



**COMMITTEE ON
TEMPORARY SHELTER**

Established 1982

- 95 NORTH AVENUE
- CANAL STREET VETERANS HOUSING
- THE DAYSTATION
- FIREHOUSE FAMILY SHELTER
- HOUSING RESOURCE CENTER
- MAIN STREET FAMILY SHELTER

- ST. JOHN'S HALL
- THE SMITH HOUSE
- THE WAYSTATION
- THE WILSON

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Burlington, Vermont 05402

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October 2, 2019

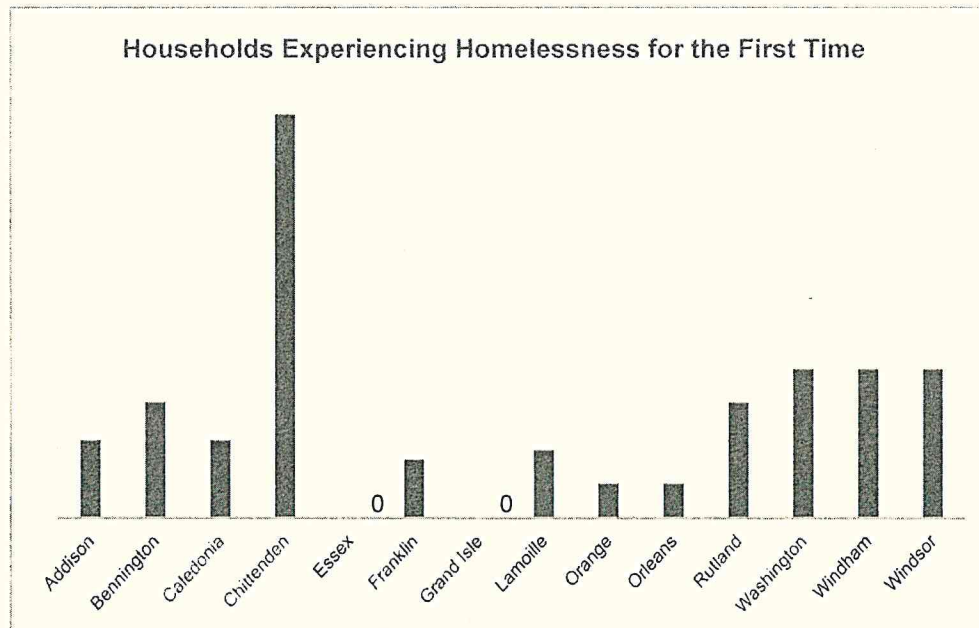
Mr. Josh Arneson, Town Manager
Town of Richmond
PO Box 285
Richmond, VT 05477

Dear Mr. Arneson:

The Committee on Temporary Shelter (COTS) would like to submit a request for \$1,000 from the Town of Richmond for fiscal year 2020-2021.

While the number of persons staying in publicly-funded emergency shelters decreased slightly last year, the number of children increased, and the average length of stay in shelters increased significantly. The lack of affordable housing is one of the most significant factors contributing to the incidence of family homelessness in Chittenden County. Although the rental landscape in our area is evolving, the vast majority of rentals remain unaffordable for many workers, not only for those earning minimum wage, but also for skilled middle-income workers.

The 2019 Fair Market Rent for a two-bedroom apartment in Chittenden County is \$1,341 a month, which requires a renter to earn \$53,123 annually (\$25.54/hourly) to pay the recommended 30% or less on housing. The majority of households particularly working families with young children allocate more than 50% of their income to housing costs, putting them one paycheck away from financial disaster.

