

2025

Annual Report

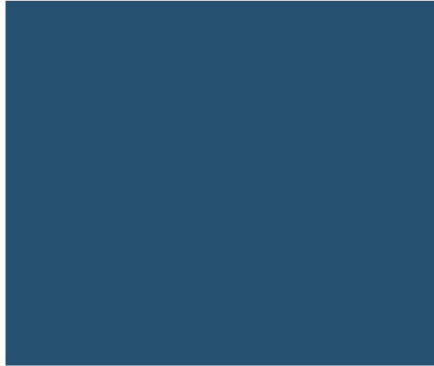


Table of Contents

Introduction	3
How to Read this Annual Report	3
Executive Summary	5
Affordable Aging	6
Healthy Aging for All	6
Infrastructure for the Future - Housing	6
Valuing Family Care Partners	7
The Fight for Justice	7
Strengthening Systems of Support.....	7
Age Strong VT Steering Committee Message	8
Affordable Aging	10
Healthy Aging for All	14
Social Connection is Key	19
Vermonters' Lived Experiences	23
Data Tells a Story – Social Connection & Loneliness	24
Infrastructure for the Future - Housing	25
Vermonters' Lived Experiences.....	29
Infrastructure for the Future - Transportation	32
Vermonters Lived Experiences	35
Data Tells a Story – Transportation.....	36
Infrastructure for the Future – Community Design	37
Valuing Family Care Partners	40
The Fight for Justice	43
Vermonters Lived Experiences	45
Strengthening Systems of Support.....	46
A Sustainable Future	49
Appendix A: Please Be Aware of These Commonly Used Terms	50
Appendix B: Reference and Resource List	51

Introduction

The Age Strong VT multisector plan for aging (MPA) was first envisioned by Act 156, the Older Vermonters Act, passed by the Vermont Assembly in 2020. The Plan appeals to Vermonters from all industries, trades, and backgrounds, across public, private, and non-profit sectors. The seven primary goal areas of the plan include:

1. Affordable Aging
2. Healthy Aging for All
3. Social Connection is Key
4. Infrastructure for the Future
 - a. Housing
 - b. Transportation
 - c. Community Design
5. Valuing Family Care Partners
6. The Fight for Justice
7. Strengthening Systems of Support

How to Read this Annual Report

This Annual Report is intended to highlight the work that Vermonters are actioning across the state in alignment with the goals, objectives, and strategies of the Age Strong VT Plan. Each of the primary chapters focuses on work completed within a plan goal area.

In 2025, organizations around the state were asked to participate in a survey to identify achievements that align with the objectives of the Age Strong VT plan. Dozens of organizations responded to the survey documenting their achievements. Those achievements, as well as others identified internally by the Age Strong VT Project Manager and Steering Committee members as aligning with the plan's objectives, are organized

into one of four categories throughout each chapter: multisectoral, direct service, policy, and educational.

We would like to thank everyone who answered the Age Strong VT Annual Survey. Without your hard work, expertise, and dedicated commitment, the Age Strong VT Plan would not be moving at the pace it is. Any of the respondents' comments that have not been included in this report were omitted due to space constraints.

It is critical to note that members of the Age Strong VT team were **not** in contact with all organizations whose work is documented within this report. With the understanding that work from each region of Vermont that aligns with the Age Strong VT plan should be highlighted, some organizations were identified based on their accomplishments.

We encourage all Vermonters to get involved in this collaborative “stone soup” effort, since the work to make a state’s multisector plan for aging is a large body of work and benefits from everyone’s contributions (or ingredients in a soup). Age Strong VT can be utilized by both state and non-state actors as a roadmap to meet the goals of customers, constituents, taxpayers and residents. Together we are demonstrating the beneficial impact of a broad, collective effort and ensuring that Vermont is the best place to age with respect, dignity, and independence.

Executive Summary

In the 2025 Senior Report released by America's Health Rankings, Vermont ranked first as the healthiest state in the nation for older adults. This was due to a high rate of volunteerism, top rankings in healthy behaviors, and a reduction in preventable hospitalizations among Medicare beneficiaries.

Leadership across Vermont, from all industries, trades, and backgrounds, across public, private, and non-profit sectors, partnered to help Vermont edge closer to reaching the objectives laid out in the Age Strong VT multisector plan for aging (MPA). In the context of shifting demographics and a tightening fiscal landscape, many Vermonters have recognized the need to share resources and unite around solutions.

Governor Phil Scott has continuously reaffirmed his administration's commitment to grow Vermont's economy, make Vermont more affordable, and protect our most vulnerable. These values align strongly with the goals of the Age Strong VT plan. In early 2025, the Steering Committee hired its first project manager to coordinate and advance the Age Strong VT plan and throughout the year they expanded membership including with the addition of a Housing Action Workgroup. Together, these partners have chosen to focus principally on state priorities related to Affordability, Health Care, and Housing. In collaboration with the Vermont Department of Health, the Age Strong VT team published four new data briefs. Our collective commitment proves the unified resolve that exists between state government, private industry, and non-profits.

In the section below, we have provided a high-level overview of key activities accomplished by state and non-state organizations in 2025, across each of the plan goal areas.

Affordable Aging

- Increased Vermonters' access to retirement savings
- Focused outreach to the business community on retainment and hiring strategies recognizing the value of our experienced workforce

Healthy Aging for All

- Expanded brain health supports, education, and respite services
- Passed legislation on health care payment and delivery system reform
- Safeguarded food and nutrition security in the face of funding challenges

Social Connection is Key

- Implemented arts-based intergenerational programs
- Hosted community film events to bring people together to reflect on aging, caregiving, brain health and respite
- Built Older Drivers Resource Map and updated Social Connection Map

Infrastructure for the Future - Housing

- Expanded affordable housing programs and increased quantity of affordable housing rental units and individual homes
- Preserved housing and aging-in-place through home modifications
- Increased access to rental housing tax credits and bonds to support housing construction, rehabilitation and preservation

Infrastructure for the Future - Transportation

- Expanded transportation services to neighboring communities
- Collaborated across sectors to increase accessibility of resources
- Volunteer driver services provided local match funds to federal grants

Infrastructure for the Future – Community Design

- Significantly increased the number of accessible trails
- Awarded 31 grants through the Municipal Planning Grant program
- Modernized Act 250 permitting through the Land Use Review Board established by Act 181 with members appointed by The Governor



Valuing Family Care Partners

- Advanced caregivers' access to resources for self-care
- Initiated the creation of a Direct Care Workforce Registry
- Increased respite support for people caring for persons with dementia



The Fight for Justice

- Expanded community outreach to educate on scam prevention
- Extended Adult Protective Service training to first-line service providers
- Provided community-based case management services to older adults found to be at risk of self-neglecting



Strengthening Systems of Support

- Created new positions in Area Agencies on Aging to enhance support and collaboration for members and community partners
- Established partnerships, collaboratives and village-models to address the needs of their own and neighboring populations
- Increased new provider enrollment for long-term care Medicaid services

Previous accomplishments from 2024, Year 1 of implementing the Age Strong VT multisector plan for aging, can be found in the Age Strong VT Year 1 report on the [Age Strong VT: Our Roadmap for an Age-friendly State](#) website.

Age Strong VT Steering Committee Message

The Age Strong VT multisector plan for aging (MPA) is a collaborative effort comprised of representatives across every sector of the plan, committed to executing the plan's goals. Passionate advocates have contributed their time to connect their work to the plan, to benefit Vermonters across their lifespans. While the plan was crafted in accordance with Act 156, the Older Vermonters Act, funding was not allocated to carry out this work.

Engaged participants from across the state have pooled their own resources to create a Project Manager position and establish a Steering Committee. With the financial support of the Vermont Community Foundation, several initiatives have been executed to extend awareness about the Age Strong VT plan and strengthen the network of Vermonters involved in this work. Within the legislature, advocates for Older Vermonters continue to work towards the creation of a Commission on Aging, recognizing that already in 2025, one in three Vermonters were aged 60 or older.

- In early 2025, the Steering Committee hired its first project manager to coordinate and advance Age Strong VT.
- The Committee met monthly to plan and implement initiatives to raise the visibility of the Age Strong VT Plan.
- The Steering Committee focused principally on objectives related to Affordability, Health Care, and Housing.

Steering Committee members collaborated with interested parties across state agencies, nonprofit community organizations and the business community.

- The Steering Committee was instrumental in holding an Age Strong VT Day at the State House, engaging with the Governor's Office and other senior leadership to ensure representation at events focused on raising awareness about issues central to older adults.

- With support from the Vermont Community Foundation, the Steering Committee held strategic planning sessions with statewide community partners to discuss how the landscape has been changing regarding issues that directly concern Vermont's aging population.
- The Age Strong VT project manager raised the visibility of the Age Strong VT Plan at various events including the Veterans Geriatric Expo, the Bugbee Senior Center, the grand reopening of The Thompson Center, the O&D Summit, the Older Vermonters Caucus and at the national On Aging 2025 conference.
- Several Steering Committee members orchestrated intergenerational events including film screenings followed by panel discussions around Vermont, with themes ranging from brain health to systems and supports for caregivers.

