



 Cathedral Square
Advancing Healthy Homes, Caring Communities & Positive Aging since 1977
2025 IMPACT REPORT



DEAR FRIENDS,

As I reflect on 2025, I'm thinking about the 150 people who applied for just 33 apartments at Reid Commons in St. Albans, and the overwhelming emotion in the voices of those who received the call that they'd been selected. The seven people who moved from homelessness into dignified housing. The 11 households who sold their homes, freeing up housing stock for young families.

These aren't just statistics. They're Vermonters who waited three to five years for safe, affordable housing. They're people who were forced to choose between medication and rent, between food and dignity. And they represent both the tremendous need we face and the transformative impact we can achieve together.

The evidence is clear: housing is health care. We know that older adults living in age-specific housing experience improved health outcomes, greater longevity, and significantly reduced health care costs. Our SASH participants report loneliness rates 10 percentage points lower than the national average. When we provide stable, affordable housing with supportive services, we give people longer, healthier, more connected lives.

In 2025, we opened Kelley's Field II and Reid Commons, expanded SASH, grew our Housing Incentive Program, and introduced Day Respite at Memory Care at Allen Brook. In 2026, we can do even more, but only with your support.

Right now, nearly 1,400 Vermonters are waiting to call Cathedral Square home. And while we're grateful for continued legislative support, closing this gap requires significantly more resources from both the state and supporters like you. **Every gift helps us build homes, restore dignity, and give more Vermonters the chance to stay in the communities they love. If you haven't given yet this year, please consider a gift today.**

With heartfelt gratitude,



Kim Fitzgerald, CEO



SCAN HERE
TO DONATE



Cathedral Square by the Numbers



28

Housing Communities



1,091

Homes



1,196

Residents



99%

Are low Income or very low income as defined by HUD



93%

Receive rent subsidies or some type of discounted rent



38%

Have a handicap or disability



20%

Had no home before coming to Cathedral Square



1,396

Households on the waitlist for Cathedral Square



MISSION

Cathedral Square provides beautiful, safe, affordable homes with compassionate care, empowering our communities to live with purpose, dignity, and a sense of belonging.

VISION

We envision communities where every person is seen, valued, and respected, where housing is a right, aging is honored, differences are celebrated, and no one faces life's challenges alone.

** Mission and vision statements updated in 2025 to reflect our evolution and future direction.*

A Champion for Older Vermonters



"It's a privilege to lead such a remarkable organization, alongside an incredible team committed to making a difference every day."

Our CEO Kim Fitzgerald's recognition as one of VermontBiz's "91 Influencers" reflects a leadership philosophy rooted in empathy and collaboration. Among the questions posed to honorees, Kim revealed her approach to decision-making: seeing situations from multiple perspectives to find solutions that work for everyone. This commitment to finding common ground has shaped Cathedral Square's expansion across 28 communities and strengthened partnerships with policymakers, funders, and community organizations.

The honor also highlighted Kim's personal journey, from her first job turning over vacation rentals on Lake George to leading Cathedral Square following a nationwide CEO search. Her dedication spans her entire professional career, including seven years at VHFA before her 26 years at Cathedral Square. ***Congratulations, Kim!***

Excellence in Every Detail

Over the past year, our Maintenance Department achieved exceptional NSPIRE inspection scores across our communities. This is a remarkable accomplishment during a year of significant staffing shortages. NSPIRE inspections set rigorous standards for property safety, maintenance, and quality, requiring extensive preparation and meticulous attention to detail. With 12 inspections completed in just 12.5 months, the team's sustained excellence is particularly impressive!

These scores reflect more than numbers. They represent homes where residents feel safe, comfortable, and cared for. Our maintenance team supports every aspect of our mission, and their dedication creates the foundation for healthy homes and thriving communities. We are deeply grateful for their hard work, resilience, and the pride they take in caring for the places our residents call home.

2025 Scores:

Richmond Terrace (100), Three Cathedral Square (99), Thayer House (99), Town Meadow (99), Allard Square (99), Jeri Hill (98), South Burlington Community Housing (97), Kelley's Field (96), Monroe Place (94), McAuley Square (94)

December 2024 Scores:

Elm Place (100), Grand Way Commons (93)



Part of our incredible maintenance team!

