold February day when a water pipe broke in the building’s attic.

“All of a sudden, we had a torrent of water running in,” he remembers.

Though the landlord put him and the other tenants up in a motel for a month, the building was left uninhabitable and one day he learned that he had less than a week to find a new living situation.

“It was a shock, we had to be out of the building so fast,” he says. He worried about taking care of Desi in a shelter, and having to leave the shelter every day while carrying around vital parts of his life – her dog food, his 12 different medications and a nebulizer – while navigating unfamiliar terrain.

“When I’m in a new place, I don’t know what’s there, I don’t know what’s around me … it’s scary,” Charles says. “It becomes extremely stressful.”

Fortunately, Charles’ housing counselor at the Veterans Administration connected him with staff at the Champlain Housing Trust, and together they worked through the application process and found him an apartment despite the short notice.

“I said – I’ll take it!” he remembered. “This place just really suited my needs.”

He’s come to appreciate many of the comforts of home in his new apartment, although he expects it will take some time to feel totally comfortable there. He has already noticed that Desi is calmer, there’s less light pollution and it’s much quieter. They also have the option of walking to and from school, which leaves more time for study and gives them exercise.

“If it hadn’t been for CHT, I don’t think I would have found a place at all. I’d probably be on the street,” he says. “CHT changed my life and it’s definitely been for the better. I’m much happier here.”
Over the last couple of years, CHT and the UVM Medical Center have built a strong partnership, alongside longtime collaborators such as the United Way of Northeast Vermont, Community Health Centers of Burlington, Burlington Housing Authority and Vermont Housing and Conservation Board to both reduce homelessness and cut health care costs. The results have been outstanding.

Making sure people are connected to case-management services along with safe and decent housing keeps them from churning through the emergency room time after time. There’s a reason why Benjamin Franklin’s oft quoted “an ounce of prevention is worth a pound of cure” rings so true. Housing plus services is the prevention.

Our collaboration at Harbor Place, beginning in 2013 and then Beacon Apartments this year are part of a larger strategy that led to a reduction in homelessness in the past two years. This drop eliminated a seven year growth in the number of people without a home. In 2016’s annual Point-in-Time count, we saw a drop of 28% in Vermont last year.

This success has strengthened our relationship with the UVM Medical Center. This year we will partner on a new effort to help people stabilize their housing and become healthier. Together, we have a new mantra: Housing is Health Care.
Membership & Community Campaign

Annual fund giving and membership gifts provide CHF the ability and flexibility to serve thousands of people each year with our housing, education and counseling programs. This support ensures that we remain relevant to the needs of the people and communities we serve. All donations are listed alphabetically and are from our FY 2016, which runs from October 1, 2015 to September 30, 2016. Please accept our apologies for any omissions or errors, and do let us know if we’ve made a mistake.

CORNERSTONE COMMUNITY

Cornerstone Community donates as a multi-
year pledge to fund our operations, giving us the confidence of knowing that we can plan for a solid future of serving individuals and families in need of housing. Listed are members who made gifts and pledges prior to September 30, 2015. If you are interested in becoming a Cornerstone Community member and sustaining our programs, please contact Chris Donnelly at (802) 861-7305.

NBT Bank
Katharine B. Morgan
Neil & Elisabeth Mickenberg
Maria McClellan
Gerald & Jean Marchildon
Michael & Victoria Loner
Buff Lindau & Huck T Gutman
Barbara S. Leaf
Lisa Kingsbury
Lisa & Stewart Jensen
Rick Hubbard
Carol B. Hinkel
Cindy Hayman
Stephanie T. Hainley
Rosalyn & Thomas Graham
TJ Donovan & Jessica McCloud
Donald & Judith Dickson
Tad Cooke & Erick Crockenberg
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Ian S. Boyd
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Alec & Jill Barclay
L Randolph & Jane Amis
Mary & John Abele
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LOIS H. MCCLURE HOMES FOREVER FUND
Lois H. McClure
KeyBank
Pamela M. James
Dr. Arnold & Virginia Golodetz
Mark Gilbert & Theresa Fortner

Our endowment fund, tested by the Vermont Community Foundation, provides an annual grant that underwrites our operations. This fund was established to create a permanent source of funding to endowment our commitment to permanently affordable housing. If you are interested in making a planned gift and directing it towards the Homes Forever Fund, please call Chris Donnelly at (802) 861-7305.