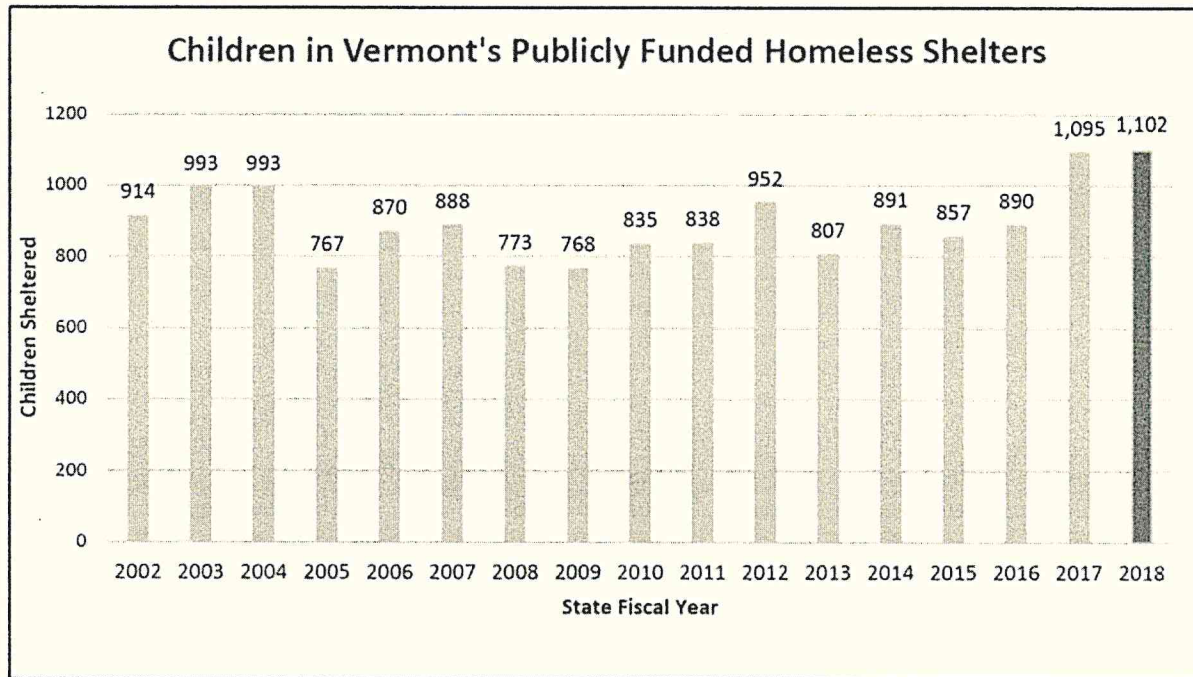


Source: Balance of State Continuum of Care 2019 Point in Time Count Report

Last year's increase of children and families in shelter means that now one in four Vermonters experiencing the crisis of homelessness is a child under 18. Studies show that the stress and instability of homelessness can affect a child's health, behavioral development, and educational achievement. For parents, homelessness can be profoundly disorienting. It exacerbates existing challenges, further destabilizing a family. The trend of



seeing more children in shelter may correlate to the impact of the opiate crisis. These families have more complex needs requiring additional supports and services often resulting in longer than average shelter stays.



Source: State of Vermont Department for Children and Families, Office of Economic Opportunity

In 2008, COTS established the Housing Resource Center (HRC), the largest homelessness prevention initiative in Vermont to help families avert the crisis of homelessness altogether. The program is a centralized place to help prevent at-risk households from losing their existing housing due to unforeseen circumstances and to assist those who are without permanent shelter to move more quickly into stable and sustainable housing.

Over the past decade through our prevention and rapid re-housing services, COTS HRC has helped 4,657 households in our community avoid eviction or foreclosure to avert the crisis of homelessness entirely or to move more quickly from shelter to permanent housing. This translates to 10,675 individuals, including 4,468 children, who are spared from experiencing the trauma of homelessness or have safe, stable housing. Interventions through this program are truly making a difference, as the following story demonstrates:

“Karen” owned and operated a small family-style restaurant with her husband “Mark.” Unfortunately, the business struggled and ended up closing at the end of the calendar year. On top of the massive debt her family owed due to their business failing, they had lost their family’s source of income and their ability to make a living. Both “Karen” and “Mark” worked hard to find employment while taking care of their two small children. When they were unable to make rent, they worked closely with their landlord to pay everything they could, but it ultimately was not enough and they quickly fell way behind. Eventually, they both found steady employment and could once again afford their housing, but they were still struggling to make a dent in the back rent they owed and were facing eviction. COTS was able to provide “Karen” and “Mark” with enough financial assistance to stop the eviction and prevent their family from falling into homelessness for the first time.