REINVESTING IN OUR COMMUNITIES



"I feel very fortunate to be where I am at this point in my life. **It's wonderful for people my age to have places like this. I think there should be more!"**

Barb

Barb Resident & SASH Participant

Barb fought tooth and nail against the idea of senior housing. "I didn't think I was ready for it," she recalls. But after someone broke into her apartment while she was at work, stealing her jewelry and vacation savings, her daughter insisted. "She said, 'You're not staying here anymore, Mom. You're not.'"

That was 19 years ago. Today, Barb can't imagine living anywhere else.

"I love it. I really do," she says. "I feel very fortunate to be where I am at this point in my life." The safety factor matters. Doors lock at 8pm, and she can see her car from her deck. But it's the warmth of community that makes Whitcomb Woods home. "You stop and chit-chat in the hallways or in the laundry room or the mail room. It's sort of a little gathering place. I come and go as I want, and I have good friends here."

Barb participates in SASH and loves the indoor walking club. "It's not just about walking, we talk to each other," she says. She also loves the convenience of meeting with on-site SASH Wellness Nurse Jessilyn Dolan for her annual check-in. "She's right down the hall!"

This year brought another new beginning: Barb moved back into a fully renovated apartment on her 80th birthday, the same weekend she'd first moved in to Whitcomb Woods nearly 20 years before. "What a gift, moving in on my birthday weekend both times."

"It's so much brighter and cozier now," she says, delighted with her new step-in shower, flooring, and lighting. "Where else can you live when they do a whole renovation for you and you don't have to pay anything? I can't say it enough, I'm so appreciative. Everything turned out wonderful."

THE GIFT OF DAY RESPITE

When Steve noticed his mother Pauline struggling with memory issues in September 2025, he knew she needed help. But finding the right care wasn't simple.

"She wanted to stay at home," Steve explains. "But she wasn't doing well at all. I was working full-time, and nobody could be with her." Pauline, who will turn 86 this spring, was increasingly isolated. "I was home basically alone a lot," she remembers. The search for daytime care proved challenging until Steve's friend heard about Cathedral Square's new Day Respite program at Memory Care at Allen Brook.

The Day Respite program, launched in late 2025, offers dementia care in a welcoming environment with engaging activities, nutritious meals, and social connection, all while giving family caregivers essential relief. The transformation was immediate.

"She was engaged and socializing," Steve says. "It was night and day." Pauline's doctor noticed the improvement too. Every day, she'd come home telling Steve: "That place is great. They love me there."

For Steve, the relief was profound. "I used to get calls 20 to 30 times a day," he says. "It was very difficult." When a room became available in February of 2026, Pauline was ready to move in full-time. "I took the last bed," she says proudly. The transition has been seamless. "All the people here are wonderful," Pauline says. "Very welcoming," Steve agrees. "The staff here is outstanding."

"We feel very blessed," Steve says. "The opportunity came up first for day respite, and now having her live here is truly a dream come true. And the tables have turned," he adds with a smile. "Now I call her."

Steve & Pauline MCAB Day Respite

"I used to get a call 20 to 30 times a day. **Now I call her.**"

Steve

"They love me here. They care for me. **The people here are really wonderful.**"

Pauline



Growing Our Communities

KELLEY'S FIELD II



REID COMMONS



WHITCOMB WOODS



In 2025, we celebrated two ribbon cuttings. Kelley's Field II brought 24 new permanently affordable apartments for adults 55+ to Hinesburg's village center. Reid Commons opened in St. Albans with 33 energy-efficient, affordable apartments, our 28th community and our first to use a geothermal heating and cooling system.

Whitcomb Woods in Essex Jct is undergoing its most significant renovation since we acquired the property with Evernorth in 2003. The \$5.4 million rehabilitation is modernizing all 65 apartments, serving 17 households who were previously unhoused. Work began in 2025 and is expected to be complete in late 2026.

