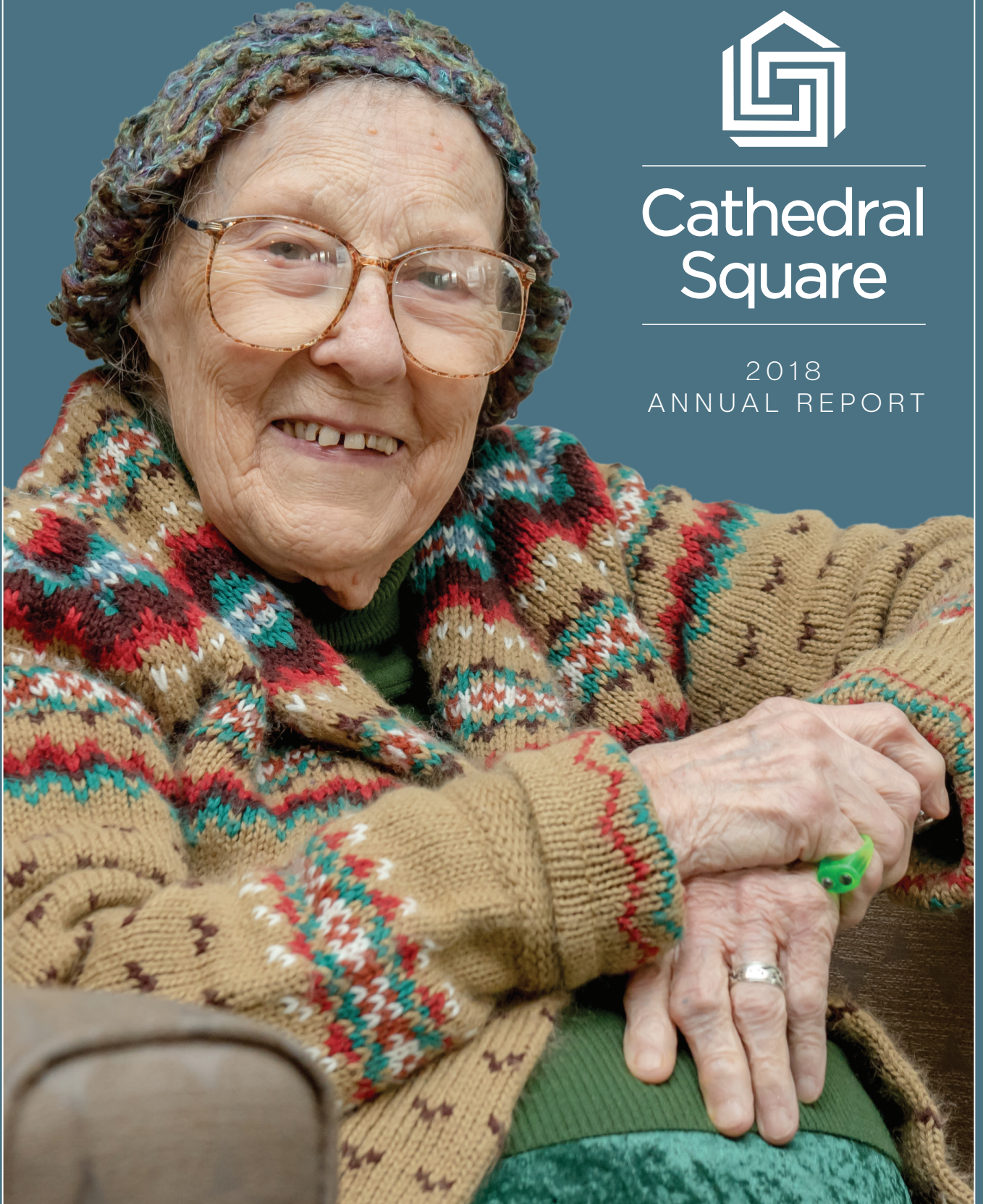




Cathedral Square

2018
ANNUAL REPORT





Cathedral Square

*Advancing Healthy Homes,
Caring Communities & Positive Aging
since 1977*

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Effective January 2019

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ON THE COVER:
Memory Care at Allen Brook
resident Peg Montgomery

DEAR FRIENDS,

We are so honored and grateful to live in a state where the importance of affordable housing and support services for those in need is so clearly recognized — and where so many people step up to support organizations like Cathedral Square that are the “boots on the ground” addressing a broad spectrum of needs.