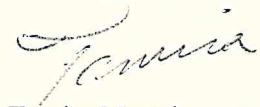
In addition to our prevention programs COTS provides emergency shelter, outreach, and transitional and permanent housing to people in need. During the most recent state fiscal year COTS provided help and hope to six households (19 individuals, including 10 children) living in Richmond. Across all of our programs and services, we assisted 2,177 individuals, including 667 children and had the following outputs:

- COTS provided a safe, warm place for 51 families (including 90 children) at our emergency family shelters;
- Our Housing Resource Center helped 340 low-income households (307 of whom were children) experiencing financial crisis avert homelessness and stay in their housing or become rapidly rehoused;
- Our housing navigation team provided housing search assistance for 213 individuals and 68 families in shelter and the community;
- We served approximately 483 unduplicated individuals at our Daystation, a daytime shelter offering a free daily meal and access to additional support services;
- COTS provided overnight emergency shelter and a refuge from the streets for 289 men and women;
- COTS provided overnight 95 units of affordable housing to meet the needs of individuals and families, as well as special populations such as senior, veterans and those with disabilities.

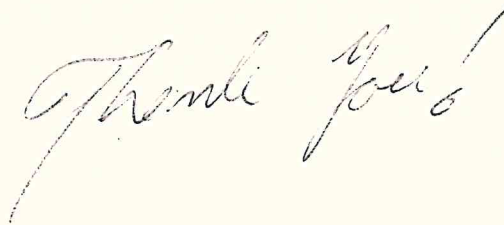
We greatly appreciate the support we received from the Town of Richmond last year and in years past, which helps ensure that our programs remain open and available to everyone who needs help. We respectfully request your support once again as we continue to serve those in our community who are homeless or who are at great risk of becoming homeless.

Thank you for your consideration.

Sincerely,



Tamira Martel
Corporate and Foundations Relationship Manager



Enclosures:

1. Completed Town of Richmond Request for Special Appropriations Form FY21
2. Attachment A. – List of households with 05477 zip code assisted
3. Attachment B. – COTS FY2021 Town of Richmond Proposal
4. Attachment C. – COTS Strategic Framework

Town of Richmond

Request for Special Appropriations

Request for Fiscal Year: 2021

Organization's Name: Committee On Temporary Shelter (COTS)
Address: PO Box 1616
City, State, Zip: Burlington, VT 05402
Website address: cotsonline.org

A. GENERAL INFORMATION

1. Program Name: COTS' General Operating Support
2. Contact Person/Title: Tamira Martel
Telephone Number: (802) 540-3084 ext. 208
E-mail address: tamiram@cotsonline.org
3. Total number of individuals served in the last complete fiscal year by this program: 2,177
4. Total number of the above individuals who are Town residents: 19 (10 children)
Please, attach any documentation that supports this number. See Attachment A.
Percent of people served who are Town residents: 0.87%
5. Amount of Request: \$1,000 COTS Total FY19 Budget
6. Total Program Budget: 3,615,611 Percent of total program budget
you are requesting from the Town of Richmond: 0.028%
7. Please state or attach the mission of your agency: See Attachment B.
8. Funding will be used to:
 Maintain an existing program Expand an Existing Program
 Start a new program
9. Has your organization received funds from the Town in the past for this or a similar program? Yes: FY20 - \$1,000
If yes, please answer the following:
 - a. Does the amount of your request represent an increase over your previous appropriation? If yes, explain the reason(s) for the increase.
NO
 - b. Were any conditions or restrictions placed on the funds by the Selectboard? NO
If yes, describe how those conditions or restrictions have been met.