For a list of partners with whom the Age Strong VT Steering Committee has collaborated, please see Appendix B at the end of this document.

Affordable Aging



The level of one's financial security directly impacts their health and quality of life outcomes. The average income for Vermont households aged 65 and older is \$57,236. As prices rise and social security cost-of-living adjustments (COLA) are not adjusted to keep up with inflation, affordability frequently becomes a serious concern for older Vermonters. According to the MIT Living Wage calculator, a single adult in Vermont needs \$49,816, and a couple needs \$70,969, to support themselves annually. To be an age-friendly state, we must support livable incomes throughout the lifespan. Economic well-being is a foundational cornerstone to aging strong.

What do we want to achieve?

1. **Increase the amount of income available to older adult Vermonters.**
2. **Increase Vermont's 60+ workforce participation rate.**
3. **Support opportunities for retirement education for all Vermonters.**



Progress Made to Achieve these Goals

Multisector Planning

- Vermont's Area Agencies on Aging (AAA) supported hiring Vermonters 60 and older, working with partner agencies such as [HireAbility](#) and [Maturity Works at The WorkPlace](#) to encourage Vermont businesses to retain older workers and provide opportunities that align with older workers' lifestyle preferences and needs.

Direct Programs and Services

- The [Vermont Manufactured Home Infill Program \(MHIP\)](#) updated over 75 homes to be sold at subsidized rates for qualified buyers.
- [Vermont Saves](#), a program of the Office of State Treasurer, helped over 5,200 Vermonters save a total of \$4.5M towards retirement, with a significant number of participants aged 40 or older.
- [Community Action Agencies](#) provided weatherization services, as well as access to crisis fuel and food shelf programs. These supports helped reduce costs and supplement older adults living on fixed incomes.
- In tandem with community partner EastRise Credit Union, [Capstone Community Action](#) raised \$325,000 for Fuel Your Neighbors.
- [BROC Community Action](#) doubled their food shelf hours.
- [HireAbility](#) connected with over 1100 unique businesses, identifying over 2500 unique workforce opportunities for participants.
- To increase the opportunity to age in place, Repair Awards, Infill Awards and Foundation Awards were provided by the [Manufactured Home Improvement and Repair \(MHIR\) Program](#) to older Vermonters.

Systems and Policies

- [AARP](#) advocated for subsidies to support expansion of HomeShare VT which has helped older Vermonters stay in their homes by providing subsidized income and in some cases personal assistance.
- [SerVermont](#) hosted a Service to Career Summit in September. The Summit intentionally included partners representing older Vermonters to ensure future inclusion of older Vermonters' perspectives.
- [Money Follows the Person](#) increased funding from \$2,500 to USD \$9,000 for individuals on Choices for Care needing financial help transitioning from institutional settings such as hospitals and skilled nursing facilities to their homes.

- [Medicare Savings Program \(MSP\)](#) expansion reduced the cost of health insurance coverage for older adults living on fixed incomes by providing funds to cover their monthly Medicare Part B premium, saving over 19,000 Vermonters an estimated \$2,096 each.
- The [Vermont General Assembly](#) passed Act 21, which authorized the Treasurer's Office to establish a medical debt relief program. The Office entered into an agreement with Undue Medical Debt in December 2025.



Awareness and Education

- Vermont Area Agencies on Aging offered [New to Medicare Classes](#) for community members and providers trying to navigate the various programs within Medicare. These classes helped Vermonters enroll in the most appropriate, affordable cost options for their situations.
- In 2025, State Health Insurance Program (SHIP) Medicare counselors embedded in Area Agencies on Aging worked with over 4,500 older adults during Open Enrollment, a ~30% increase from 2024.
- Community Action Agencies provided older Vermonters financial capabilities programs by providing financial coaching and tax assistance.

Key Gaps and Opportunities for Moving Forward

Gaps

- 40% of Vermonters aged 60 or older live paycheck to paycheck.
- Vermont is one of the only states in the nation that taxes social security.

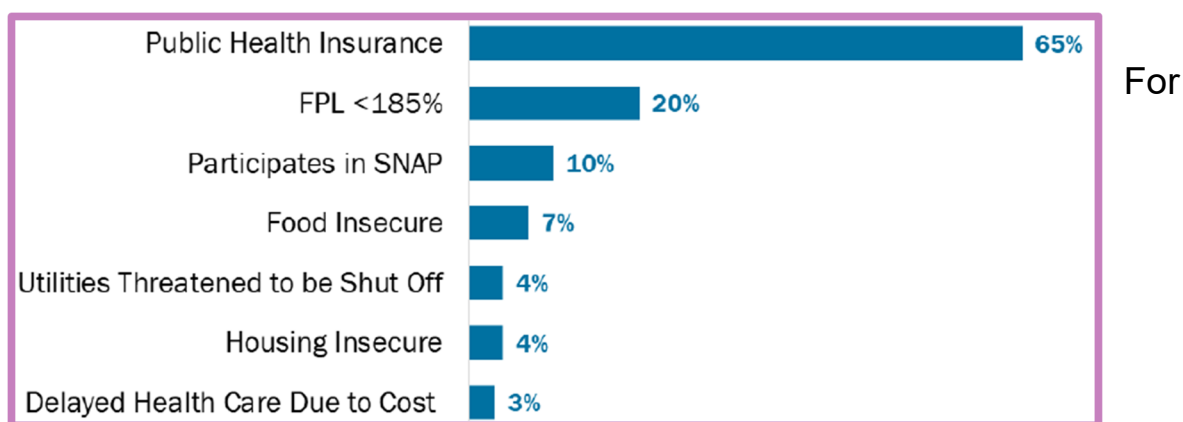
Opportunities

- Create a retirement guide and corresponding course for employers to provide retiring staff [prior to retirement] to help them prepare for and transition successfully into retirement.
- Create a tax rebate for older adults who move into high density areas to encourage the escalation of volume, thereby making services more easily accessible to larger groups of people.

Data Tells a Story – Affordability

Economic circumstances impact the health of older adults. According to the Vermont Department of Health, having lower income and high health care costs can negatively impact older adult health. Approximately 232,000 Vermonters are aged 55 or older. More than half, an estimated 116,000 Vermonters, have at least one economic risk factor for poor health. As the number of economic risk factors increases, so does the risk of worse health outcomes.

According to the data released in ‘Health Outcomes Related to Economic Wellbeing among Older Adults’, a 2025 Age Strong VT data brief created through a collaboration between Age Strong VT and the Vermont Department of Health, two-thirds (65%) of Vermont residents aged 55 or older “participate in public health insurance (such as Medicare or Medicaid) and one in five (20%) have an income below 185% of the Federal Poverty Level (FPL). One in 10 (10%) participated in the Supplemental Nutrition Assistance Program (SNAP), while 7% reported food insecurity. Housing insecurity and utility shut offs were each reported by 4% of Vermont residents 55 or older, and 3% report that they delayed receiving needed health care due to cost.”



Vermont’s older adults, improving financial security means increasing positive outcomes and living healthier lives. [Read the Age Strong VT data brief in its entirety.](#)

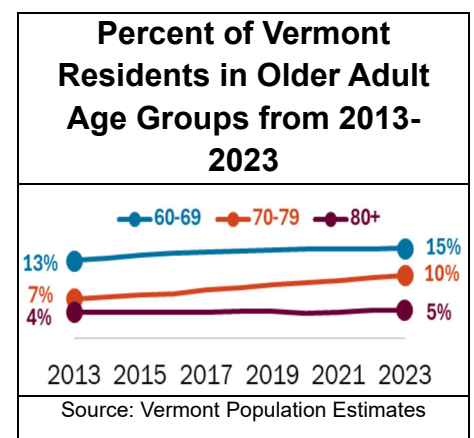
Healthy Aging for All



Beginning at birth, healthy aging is shaped across the lifespan by more than genes or personal choices. Social drivers of health, the social and physical environments that shape our lives, including affordability, access to care, opportunities for physical activity, and supportive communities, all play a crucial role in long-term health, strength, and longevity. With the right conditions in place, conditions that support affordable nutrition, preventative care, activities and mental health supports, Vermonters are better equipped to live well and independently.

What do we want to achieve?

- **Reduce fall-related deaths.**
- **Prevent suicide among older Vermonters.**
- **Reduce food insecurity for all Vermonters.**
- **Increase physical activity for older Vermonters.**
- **Reduce chronic diseases and comorbidities among older Vermonters.**



Progress Made to Achieve these Goals

Multisector Planning

- The [Governor's Commission on Alzheimer's Disease and Related Dementias \(ADRD\)](#) submitted a set of policy recommendations to strengthen dementia care and its workforce.
- [Rutland Regional Medical Center](#) partnered with the [Southwestern Vermont Council on Aging](#) (SVCOA) to better serve older adults who were unhoused and presenting in the Emergency Department (ED). Together they conducted a research project to look at ED utilization before and after their intervention of team-based care. Results showed a 50% reduction in ED usage over a year with the use of increased communication and intentional team meetings.

- Partners across the state increased the frequency of suicide risk screenings and helped their staff across state and non-state organizations become trained in suicide prevention.