This year we finished our first full year of operation at Memory Care at Allen Brook. It has been a tremendously heartwarming experience providing care and housing to low-income Vermonters with Alzheimer’s and other forms of dementia. Every visitor we have hosted has left visibly moved by the home-like atmosphere and compassionate care residents receive. As indicated by the 100+ people on the wait list for one of the 14 homes here, Vermont so desperately needs more communities like this.

So too is the need for affordable housing for independent older adults. We celebrated the opening of Allard Square in November, with 43 residents happily housed in the 39 homes there — and another 300+ on the wait list.

We take great pride in our communities, whether brand new or more established, and it shows. We’re proud as well in the comprehensive services and support we provide residents through SASH®, in the building features large and small that make life as a resident of Cathedral Square so wonderfully unique, in the dedication of our volunteers (now 276 strong, contributing more than 20,000 hours of service in 2018) and in our tremendous staff, who always, *always*, put the safety and well-being of our residents first.

As a resident of Memory Care at Allen Brook recently told us, “This place brought together a lot of people who didn’t know each other, and it’s amazing how quickly we’ve become family.” That in a nutshell describes our philosophy at Cathedral Square: to treat everyone with kindness and respect, to make everyone feel welcome and valued, and to create safe and supportive homes that are just that — *homes*.

Thank you as always for your support.



Kim Fitzgerald
CEO



“For me the joy of working here is the fact that the people who live here are treated with dignity and respect, and celebrated for who they are, every single day. They are not defined by their memory loss, they are defined by the person they are. It’s a beautiful thing to witness and to be part of.”

— **Ellen Gagner**
(pictured with resident)
Program
Coordinator,
Memory Care at
Allen Brook

2018 HOUSING HIGHLIGHTS



◀ Allard Square
 ▶ From left are Russell Kaney of Enterprise Community Partners, Tina Patno of Champlain Islanders Developing Essential Resources (C.I.D.E.R.), Cindy Reid of Cathedral Square and Robin Way of C.I.D.E.R.



Photo: Debbie Piche

ALLARD SQUARE

Just over a year after construction began, Allard Square opened its doors in October, marking the first major development in South Burlington’s emerging City Center. All 39 apartments (six two-bedroom and 33 one-bedroom apartments) were leased and fully occupied within a month.

Reflecting the tremendous need in our region for affordable, service-enriched housing for older adults, we received nine applications for each apartment and opened with 303 people on the waiting list.

A full house was on hand for the November opening celebration and ribbon cutting. Among those attending was longtime Cathedral Square resident Doris Allard, the building’s namesake, and several of her family members from Montreal. Speakers included residents Penny Pero and Jack Giesen, who spoke of the new opportunities they now have for health, well-being and financial stability. We honored Sarah Carpenter, retiring executive director of the Vermont Housing Finance Agency and former executive director of Cathedral Square, by naming the activity room in her honor. All joined in singing “Happy Birthday” to Doris, whose 95th birthday was three days later.



BUILDING CAPACITY IN THE ISLANDS

We have been working with the nonprofit Champlain Islanders Developing Essential Resources (C.I.D.E.R.) for years in an effort to bring affordable, service-enriched housing for older adults to Grand Isle County. In 2018 C.I.D.E.R. identified an ideal site for such a development in South Hero’s central village.

Now, with funding from the Vermont Housing & Conservation Board and Enterprise Community Partners, a feasibility study is underway. We are thrilled to be working with C.I.D.E.R. on this promising project and hope to soon be celebrating a new affordable residence for older adults in the islands!