B. PROGRAM OVERVIEW

1. Statement of Need: Identify the issue or need that the program will address (use statistical data to justify the need for the program). To what extent does this need or problem exist in the Town of Richmond? see Attachment B.

2. Program Summary:

a. Identify the target/recipients of program services. Specify the number of Town residents your program will serve during the fiscal year and explain the basis upon which this number is calculated. Indicate any eligibility requirements your program has with respect to age, gender, income or residence. see Attachment B.

b. Identify what is to be accomplished or what change will occur from participating in the program. How will people be better off as a result of participating in the program? Describe the steps you take to make the project known to the public, and make the program accessible and inclusive? see Attachment B.

3. Program Funding:

a. Identify how Town funds, specifically, will be used (i.e., funds will provide "X" amount of units of service.) See Attachment B.

b. List the other agencies to whom you are submitting a request for funds for this program and the amount requested. How would this program be modified should revenues be lost? See Attachment B.

C. ORGANIZATIONAL CAPACITY

1. Describe your agency's capability to provide the program including its history, previous experience providing this service, management structure and staff expertise. See Attachment B.

2. How will you assess whether/how program participants are better off? Describe how you will assess program outcomes. Your description should include: what (what kind of data), how (method/tool for collecting the data), from whom (source of data) and when (timing of data collection). see Attachment B.

3. Summarize or attach program and or service assessments conducted in the past two years. see Attachment B.

4. Does your organization have a strategic plan and a strategic planning process in place? - If yes, please attach your plan. See Attachment C.

The strategic plan should include a mission statement, goals, steps to achieve the goals, and measures that assess the accomplishments of the goals.

5. What is the authorized size of your board of directors? 16
How many meetings were held by the board last year? 12

I, the undersigned, confirm the information contained herein is accurate and can be verified as such. I understand and agree that if the requested funds are approved, the disbursement of funds are subject to all conditions established by the Richmond Selectboard.

Signature of Applicant Tamira Martel Date 10/2/19
Print Name of Applicant and Title Tamira Martel, Corporate & Foundation Relationship Manager

Data by Household for Richmond, VT

Zip Code of Perm. Address	Program	Household ID	Age at Admission	Current Address	Household Size	Number of Children
5477	Coordinated Entry Assessm.	7153	20	[REDACTED]	3	1
5477	HRC: PREVENTION	2819	41	[REDACTED]	1	0
5477	HRC: PREVENTION	4799	68	[REDACTED]	1	0
5477	HRC: PREVENTION	5992	37	[REDACTED]	4	3
5477	HRC: PREVENTION	7870	37	[REDACTED]	7	5
5477	HRC: PREVENTION	7996	52	[REDACTED]	3	1
						10

Average household size is: 3.2 people

Attachment B. /COTS FY2021 Town of Richmond Proposal

A. General Information

7. Please state or attach the mission of your agency:

The Committee on Temporary Shelter (COTS) provides emergency shelter, services, and housing for people who are homeless or marginally housed in Vermont. COTS advocates for long-term solutions to end homelessness. We believe in the value and dignity of every human life, that housing is a fundamental human right, and that emergency shelter is not the solution to homelessness.

B. Program Overview

1. Statement of Need: Identify the issue or need that the program will address (use statistical data to justify the need for the program). To what extent does this need or problem exist in the Town of Richmond?

While the number of persons staying in publicly-funded emergency shelters decreased slightly last year, the number of children increased, and the average length of stay in shelters increased significantly. The lack of affordable housing is one of the most significant factors contributing to the incidence of family homelessness in Chittenden County. Although the rental landscape in our area is evolving, the vast majority of rentals remain unaffordable for many workers, not only for those earning minimum wage, but also for skilled middle-income workers.