Anonymous (4)

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BUSINESSES, GOVERNMENT & CHARITABLE FOUNDATIONS

CHAMPLAIN HOUSING TRUST ANNUAL REPORT 2016 | 1514 | CHAMPLAIN HOUSING TRUST ANNUAL REPORT 2016

MEMBERSHIP & COMMUNITY CAMPAIGN (CONTINUED FROM PAGE 47)

DEVELOPMENT FUNDERS

The Champlain Housing Trust actively works to develop new and preserve existing affordable housing. To do so, we partner with several organizations and agencies to secure funding and financing. A key partner is Housing Vermont, which brings years of development experience and secures private investments to ensure long-term affordability when we create affordable apartments. We think all of our funders and partners who have made significant contributions to our region this year.

MEMBERSHIP & COMMUNITY CAMPAIGN

Our work in FY 2016.

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Our work in FY 2016.

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One could say Carina Driscoll grew up in a politically active household. It was the 1980s in Burlington, and her parents were Bernie and Jane Sanders.

“It was an incredibly influential time for not only the youth of Burlington, but all people who were empowered to make change happen from the grassroots,” she recalls.

It was at that time that Champlain Housing Trust and many other agencies were formed to tackle pressing needs of the City’s population. CHT’s Board was reflective of the community as part of its mission, with equal representation from residents of CHT’s housing, local governments and the general public.

Some thirty years after Carina witnessed the formation of the organization, she was appointed as a public member while working in the office of Mayor Miro Weinberger, then elected by the membership as a general member as she serves today.

Still a resident of Burlington, Carine and her husband Blake Ewoldsen live with their two kids (aged 8 and 12) and family dog in the south end. They call it their “haven home.” By day, she has run the Vermont Woodworking School in Fairfax with 40 full-time students. By night, you can find both active making Burlington better. In addition to CHT, Carina volunteers with a number of organizations, and Blake donates time in support of the local school’s PTO.

Carina stresses how much she gets out of her volunteer work. “It gives me great satisfaction to be part of the process of innovating to address community needs. Having a seat at the table while we discuss solutions to reduce costs, meet needs, and improve lives is gratifying.” For her, a motivation to be involved is to take part in what looks like a generational shift. “Growing up, I was fortunate to have enjoyed a front-row seat to what I believe are the most important changes that laid the groundwork for the vibrant place Burlington is today,” she explains.

“But who is going to work to solve today’s challenges? I couldn’t be prouder of Bernie’s bid for the Presidency and how he engaged people all over the country to determine their own destiny, as he did as Mayor. I think it’s my generation’s time, and that’s why Blake and I give our time and our resources to causes we believe in.”

Balancing work, family and volunteer work is difficult, but worth it for Carina and her family. “All of this to me is the important, community work we need to be doing now as we build Burlington for a successful future. I am proud to be part of it.”

“Growing up, I was fortunate to have enjoyed a front-row seat to what I believe are the most important changes that laid the groundwork for the vibrant place Burlington is today.”
Dear Members and Partners,

In my third report as CHT’s Treasurer, I can continue to assure you that the Champlain Housing Trust remains financially sound and has grown its asset base in pursuit of its mission to “support the people of Northwest Vermont and strengthen their communities through the development and stewardship of permanently affordable homes.” The past year has seen a number of developments including the Bright Street year-end financial report which reflects a 9.3% growth in net assets this past year. The assets we are adding are primarily rental property and to a partnership to preserve the long-term affordability of the apartments. Our net equity in our properties also include the new housing cooperative in Colchester and development and stewardship activities and related financing, together with efficient management of existing properties, has allowed CHT to increase its net assets each year.

CHT does have a tremendous impact on the people it serves and clearly serves unmet needs in our community. As an example, in collaboration with the UVM Medical Center and the Community Health Centers of Burlington, CHT has been successful in redeveloping motels into apartments that house people that would otherwise be homeless. In addition, when the nonprofits needed assistance saving their homes at St. Joseph’s School in the Old North End of Burlington, they came to CHT and the seeds of a new community center have been sown. To continue to do this, CHT needs to maintain its financial strength and to continue to seek new sources of capital. That is why the support of our members and the community at large is critical to our continued success.

Thank you all for your partnership.

Paul Simon, Board Treasurer

Ribbon cutting ceremony at Bright Street Apartments in Hinesburg, Vermont.