Building for the Future



FAYWOOD ROAD

We are partnering with Evernorth to redevelop the Round Barn Apartments, a 24-unit affordable housing community for older adults in Grand Isle. The project will replace dated units, modernize the existing Annex building, and create community space for wellness and social programming. Construction is expected to begin in early 2027, with completion in spring 2028.



HIGHGATE VILLAGE HOUSING

We are developing 30 units of affordable housing for adults 55+ in Highgate Center, part of the village's long-planned core revitalization. The building will feature one- and two-bedroom apartments, community spaces, and on-site SASH services at no charge to residents. Construction is anticipated to begin in 2027.

Bringing SASH to Individuals & Families in Affordable Housing

In the Brattleboro area, SASH for All is proving that upstream support works. The pilot program now serves **354 participants, including 168 children**, preventing housing instability before crises occur. Since the program began, **64 evictions have been prevented** through timely interventions focused on rental assistance, mental health support, conflict resolution, and medical support.

The results show measurable improvements in health and stability. **Emergency department visits among adults dropped from 53% in 2024 to 39% in 2025**, translating to an estimated **\$44,704 in health care savings**. Participants reporting their health as "good" or "very good" increased from 50% to 56%, reflecting improved well-being across families.



SASH for All staff at our 2025 SASH conference.

PARTICIPANT SUCCESS STORY:

"I'm a single dad of three and I've been doing everything on my own the past couple of years. It's very nice to have somebody there to help when I need it. They helped me get my tooth pulled. I couldn't find a dentist anywhere, but she was able to make some calls. They've also helped by being an advocate in my kids' school meetings."

Embedded Mental Health



Through partnerships with Vermont's designated mental health agencies and Vermont Care Partners, SASH now has six Emotional Wellness Clinicians embedded directly in affordable housing communities across the state, eliminating traditional barriers to mental health care. No transportation needed. No cost. No waiting list.

PARTICIPANTS SHARE:

*"It felt easy to open up like never before. **She got me through a difficult time.**"*

*"**My SASH Emotional Wellness Clinician comes to my home for free in-person.** She is empathetic, patient, resourceful, wise, knowledgeable, kind, comforting, an advocate, and a great source of support."*

2025 IMPACT:

- **3,266 total visits** with participants, more than double the 1,365 visits in 2024
- **39% of SASH participants engaged**, exceeding our 30% goal
- **31% male participation**, nearly double the 17% national average
- **91% contacted within 3 business days** of referral
- **Stigma reduction: 45% → 79%** feel comfortable seeking support

Bringing Health Care Home



SASH Wellness Nurse Cat LeVert checks in with Thayer House resident and SASH participant Mary Turner.

In 2025, SASH expanded access to preventive care by bringing services directly into affordable housing communities. Over 170 Medicaid-enrolled participants received on-site dental cleanings, many for the first time in years, with participants asking when the hygienist would return. SASH Wellness Nurses also completed nearly 50 Annual Medicare Wellness Visits in participants' homes through a special waiver through OneCare, in collaboration with Appletree Bay and Community Health Centers of Burlington. Some of the participants had never completed their wellness check before. Both initiatives remove transportation and access barriers, ensuring preventive care is within reach for everyone.

“The annual wellness visit, doing it right here where I live is so convenient. I’m a diabetic, and I was going to the doctor at least once a month but I’m doing much better now, going every three months or less. Having Cat here in the building makes all the difference. When you’re having a bad day, you can come to her and say, ‘What do I need to change?’ She’s helped a lot. We all love her.”

MARY TURNER, Thayer House Resident & SASH Participant

Impacts & Accolades



14,000 +

Participants since 2011



5,300 +

Participants in 2025



200

Housing sites



65

Statewide partners

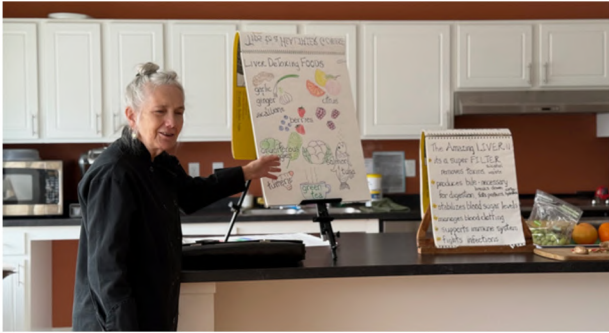
Community Partnership Award

In 2025, SASH received the Community Partnership Award from Windham & Windsor Housing Trust (WWHT) for the SASH for All pilot program, a collaboration with WWHT, Brattleboro Housing Partnerships, and Evernorth in southern Vermont.



