



Cathedral Square

Advancing Healthy Homes, Caring Communities & Positive Aging since 1977





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DEAR FRIENDS,

This has been a year of many challenges and rewards. The challenges are well known: the lack of funding to meet the growing need for affordable housing and services, the soaring population of older Vermonters, and the tight labor market for service providers. But the rewards have been many:

- We received funding to start construction on Juniper House, our new, affordable housing community on North Avenue in Burlington.
- We received the first funding increase ever for SASH® (Support and Services at Home) in its nearly 10-year existence, expanded SASH into Minnesota, and explored the potential of bringing SASH to family housing here in Vermont.
- We received national attention in response to the latest federal evaluation of SASH, which once again confirmed Medicare savings of \$1,100 to \$1,400 per participant per year and documented for the first time Medicaid savings as well.
- We reached our goal of allocating 15% of our total housing inventory to people who previously had been homeless.
- We were called into service unexpectedly when the privately owned Pillsbury properties were taken over by the state after the owner failed to provide the most basic of services and support to seniors and staff there. We took on the challenge, recognizing the urgency of the situation and confident we could make a positive difference for residents and staff. It was a herculean effort by everyone on our team who came together to make this work. I have never been more proud of our staff. (We later sought to purchase the Pillsbury properties, but it was not meant to be; see *Seven Days'* coverage of the issue at <https://tinyurl.com/CS-Eldercare>.)
- We trained all of our employees in the Best Friends™ model of dementia care, ensuring that staff at all levels interact respectfully and compassionately with those struggling with memory challenges — and we transitioned two people who previously had been housed at the hospital to our memory-care residence, where they were welcomed as family and treated as friends, helping to restore their dignity.

We continue exploring opportunities to bring more memory care to Vermont that is truly affordable, modeled after our celebrated Memory Care at Allen Brook residence. Mindful of the staffing challenges we face in this economy, however, we have amped up the pressure on lawmakers to provide higher Medicaid reimbursement rates so we can pay our staff the higher wages they deserve. As well, with our wait lists at record highs, we are constantly pursuing funding opportunities to create more affordable, service-enriched housing for the people we serve.



Thank you as always for your support as we move forward. Onward!

Kim Fitzgerald
CEO

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 special needs. Our organization and our communities are welcoming and inclusive, embracing diversity in all its forms.



BY THE NUMBERS

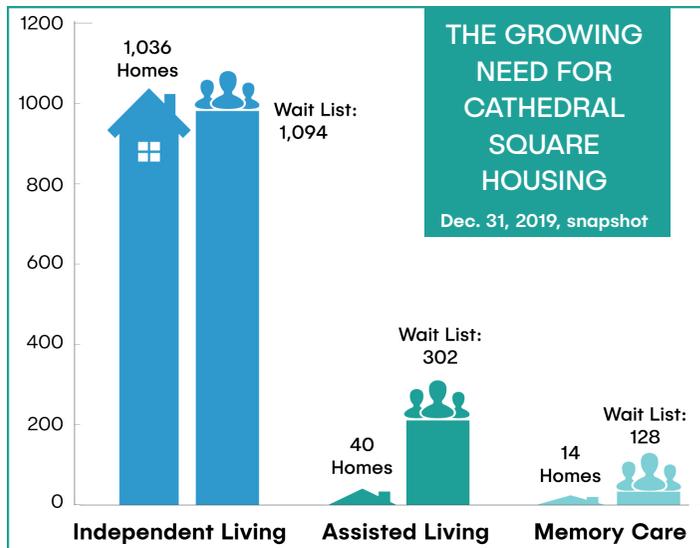
THE PEOPLE WE SERVE



- 1,300 residents
- Most are low-income adults ages 55+
- Ages range from infants to centenarians; the average age is 69
- 92% earn less than 50% of the area median income
- Over 80% receive housing subsidies
- 23% are disabled or handicapped
- 15% were previously homeless