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<td>ASSETS RECEIVABLE — NON CURRENT MARKETS</td>
<td>9,654,925</td>
<td>10,377,962</td>
</tr>
<tr>
<td>TOTAL CURRENT ASSETS</td>
<td>$11,145,060</td>
<td>$11,935,256</td>
</tr>
<tr>
<td>TOTAL LIABILITIES AND NET ASSETS</td>
<td></td>
<td></td>
</tr>
<tr>
<td>TOTAL ASSETS</td>
<td>$83,798,074</td>
<td>$88,703,956</td>
</tr>
</tbody>
</table>

Rental income statement of Bright Street Apartments in Hinesburg, Vermont.

<table>
<thead>
<tr>
<th>LIABILITIES AND NET ASSETS</th>
<th>2016</th>
<th>2015</th>
</tr>
</thead>
<tbody>
<tr>
<td>CURRENT LIABILITIES</td>
<td></td>
<td></td>
</tr>
<tr>
<td>TEMPORARILY RESTRICTED</td>
<td>$25,663,027</td>
<td>$23,153,324</td>
</tr>
<tr>
<td>UNRESTRICTED</td>
<td>25,663,027</td>
<td>23,153,324</td>
</tr>
<tr>
<td>TOTAL CURRENT LIABILITIES</td>
<td>$51,326,054</td>
<td>$46,306,648</td>
</tr>
<tr>
<td>SHORT TERM DEBT, LESS CURRENT PORTION</td>
<td>985,307</td>
<td>1,004,779</td>
</tr>
<tr>
<td>CAPITAL LEASE PAYABLE</td>
<td>136,591</td>
<td>1,389,503</td>
</tr>
<tr>
<td>TOTAL CURRENT PORTION OF LONG TERM DEBT</td>
<td>26,237,696</td>
<td>23,356,773</td>
</tr>
<tr>
<td>TOTAL CURRENT LIABILITIES</td>
<td>28,472,296</td>
<td>25,756,521</td>
</tr>
<tr>
<td>DEFERRED REVENUE — LESS CURRENT PORTION</td>
<td>—</td>
<td>—</td>
</tr>
<tr>
<td>TOTAL CURRENT LIABILITIES</td>
<td>$36,974,024</td>
<td>$31,453,041</td>
</tr>
<tr>
<td>LIABILITIES</td>
<td></td>
<td></td>
</tr>
<tr>
<td>ACCOUNTS PAYABLE</td>
<td>23,930,833</td>
<td>24,262,238</td>
</tr>
<tr>
<td>ACQUIRED VACATION PAY</td>
<td>62,442</td>
<td>76,476</td>
</tr>
<tr>
<td>ACQUIRED INTEREST</td>
<td>3,598,509</td>
<td>4,220,808</td>
</tr>
<tr>
<td>SECURITIES DEPOSITS</td>
<td>9,643,241</td>
<td>10,377,962</td>
</tr>
<tr>
<td>TOTAL LIABILITIES</td>
<td>$52,735,528</td>
<td>$55,542,446</td>
</tr>
<tr>
<td>NET ASSETS</td>
<td></td>
<td></td>
</tr>
<tr>
<td>BREAKDOWN OF NET ASSETS</td>
<td></td>
<td></td>
</tr>
<tr>
<td>NET INCOME</td>
<td>$1,399,431</td>
<td>$793,190</td>
</tr>
<tr>
<td>CASH — RESTRICTED DEPOSITS, FUNDED RESERVES AND DEVELOPMENT ACCTS</td>
<td>3,590,029</td>
<td>4,220,808</td>
</tr>
<tr>
<td>CASH — BANK RESERVES</td>
<td>201,020</td>
<td>244,439</td>
</tr>
<tr>
<td>CASH — BANK</td>
<td>705,241</td>
<td>849,668</td>
</tr>
<tr>
<td>TOTAL ASSETS</td>
<td>$83,798,074</td>
<td>$88,703,956</td>
</tr>
<tr>
<td>TOTAL LIABILITIES AND NET ASSETS</td>
<td>$83,798,074</td>
<td>$88,703,956</td>
</tr>
</tbody>
</table>
We are proud to be affiliated with the following organizations. Their advice, leadership and support makes our work possible.