Direct Programs and Services

- Funding from Money Follows the Person (MFP) supported the CAPABLE Falls Program, serving Chittenden County residents.
- The CDC funded Arthritis Program supported Tai Chi and Walk with Ease programming at [Services and Supports at Home \(SASH\)](#) and Area Agencies on Aging, expanding older adults' access to physical activity.
- With support from an arthritis grant, [Senior Solutions](#) partnered with the Edgar May Recreation Center to offer *Slow Aquatics for Arthritis*.
- Senior centers across the state offered healthy meals and exercise programs to thousands of older Vermonters in their communities. To find a senior center visit the [Age Strong VT Social Connection Map](#).
- In October 2024, \$2.3M in Global Commitment funding was added to the SFY 2025 home delivered meals budget, targeting the most food insecure older adults. This funding was renewed for SFY 2026.
- The [Charlotte Senior Center](#) hosted Tai Chi classes, Chair Yoga classes, Bone Builders classes, a Memory-Café hour, and an Alzheimer's caregivers support group.
- The [Thompson Center](#) delivered 14,115 Meals on Wheels to older Vermonters throughout Woodstock, Bridgewater, Barnard, and Pomfret.
- The [Department of Disabilities, Aging, and Independent Living](#) (DAIL) facilitated the opening of MissionCare at Bennington, a specialized nursing facility for Vermonters with complex care needs in 2024 to prevent Vermonters from being stuck in hospitals and other settings. As of November 2025, MissionCare had admitted 60 new residents, at 89% capacity. Residents have come to MissionCare from a variety of settings, including hospitals, correctional facilities, houselessness, homelessness, and out-of-state facilities.
- SASH expanded the role of Community Health Workers (CHWs) to include blood pressure monitoring using automated cuffs, helping to reduce chronic diseases and ensure care continuity for 5,000 older Vermonters.

Systems and Policies

- The Vermont Assembly passed, and Governor Scott signed [Act 68](#), an act relating to health care payment and delivery system reform. The legislation aims to improve health outcomes, enhance care quality, control costs, and ensure equitable access to health care services.
- In partnership with Age Strong VT, the Vermont Department of Health received [Age-Friendly Public Health System](#) recognition.
- The Hub and Spoke Alzheimer's Disease and Related Dementias (ADRD) Workgroup trained navigators, promoted the Annual Wellness Visit and supported the Dementia Care Specialist position.
- Grace Cottage Family Health & Hospital, a designated age-friendly hospital located in Townshend, VT, recorded [a strong fiscal year 2025](#) performance, which granted them a waiver from defending their fiscal year 2026 budget to the Green Mountain Care Board (GMCB).
- The first annual [Older Adult BRFSS Data Brief](#) was published, providing the foundation for tracking longitudinal trend data on the physical health of older adults. This data will help inform strategies for improving health.

Awareness and Education

- The Alzheimer's Association presented over 25 sessions of Healthy Living for Your Brain and Body in professional settings across Vermont.
- VDH, DAIL, UVM Center on Aging, Alzheimer's Association and Dementia Collaborative hosted their [2nd annual Dementia and Brain Health Symposium](#) focused on rural dementia care strategies.
- The UVM Center on Aging hosted the Vermont Geriatrics Conference to help educate primary care professionals on common health issues impacting older adults.
- VDH hosted three learning sessions with Dr. Regina Koepp, board certified clinical psychologist, and founder of the Center for Mental Health & Aging, to highlight ageism, how it impacts health and longevity.
- Dr. Regina Koepp, the keynote speaker at the SASH Annual Conference, provided training to over 90 SASH staff from across the state.
- The UVM Center on Aging included a session on Suicide Prevention in the [Learning Enhancement in Aging Program](#) (LEAP).

- A multisector workgroup from across AHS began updating the Vermont Department of Health’s “Falls Prevention Guide”.

Key Gaps and Opportunities for Moving Forward

Gaps

- Vermont continues to place high in deaths resulting from unintentional falls, ranked in the top five states according to 2025 CDC data.
- Substance use among older adults is increasing without dedicated programming to prevent and provide treatment.
- Older Vermonters who are home bound have limited access to vaccines.
- The Vermont Immunization Program supplies vaccines to primary care offices throughout the state for people birth through age 64 through the Vermont Vaccine Purchasing Program. They currently do not provide vaccines for people 65+ as Medicare does not pay into the program.

Opportunities

- The Vermont Department of Health, the Alzheimer’s Association and the UVM Dementia Family Caregiver Center will continue to increase access to brain health information, supports, and lifestyle modifications.
- Stakeholders statewide, including VDH’s Division of Substance Use and Age Strong VT, are partnering to provide training on the WISE program, a wellness program that helps older adults avoid using substances.
- Explore why people who participate in CFC and are unhoused are younger than the average age of CFC participants overall.

Data Tells a Story – Healthy Aging in Vermont

With nearly one in three Vermont residents aged 60 or older (30% or 194,000 adults), Vermont has the 2nd oldest population in the country. To learn more about Healthy Aging in Vermont, check out our [Healthy Aging Reports by County](#).

Healthy Aging Indicators by Age Group

- The percentage of older adults that live alone and rarely or never get the emotional support they need increases with age.
- The percentage of adults that consume alcohol at a risky level^^ and did not see a health care provider in the last year decreases with age.
- One in three adults fell in the last year, across all adult age groups.

Indicator	60-69	70-79	80+
Rarely or never gets the emotional support they need ¹	8%	10%	18%
Lives alone ²	27%	34%	51%
Had worsening memory and confusion in the last year ³	8%	8%	16%
Fell during the last year ²	32%	30%	36%
Did not see a health care provider in the past year ²	18%	11%	10%
Consumes alcohol at a risk level^^	34%	24%	14%

Source: VT Behavioral Risk Factor Surveillance System:

¹ 2018, 2020, 2022, ² 2020-2023, ³ 2016, 2020, 2022

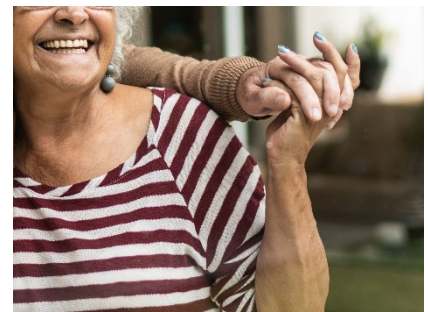
Social Connection is Key



Social Connection calls out the importance of inclusion at any age and stage of life. While social isolation and loneliness are often connected, they are not synonymous. The Centers for Disease Control and Prevention (CDC) defines **social isolation** as not having relationships, contact with, or support from others, while **loneliness** is defined as the feeling of being alone, disconnected, or not close to others. Some people are socially isolated but do not experience loneliness, while other people feel lonely despite being socially connected. As we age, the likelihood of experiencing isolation can increase due to loss of family members and friends, loss of access to transportation, or for other compounding reasons. Intentionally creating accessible opportunities for connection is essential to fostering an age-friendly, age-inclusive Vermont. Social connection and inclusion are foundational to healthy aging at any stage of life.

What do we want to achieve?

1. Increase volunteerism.
2. Increase awareness and identification of social isolation and loneliness.
3. Increase the availability and accessibility of high-quality programming.
4. Increase the number of intergenerational engagement opportunities for all Vermonters.



Progress Made to Achieve these Goals

Multisector Planning

- In collaboration with the AARP, the Alzheimer's Association, the Area Agencies on Aging, and the UVM Center on Aging, Age Strong VT co-hosted two film screenings with panel discussions on dementia care models and caregiver needs in Burlington.

- The [Vermont Language Justice Project](#) (VLJP) launched a free app providing multilingual options to help Vermonters who speak languages other than English access information and resources. This app is especially helpful for older adults of immigrant backgrounds who arrived later in adulthood, and for whom learning English has been challenging.

Direct Programs and Services

- [Cathedral Square](#) recruited over a dozen volunteers including some older adults for their first Day Respite, a new model of providing adult respite care at a residential care home to support families.
- [Support and Services at Home \(SASH\)](#) screened 3,865 older adults for loneliness and social isolation in collaboration with Vermont Care Partners. Through this screening project the embedded mental health program at SASH sites was strengthened. 300 group initiatives tailored to enhance participants' emotional wellness were added as a result.
- The UVM Center on Aging expanded the Grand Friends Program creating intergenerational opportunities for UVM students and older adult community members.
- Members of the [UVM Center on Aging Student Advisory Board](#) led arts-based intergenerational programs including Crafts & Conversation and the Musical Brain Initiative.
- During the summer of 2025, in cooperation with the [Center for Social Impact](#) at Dartmouth College, film studies students worked with [Windham Aging](#) to design and produce intergenerational games. The focus of the games is to circulate them in the community to increase intergenerational activities and decrease social isolation.
- 370 Vermonters received services funded by Medicaid and Choices for Care (CFC) across Vermont's [11 Adult Day Centers](#). These centers provided a range of health, social and therapeutic services, as well as opportunities for caregiver respite.
- The community organization [Mount Mansfield Villages](#), covering Jericho, Cambridge, and Underhill, reached over 80 members. Regular activities and volunteer services were provided to support members through a model that enhances connection and independence while aging in place.