JUNIPER HOUSE

We secured all permits for our next planned community, the 70-apartment Juniper House on North Avenue in Burlington, and purchased the land with funds from the Burlington Housing Trust Fund and a low-interest loan from the Vermont Housing & Conservation Board. We anticipate construction to begin in fall 2019, with occupancy the following year.



ELM PLACE KUDOS

Elm Place, which opened in Milton in 2017, received the “Best of the Best” award for multifamily new construction at Efficiency Vermont’s Better Buildings by Design conference in February.





“Moving here is the best thing to ever happen to me. I’m not isolated anymore, and shopping and everything else I could want is right nearby. I can just get in my chair and go — no more relying on the [special services] bus! I’m also starting to make progress with a walker — the on-site gym here is helping with that.”

— **Kathy Alarie**
Allard Square
Resident

Developed and piloted by Cathedral Square in 2009, SASH is now available in every Vermont county and serves nearly 5,000 Vermonters. Working out of affordable-housing communities throughout the state, SASH care coordinators and wellness nurses work with professionals from area agencies on aging, home health agencies, community mental health and developmental services, primary care providers and hospitals to help residents stay healthy so they can remain living at home and avoid costly hospital stays and nursing-home placements. The program is free and voluntary to participants, with funding provided by OneCare Vermont and the Vermont Department of Disabilities, Aging & Independent Living. Learn more at sashvt.org.



GROWING NATIONAL RECOGNITION



2018 marked the first time SASH was the topic of a major study accepted for publication. The national HUD research journal *Cityscape* published a study showing that visits

to emergency rooms and specialty physicians by SASH participants in nearly all Vermont SASH groups (“panels”) cost less compared to the control group.

The savings were statistically significant among participants in the early and urban panels who were eligible for both Medicare and Medicaid — in other words, those with the lowest incomes. The study is available at tinyurl.com/SASH-Cityscape, or you can read an article about it at tinyurl.com/SASH-VTBiz.

SASH also received national and international media attention in 2018, including from these:

- **Reuters:** “Vermont can show Washington the way on senior housing policy” (see tinyurl.com/SASH-Reuters);
- **U.S. News & World Report:** “Aging into a Better Life” (see tinyurl.com/SASH-usnews); and
- **Center for Consumer Engagement in Health Innovation:** “Care That Works” (see tinyurl.com/CareThatWorks).



...AND GROWING SASH REPLICATION

In Rhode Island, nonprofit housing provider Saint Elizabeth Community has been operating SASH at one of its 12 affordable-housing communities since 2017. Based on the success of that program, the organization is working with other affordable-housing providers in the state to bring SASH to additional housing communities with the help of a grant from the Tufts Health Plan Foundation.

In Minnesota, two nonprofit housing organizations received a \$1.3 million grant from the Cargill Foundation to replicate SASH at six affordable-housing communities in that state. We are providing training and support in conjunction with the National Well Home Network.

MENTAL-HEALTH PILOT

With funding from OneCare Vermont, SASH partnered with the Howard Center to add a mental-health clinician to the SASH teams at two