The most recent annual report from the National Low Income Housing Coalition (NLIHC) and the Vermont Affordable Housing Coalition (VAHC), *Out of Reach: the High Cost of Housing*, said the state's current Housing Wage is \$18.18 per hour. This is the hourly wage needed to afford a one-bedroom apartment at Fair Market Rent (FMR) without an earner spending more than 30% of their household income on housing expenses.

The rental vacancy rate as of July 1, 2019, in Chittenden County decreased to 1.8% from its 20-year peak of 2.5% in 2017. This vacancy rate continues to fall far behind the national average of 4.8%. Our region is more expensive than 96% of other FMR areas in the United States. The 2019 FMR for a two-bedroom apartment in Burlington-South Burlington is \$1,544 a month, requiring a housing wage of \$29.69 (*Out of Reach*, 2019) to pay 30% or less on housing. More than 7,500 local households, many working families with young children, allocate more than 50% of their income to housing costs, putting them one paycheck away from financial disaster.

With the completion of new construction projects slated for later this year, the vacancy rate in Chittenden County is expected to increase slightly once the remaining anticipated 661 apartments in the construction pipeline become available to renters. However, the average rent for a new two-bedroom rental is expected to be \$1,780, which far exceeds the income capacity of many Vermonters in our community.

During COTS most recent state fiscal year (July 1, 2018-June 30, 2019) we provided services to at least 19 residents who Richmond as their current permanent residence. According to HUD the average rent for a two-bedroom apartment in Richmond is \$1,341 a month, which requires a renter to earn \$53,123 annually (\$25.54/hourly) to pay the recommended 30% or less on housing.

We also look at the annual count of homeless children conducted in Chittenden County each fall. As of October 3, 2019, the Mount Mansfield Unified Union School District reported that 7 children were homeless. We have no way of knowing if any of these children are specifically from Richmond, but it does give us another tool as we attempt to quantify homelessness in general geographical areas of Chittenden County.

2. Program Summary:

a. Identify the target/recipients of program services. Specify the number of Town residents your program will serve during the fiscal year and explain the basis upon which this number is calculated. Indicate any eligibility requirements your program has with respect to age, gender, income, or residence.

COTS serves families and individuals who are homeless or at risk of becoming homeless. Based on the past two fiscal years of data, COTS estimates that we will serve approximately 12 to 18 or more residents of Richmond in the coming year. Our emergency shelter programs provide safe, temporary housing for those without a home, regardless of age, gender, income, or residence. Our homelessness prevention programs, which provide back rent to help people stay housed and security deposits to help those who are homeless get rapidly rehoused, have income limitations due to state or federal limits. Most assistance is targeted at households with extremely low incomes – 30% or less of the Area Median Income (under \$27,500 for a family of four in Chittenden County). A smaller amount of funding is available to very low income households, those between 31 to 50% of Area Median Income (under \$45,780 for a family of four in Chittenden County).

b. Identify what is to be accomplished or what change will occur from participating in the program. How will people be better off as a result of participating in the program? Describe the steps you take to make the project known to the public, and make the program accessible and inclusive?

COTS seeks to end homelessness by: 1) providing emergency shelter, case management, and re-housing support to homeless adults and families so they can enter permanent housing for the long-term; and 2) preventing homelessness in the first place – by offering assistance to households on the verge of becoming homeless. People are better off because they have a safe, warm place to stay when they have nowhere else to turn, as well as intensive supportive services to help them move towards housing stability and independence. For those who risk becoming homeless, COTS gives them a chance to get back on their feet before losing their home.

To make sure that those who are homeless or at risk of becoming homeless know about our services, COTS partners with many organizations in Chittenden County to provide outreach and collaboration. These include agencies such as the HowardCenter Street Outreach Team, the Joint Urban Ministry Project, Community Action, Salvation Army, and Safe Harbor Clinic, to name a few. To help address the specific needs of our guests and clients, COTS staff members also refer them to agencies such as the Community Health Centers of Burlington, Legal Aid, STEPS VT (domestic violence assistance), VocRehab, and the Department of Labor. COTS also works with a variety of faith-based institutions that offer referrals to people in need and provide donations for our work.

