

**City of Burlington Housing Trust Fund (HTF)
Capacity Grant Application - 2022**

APPLICANT ORGANIZATION CATHEDRAL SQUARE
CONTACT NAME CINDY REID
DAYTIME PHONE & E-MAIL 802-859-8805 reid@cathedralsquare.org
NAME OF PROJECT CATHEDRAL SQUARE CAPACITY GRANT
AMOUNT REQUESTED \$20,000
ESTIMATED CONSTRUCTION START DATE (FOR FEASIBILITY/PREDEVELOPMENT GRANTS) N/A
ESTIMATED COMPLETION DATE 9/30/22
TOTAL ESTIMATED PROJECT COST \$20,000

Is the applicant a 501(c)(3) tax-exempt, nonprofit corporation organized and operated for the purpose of creating or preserving housing for very low, low and moderate income households?

Yes
 No

Would the requested grant support the staffing, training, planning, fundraising or on-going operations of a nonprofit corporation, thereby increasing that corporation's capacity to create or preserve housing for very low, low and moderate income households?

Yes
 No

Is the applicant a corporation, partnership or individual who is delinquent, at the time of application, in the payment of property taxes or impact fees to the City of Burlington, who have been convicted of arson, who have been convicted of discrimination in the sale or lease of housing under article IV of this chapter or under the fair housing laws of the State of Vermont, or who have pending violations of current city electrical, plumbing, building or housing codes or zoning ordinances?

Yes
 No

Project Narrative

Funding priority goes to projects which respond to requirements of the Housing Trust Fund and the City of Burlington's affordable housing priorities. The Housing Trust Fund Administrative Committee (HTFAC) uses the attached criteria to score projects. Scores are tallied and ranked high to low. The HTFAC funds projects at its discretion.

Please provide the information below in the space provided. It is important to complete all fields. If you need additional space, attach separate pages to your application and title them as indicated below.

Project description (Please briefly describe your project. Specifically describe how Housing Trust Funds would: a) support your organization's ongoing operation and/or b) support the assessment of structural and financial feasibility of new affordable housing.):

The following request for \$20,000 in funding from the Burlington Housing Trust Fund will support the mission and the evolving operations of Cathedral Square (CSC) to advance service-enriched housing for low-income older adults and people with disabilities in the Burlington area. Specifically, this request will fund:

- **Housing Retention services:** to support residents at risk of losing their housing and thereby prevent homelessness;
- **Anti-Racism work:** training for staff, and legal services and staff time to incorporate modifications to our Employee handbook, both of which will help evolve our organization to become anti-racist.

Housing Retention: CSC is committed to supporting residents at risk of losing their housing due to mental health challenges, hoarding, financial instability and other challenges. Like our fellow housing providers, we are finding that an increasing number of our residents fall into this "at risk" category. Two years ago we created a new position dedicated to this effort and created our SHINES program: Success in Housing – Identifying Needs With Enhanced Support. This position has met with success as it helps problem solve and identify resources to help residents retain their housing. Having seen the results, we want to continue to provide this support to our residents. Common areas of focus for the CSC SHINE Staff's work with residents include: housekeeping issues (failed inspections), behavioral/mental health concerns, financial struggles causing non-payment, permanent housing transition support and education on the responsibilities of residents. SHINES staff provide housing education, community building, transition support for those formally homeless and while identifying obstacles fosters motivation with the goal of preserving housing and ensuring successful housing in the future. The SHINES staff person works collaboratively with on-site management staff to identify individuals needing interventions and then working with those individuals on a plan to address the challenges at hand and retain their housing. It is a successful Homelessness Prevention initiative.

Antiracism Work within CSC: We continue our work to embed anti-racism into our work and ensure that staff have a keen understanding of the effect of implicit bias on equal

access to housing and services, as well as what constitutes being anti-racist. This requires focused training at all levels and in all divisions as well as a change to our onboarding procedures for new hires. Specifically:

- 1) CSC staff and our legal services will review and revise our employee handbook to incorporate the Anti-Racism committee's recommendations from the work we did last year;
- 2) CSC staff and consultants will provide Anti-Racism training and support to staff.

In addition to supporting CSC's ongoing operations, the Burlington Housing Trust Fund grant award will support CSC's capacity to assess new housing opportunities. CSC's proposed activities for this grant award will improve the ways we deliver resident services, evolve our culture to be antiracist, and enhance our connection to the larger community.