- The [Vermont Arts Council](#) (VAC) supported age-friendly projects.
 - The VAC funded 14 multi-week Creative Aging residencies in ten counties and raised additional funds.
 - The VAC trained 15 teaching artists to support artists with best practices for designing creative aging programs, promoting social engagement, incorporating accessible practices, and developing community partnerships.
 - The VAC awarded multiple grants across Vermont supporting social connection including intergenerational connections and healthy aging through their Creative Aging Grants.
- The [CarePartners](#) Adult Day Center in St. Albans hosted a daily coffee hour as well as a community style lunch throughout 2025.

Systems and Policies

- The Age Strong VT Project Management Team updated the [Social Connection Map](#) to include Support and Services at Home (SASH), increasing access to information about age-friendly, coordinated resources and supports.
- Through MFP funding, the [Northeast Kingdom Council on Aging](#) (NEKCOA) provided technical training to over 170 older Vermonters in rural areas helping connect previously isolated older adults.
- [Windham Aging](#) established the [Elizabeth Rowell Thompson Leadership Award for Healthy Aging](#). The award recognizes two leaders who have made meaningful contributions for older adults in Windham County.
- The UVM Center on Aging launched Vermont Youth Leaders creating intergenerational engagement opportunities across Addison, Chittenden, Franklin and Washington Counties.
- The [Central Vermont Council on Aging](#) (CVCOA) increased their volunteer engagement by 97 people, and through the new Community Engaged Tech Specialist position, increased participation rates in their Creating Aging program, gardening program, and tech support.

Social Connection Map

Find a senior center, adult day care center, library, or other town gathering places to socialize in your community and connect to resources for aging well. Select one of the options below to see a map showing locations.

All Resources		
	Adult Day Center	
	Area Agency on Aging	
	Food Distribution Site	
	Memory Café	
	Senior Center	
	SASH	
	Public Library	
	Town Hall	



Awareness and Education

- WCAX continued to produce a weekly [Super Senior](#) highlight.
- The Age Strong VT Project Manager acted as a community sponsor for the Larner College of Medicine Class of 2028 Public Health Project “Structural and Health-Related Factors Associated with Loneliness in Older Vermonters”, publishing findings in January 2026.
- The Department of Health created a series on suicide featuring the stories of Vermonters who shared their experience as part of a statewide effort to reduce stigma and increase mental health supports.

Key Gaps and Opportunities for Moving Forward

Gaps

- Several key transportation services for older adults have had to scale back due to funding cuts, impacting older Vermonters’ access to socialization and increasing the risk of loneliness.
- Where Vermonters live impacts their access to social activities and physical activity programs such as Bone Builders, Tai Chi, etc. For example, older adult community centers across the state differ on which programs they can offer and the frequency with which they can offer programming due to financial and workforce resource availability which affects opportunities and level of service.

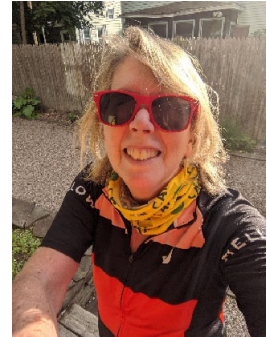
Opportunities

- The Volunteer Driver Program is an opportunity for people of all ages to engage in intergenerational activities and provide a social network.
- Mapping out the activities available by county and hosting organization could provide an opportunity to reduce duplication and streamline programming.

Vermonters' Lived Experiences

A foundational objective of Age Strong VT is to increase volunteerism of older Vermonters. Volunteering provides an important juncture for social connection as we age.

It is volunteers like Linda Bowden, who served as the AARP Volunteer State President for six years, who make Vermont an age-friendly state. In 2018, as an AARP volunteer, Bowden started hosting monthly bike rides in Burlington from May to August with participation in the dozens. In 2025, Bowden extended the monthly adventures to Montpelier, where community members joined monthly from June through August. Between the two sites, approximately 40 riders participated monthly.

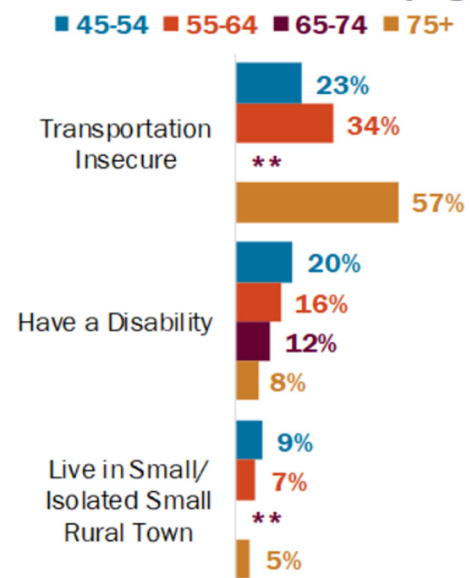


Data Tells a Story – Social Connection & Loneliness

In 2023, the U.S. Surgeon General released an advisory calling attention to social isolation or experiencing loneliness as a public health crisis. According to the 2023 Behavioral Risk Factor Surveillance Survey, 6% of Vermont adults aged 45 or older, or approximately 15,500 Vermonters, reported usually or always feeling socially isolated. Factors such as access to transportation, older age, living in rural areas, and/or having a disability were found to increase risk of social isolation.

According to the 2025 Age Strong VT Lerner College of Medicine Public Health Project survey, Vermont respondents aged 75 or older reported a significantly smaller social network than respondents 74 or younger, which was associated with greater loneliness. When respondents were asked, “What changes could help you feel a stronger sense of belonging in your community?”, respondents answered that community programs, personal effort and transportation access would be key in increasing a sense of belonging. For more data, visit the [Age Strong VT Health Risks Due to Social Isolation Among Older Adults](#) data brief.

Rate of social isolation among physical factors that can increase the risk of social isolation by age



** Data suppressed due to small numbers and low statistical reliability.
Source: BRFSS, 2022

If you or someone you know is lonely or in need of social connection, call or text 211 for resources, or visit [Vermont 211](#) online. If you or someone you know needs support or is in crisis, call or text the 988 [Lifeline](#). Crisis counselors are available 24/7.



Most Vermonters are interested in aging in place, remaining in their homes and communities as they age. In 2025, AARP Vermont published the results of a survey of Burlington residents aged 45 and older, which indicated that over 80% of respondents would prefer to remain in Burlington. In Milton, 60 % of seniors have indicated that they consider aging in place “extremely important.” Aging in place reduces expenditures on hospital and long-term facility care while helping Vermonters maintain their quality of life, and their social and service connections.

Since the 2024 launch of Age Strong VT, stakeholders statewide have orchestrated solutions to expand affordable housing, support construction of age-specific housing, and increase the number of older adult Vermonters who are able to remain in their homes and communities (aging in place). Yet we continue to face challenges in meeting the housing needs of older adults interested in downsizing, younger Vermonters raising families, and those interested in relocating to Vermont – new neighbors whose relocation is critical to addressing Vermont’s workforce shortage. As the Vermont League of Cities and Towns recently pointed out, housing is key to keeping our villages, towns and cities vibrant and strong.

What do we want to achieve?

- 1. Increase the number of new units of high-quality affordable housing that enable residents to age well in their communities.**
- 2. Increase age-specific housing available for older Vermonters.**
- 3. Increase the number of older Vermonters who can age in place.**

Progress Made to Achieve these Goals

Multisector Planning

- In the spring of 2025, [Downstreet](#) broke ground on the Marsh House, an affordable housing project in Waterbury on track to provide 26 new affordable homes.

- The Age Strong VT Steering Committee organized a multisector Housing Action Workgroup that has started by reviewing the housing-specific strategies of the Age Strong VT plan against broader activities and conversations happening across the state.
- The [Vermont Housing and Conservation Board \(VHCB\)](#) helped 58 new homeowners access permanently affordable housing.

Direct Programs and Services

- Two new Developmental Services group homes were established to serve individuals with specialized needs. Combined the group homes have the capacity to serve 11 individuals engaged in Developmental Disabilities Home- and Community-Based Services.
- The [Vermont Center for Independent Living \(VCIL\)](#) awarded the Home Entry & Bathroom Accessibility Modifications grant to 40 modification projects across the state.
- The [Manufactured Home Improvement and Repair \(MHIR\) Program](#) provided 455 Home Repair Awards, 151 Capital Infill Awards, and 67 Foundation Awards in the first third of 2025, with data indicating that over 45% of participants in the MHIR Program are older adults.
- Cathedral Square, in partnership with Evernorth, [opened Kelley's Field II](#), providing 24 energy-efficient, affordable apartments to adults 55 and older in Hinesburg, Vermont. Cathedral Square also opened Reid Commons a development of 33 apartments in St. Albans.
- The [Vermont Housing Finance Agency \(VHFA\)](#) [awarded](#) rental housing tax credits and bonds to support the construction, rehabilitation, or preservation of 329 affordable rental apartments in 10 communities across the state, and separately, [allocated](#) state tax credits expected to help build 48 new affordable owner-occupied homes (e.g., starter homes targeted to lower- and moderate-income homebuyers).
- [HomeShare VT](#) matched 300 people across their newly expanded service area, with 198 HomeShare options in stock, and expanded their service area to Caledonia, Essex, Orleans and Windham Counties. Bennington and some parts of Rutland County are the only areas remaining unserved by the agency.