THE GROWING NEED FOR AFFORDABLE HOUSING — AND AFFORDABLE MEMORY CARE

The median cost today in Vermont to live in an assisted-living facility is \$5,338 a month. For a semi-private room in a nursing home, it is \$10,722. By 2030, these costs are projected to reach \$7,389 and \$15,621 respectively. Also by 2030, 24% of Vermonters will be over 65 — and 14% of *these* will be over 85.¹



Meanwhile, Memory Care at Allen Brook, created by Cathedral Square just over two years ago, is the region's only affordable memory-care community exclusively for Medicaid recipients. Staff trained in the Best Friends™ model of dementia care engage with residents as trusted friends vs. “patients,” creating a welcoming, home-like

environment that reduces anxiety, minimizes confusion, and helps every resident live their best possible life. It is an exemplary model for memory care — where there are 128 people on the wait list for one of just 14 homes.

There remains an urgent, unmet need for affordable memory care in our state. This need will grow significantly in the years ahead. Vermont is the second oldest state in the nation and soon will be the oldest, with the number of Vermonters living with dementia projected to grow 42% by 2025. Cathedral Square is pursuing every opportunity to create more homes like Memory Care at Allen Brook.

Sources: Social Security Administration; Genworth; Alzheimer's Association

“The unconditional love and compassion Pam received at Memory Care at Allen Brook allowed her to live her final days with dignity and peace. Six months prior, while we desperately searched for a safe place for her, Pam was living in the hospital — which is *not* prepared for memory care. There she constantly heard ‘No!’ and ‘Stop!’ and ‘Don’t touch that!’ But at Allen Brook she heard ‘I love you, Pam’ and ‘We’re here for you, Pam.’ I am beyond grateful for all Cathedral Square did to make Allen Brook possible. We need so many more places like this.”

— Lynn Vera, South Burlington



Diagnosed with Alzheimer's at age 58, Pam died in October at age 70 due to complications from the disease. Her difficult final years were punctuated by hospital confinement for six months before an opening became available at Memory Care at Allen Brook, Cathedral Square's care community for Medicaid recipients. As Lynn wrote in Pam's obituary, “Friends and family will be forever grateful to the incredibly dedicated and loving staff at Allen Brook.”

Lynn Vera (left) and longtime partner Pam Gale, 2015

OVERCOMING THE ODDS

The doormat inside Chuck Frazier’s apartment at Allard Square, Cathedral Square’s newest residence in South Burlington, sums it up: “BEST DAY EVER,” it reads.

“I bought that on October 29, 2018 — the day I moved in,” beams Chuck, 62, not hesitating when recalling the precise date. “Having four walls in a home sure beats four doors in a car any day.”

Chuck would know. He lived in his car for two full years after the house he had shared with his mother, who had died six years earlier, went into foreclosure and he lost his home. “The police would come check on me where I was parked by the lake to make sure I was all right, especially in the winter,” he recalls.

Eventually Chuck got into a shelter in Barre, where he stayed for a year. During that time he suffered two heart attacks and became fully disabled. Next stop was ANEW Place in Burlington, where he lived for a year and a half. While there, he received one-on-one case management and eventually moved into transitional housing (the upper floor of the ANEW Place shelter). After completing classes in budgeting and housing responsibilities, he applied for housing at Cathedral Square.

“When I got a call telling me I’d been selected for an apartment at Allard Square, I couldn’t believe it,” says Chuck. “It was brand new. I even got to pick out my own apartment,” he adds, incredulous about the opportunity.

“I love it here,” he continues. “I love having my own four walls. I love the people. Kat [Patterson], the SASH coordinator, has helped me quit smoking — I couldn’t have done that when I was homeless. [SASH wellness nurse] Anne is helping me too.”

The staff appreciate Chuck as well. “It’s amazing to see how Chuck has evolved since moving here,” says Kat. “He helps with our garden. He shovels the walk when it snows. He checks on other residents to make sure they’re okay.”

Kat has learned that Chuck is someone she can rely on — so much so that she recently named him one of two on-call residents to help neighbors when they lock themselves out or have another emergency. “I have a key and get a discount on my rent in exchange for doing that,” Chuck notes with pride.