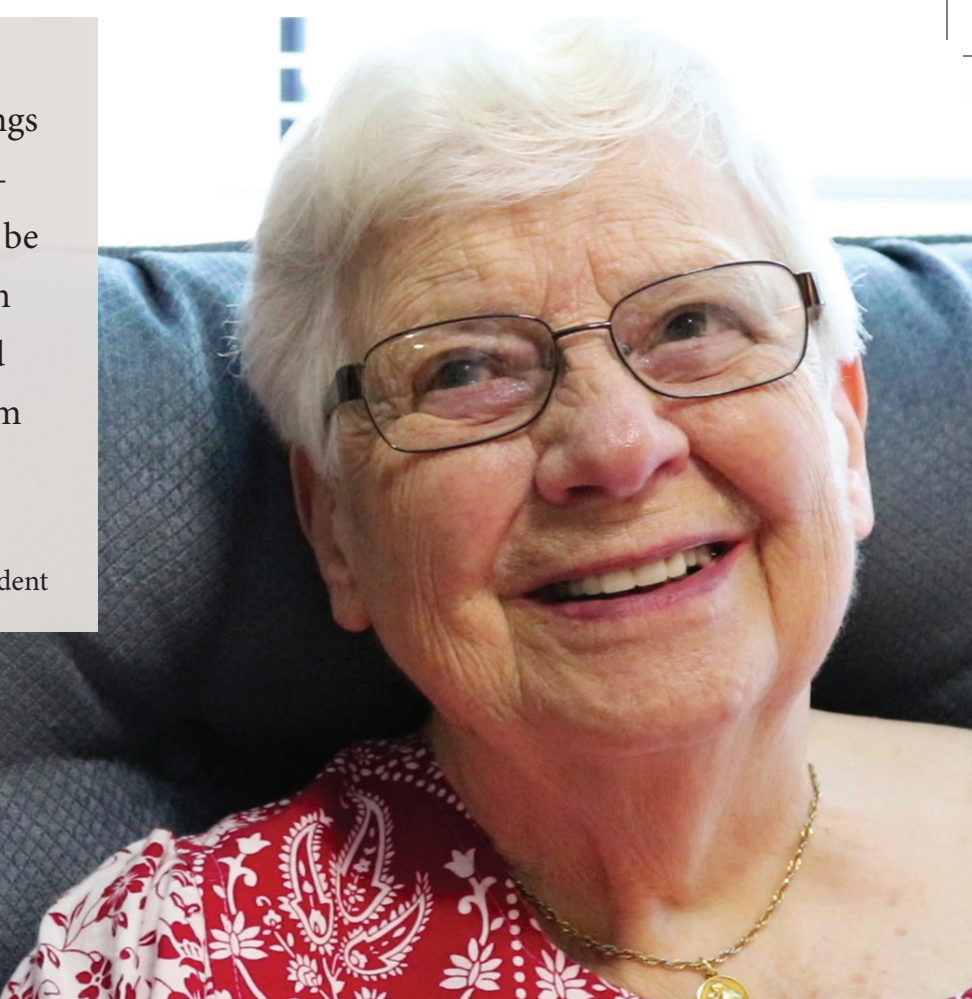
affordable-housing communities in Burlington. Among the goals: faster access to support for those with mental-health and substance-use challenges, enhanced inter-agency team coordination, reduced stigma about mental illness, and improved patient experiences. By all measures, the program proved a success, with the added bonus that the clinician supported SASH staff in handling challenging conversations and de-escalating difficult situations.

“I’m doing so many things now thanks to SASH — things I didn’t think I’d be able to do. I feel like I’m getting younger instead of older. That’s how I am since I came here.”

— **Jeanne Daley**
Thayer House Resident



The calendar in Jeanne Daley’s home



DIABETES PILOT

SASH wrapped up a successful pilot in Rutland that added a pharmacist to the SASH

team to help participants with diabetes or pre-diabetes better manage their condition. Results were impressive, showing reductions in blood glucose, weight and other measures. Now, with a grant from the Centers for Disease Control & Prevention, SASH is expanding this focus statewide in partnership with the Vermont Department of Health.

PREVENTING SUICIDE

The suicide rate in Vermont is 35% higher than the national average, and men ages 70 to 74 are particularly at risk. With this in mind, SASH worked

closely with the Brattleboro-based Center for Health & Learning to provide training and adapt the evidence-based “UMatter” program, a peer-education, suicide-prevention program originally designed for school-aged youth. By mid-December, SASH had trained dozens of staff and presented the program to more than 100 participants.

PLANNING A SASH PROGRAM FOR FAMILIES

SASH received grants from Ben & Jerry’s, People’s United Community Foundation and the Vermont Housing & Conservation Board to design a program with Downstreet Housing & Community Development and Housing Vermont that will test the SASH model with families in two affordable-housing communities. Look for news on this initiative in next year’s report.



“I give because Cathedral Square serves our community with professionalism and heart — 42 years and counting!”

— Meg Pond

“I give because Cathedral Square saved my mom from a broken system of less-than-adequate elder care. The staff are by FAR the most amazing team of caregivers (family, honestly) we’ve ever been exposed to.”