- Approximately 975 (20%) [Choices for Care](#) participants used Assistive Device/Home Modification funds. In SFY 2025, Choices for Care contributed over one million dollars in assistive devices and home modifications to support people to age safely in their homes.
- The [UVM Center on Aging](#) was awarded a second year of Learning Enhancement in Aging Program (LEAP) funding with the goal of improving the health and social care workforce, enabling more adults to successfully age in place.

Systems and Policies

- Act 27 (2025) allocated one-time funding to support HomeShare VT in expanding into 4 new counties: Caledonia, Essex, Orleans, Windham.
- [Supports and Services at Home](#) (SASH) for All programs are being piloted in Southeastern Vermont. The SASH program has proven effective at preventing homelessness, fostering community connections and improving health.
- Act 69 (2025) makes substantive progress on the Vermont Rental Housing Improvement Program and establishes the Vermont Infrastructure Sustainability Fund, loan forgiveness, and planning for housing for those with disabilities among other changes.

Awareness and Education

- The Agency of Commerce and Community Development's '[Homes for All](#) Toolkit' was honored with a 2025 Congress for New Urbanism (CNU) Charter Award. The toolkit, launched in 2024, was released alongside training for small-scale home builders, investors and community leaders.
- The Vermont League of Cities and Towns released '[Actions to Enable Housing Development in Your Community](#)', a resource providing guidelines for communities to meet their housing needs by making housing a priority and reducing regulatory "red tape". The guide also discusses how to reduce costs and identify funding sources.

- The [Department of Housing and Community Development](#) (DHCD) released a [Directory of Organizations](#) to help Vermonters access information on housing, financing for housing, and programs that support staying and/or become housed.

Key Gaps and Opportunities for Moving Forward

Gaps

- Universal Design remains an under-utilized tool by many developers.
- The state's current supply of age-restricted affordable housing units continues to fall short of demand. Demand that will continue to increase as the demographic of Vermonters ages 60 and older increases.

Opportunities

- Increase collaboration between Age Strong VT and the State Health Improvement Plan's (SHIP) housing subcommittees to advance goals.
- Increase collaboration across Home Modification programs to reduce administrative costs and potential duplication.
- Explore policies that include home modification assessments for all choices for care participants.
- Build housing to accommodate smaller families, first time buyers, and older adults interested in downsizing. Such initiatives could address housing and workforce development challenges.

Vermonters' Lived Experiences

A Cathedral Square Success Story

Roxie Comings was unhoused for three years before moving into Reid Commons. Although she was not living on the street, she did not have permanent housing. At her age, after working all her life, she never imagined that she would be sharing expenses in a friend's home, searching for



permanent, affordable housing. Despite having lived in St. Albans for 30 years, she was not able to find a place to call home. That changed when she moved into Reid Commons, Cathedral Square's newest community.

In Comings' words, "Standing at the entrance to my new apartment, I felt something I hadn't felt in years: peace of mind. I finally have a secure, long-term home where I can age with dignity. No older adult should have to choose between paying rent, buying groceries, or covering medical expenses, yet too many of us face exactly those impossible decisions every single day. Cathedral Square has provided me with security, support, and community." The SASH wellness nurse monitors Comings' care, and the SASH coordinator is onsite whenever she needs help. Comings worked

"I wish everyone facing housing insecurity could experience this kind of support. I've learned firsthand that it can happen to anyone. It doesn't matter if you've worked all your life. When affordable housing isn't available and you're living on a fixed income, anyone can find themselves without a stable place to call home."

in healthcare for 43 years, often referring clients to Cathedral Square. "I saw the difference comprehensive support makes. Now I'm honored to benefit from it myself. But I know many others are still waiting, still worrying, trying to figure out where they'll live next month or next year. I'm grateful every single day for my home at Reid Commons."

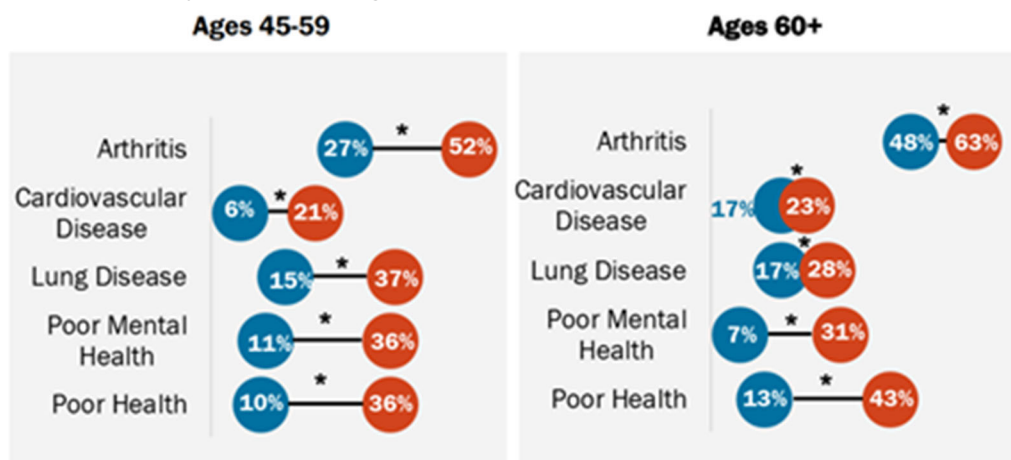
A HomeShare VT Success Story

In this section, click on the online version of this document to hear about the lived experiences of Vermonters. Watch the HomeShare VT Matches Video [here](#). Listen to Vermont Public's story about HomeShare VT [here](#).



Data Tells a Story – Housing

As the instances of older adults experiencing homelessness increase, the Age Strong VT Steering Committee is supporting conversations about creating housing opportunities for older adults statewide. From the Agency of Commerce and Community Development to the Agency of Human Services, to community partners such as AARP and Cathedral Square, we see stakeholders reimagining housing solutions that combine affordability, accessibility, and intergenerational connections.



In 2025, the Age Strong VT Project Manager and members of the Age Strong VT Steering Committee worked with the Vermont Department of Health's Data Surveillance Team to create several data briefs. One of these data briefs focuses on Housing Insecurity Among Older Adults.

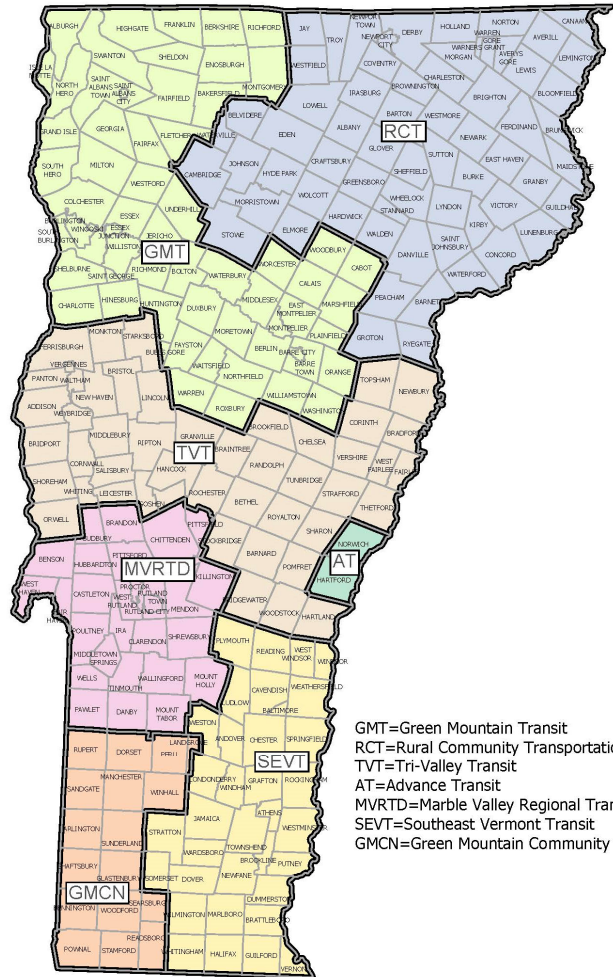
According to the data collected, over 9% of Vermonters aged 45 to 59 reported experiencing housing insecurity, while Vermonters 60 or older reported a 3% rate of housing insecurity. Housing insecurity describes not being able to pay rent, mortgage, or utilities and is linked to poor health outcomes. Adults 45 and older experiencing housing insecurity also experience higher rates of poor physical and mental health than those who are housing secure. The prevalence of poor health outcomes is higher in adults aged 45-59 and 60+ who are housing insecure.

Improving housing security among Vermont's older adults contributes to significantly increasing positive health outcomes.

Infrastructure for the Future - Transportation



Transportation spans every sector of a multisector plan for aging, especially in a rural state like Vermont. Without access to transportation, older adults miss opportunities for social connections and daily activities of living such as grocery shopping, medical appointments, and community events, contributing to decreased wellbeing. An age-friendly state must provide reliable transportation options for all residents. Across the lifespan, we all deserve the chance to live our fullest, healthiest lives, accessing health care, shopping, socializing with friends, getting outside – all of it!