Chuck recently accompanied Anne O’Brien, his SASH wellness nurse, to the State House, where they testified before the House Human Services Committee about the critical role Cathedral Square and supportive housing play in helping people get back on their feet.

“Housing with services help people like me who have had challenging times in their lives, have better lives,” he told committee members. “It’s really made all the difference for me.”

“I sleep and eat better now that I have a home of my own. I’m healthier too, thanks to the folks at SASH — I’ve even quit smoking. When I was living in my car, the gas fumes made it hard to sleep or eat well.”



Cathedral Square resident Chuck Frazier

HIGHLIGHTS OF THE YEAR

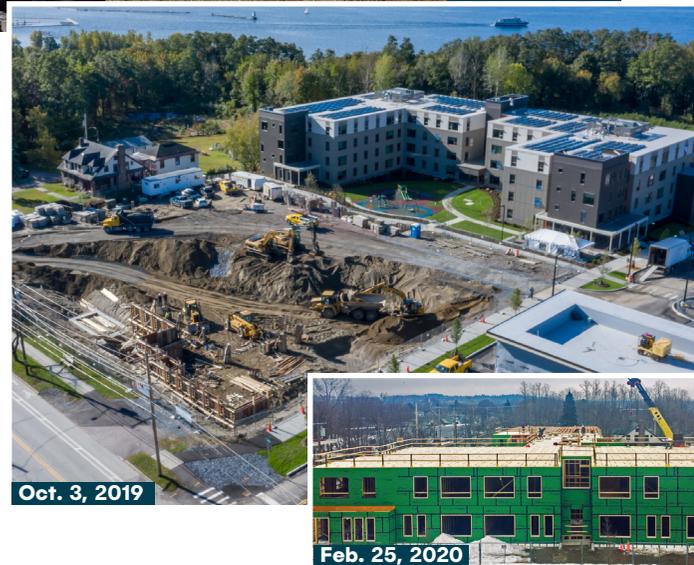
JUNIPER HOUSE

After years of planning and work to obtain funding, construction is well underway for Juniper House, an affordable rental community that will add 70 one- and two-bedroom apartments for older adults in Burlington.

Five apartments will be fully ADA accessible, two will be audio/visually accessible, and all will be adaptable.

Juniper House is a response to the growing need for affordable housing for older Vermonters. It is made possible in part by the state's \$37 million "Housing for All" revenue bond, which funded many projects statewide. The bond was issued by the Vermont Housing Finance Agency and allocated by the Vermont Housing & Conservation Board.

Slated to open in December 2020, Juniper House already has 285 people on the inquiry list.



NEW STUDY DOCUMENTS SASH MEDICAID SAVINGS

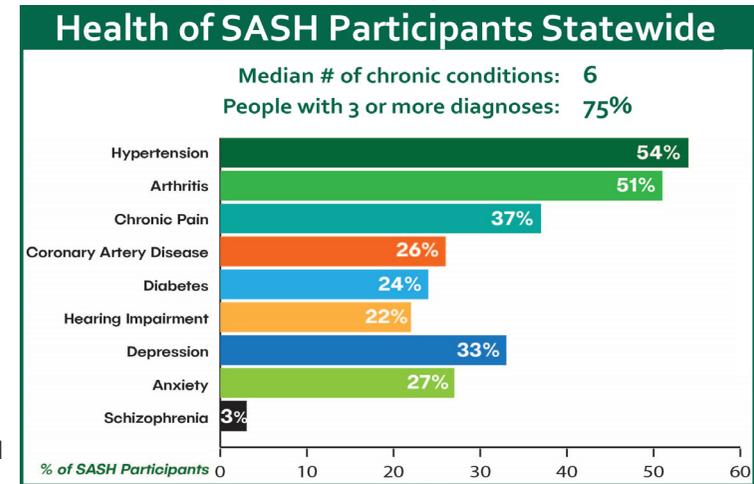
Several independent studies have documented that SASH® participants not only have better health outcomes despite their high number of chronic conditions, they also save Medicare costs — which are lower by \$1,100 (per rural participant) to \$1,400 (per urban participant) per year compared to their non-SASH peers.