3. Program Funding:

a. Identify how Town funds, specifically, will be used (i.e., funds will provide “X” amount of units of service.)

Funding from the Town of Richmond, like other funding we receive from towns and cities in Chittenden County, will be used for general operating expenses. This support aids COTS in our efforts to assist approximately 2,200 people each year by:

- Offering day and night emergency shelter to vulnerable families and individuals;
- Providing homelessness prevention assistance to ensure that low-income households stay in their homes and out of shelter;
- Offering the services of supportive case managers to help individuals and families experiencing homelessness move out of shelter as quickly as possible;
- Providing transitional housing to assist people on their journey to permanent housing;
- Supplying permanent housing units that provide affordable, sustainable housing for individuals and families;
- Developing programs that meet the unique needs of homeless veterans and children.

b. List the other agencies to whom you are submitting a request for funds for this program and the amount requested. How would this program be modified should revenues be lost?

Every year COTS requests funds from all towns and cities in Chittenden County, except for two towns that have specifically told us that COTS does not fit under their process for discretionary funding. Of the towns we did submit requests to last year, 90% provided funding. This ranged from \$250 to \$15,000. In addition to the requests to cities and towns, COTS also submits about 60 other proposals each year, including those to private funders, foundations, state agencies, and federal agencies. If revenues are lost for COTS programming, we have to cut back on the number of people we can serve.

C. Organizational Capacity

1. Describe your agency’s capability to provide the program, including its history, previous experience providing this service, management structure, and staff expertise.

At a time when the nation’s economy was stuck in recession and the unemployment rate was above 10%, a group of concerned citizens in Burlington set out to help those who had lost their homes and needed a safe, warm place to stay. On December 24, 1982, with temperatures well below freezing, COTS opened its doors with two volunteers on hand to welcome anyone who needed shelter. Over the past 37 years, the number of people facing the crisis of homelessness has increased, particularly among families. COTS has continually evolved, responding to emerging needs and demographic shifts, as well as proactively working toward long-term solutions.

COTS has 36 full-time employees and 6 part-time employees, as well as 13 temporary substitute staff. The organization is overseen by a Board of Directors comprised of 16 volunteer community members who meet monthly and provide expertise in various areas, including: legal, financial, development, human resource, property management, business, social work, and public relations. Rita Markley has been the Executive Director since 1996 and has significant experience in this area. Our structure is divided into operations, human resources, development, and programs. COTS staff are hired based on specific areas of expertise, ranging from accounting to case management. All programs are overseen by a Licensed Independent Clinical Social Worker.

2. How will you assess whether/how program participants are better off? Describe how you will assess program outcomes. Your description should include: what (what kind of data), how (method/tool for collecting data), from whom (source of data) and when (timing of data collection).

COTS utilizes a HUD HMIS (Homeless Management Information System)-compatible vendor, Foothold Technologies and a Web-based software program called AWARDS. AWARDS captures HUD-required data elements as well as services delivered, meetings with clients, outcomes, and has unlimited capacity to store paperwork in the client's virtual file cabinet. AWARDS enables us to analyze program specific data and outcomes, evaluate programs, and track and measure program results. We look at the number of households and people served, household demographics, reasons for needing assistance or becoming at-risk of eviction, and the type and amount of assistance received. In addition to implementation of this tool across programs, COTS has invested in ongoing training for our staff to provide more refined analysis and outcomes so we can monitor data in an efficient and timely way to produce more positive program outcomes.

COTS uses Results Based Accountability (RBA) in all of our programs, including the HRC. As such, we use performance accountability measures that focus on whether clients are better off as a result of our services. We examine the percentage of households that remain in housing three and six months post-assistance, as well as overall project recidivism rates. We track referrals for mainstream benefits programs and to community partners for additional supports and services when appropriate.