Map Produced by the Vermont Agency of Transportation Public Transit Section - 10/16/2023

GMT=Green Mountain Transit
RCT=Rural Community Transportation
TVT=Tri-Valley Transit
AT=Advance Transit
MVRTD=Marble Valley Regional Transit District
SEVT=Southeast Vermont Transit
GMCN=Green Mountain Community Network

What do we want to achieve?

1. Increase access to walkable, bikeable and transit friendly communities.
2. Focus future transit service on Designated Growth Zones.
3. Expand the Older Vermonters and Persons with a Disability (O&D) transit program.

Progress Made to Achieve these Goals

Multisector Planning

- The [Northeast Kingdom Council on Aging](#) (NEKCOA) reported that the VTrans Older Adults and Persons with Disabilities (O&D) on-demand ride program was successful in the Newport area. Expansion into other areas using this less restrictive option to meet need is being considered.
- The Division of Emergency Preparedness, Response and Injury Prevention teamed up with the [Vermont Center for Geographic Information](#) to create the interactive [Older Drivers Resource Map](#) providing information on the Driver Rehab & Safety Program, Home Care, Motor Vehicle Offices, and Transportation Alternatives.
- Age Strong VT, the Division of Emergency Preparedness, Response and Injury Prevention and the [Vermont Center for Geographic Information](#) collaborated to make resources more accessible.

Direct Programs and Services

- [Elderly Services](#) of Middlebury secured a \$233,000 [Mobility and Transportation Innovations Grant](#) from the VTrans to expand service to Chittenden and Rutland Counties.
- The O&D ridership rates for SFY 2025 were nearly 5% higher than the SFY 2024, at 137,000 trips. While shopping and personal/social trips accounted for 22% of O&D trips, 57% of O&D trips were to medical appointments and critical care services such as dialysis and cancer treatments.
- Within the Older Adults and Persons with Disabilities (O&D) transportation program, 16% of trips were provided on bus routes, 34% in vans, and critically, 44% in private cars operated by volunteer drivers.
- The majority of O&D program trips were provided by: Green Mountain Transit (GMT) and its partners Special Services Transportation Agency in Chittenden County and CIDER in Grand Isle County (21%); Tri-Valley Transit and partner, including 8,611 trips provided by Elderly Services, Inc.(23%); Southeast Vermont Transit (SEVT) (19%); and Rural Community Transit (RCT) (18%).

- Travel to Adult Day Centers recovered from the pandemic, but travel to senior meals programs (4%) remained below the SFY 2019 level (23%).

Systems & Policies

- The total amount spent on the O&D program in Vermont was \$8 million, 80% of which (\$6.4 million) was federal money. Some of the local match for the federal funds consisted of in-kind contributions from the volunteer drivers who provide demand response service for the transit agencies.
- Adult Day Centers received continued focus. Upper Valley Adult Day purchased a van with a wheelchair lift to transport participants.

Awareness and Education

- The 2025 Age Strong VT, Larner College of Medicine Public Health Project, “Structural and Health-Related Factors Associated with Loneliness in Older Vermonters”, recommended “expanding transportation infrastructure”.

Key Gaps and Opportunities for Moving Forward

Gaps

- Due to limited options and misinformation or lack of awareness about the services that exist, access to transportation in rural areas remains a challenge for older adults.
- Residents in Chittenden County, including those who live on direct bus lines to their places of employment, continue to drive to work alone.

Opportunities

- Raise awareness among about the need for volunteer drivers in the Older Adults and Persons with Disabilities (O&D) Transportation Program
- Expand awareness about, and use of, [Trip Assist - Go! Vermont](#)
- Develop transportation infrastructure for older adults living in rural areas to mirror that of systems in place for school children.
- Campaign for Vermonters in urban areas to use public transportation.

Vermonters Lived Experiences

“Without a solid transportation structure our Adult Center would not exist. It is a challenge to get people here on public transportation that is for sure. One of the most stressful parts of my job. We definitely need better infrastructure around transportation and a solid funding source.”

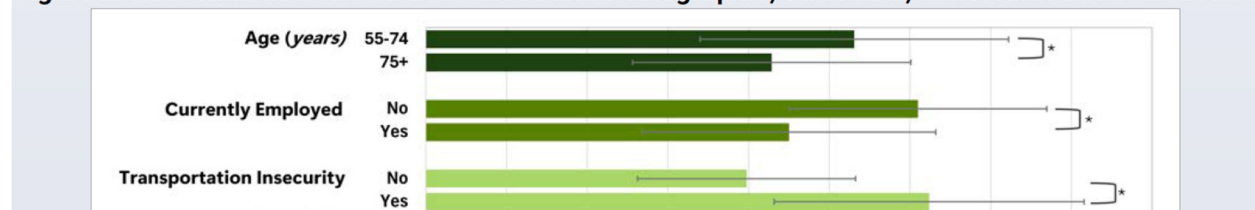
– Adult Care Provider, Vermont
(Response to the 2025 Age Strong VT Annual Survey)



Data Tells a Story – Transportation

The results of the Age Strong VT/Larner College of Medicine Class of 2028 Public Health Project “Structural and Health-Related Factors Associated with Loneliness in Older Vermonters” indicated that among those factors contributing to increased loneliness and social isolation, transportation played a significant role among those surveyed.

Figure 2: Associations between Loneliness and Demographic, Structural, and Health-Related Factors



Qualitative responses emphasized the need for expanded bus routes, improved Special Services Transportation Agency (SSTA) flexibility with increased rural coverage, accessible senior programs, and regular community activities that provide structure, motivation, and a sense of belonging. As transportation barriers, functional limitations, and reduced social networks are recognized contributors to loneliness and social isolation among older adults, especially in rural communities, these findings across Vermont mirror national patterns.

Infrastructure for the Future – Community Design



Designing communities for older adults and people with disabilities makes those communities accessible and age-friendly for Vermonters at all ages and stages of life. Community design is a foundational aspect of age-friendly living, impacting that community's functionality, resilience, and adaptability over time. Centrally located services surrounded by walkable, bikeable, accessible intergenerational public spaces and housing would help address housing, affordability, and transportation crises.

What do we want to achieve?

- 1. Increase the availability of accessible, inclusive public spaces (indoor and outdoor) in towns by encouraging Smart Growth and infill development.**



Progress Made to Achieve these Goals

Multisector Planning

- The Vermont Trails and Greenways Council, along with partner organizations, significantly increased the number of accessible trails.
- AARP Volunteers completed walk audits to evaluate areas for walkability, safety, accessibility, and rollability.

Direct Programs and Services

- The Department of Housing and Community Development (DHCD) continued to administer the Municipal Planning Grant program with awards going to municipalities aimed at making public spaces more accessible for older adults and people with disabilities. The grant was awarded to 31 recipients.

- Cathedral Square opened Reid Commons, which was built on a previous brownfield site, which the City of St. Albans had invested \$6M in to remediate under the Vermont Brownfields Reuse and Environmental Liability Limitation Act (BRELLA).

Systems and Policies

- Through Act 181, Modernizing Land Use Review, Governor Scott appointed members to the new Land Use Review Board, a full-time, professional board with expertise across planning, development, environmental science, and law. The Board is charged with reviewing regional plans and maps that will establish future designated areas for reduced or no Act 250 review, and eligibility for funding and incentives through ACCD's Community Investment Program. The Board met over 75 times between January and December.
- \$14.5 million in Community Development Block Grant-Disaster Recovery Grant funding was awarded to [Down Street Housing & Community Development](#) for affordable housing in Lamoille and Washington Counties.
- [Act 69](#) (2025), created the [Community and Housing Infrastructure Program \(CHIP\)](#), a project-based approach to tax increment financing. CHIP authorizes a sponsor—any of a municipality, a developer, or an independent agency that meets State lending standards—to finance the costs of infrastructural improvements (housing infrastructure projects) using future property tax revenues from the parcel(s) on which a housing development is constructed.
- The [802 Homes](#) team hosted three community design workshops in Essex Junction, Hartford, and Manchester to understand how well the draft homes designs meet local housing needs and how they would fit within existing neighborhoods. Tabletop conversations focused on the design needs for aging-in-place, multigenerational living, and starter homes, as well how to best balance affordability with good design, sustainability, and desired amenities.



Awareness and Education

- The Agency of Commerce and Community Development (ACCD) held the Reimagining Rural Capacity Summit as part of the Vermont Evaluation of Rural Technical Assistance (VERTA) project, identifying that municipal capacity is the largest constraint, and that coordinated solutions are needed to align state programs and rural communities.
- AARP volunteers and staff provided online learning for Vermonters on how they could make their homes into forever homes by incorporating Universal Design standards with a focus on safety elements.

Key Gaps and Opportunities for Moving Forward

Gaps

- The lack of centralized wastewater infrastructure presents a significant challenge to the development of residential infrastructure needed to meet Vermont's longitudinal housing demands.
- Rural communities and towns work independently of each other across the state, often replicating similar work.

Opportunities

- Targeted outreach could increase receptivity to development of shared infrastructure able to sustainably scale capacity.
- Technical support could be provided to create a database where rural communities could share solutions to common challenges and successful initiatives.