This year a new study showed that SASH saves Medicaid expenses as well. The finding holds true for very low-income SASH participants 65 and older who receive Medicaid to cover the cost of long-term care in nursing homes.

For this group of SASH participants, who live at affordable-housing sites where SASH is based, Medicaid costs were about \$400 less per beneficiary per year, researchers with RTI International and the LeadingAge Center for Applied Research said.

"This is significant because it shows that SASH delays or prevents nursing-home placement," said Amy Kandilov, the study's lead investigator. "It's also one of the few programs we have evaluated that is having a favorable impact on both Medicare and Medicaid expenditures for the population served."



ADVOCATING AT THE STATE HOUSE

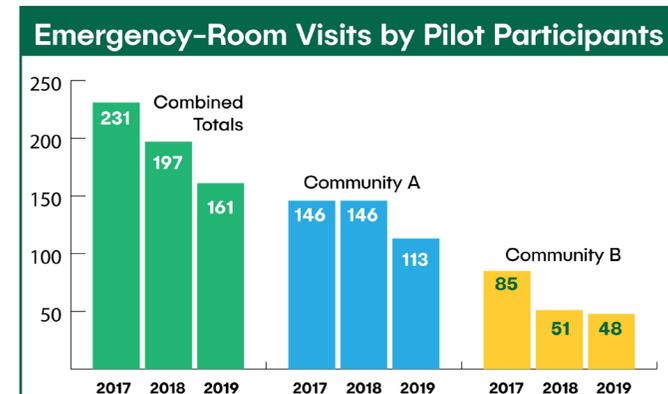
As in years past, Cathedral Square was well represented at the 2019 Vermont Housing & Conservation Coalition Day.

Joining us this year in Montpelier were Cathedral Square residents Penny Pero (left) and Cathy Gratton, who shared their experiences with legislators and urged funding for affordable housing for older Vermonters. Penny gave moving testimony about how her life has improved since becoming a Cathedral Square resident.



SASH MENTAL-HEALTH PILOT ENTERS YEAR 3

The SASH/Howard Center Mental Health Pilot, now in its third year at two Cathedral Square communities in Burlington, continues to show impressive results. Funded in part by OneCare Vermont as part of the state's "All-Payer Model" to reform health care, the program embeds a Howard Center clinician in the SASH teams at both properties.



Among the results: a marked decrease in depression risk among residents screened for the condition, and a decline in trips to hospital emergency rooms.

This outcome has been realized in part thanks to SASH's use of a data system called "PatientPing" that

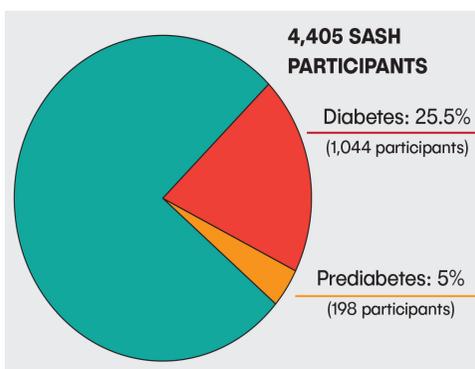
tracks and reports every admission and discharge for most participants. SASH teams regularly review this data to identify those who have been to a hospital emergency room recently, then reach out to offer support aimed at averting future visits.

... AND SASH DIABETES PILOT MOVES INTO HIGH GEAR

The prevalence of diabetes increases with age. It is a special concern for SASH participants — 25.5% of whom have diabetes compared to 18% of all Vermonters 65 and

older. With its home-based network of on-site wellness nurses and care coordinators, SASH is in a unique position to help older adults prevent and manage their diabetes.