— Lisa Sanchez

OUR GENEROUS SUPPORTERS

MISSION STEWARDS

Gifts of \$10,000 or more

Hoehl Family Foundation
Antonio & Rita Pomerleau Foundation
Stephanie Taylor

MISSION CHAMPIONS

Gifts of \$1,000-\$9,999

Cathedral Church of St. Paul
Cecilia & Matt Daly
Christopher & Theri Davis
Bruce Elliott
The Fountain Fund
Thomas Gioia
Chuck Hoag
Bruce & Lillian Venner

KINSHIP COLLABORATORS

Gifts of \$500-\$999

HP Cummings Construction Co.
Nancy & Mark Eldridge
Kim Fitzgerald
Erik Hoekstra
Jeff Kantor
Kate & Bill Schubart

COMMUNITY BUILDERS

Gifts of \$100-\$499

Anonymous (2)
Tom Barden
Sr. Mary Boiselle
Boutin Family Foundation Inc.
Deborah Bouton
Ken Bridges
Janice Clements
Elizabeth Davis
Gerald & Karin Davis
Molly Dugan
Duncan • Wisniewski Architecture
Shaun Gilpin
James Hester
Yvonne & Craig Jones
Jennifer & Christopher Leopold
Roni Lesage
Ann Livingston
Don & Linda Martin
Lis & Neil Mickenberg
Sharon Moffatt
Polly Nichol

Cindy Reid
Shelley Richardson
Helen Riehle
Lisa Schamberg & Pat Robins
Nadine Scibek
Michael Simoneau
Charles Smith
Joyce Touchette
Judy Warriner Walke
Mr. & Mrs. Phillip Williamson
Laura Wilson
Gil Livingston & Amy Wright
Sandy & Margy Zabriskie

CARING COMPANIONS

Gifts up to \$99

Anonymous (6)
Jacqueline Aromin
Fran Ashline
Jennie Baker
Kristie Barber
Eleanor Bean
Barbara Bouton
Sabine Chabot
Tabi Chapdelaine
Jack Chapman
Lucien Chaput
Marina Collins
Catherine C. & Catharine M. Cooke
Diane Costes
Lois D’Arcangelo
Thomas Eshelman & Jeanne Finan
Christine Finley
Paula Fitzpatrick
Joseph & Cathy Frank
Patricia Frankie
Deborah Gallo
Eleanor Goodrich
Natalie Hall
Kerstin Hanson
Jean & Donald Harry
Helen Head
Emily Hood-Pouliot
Paul Houde
Irwin Kroot
Lynne LaBonte
Thom Laidman
Darlene Lamphier
Marc Landry
Colleen Lee

Joanne Lewis
Anne Marie Lowe
Sara Martin
Sue McCormack
Jane Mitiguy
Katie Moore
Dennis O’Brien
Carol Ode
Raymond Pelletier
Danielle Pinders
Liz Curry & Brian Pine
Jeanne & Anthony Pizzi
Betsy & Stephen Pond
Meg Pond
Richard & Lillian Robinson
Judy Russell
Maggie Sherman
Willard Smith
Melissa Southwick
Barbara Stamm
Kathy Sylvia-Moore
Louise Tallman
Anne Clarke & Kevin Trainor
Christine Turner
Linda Verba
Nikki Walling
Karen Whitcomb
Bethany Williams
Alice Winn

TRIBUTE GIFTS

IN HONOR OF

Sarah Carpenter
The Garden at Cathedral Square Senior Living
Oliver Hult
Holly & Bob Miller
Thayer House Staff

IN MEMORY OF

Bunny Beard
Polly Beebe Bove
Margareta Dencker
Bryna D. Frank
Mary E. Frankie
Raymond Giberson
Donald Green
Philip H. Hoff
Mary A. Martin
Millie