Valuing Family Care Partners



Over one in five Vermonters provide caregiving support, much of which is unpaid. A significant number of these caregivers are women. Thousands of older Vermonters are able to age in place, continuing to live in their homes and communities because of family, friends and neighbors who provide care and support. Caregivers provide support across a range of daily living activities from meal preparation to financial assistance to medication management. Guaranteeing that family care partners feel valued and have the respite they need to recharge is crucial to ensuring that we all have the supports and resources we need to age strong in Vermont.

What do we want to achieve?

- 1. Increase family care partner knowledge and use of respite options and support groups.**
- 2. Reduce the need for family/friends to provide full-time care/assistance to a friend/family member.**
- 3. Reduce negative financial impacts on family care partners.**
- 4. Increase family care partner knowledge of selfcare, medical benefits, long-term care and estate planning resources.**



Progress Made to Achieve these Goals

Multisector Planning

- Cathedral Square created the first Day Respite at Memory Care at Allen Brook to support caregivers caring for those with dementia.
- With funding from the Vermont Community Foundation (VCF), and in collaboration with the UVM Department of Social Work, the Dementia Family Caregiver Center, and CADER, the UVM Center on Aging piloted the Vermont Learning Enhancement in Aging Program (LEAP) from January through June of 2025.

- VDH granted funds to the [Dementia Family Caregiver Center](#) for the BRIDGES Program to provide geriatrics and gerontology education opportunities to social work students.
- The [Alzheimer's Association](#) increased the number of dementia caregiver support groups to over 25 online and in-person.
- The [Central Vermont Council on Aging](#) (CVCOA) partnered with Central Vermont Home Health and Hospice to offer Powerful Tools for Caregivers classes twice per year. Other Area Agencies on Aging offered similar caregiver support programs.

Direct Programs and Services

- Area Agencies on Aging provided Dementia Respite Grant vouchers to caregivers seeking respite for their care recipient.
- The State Unit on Aging (SUA) encouraged use of TCARE by AAA caregiver support specialists for all caregivers who received funding for respite and supplemental services. TCARE is an evidence-based assessment tool and care-management protocol that identifies specific stressors and creates customized care plans to reduce caregiver stress.
- [Age Well](#) reduced the need for family and friends to provide full-time care through coordinated case management, in-home supports, CAPABLE, and community-based services that help older adults maintain independence through increasing mobility and functionality.
- [Elderly Services](#) of Middlebury provided respite for family care partners, as well as counseling on respite options and self-care.

Systems and Policies

- The [Vermont Aging Network Consortium](#) (VANC) invested in a statewide contract with TruAlta, allowing all area agencies on aging to provide caregivers with free access to online resources for self-care.
- [AARP](#) supported the caregiver tax credit bill, S.51, relating to Vermont income tax exclusions and tax credits, which passed the Senate in 2025.
- The [Adult Services Division](#) (ASD) enrolled new home care providers to increase Choices for Care (CFC) participants' access to personal care.

- DAIL released a Request for Proposal (RFP) to identify a vendor to create a Direct Care Workforce Registry.

Awareness and Education

- AARP and the [Alzheimer's Association](#) collaborated to offer the Empowered Caregiver education program, both in person and virtually to over 20 participants across Vermont.
- The [Central Vermont Council on Aging](#) (CVCOA) increased virtual Memory Cafes to once per week, with in person Memory Cafes being held once per quarter.
- The [Southwestern Vermont Council on Aging](#) (SVCOA) extended their memory cafes to Pownal and Manchester expanding support in rural areas. Memory cafes are safe, comfortable spaces that allow caregivers and those experiencing memory loss to socialize and engage in activities that enhance their quality of life.
- The CVCOA hired support staff for the Director of Caregiver Support.

Key Gaps and Opportunities for Moving Forward

Gaps

- Family caregivers experience significant financial strain.
- Family caregivers have trouble navigating support systems and financial losses due to caregiving.

Opportunities

- Explore opportunities for senior centers and Area Agencies on Aging to expand existing support networks and create new ones.
- Increase awareness among family caregivers about Medicaid funding available for respite.
- Create real-time solutions such as a direct care workforce registry to connect caregivers with respite providers.
- Increase access to, and training on, assistive technology that would allow caregivers more respite and personal time.



Vermonters deserve to live in an environment of respect, dignity and independence, at every age. Yet even here in our brave little state, older Vermonters face significant challenges such as self-neglect, financial exploitation through sophisticated scams, and dismissal of their experiences across sectors not traditionally associated with older adulthood. Addressing these challenges requires creating systems that sustain public awareness when scams occur, as well as educating across sectors to ensure that systems, services, and products are designed and built with the experiences of older adults in mind. Creating an age-friendly state requires us to make a commitment to call out ageism and safeguard the rights of older adults even when it feels uncomfortable or inconvenient to do so. Through the framework of Age Strong VT, we affirm our belief that Vermonters can experience the prime of their life at any age or stage.

What do we want to achieve?

- 1. Increase the adoption and use of recommended policies and interventions to support adults who may be self-neglecting.**
- 2. Increase the transparency and usability of long-term care facility data.**
- 3. Increase coordination of elder justice services and supports.**



Progress Made to Achieve these Goals

Multisector Planning

- Several agencies across Vermont are involved in addressing concerns of neglect or abuse for older adults.
- Adult Protective Services (APS) provided training to partner agencies' team members.

Direct Programs & Services

- Area Agencies on Aging provided case management services to 131 older adults who were found to be at risk of [self-neglecting](#).
- The Vermont Attorney General's [Consumer Assistance Program](#) (CAP), which provides scam prevention resources and information, addressed 150 incidents in which Vermonters were targeted in a scam to send money to fix a fake issue with their computer or mobile [device](#).

Systems & Policies

- Ninety-three percent (93%) of the complaints the [Vermont Ombudsman Project](#) (VOP) closed in 2025 were fully or partially resolved to the satisfaction of the resident or participant.
- [Cathedral Square](#) provided transparent data on the number of Medicaid beds approved versus the number that they were able to accept, sharing operating financial concerns.
- The Vermont Ombudsman Project (VOP) completed 407 non-routine facility visits and 363 routine monitoring facility visits.
- The [Department of Financial Regulation \(DFR\)](#) granted a submission period between December 2025 and January 2026 during which applicants could seek one-year grant funding of up to \$50,000 for financial services education initiatives.

Awareness and Education

- Vermont Attorney General's Consumer Assistance Program and the Vermont Department of Financial Regulation's Banking Division's Consumer Service & Outreach presented [Stopping Scams Together: Scam Prevention & Awareness](#) at the South Burlington Library.
- The Vermont Association of Area Agencies on Aging (V4A) held an in-person Violence Prevention & De-Escalation training in September at the Waterbury State Office Complex. Participants learned about potential field-safety concerns, gained an understanding of protective factors, and learned about active techniques to mitigate risk.

Key Gaps and Opportunities for Moving Forward

Gaps

- Self-neglect services are lagging behind the rest of the country, with limited resources for individuals identified as self-neglecting.
- The Vermont Attorney General's Consumer Assistance Program does not have a texting/SMS option.

Opportunities

- Strengthen state grants related to identifying and addressing self-neglect and rework the self-neglect survey data to capture more accurate data on the number of older adults who may be disengaging with normal life.
- Expand collaboration between the Department of Disabilities, Aging and Independent Living (DAIL), the Vermont Department of Health (VDH), the Vermont Aging Network Consortium (VANC), the Area Agencies on Aging (AAA) and other organizations to increase education to primary care providers about screening patients for self-neglect and referring those identified to local and state resources.
- The Vermont Attorney General's Consumer Assistance Program could produce a marketing campaign aimed at increasing older adults' knowledge about scams coupled with a text messaging option to an easy number, such as 802-No-Scams.

Vermonters Lived Experiences

Older Vermonters are subjected to scams each year. Read cases documented by the [Vermont Long-Term Care Ombudsman Project](#) at Vermont Legal Aid and visit Seven Days to read the 2024 [story of a Vermont resident](#) who was scammed out of nearly \$1 million.

Those who encounter scams can report their experience online or by phone to the [Vermont Attorney General's Consumer Assistance Program](#).



All Vermonters benefit from age-friendly systems that are effectively accessible, designed with older adults in mind. To make systems accessible they must be well known, easy to locate, and convenient to use. Vermonters must be informed about age-friendly programs and structures that provide access to the services, supports, and protections necessary to foster dignity and independence throughout the aging process.

What do we want to achieve?

- 1. Increase access to a coordinated system of age-friendly services, supports and protections**
- 2. Adopt age-friendly best practices at VT211 and AAA Helpline call centers**
- 3. Increase access to information about age-friendly resources and supports**
- 4. Increase the availability of safe emergency housing for older Vermonters**



Progress Made to Achieve these Goals

Multisector Planning

- In conjunction with [Brattleboro Memorial Hospital](#), [Windham Aging](#) created and hired its first staff position to work as a catalyst, fostering collective impact among partners, community members, and health and human service professionals to address age-related challenges and improve access to community resources. The Community Health Coordinator (Aging Focus) works within Brattleboro Memorial Hospital on age-friendly work for older adults served by the hospital.
- Through Money Follows the Person (MFP) funding, Age Well trained 60 new respite volunteers across Vermont's Area Agencies on Aging.