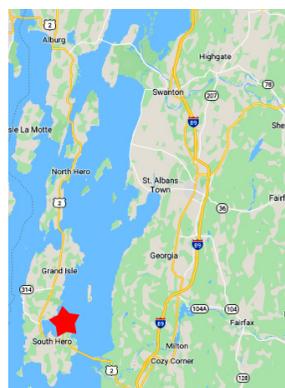
With this in mind, SASH has been working on a number of initiatives in collaboration with the Vermont Department of Health to help participants lower their A1c (blood sugar) levels. Preliminary results bode well for continued work in this area.



DREAM OF BRINGING CATHEDRAL SQUARE HOUSING TO THE ISLANDS MOVES CLOSER

Work continues with CIDER (Champlain Islanders Developing Essential Resources) to bring affordable, service-enriched housing for older adults to the islands. With site control of land and septic capacity secured in a prime South Hero village location, and enthusiastic support of local residents and officials, we are making great headway.

In the coming year, we will focus on additional community outreach, securing funding commitments, and obtaining necessary permits.



Island residents share their thoughts with Cathedral Square's Miranda Lescaze (standing) at a focus group about the housing proposed for South Hero. CIDER and Cathedral Square have conducted extensive outreach to island residents to gauge demand and gather the community's ideas.

“I just can't say enough about Cathedral Square. I consider them the ultimate champion for seniors. The staff and maintenance folks go out of their way for us. I am so grateful to Cathedral Square that I contribute as a volunteer and help in every way I can.”

**— Roni Lesage,
Cathedral Square
resident since 2016**



A VOLUNTEER FOR THE AGES

When a committee was formed in the late 1980s to build an affordable-housing community for older adults in Williston, Vermont, town resident Karin Davis eagerly jumped on board, well aware of the tremendous need in the area.



PHOTO BY GERALD DAVIS

Volunteer Karin Davis

Karin served four years on the committee that ultimately led to the creation of 44 homes in what is now Cathedral Square's Whitney Hill Homestead, then helped guide the community as a member of the board. Soon thereafter she started leading a monthly discussion group created to support Whitney Hill residents. Thus began a 26-year stint as a regular Cathedral Square volunteer.

For more than a quarter century, residents could count on finding Karin in the community room on Thursdays between 3 and 4 p.m., ready to chat with anyone who stopped by. A faithful gathering of a baker's dozen typically joined in to talk and take part in activities Karin planned. They

wrote personal stories, sent packages to soldiers during the Gulf War, and gave thought to prompts such as "What is your totem animal" or "Describe a perfect day for you." Reflecting her sense of humor, at one point Karin gave attendees T-shirts emblazoned on the back with "Ripe When Wrinkled."

Karin's love for teaching, talking and sharing with both "the very young and the very old" has been nurtured by 50 years of teaching at Burlington's St. Paul's Cathedral. The conversations, humor and lessons learned "from the wisest of people," Karin says, are what kept her coming back to Whitney Hill all these years. "I learned so much from them. They had so much to teach me."

We are so grateful to Karin for sharing her time and her talents — for more than a quarter century! — with our friends at Whitney Hill.

WE ❤️ OUR VOLUNTEERS!

Number of volunteers in 2019..... 288

▶ 129 are Cathedral Square residents; 50 are staff

Number of volunteer hours in 2019 11,856

▶ 5,316 hours contributed by Cathedral Square residents;
298 hours contributed by Cathedral Square staff

Want to join them?

We have opportunities in 12 towns, at all of our housing communities, for both individuals and groups. Please contact Beth Alpert at 802-859-8870 or alpert@cathedralsquare.org for information.



OUR GENEROUS SUPPORTERS

MISSION STEWARDS

Gifts of \$10,000 or more

Champlain Investment Partners
Housing Ministries of New England
Stephanie Miller Taylor

MISSION CHAMPIONS

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

HP Cummings Construction Co.
Cecilia Daly
Chris and Theri Davis
Bruce R. Elliott
The Fountain Fund
Chuck Hoag
Erik Hoekstra
Jeff Kantor
Julia A. Kaye
Mutual of America
Lillian & Bruce Venner