DEVELOPMENT PARTNER AGENCIES

Burlington Housing Authority
Vermont State Housing Authority

FUNDERS OF PROPERTY DEVELOPMENT

Burlington Housing Trust Fund
Cathedral Church of St. Paul
Efficiency Vermont
Enterprise Community Partners
The Hoehl Family Foundation
HOME Investment Partnership
People's United Bank
South Burlington Housing
Trust Fund
The Fountain Fund
The Harry & Jeanette
Weinberg Foundation
Vermont Center
for Independent Living

Vermont Community
Development Program
Vermont Gas Systems
Vermont Housing &
Conservation Board
Vermont Housing Finance Agency

FUNDERS OF SASH

Ben & Jerry's Foundation
Cathedral Square Corporation
Centers for Disease Control
& Prevention
Centers for Medicare &
Medicaid Services
Champlain Investment Partners
Community of Vermont Elders
& Vermont Senior Medicare Patrol
Department of Vermont
Health Access
Green Mountain Transit
OneCare Vermont

People's United Community
Foundation
UVM Center on Aging
UVM Medical Center
Vermont Department of Disabilities,
Aging & Independent Living
Vermont Department of Health
Vermont Housing &
Conservation Board

IN-KIND DONORS

A Single Pebble
Ace Hardware, Burlington
The Body Shop
Bove's
Burlington Bagel
Cabot Cheese
City Market
Cynthia's Spa
Epic Wellness
The Essex

Farmhouse Tap & Grill
Tom Fowler
GE Healthcare
Honey Road
Jay Peak
Juniper Bar & Restaurant
Lenny's Shoe & Apparel
Leonardo's Pizza
Monicca McClellan
Karen Pike Photography
Holly Reed
Rhino Foods
Screen My Logo
Shelburne Farms
Sweetwaters
UVM Athletics
Vermont Association for the
Blind & Visually Handicapped
Vermont Teddy Bear Company

It is important that our records are accurate. Please let us know of any errors or omissions, and please accept our apologies in advance.



CSC resident and musician extraordinaire Forrest Lander has lived with his wife, Darlene, at Cathedral Square's Jeri Hill residence in Jericho for 17 years. "We've been very happy and so very lucky to be here," says Darlene.

**"I give because
I am grateful
to Cathedral
Square for all
they do, and
because I know
Cathedral Square
helps many
unfortunate
people who need
a lot of support
and assistance.
Having come
from a family
that didn't have
much, I know
I'm very lucky
to be where
I am now."**

—Bruce Elliott

FINANCIAL STATEMENT

FISCAL YEAR 2018
Oct. 1, 2017 – Sept. 30, 2018

CONSOLIDATED ASSETS & LIABILITIES

ASSETS

Cash & Investments	\$2,410,329
Reserves & Restricted Accounts	\$3,373,371
Land, Buildings & Furniture (net)	\$12,805,287
Equity Contributions	\$2,249,427
Accounts Receivable	\$1,554,557
Notes Receivable	\$172,128
Prepays & Other Assets	\$234,281
Resident Security & Escrow Deposits.....	\$160,399
TOTAL ASSETS	\$22,959,779

LIABILITIES & NET ASSETS

Notes Payable	\$11,321,622
Accrued Interest Payable.....	\$22,887
Other Liabilities.....	\$3,851,171
Resident Security & Escrow Deposits.....	\$200,235
Accounts Payable.....	\$82,207
TOTAL LIABILITIES.....	\$15,478,122
TOTAL NET ASSETS	\$7,481,657
TOTAL LIABILITIES & NET ASSETS.....	\$22,959,779