From design to program development and implementation, COTS focuses on obtaining positive outcomes for our clients and has established the systems to measure our progress, continually assessing achievements and failures. Over the past 37 years, we have developed strong capacities in evaluation, planning, and resource management to ensure incorporation of best practices to help our clients achieve and maintain self-sufficiency.

3. Summarize or attach program and/or service assessments conducted in the past two years.

COTS has numerous federal and state funders that require specific assessments of our programs. These vary depending on the funder. Several of our funders conduct the assessments or hire external evaluators, providing us with an impartial assessment of our programs. For example, the U.S. Department of Housing and Urban Development and the U.S. Office of Veterans Affairs are two of our largest federal funders. They conduct rigorous assessments of the programs they fund, including site visits. We are fully compliant with both agencies. The State of Vermont hired an independent evaluator to monitor progress of our Family Supportive Housing program and three similar programs in the state; the evaluator has completed an evaluation of the first three years of the project, based on interviews with participants and outcome data submitted by COTS and partnering agencies, and concluded that the initiative is reaching its targets. We also have annual assessments for our programs funded by the United Way, including site visits conducted by community members serving on the United Way committees.

COTS 2017 Strategic Plan Refresh

COTS Mission and Values

COTS provides emergency shelter, services, and housing for people who are without homes or who are marginally housed.

We believe:

in the value and dignity of every human life;

that emergency shelter is not the answer to homelessness;

that housing is a fundamental human right.

COTS Vision is a time and place when no one is homeless.

Strategic Plan Overview

This plan contains three strategic directions that were identified during COTS staff and board retreat in November of 2010 and refreshed in the summer of 2017.

The refresh acknowledges that three key directions that were developed in 2010 as part of our strategic have been extremely effective and can continue to provide critical guidance for the next few years to bring COTS closer to our vision of a time and a place when no one is homeless.

COTS Strategic Framework: Our Three Key Directions

I. Strengthen the Core: This strategic direction is focused internally. It ensures that our capacity is not overridden by our desire to serve. The overarching purpose of this goal is to ensure that COTS has the systems and resources available to effectively carry out our mission.

II. Reduce the Pressure: This strategic direction is focused on the clients we serve. The purpose of this strategic goal is to streamline the access to resources and engage our community partners in strengthening the system of care.

III. Build for the Future: This goal is to bring COTS closer to our vision of a time and a place when no one is homeless. We pursue this goal by working to expand prevention resources, housing opportunities, and creating new and innovative models for addressing homelessness.

Use and Implementation of Plan

This plan will serve as the broad framework from which annual work plans for each program and every employee will be developed each year. The expectation is that each board committee and all staff groups within COTS will review this document annually to begin developing their work plan and goals for the year. Ultimately, all departments, managers and staff will have performance evaluations that are

Attachment C.

based, in part, on how well they progressed or achieved the goals identified in their annual work plan that are linked to the broader strategic directions outlined in this document. Focusing on specific goals (clearly linked to the strategic plan) during performance reviews will further instill the importance of focusing on results and continual improvement in our quality, effectiveness and efficiency.

I. Strengthen the Core

Objective 1: In order to ensure that COTS is providing the highest quality services with the most effective outcomes, we will undertake performance reviews of programs, development, and operations.

Program Outcome: Regularly assess our program evaluation framework to determine if it that draws upon national benchmarks and evidence-based best practices. This framework includes a quarterly review of process and performance outcomes and an annual program evaluation that summarizes the quarterly findings and flags significant trends and opportunities for quality improvement.

Operations Outcome: Review the tools, processes and procedures currently utilized to increase efficiency and effectiveness of our programs including the regular update of a technology plan, procedure manual, and protocol or storing and archiving data.

Development Outcome: Review and revise if needed a process for conducting an annual development audit to assess our performance against long-range development goals. These include targets for increasing gifts from major donors, corporations and the community.