KINSHIP COLLABORATORS

Gifts of \$500-\$999

Joseph & Dale Boutin
Maria P. Bradley
Nancy & Mark Eldridge
Kim Fitzgerald
Gerald Hornung
Judy Warriner Walke

COMMUNITY BUILDERS

Gifts of \$100-\$499

Anonymous
Tom Barden
Mary Boisselle
Deborah Bouton
Ken Bridges
Anne Clarke
Janice Clements
Bethany Davis
Gerald & Karin Davis
Elizabeth Davis

Molly Dugan
Duncan • Wisniewski Architecture
Arthur English
Cathy Frank
Franklin Sheet Metal Works Inc.
Shaun Gilpin

Deborah Goss
Jennifer Green
Natalie Hall
Amy R. Hamlin
Craig Jones
Mary Kearney
Darlene M. Lander
Jennifer & Christopher Leopold
Roni Lesage
Don Martin
Lis Mickenberg
Jane Mitiguy
Sharon Moffatt
Carol Moran-Brown

Polly Nichol
Joel Page
Linda Perna
Stephanie Pizzagalli
Meg Pond
Cindy Reid
Shelley Richardson
Helen & Ted Riehle
Lillian Robinson
Jane & Bernie Sanders
Pat Robins & Lisa Schamberg
Katherine Schubart
Nadine Scibek
Michael Simoneau & Geri Reilly
Charles Smith
Marga & Glenn Sproul
Walter Tanis
Joyce Touchette
Linda Verba
Kay Ellen Willette
Jeanne & Phillip Williamson

Laura Wilson
Amy Wright
Margy & Sandy Zabriskie

CARING COMPANIONS

Gifts up to \$99

Anonymous
Jennie Baker
Madeleine Bourgeois
Burlington Insurance Agency
Sabine Chabot
Lorraine Clark
Catherine C. & Catharine M. Cooke
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Carmel Ewing
Sam Falzone
Natalie Feilchenfeld
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Christine Finley
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Ed & Joan Fitzpatrick
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Rose G. Hanson
Jean Harry
Jeremiah & Nancy Hayes
Helen Head
Erika Irish
Irene Irish
Janice Kilburn
Diane Kingston
Elaine Kirby
Lamoille County VFW Auxiliary to Post 9653
Colleen Lee
Rita Lemire
Jennifer Leopold
Joanne Lewis
Janet Marcelino
Patricia McClellan
Elizabeth Noonan



A holiday sing-along with students from Champlain Elementary School is a favorite tradition at Grand Way Commons, a Cathedral Square residence in South Burlington. Residents pack the community room to join in, then treat their young guests to cookies and drinks before they head back to school.

Dennis O'Brien
Charlene O'Brien
Catherine Patterson
Liz Curry & Brian Pine
Jeanne Pizii
Betsy Pond
Linda Ready
Debra Reynolds
John Rouleau
Andrea Sandy
Anya Schwartz
Willard Smith

Melissa Southwick
Soutiere Family
Barbara Stamm
Sally Wade
White + Burke Real Estate
Investment Advisors Inc.

PLANNED GIFTS

Mohamed Basha
Carol Moran-Brown
Stephanie Taylor

TRIBUTE GIFTS

In Honor of...
James Ewing
Forrest Lander
Carol Moran-Brown
Cindy Reid
Charlie Smith
Stephanie Miller Taylor
"All of the great work done by
Cathedral Square and SASH!"
"All staff at Cathedral Square"

In Memory of...
Millie
Doris Allard
Mildred Bearor

Rita Beaulieu
Polly Beebe-Bove
Beatrice English
Bryna D. Frank
Mary E. Frankie
Raymond Giberson
Donald Green
Dora Herman
Oliver Hult
Georgette Lapointe
Alice Rouleau

DEVELOPMENT PARTNER AGENCIES

Burlington Housing Authority
Vermont State Housing Authority

FUNDERS OF PROPERTY DEVELOPMENT

Burlington Electric Department
Burlington Housing Trust Fund
Efficiency Vermont
Enterprise Community Partners
HOME Investment Partnership
Housing Ministries of New England
Mascoma Bank
National Housing Trust Fund
People's United Bank
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