Pictured, left to right: Christine Hazzard of Brattleboro Housing Partnerships, Molly Dugan of Cathedral Square, and Rewa Worthington of Evernorth

HANDS in the Kitchen



When HANDS in the Kitchen found its new home at Cathedral Square in 2025, it felt like a homecoming. The program's very first class was taught at Thayer House more than a decade ago, and now it's returning to serve residents across all our communities.

Led by Chef Robin Burnett, these hands-on nutrition workshops are flexible, engaging, and tailored to what each group wants to learn. Since we took over the program in late 2025, Chef Robin has delivered 14 classes across two sites, teaching more than 35 participants skills they can actually use: knife techniques, smart spice swaps, decoding tricky food labels, and making restaurant-quality roux for hearty vegetable stews.



Each series runs 6–8 weeks, and participants drop in as they're able. The response has been fantastic. Students often ask Chef Robin to stay longer, and classes are already booked into May 2026. This program is building more than cooking skills. It's creating confidence, community, and connection around food.



Housing Incentive Program

Our Housing Incentive Program (HIP) completed its first full year in 2025, **supporting 23 participants across five communities** with embedded case management, wellness services, and financial incentives. **The program paid 133 incentives totaling \$6,700** as participants achieved personal goals and housing stability milestones.

HIP's success lies in its relational approach. One participant who was more than three months behind on rent owed over \$2,000 in back payments. Through patient listening and coordination with Cathedral Square staff, HIP Manager Carolyn Gipson helped him develop a plan. Within less than two months, he paid off his entire past due balance and resolved an outstanding debt with the Burlington Housing Authority. "I'm current with everyone now because of HIP and can rest easy moving forward," he shared.



HIP participants Anna (left) and Joseph (right) receive cards with notes of encouragement from members of the Charlotte Congregational Church, featuring artwork drawn by children from the congregation. The church's \$25,000 gift last year was just the beginning as members continue supporting participants through personal connection and encouragement.

Building a Culture of Belonging

Our commitment to justice, equity, diversity, and inclusion goes beyond policy. It shapes the way we care for our residents, support our staff, and show up in our communities every day. In 2025, we took meaningful steps to put those values into practice.

- **Long-Term Care Equality Index:** We earned national recognition as one of only 274 senior housing communities in the country committed to inclusive care for LGBTQ+ older adults. The LEI designation confirms that our policies, training, and culture ensure every resident can age with dignity and be their authentic self without fear.
- **Community Connections:** We launched this initiative for residents across all our properties, building on the foundation of our We All Belong work to foster deeper connection and belonging among all who call Cathedral Square home.
- **Staff Engagement:** From book discussions exploring themes of identity and acceptance to events where team members share stories from their own cultures, we continued creating space for meaningful dialogue and learning.



Making a Difference



Every act of generosity makes a difference, whether you contribute your time, your talent, or a financial gift. Together, our volunteers and donors make it possible for vulnerable Vermonters to have a safe, affordable home and a community to call their own.

In 2025, **52 volunteers contributed 505 hours, equivalent to a gift of \$17,500!** They prepared meals, tended gardens, lead activities, supported our Dementia Respite program, and so much more.

To learn more about volunteering, visit:
CathedralSquare.org/volunteer

Your financial support is vital.