<table>
<thead>
<tr>
<th>Revenue, Gains &amp; Other Support</th>
<th>October 1, 2015 – September 30, 2016</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Revenues</strong></td>
<td></td>
</tr>
<tr>
<td>Grants</td>
<td>$2,285,728</td>
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<tr>
<td>Donations</td>
<td>402,859</td>
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<tr>
<td>Donations—Property</td>
<td>—</td>
</tr>
<tr>
<td>Rents</td>
<td>5,596,981</td>
</tr>
<tr>
<td>Interest</td>
<td>72,472</td>
</tr>
<tr>
<td>Gain on Sale of Properties</td>
<td>1,325,243</td>
</tr>
<tr>
<td>Gain/Loss on Disposal</td>
<td>1,678,690</td>
</tr>
<tr>
<td>Gain on Bargain Purchase</td>
<td>—</td>
</tr>
<tr>
<td>Fees and Other Revenues</td>
<td>5,931,542</td>
</tr>
<tr>
<td><strong>Total Revenues and Other Support</strong></td>
<td>17,293,515</td>
</tr>
</tbody>
</table>

**Expenses**

| Real Estate Development        | 349,167                              |
| General Costs                  | 1,348,711                            |
| Property Management            | 10,077,179                           |
| Management and General         | 425,927                              |
| Total Real Estate Expenses      | 12,555,837                           |
| Property Management            | 12,555,837                           |
| Community Relations             | 309,002                              |
| **Total Expenses**             | 12,555,837                           |

**Change in Net Assets**

| $4,737,678                      |                                      |

**Net Assets at Beginning of Year**

| $50,423,851                     |                                      |

**Net Assets at End of Year**

| $50,423,851                     |                                      |

**STAFF**

(EMPLOYED BETWEEN OCTOBER 1, 2015 – SEPTEMBER 30, 2016)

- Ryan Addario
- Susan Ainsworth-Daniels
- Kathleen Audy
- Bernard Bailey
- James Baker
- Jeremy Baker
- Kelsey Bara
- Kathryn Baudreau
- Jeffrey Bergeron
- Katrina Blue
- Keith Borak
- Macey Bouffard
- Michael Bourgea
- Margaret Bozik
- Jonathan Breen
- Michelle Brodeur
- Sonya Brown
- Lee Buffinton
- Cayla Chaloux
- Joshua Chant
- Steven Choinski
- Michelle Collins
- Chris Comiskey
- Michelle Connor
- Tammy Cooke
- Steven Crawford
- Anthony Currier
- Julia Curry
- Josephine Curtin
- Patrick Dattilio
- Lynn Davis
- Amy Demetrowitz
- Zijad Dobraca
- Chris Donnelly
- Donal Dugan
- Alexander Ellis
- David Ellsworth-Keller
- Rebecca Faour
- Richard Farr
- Vanessa Feliciano
- Julie Fisher
- Peter Fisher
- Janine Fleri
- Michael Fraley
- Sarah Gayle
- Barbara Geries
- Tek Ghimirey
- William Groseclose
- Susan Halstead
- Tiana Hartmann
- Janet Harvey-Coutrayer
- Nate Heald
- Anna Herman
- Emily Higgins
- Judith Hines
- Eric Hoffman
- Nathaniel Hoover
- Rebecca Hotaling
- Dan Ives
- Joel Jarvis
- Jusinta Katon
- Sandy Kilburn
- Frank Lenti
- Rob Leuchs
- Morgan Liliedahl
- Heather Little
- Denisa Macais
- Sara Maddocks
- Linda Mansfield
- Jaclyn Marcotte
- Suzanne Martin
- Anthony Mazza
- Michael McCaffrey
- Daniel Mendl
- Wade Miller
- Michael Monte
- Kimberly Moran
- Kristyn Nagy
- Alyssa Peteani
- Tanja Pixley
- Cheryl Read
- Nicole Russell
- Gerald Ryan
- Carmen Scoles
- Zerrin Sehovic
- Rajesh Shah
- Jon Shenton
- Tracey Shoonmaker
- Anil Shrestha
- Caitlin Sicard
- Joshua Tappan
- Kandi Thermansen
- Brenda Torpy
- Skip Trahan
- Larry Tromblay
- Avisa Tuiqere
- Steve Vasseur
- Karina Warshaw
- Donal Williams

**Design and Images:** Michelle Connor • Amy Hebert • Chris Donnelly • Editor: Chris Donnelly
Senator Patrick Leahy, Mayor Miro Weinberger and HUD Secretary Julián Castro lead the ribbon cutting at the Bright Street Housing Co-op.