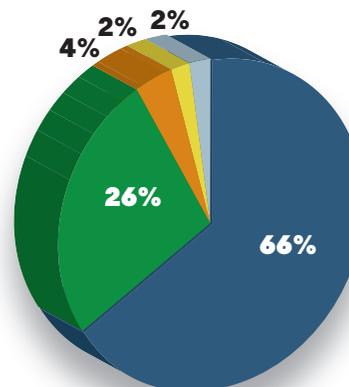
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Ben & Jerry's Foundation
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Centers for Medicare
& Medicaid Services
Champlain Investment Partners
Community of Vermont Elders &
Vermont Senior Medicare Patrol
Department of Vermont
Health Access
Green 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

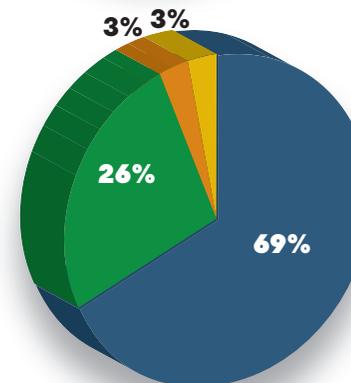
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Holly Reed
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Rich Wickens
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Cabot Cheese
King Arthur Flour
Screen My Logo (Bruce Garrapy)
Mutual of America

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CONSOLIDATED ASSETS & LIABILITIES

ASSETS	
Cash and Investments	\$2,572,829
Reserves & Restricted Accounts	\$3,675,104
Land, Buildings & Furniture (net)	\$12,440,178
Equity Contributions	\$2,759,901
Accounts Receivable	\$769,190
Notes Receivable	\$163,445
Prepays & Other Assets	\$181,670
Resident Security & Escrow Deposits	\$157,561
Total Assets	\$22,719,878

LIABILITIES & NET ASSETS	
Notes Payable	\$11,114,071
Accrued Interest Payable	\$24,465
Other Liabilities	\$3,824,830
Resident Security & Escrow Deposits	\$178,343
Accounts Payable	\$304,000
Total Liabilities	\$15,445,709
Total Net Assets	\$7,274,169
Total Liabilities & Net Assets	\$22,719,878

CONSOLIDATED REVENUE & EXPENSES

REVENUE	
Property Management/Service-Enriched Housing	\$8,531,289
SASH (Support and Services at Home)	\$3,285,606
Property Development Fees	\$543,235
Grants & Other Income	\$311,063
Equity Pass Through	\$194,019
Total Revenues	\$12,865,212

EXPENSES	
Property Management/Service-Enriched Housing	\$8,688,466
SASH (Support and Services at Home)	\$3,270,766
Development Fees	\$353,173
Unallocated Expenses	\$360,295
Total Expenses	\$12,672,700

CORPORATE & PROPERTY ASSETS MANAGED

Corporate	\$7,247,771
Owned & Affiliated	\$18,057,158
Partnerships	\$64,251,358
Management Agreement	\$1,858,990
Total Managed Assets	\$91,415,277

Kudos to the staff of Cathedral Square's Maintenance and Custodial departments! Rigorous and fastidious inspections of our properties and maintenance records by the U.S. Department of Housing & Urban Development (HUD) continue to show outstanding results.

Our properties consistently receive high marks (known as "REAC scores," which stands for HUD's Real Estate Assessment Center). A special point of pride this year was the fact that our original property, Cathedral Square Senior Living in Burlington — now over 40 years old — received a score of 96. Great REAC scores are an indication of the quality and commitment of our staff to maintain our properties in stellar condition. We are so proud of our team!



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

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In Memory of Doris Allard

December 1923 – April 2019

Doris Allard cuts the ribbon at the grand opening of Allard Square in South Burlington in November 2018, flanked by Sarah Carpenter of VHFA (left) and Kim Fitzgerald of Cathedral Square. Doris had lived at Cathedral Square's original property in Burlington since it opened in 1979, which inspired us to name Allard Square in her honor.