Objective 2: COTS will continuously refine based on human resource best practice a comprehensive strategy to attract, retain, develop and reward a highly qualified staff, board, and volunteers who demonstrate excellence, innovation and quality.

Staffing Outcome: review and refine a comprehensive staff engagement process addressing annual agency needs, onboarding, communication, development and retention.

Board Recruitment Outcome: Review and refine a well-documented system for identifying and recruiting prospective board members to ensure COTS has the expertise at the leadership level to strengthen the organization.

Board Development Outcome: Review and refine a comprehensive plan that provides a thorough orientation, on-going support, and timely education to ensure maximum contribution at the governance level.

Objective 4: COTS will review and refine procedures that increase our accountability, improve financial planning, and significantly enhance our ability to steward our assets over the long term.

Outcome: Institute a more collaborative annual budgeting process, whereby annual planning includes and incorporates input from all programs

- Program goals
- Facilities master plan
- Operational needs
- Human Capital plan
- Fundraising/ development plan

Attachment C.

Outcome: Review and refine a comprehensive investment policy.

II. Reduce the Pressure

Objective 1: To ensure a coordinated response to homelessness, convene an annual issue forum of continuum partners and a broad and diverse group community members (colleges, businesses, state and service sector) to solve a challenge or remove a barrier within our system of care.

Outcome: An annual community process will be in place for launching concerted initiatives to address specific barriers or opportunities that directly impact the homeless.

III. Build for the Future

This goal is to bring COTS closer to our vision of a time and a place when no one is homeless. We will pursue this goal by working to expand prevention resources, housing opportunities, and creating new and innovative models for addressing homelessness.

Objective 1: Over the next five years COTS will help to expand housing opportunities for homeless families.

Outcome: COTS will work with one or more community partners to create transitional housing for 10 families.

Objective 2: Increase homeless prevention resources for those facing evictions or foreclosures.

Outcome: Increase resources available for mortgage/rental arrears over 5 years.

Outcome: Increase by each year the number of households who retain their housing through grants and/or support from COTS.

Objective 3: Create diversified funding sources that creates an endowment and capital reserve.

Outcome: Sustainable funding that allows COTS to continue experimenting with new models and approaches for alleviating homelessness.

Objective 4: Leverage the scale and resources of Vermont to create national innovative models for moving beyond shelter.

Outcome: Over the next 5 years COTS will experiment with two new approaches to our current emergency shelter model.

Outcome: Expand our role as a fulcrum for bringing together unlikely resources and partners.

Objective 5: Increase public awareness about COTS work by developing a sophisticated communication strategy that will increase advocacy, opportunities and resources.

Outcome: Engage the full range of community creativity and innovation and generosity to address the complex needs of homelessness.

A COTS 'Build for the Future' Initiative

COTS is in the concept stage of creating a bridge into permanent housing for families who need time and space to practice life skills, are in recovery, or are rebuilding a damaged credit history.

There is an ever-increasing logjam in COTS emergency shelters as the housing market in our region becomes tighter and more expensive. Many families and individuals who are working every day, saving as much as possible, still can't move beyond shelter for lack of options they can afford without a federal housing voucher to subsidize their rents. Further, there are those who have the financial means to cover the rent but lack a positive credit or landlord reference and, subsequently, have no way to establish a new track record that will allow them to move beyond shelter.

COTS recognizes that our buildings are one of our greatest assets, and in an effort to adapt to the increasingly tight housing market in Burlington, COTS is exploring the feasibility of expanding housing options within our own portfolio of buildings. We are specifically looking at options at these four COTS-owned properties in Burlington: Main Street Family Shelter, Firehouse Family Shelter, St. John's Hall, and The Wilson Hotel/Waystation.

Thus far, we have contracted to architects to create concept drawings of how to add housing at each of these spaces. We also are researching – from a program perspective – how each potential opportunity could benefit our guests, looking at data, trends, and other national models.

Summary: All of these efforts hinge upon our success in increasing our capital and operating reserves.