Please describe how the organization is currently involved in the construction of new affordable housing:

Juniper House at Cambrian Rise

CSC completed the construction of seventy, new affordable apartments that were added to the Burlington housing stock in March 2021. Juniper House is home to a range of older Vermonters, from previously homeless (nine households) to market-rate (80% to 120% of AMI) households, creating a mixed-income community that is supported with SASH services. Twenty-five apartments have project-based rental assistance, thirty-five are funded with tax credits to serve households <50% and <60% of AMI, and ten are funded by the VHCB Housing Revenue Bond to house households from 80% to 120% of AMI. Juniper House residents benefit from on-site SASH® services and access to public transportation. The building already has a wait list of over 400 persons.

Bayview Crossing, South Hero

We are beginning construction on Bayview Crossing, a new 30-unit housing development for older adults in early September. We have worked on this project with Champlain Islanders Developing Essential Resources – C.I.D.E.R. for nearly 15 years. This will be a mixed income housing community walkable to the Library, Champlain Islands Health Center, Bagel Café, and to Town services and stores. C.I.D.E.R. will be located in the new building (they are purchasing an office condominium to be co-located with the housing community).

Our Lady of Providence, Winooski

CSC has an option on this existing 46-bedroom residential care home in Winooski. CSC plans to acquire the property, retain existing staff and residents, and do some renovations and upgrades, and potentially convert 9-10 rooms to memory care. This is a preservation project.

CSC continues to build its housing pipeline by exploring other development opportunities and partnership possibilities in the Burlington area.

Please describe how the application supports one or more of the priorities listed in the City's Housing Action Plan:

I. Expand and strategically apply municipal resources to support new low and moderate income housing construction and better assist those ineligible for subsidy but unable to compete in Burlington's Housing market.

The BHTF award will strengthen CSC's capacity by supporting housing retention services and providing us consulting resources to help our organization evolve to become anti-racist.

The BHTF award will bolster CSC's housing-retention services, allowing us to provide more and better support to at-risk households. Lacking these services, at-risk residents can lose their housing, which sometimes means losing subsidy, which in turn makes it impossible to compete in the high-cost Burlington housing market.

The award will provide resources for CSC to do the necessary work of becoming antiracist by providing training opportunities and modifications to our Employee Handbook to incorporate the work of the Anti-Racism Committee over the past nine months, This work will help us better serve all residents in the Burlington community, particularly residents who are marginalized.

This capacity building is essential to help CSC continue serving our current and future residents effectively. This also positions CSC to more effectively create new, service-enriched housing opportunities for the growing population of low- and moderate-income older adults and people with disabilities, at the same or better level of quality and construction and service delivery.

IV. New Approaches to Homelessness in Our Community

CSC's housing retention program helps to prevent homelessness by providing needed supports to residents who without those supports, could lose their housing (and thereby lose their subsidy).

V. Provide Appropriate Housing Options for an Aging Population

CSC's health-and-housing model serves our growing aging population well, with proven positive results. In Burlington CSC has seven independent-living communities with services, plus a licensed assisted-living community at Cathedral Square Senior Living (CSSL) on Cherry Street. These affordable housing communities provide SASH services that support aging in place and delay or prevent more costly (and less desirable) institutional care. The combination of affordable housing with SASH promotes wellness and helps people thrive and have a sense of belonging. The programs seeking support in this application (housing retention and antiracism training) all contribute to CSC's efforts to successfully house and provide services to a vulnerable population.

Please describe how the application supports one or more of the priorities listed in the City's Consolidated Plan:

SP-25 Priority Needs:

- Housing Retention - CSC provides services to the most vulnerable: older adults, frail and low-income elderly residents, and those at risk of losing their housing, through housing retention services. (DH 3.1)
- Antiracism – in July 2020, the City and 30-plus Chittenden County Organizations (including CSC) together declared racism a public health emergency and outlined needed actions to eliminate race-based health disparities and systemic racism in Chittenden County.