CONSOLIDATED REVENUE & EXPENSES

REVENUE

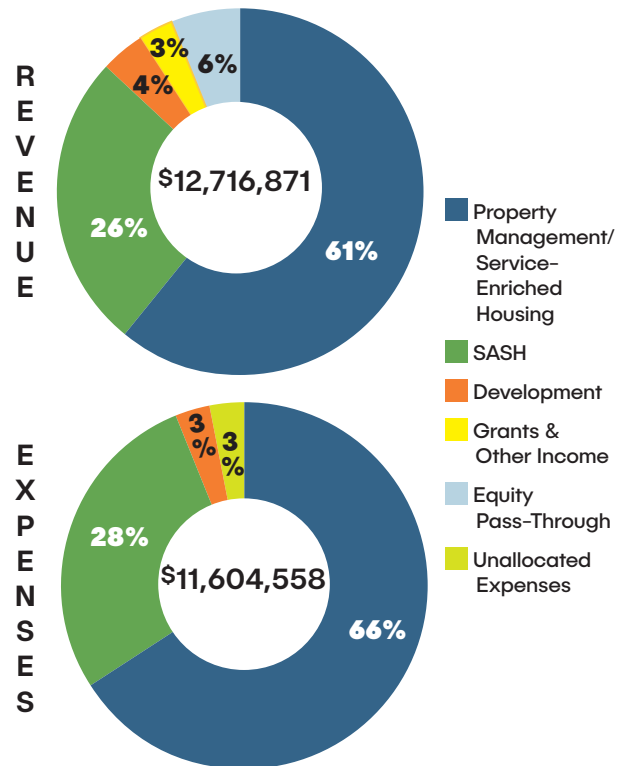
Property Management/Service-Enriched Housing...	\$7,735,958
SASH (Support and Services at Home)	\$3,256,425
Development	\$558,950
Grants & Other Income.....	\$339,738
Equity Pass Through.....	\$825,800
Total Revenue	\$12,716,871

EXPENSES

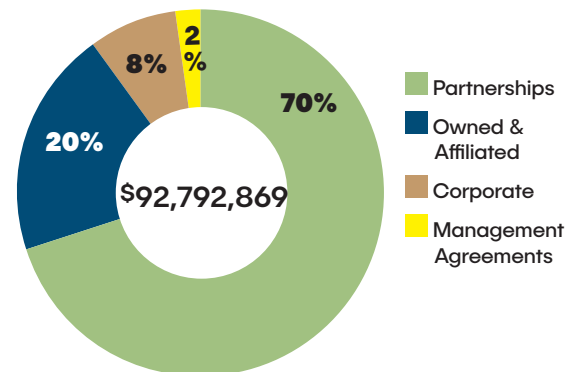
Property Management/Service-Enriched Housing...	\$7,624,514
SASH (Support and Services at Home)	\$3,242,004
Development	\$365,295
Unallocated Expenses	\$372,745
Total Expenses.....	\$11,604,558

CORPORATE & PROPERTY ASSETS MANAGED

Corporate	\$7,130,471
Owned & Affiliated	\$18,448,179
Partnerships.....	\$65,346,286
Management Agreements.....	\$1,867,933
Total Managed Assets.....	\$92,792,869