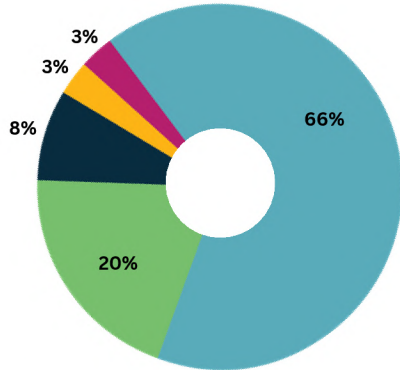
To give a gift or see our donor list, visit:
CathedralSquare.org/supporters

Financial Statement

FY 2025

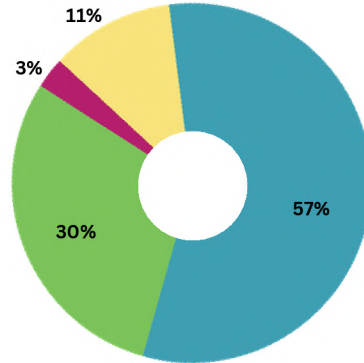
10/1/2024-9/30/2025

REVENUE

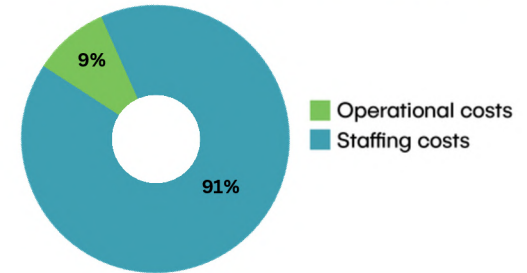


■ Property Management/Service-Enriched Housing ■ SASH ■ Property Development Fees
■ Grants & Other Income ■ Equity Pass-Through ■ Unallocated Expenses

EXPENSES



MANAGEMENT ACTUALS



■ Operational costs
■ Staffing costs

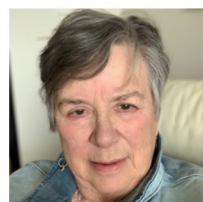
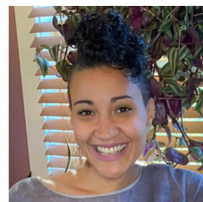
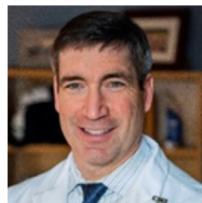
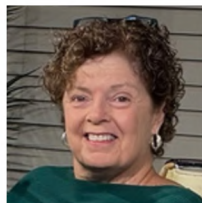
TOTAL MANAGED ASSETS:
\$147,094,357

FINANCIAL TRANSPARENCY

Our complete audited financial statement for 2025 and previous years can be found at:

CathedralSquare.org/financial-transparency

2026 Cathedral Square Board of Directors



From left to right, top to bottom:

TIM SAMPSON, *President*
Director, Downs Rachlin Martin

SARAH MUYSKENS, *Vice President*
Retired Consultant & Volunteer

PEG MAFFITT, *Secretary*
Retired Development Director & Volunteer

AARON FERENC, *Treasurer*
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VT Department of Financial Regulation

STEPHEN LEFFLER, M.D.
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MARK LEVINE, M.D.
Vermont Commissioner of Health

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Diocese of Vermont Liaison to
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Economic Opportunity (CVOEO)

NANCY SNYDER
Retired Realtor & Cathedral Square Resident

SUSAN STOCK
Retired, Health Care Consulting & Volunteer

THE VERY REV. GRETA GETLEIN, Ex Officio
Dean & Rector, Cathedral Church of St. Paul

With heartfelt thanks to departing board members
Chol Dhoor and **Carroll "Bud" Ockert**, whose terms
ended in 2025.



Advancing Healthy Homes, Caring Communities & Positive Aging since 1977

412 FARRELL ST., SUITE 100 SOUTH BURLINGTON, VT 05403



SUPPORT AND SERVICES AT HOME



Give a Gift

To give a gift, you can scan this QR code with your camera app or visit our website at:
CathedralSquare.org/donate

Every gift to Cathedral Square helps an older Vermonter open the door to a home that is safe, affordable, and full of community. You make that possible, and we are grateful.



Cathedral Square is a nonprofit, 501(c)3 organization and an equal-opportunity employer and housing provider. Since 1977, we have worked to create a better Vermont by providing affordable, service-enriched homes to older Vermonters and people with diverse needs. Our organization and our communities are welcoming and inclusive, embracing and supporting diversity in all its forms.

CathedralSquare.org | SASHvt.org