- The Department of Disabilities, Aging, and Independent Living ([DAIL](#)) commenced its multi-year effort to stabilize and sustain the nursing home sector, focusing on workforce, capacity, quality, financial sustainability, and complex care.

Direct Programs and Services

- The UVM Center on Aging was awarded a second year of [Learning Enhancement in Aging Program \(LEAP\)](#) funding with the goal of improving the health and social care workforce. This program enables more Vermonters to successfully age in place.
- The [Northeast Kingdom Council on Aging](#) (NEKCOA) established a transitions coordinator position to expedite helpline referrals from community partners, supporting accurate and appropriate service placement, while educating referral sources about support agencies.
- In SFY 2025, 6,937 people received Choices for Care Long-Term Care Medicaid services across all settings (a 4% increase from SFY 2024). Approximately 64% were served in Home and Community-Based Settings and 36% were served in nursing homes.
- DAIL came into compliance with federal rules for [Home and Community Based Services \(HCBS\)](#) to ensure conflict free case management in home and community-based settings. This required onboarding two new case management agencies for the Brain Injury Program and the Developmental Disabilities Services Division (DDSD) and increasing case management capacity at the Area Agencies on Aging. Nearly 100 people in the Brain Injury Program, 1500 people in Choices for Care, and 4,000 people in DDSD were impacted by this change.
- For participants of Long-term Care (LTC) Medicaid, MFP covered one-time expenses. By providing financial support to these participants, costly institutional care was avoided, and participants were able to age in place. MFP provided transition funds for 75 Vermonters with a Medicaid cost savings of ~ \$20,000 per quarter, per person served.

Systems and Policies

- DAIL worked in collaboration with DCF to identify a new model of specialized shelter to serve people with higher needs.
- The Vermont Aging Network Consortium (VANC) was awarded a \$450,000 federal grant to update Vermont's No Wrong Door Older Vermonters Helpline and Information Systems Network Infrastructure to support people easily getting connected to information and services.
- Structural collaboration was strengthened within the Agency of Human Services (AHS) on emergency housing supports for older Vermonters.
- With the Community Health Coordinator (Aging Focus), Windham Aging's Core Team worked to streamline the workflow and increase membership. Together with members, they distilled the Windham Aging Strategic Plan into five measurable goals.

Awareness and Education

- To address workforce shortages across HCBS, DAIL established a dedicated website and conducted a direct care workforce marketing and recruitment campaign which received over 120,000 hits.
- DAIL distributed \$500,000 in state funding to nursing homes to increase LNA recruitment and retention.

Key Gaps and Opportunities for Moving Forward

Gaps

- Multiple organizations offer the same programming across overlapping service areas.
- Vermont does not have sufficient long-term care workforce to meet growing demand for services which ultimately leaves Vermonters without the workforce to help them care for themselves as they age.

Opportunities

- Reproducing local programs proven effective across the state to other service areas could reduce inefficiencies and expenditures.

A Sustainable Future

With support from sectors across Vermont, the goals of the Age Strong VT Plan are being realized. The plan outlines a series of sprints in the context of a much larger marathon. There is neither one solution nor one person who can address all the challenges ahead, across all of the sectors involved. However, together we can prepare [a stone soup](#), adding each of our strengths to a pot that will nourish all Vermonters equitably.

In its second year, the Age Strong VT Steering Committee identified new partners, extending the reach of stakeholders who are invested in creating sustainable solutions. Commitment from state leadership, including regular engagement with leaders across sectors such as housing and transportation, legislators and Agency Secretaries, demonstrated the mobilization happening in every corner of the state, across every sector. Engagement in the plan has increased as stakeholders have recognized needs in a landscape where one in three Vermonters are aged 60 or older.

Looking ahead, the initiative has secured funding in 2026 to present local level multisector plan for aging work statewide, to create resource guides for Vermonters – available both digitally and in print, and to hold a Summit on Health Care, Affordability and Housing.

The Roadmap Ahead

With one in three of our community members aged 60 or older, our state is ahead of the curve in experiencing a historic demographic shift. Most of the country is trending behind us, giving us an opportunity to be the leader in demonstrating best practices. The infrastructure and partnerships that continued to be built and strengthened in 2025 are indicators that our work is headed in the direction needed to make Vermont a state where residents can continue to age independently with dignity and respect. With sustained commitment and investment, we can create communities where all Vermonters thrive as we age.

To actively participate in realizing the goals of the Age Strong VT multisector plan for aging, reach out to agestrongvt@vermont.gov.

Appendix A: Please Be Aware of These Commonly Used Terms

Language is fluid, changing from generation to generation. This can create confusion around which terms are considered respectful and which terms have been updated.

Use of the following words is recommended:

Age-friendly

Age-friendly is a term that refers to environments free from social and physical barriers, which are supported by policies, systems, and services that support maintenance of health across the lifespan. Age-friendly environments enable older adults to maintain mobility and decision making while maintaining their social connections and their contributions.

Age in Place / Aging in Place

These terms refer to the ability to remain living in our homes and/or our communities when our goals and needs change as we grow older.

Older Adult

Using this term is often viewed as age-positive and respectful as it is considered person-first or person-centered language.

Caution and avoidance of the following terms is encouraged:

Elderly

Although the etymology of this word initially meant bordering on older age, over centuries, it came to be used derogatorily due to ageism towards older people. As we address ageism, we must address use of this term. It is generally advised not to use this term to describe other people unless they give explicit permission or an indication that they prefer this term.

Senior

The word *senior* is the Latin word for elder, older, or aged. Some people prefer this word, while others find it ageist. It is generally advised to use this term to describe other people only when they have indicated preference.

Appendix B: Reference and Resource List

Acronym	Organization	Organization Type	Web Page
AARP	AARP	Non-profit	https://www.aarp.org/states/vermont/
ASD	Adult Services Division	State Agency – Internal Division (AHS)	https://asd.vermont.gov
ACCD	Agency of Commerce and Community Development	State Agency	https://accd.vermont.gov
AHS	Agency of Human Services	State Government	https://humanservices.vermont.gov/
--	Age Well	Area Agency on Aging	https://www.agewellvt.org/
--	Aging in Hartland	Community Non-profit	https://aginginhartland.org/
ALZ	Alzheimer’s Association	Non-profit / Advocacy	https://www.alz.org/vermont
--	Bugbee Senior Center	Older Adult Community Center	https://www.bugbeecenter.org/
--	Cathedral Square	Nonprofit - Housing	https://cathedralsquare.org/
CHCS	Center for Health Care Strategies	Policy Design and Implementation organization	https://www.chcs.org/
CVCOA	Central Vermont Council on Aging	Area Agency on Aging	https://www.cvcoa.org/
--	Charlotte Senior Center	Older Adult Community Center	https://charlotteseniorcentervt.org/
DAIL	Department of Disabilities, Aging, and Independent Living	State Agency – Internal Department (AHS)	https://dail.vermont.gov/
DFR	Department of Financial Regulation	State Agency	https://dfr.vermont.gov/
DHCD	Department of Housing and Community Development	State Agency – Internal Department (ACCD)	https://accd.vermont.gov/housing
HSVT	HomeShare Vermont	Nonprofit – Housing	https://www.homesharevermont.org/

	Older Vermonters Caucus	Legislative	https://www.youtube.com/watch?v=hSI5lpBjawM
SCAN	The Scan Foundation	MPA Partner	https://www.thescanfoundation.org/
	Vermont State Treasurer's Office	State Agency	https://www.vermonttreasurer.gov/
SVCOA	Southwestern Vermont Council on Aging	Area Agency on Aging	https://svcoa.org/
SASH	Support and Services at Home	Nonprofit	https://sashvt.org/
--	The Thompson Center	Older Adult Community Center	https://www.thompsonseneiorcenter.org/
UVM	University of Vermont	University	https://www.uvm.edu
UVM - LCOM	University of Vermont Larner College of Medicine	University – Medical School	https://www.uvm.edu/larnarmed
VT211	Vermont 211	Service Provider / Nonprofit organization	https://www.vermont211.org
AHS	Vermont Agency of Human Services	State Agency	
VTRANS / AoT	Vermont Agency of Transportation	State Agency	https://vtrans.vermont.gov/
VANC	Vermont Aging Network Consortium	Service Provider / Nonprofit organization	https://vtagingnetwork.org/
VASCAMP	Vermont Association of Senior Centers & Meal Providers	Nonprofit	https://vascamp.org/
VCGI	Vermont Center for Geographic Information	State Agency	https://vcgi.vermont.gov/
VCF	Vermont Community Foundation	Nonprofit Organization	https://vermontcf.org
VERTA	Vermont Evaluation of Rural Technical Assistance	Project UVM CRS, DHCD, Leahy Institute for Rural Partnerships	https://accd.vermont.gov/community-development/current-initiatives/VERTA
VHFA	Vermont Housing Finance Agency	Nonprofit / Finance	https://vhfa.org/
VLCT	Vermont League of Cities and Towns	Nonprofit / Municipal Association	https://www.vlct.org
---	Windham Aging (Collaborative)	Community Nonprofit	https://www.windhamaging.com/