CORPORATE & PROPERTY ASSETS MANAGED



BY THE NUMBERS 12/31/18 Snapshot

CATHEDRAL SQUARE

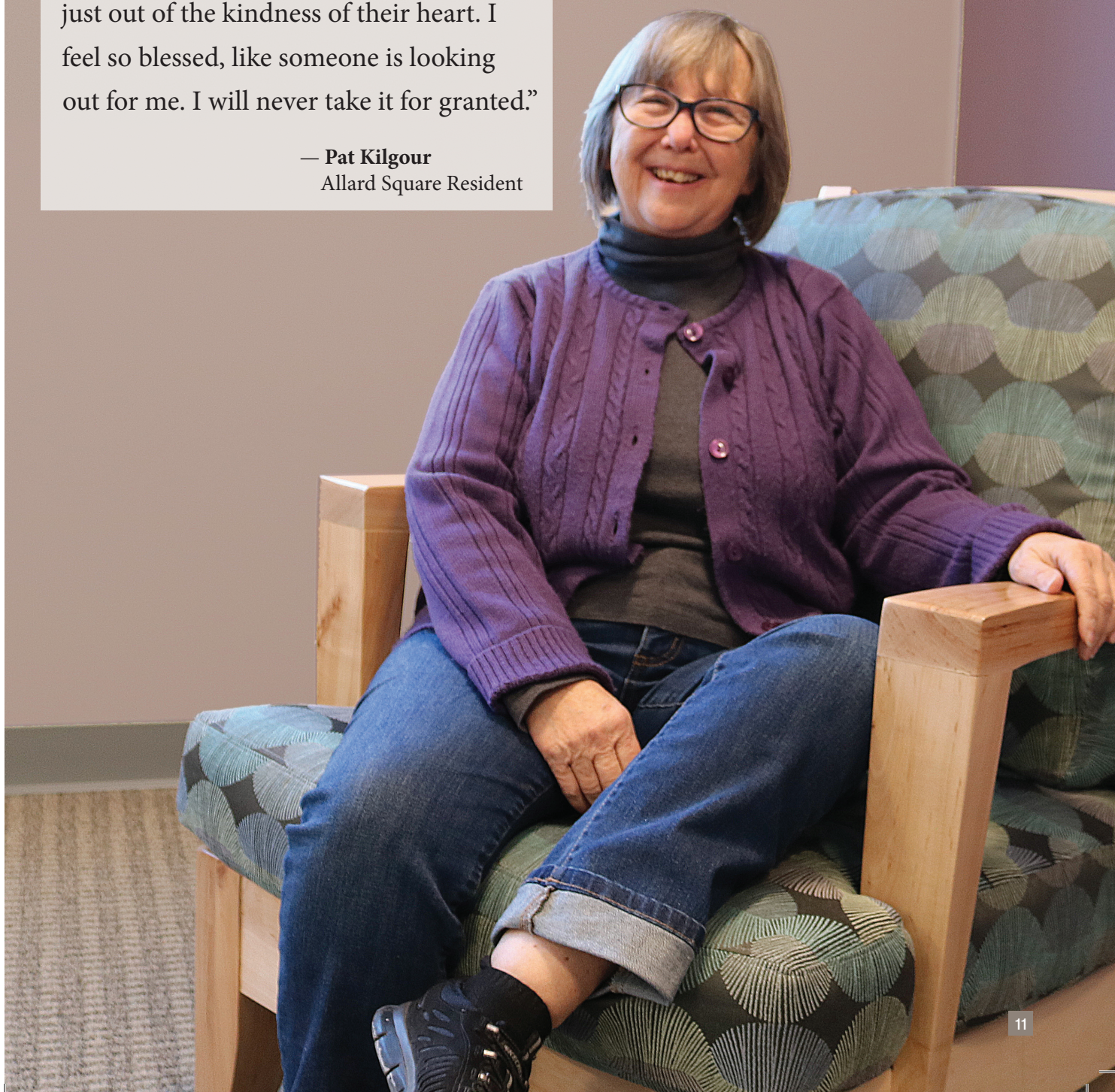
1,217 residents (1,105 older adults, 86 young adults, 26 children) ■
25 communities ■ 992 apartments ■ 53,480 meals served in 2018 ■ 837 people on housing wait list ■ Development area: Chittenden, Franklin & Grand Isle counties

SUPPORT AND SERVICES AT HOME

4,575 participants, including 1,893 community members ■ 140 housing sites host SASH ■ 67 SASH partner organizations ■ 62 SASH-created jobs (full-time equivalents) ■ \$1,227 average Medicare savings per participant per year

“I can’t tell you what living here means to me. The opening came through just in the nick of time, when I was financially at the end of my rope and worried about what to do. Now I’m in this unbelievable place, where staff do so many nice things for us just out of the kindness of their heart. I feel so blessed, like someone is looking out for me. I will never take it for granted.”

— **Pat Kilgour**
Allard Square Resident





*Thanks to all our
friends, supporters,
and wonderful staff
for another great year
serving our communities
and making Vermont
a safer, healthier,
better place to live.*



Cathedral Square

Advancing Healthy Homes, Caring Communities & Positive Aging since 1977

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CathedralSquare.org

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FAX: 802-863-6661 • TTY/TTD: 800-253-0191



*Cathedral Square is a nonprofit, 501(c)3 organization and an equal-opportunity employer and housing provider.
Our organization and our communities are welcoming and inclusive, embracing diversity in all its forms.*