16 Planning & Administration

This project seeks support for the capacity of Cathedral Square in carrying out the City's goals to serve the most vulnerable and older adults with affordable housing and services

Please describe the financial need of the requested activity (include a project budget with all sources and uses):

\$10,000 Housing Retention Services (Total CSC Cost is \$60,000; properties support \$20,000 which leaves a gap of \$40,000); we request \$10,000 from BHTF;

\$7,500 Staff and Legal time (HR Attorney) to review and revise our employee Handbook incorporating the Anti-Racism Committee's recommendations;

\$2,500 Staff and Consultant time to provide Anti-Racism Training and Support.

\$20,000 Total Request

Please describe the negative impact to the community if the request is not funded:

Housing Retention Services: this is a critical program we offer to our residents to help avert crises and keep residents safely housed, thus preventing homelessness.

Antiracism Training: without such training, we will not be able to make the structural changes needed to address systemic racism both within our organization and the broader affordable-housing community.

Please describe how the proposed project supports an underserved and vulnerable population:

The target population we serve is comprised of low-income older adults and people with disabilities, including people of color and those of non-American ancestry. Both of

these initiatives, housing retention and antiracism work, support this underserved population.

- Housing retention work will help keep lower income older adults safely housed and prevent homelessness.
- Antiracism work will enable us to elevate the voices of people of color and ensure that all of our policies, procedures and interactions are more than “inclusive” and “non-discriminatory” – they will be explicitly anti-racist.

Signature Page

Please check each box that applies:

- X **Good Standing:** I certify that I am in “good standing” with respect to, or in full compliance with a plan to pay any and all taxes due to the City of Burlington.

- X **Certification:** Under penalties of perjury, I declare that the information I have provided, to the best of my knowledge and belief, is true, correct, and complete.

Cindy Reid, Cathedral Square

Print Name



Applicant Signature

8/17/2021

Date

	Management	
	Cathedral Square Corporation	
	Budget 10/1/21-9/30/22	
		Budget FY 2022
	Income	
tal Mana	Management Fees	802,360
tal Reim	Reimbursables	4,188,587
4400-005	Development Fees	815,095
4400-020	Grant Income - VHCB Capacity	26,550
4400-025	Grant Income - BHTF	5,000
4400-030	VT DOL Intern Grant	6,563
	Income	5,844,154
	Other Income	
4600-005	Donations	75,000
4200-052	Footcare income	4,000
4700-005	Int Income	10,800
4600-025	DRHO Income - CSC as DRHO	20,000
4400-070	Incentive & Asset Mgmt Fees	15,020
	Total Other Income	124,820
	Total Income	5,968,974
	Expenses	
	Payroll & Benefit Expenses	
5000	Salaries and Wages	3,819,714
5100	Pension	158,518
5105	Dental	29,580
5110	Health Insurance	888,373
5112	Health Savings Accounts	100,752
5115	Workers Comp Insurance	106,612
5120	Life and Disability Insurance	46,592
5175-005	Catamount Health Ins	5,900
5180-005	Employee Appreciation	7,000
5200	Payroll Taxes	294,208
	Payroll & Benefit Expense Total	5,457,249
	Other Expenses	
5300-010	Annual Report	1,200
5300-012	Applicant Screening	1,300
5300-015	Audit - Financial	20,500
	Audit - Pension	6,750
5300-018	Bank Charges	16,560
5300-019	Benefit Plan Expense	4,250
5300-020	Board Expense	600
5300-035	Donations & Sponsorships	4,370

	Management	
	Cathedral Square Corporation	
	Budget 10/1/21-9/30/22	
		Budget FY 2022
5300-050	Dues & Subscriptions	4,936
5300-052	EAP & Misc HR	5,800
5300-075	Insurance	43,835
5300-079	Interpreter Expense	2,500
5300-090	Legal and Professional	5,000
5300-095	Marketing and Advertising	14,614
5300-105	Miscellaneous Expenses	500
5300-108	Nursing Expense UVMHHH	38,400
5300-115	Payroll Service	20,000
5300-120	Postage	15,000
5300-123	Recruiting	40,000
5300-125	Rent	36,000
5300-132	Safety Committee	650
5300-133	Social Committee	13,000
5300-160	Telephone & Internet	23,000
5300-165	Temp Staff	1,000
5300	Travel and Training	29,415
5300-103	Mileage	10,000
5300-180	Vehicle Expense	2,000
5300-182	Volunteer Expenses	1,200
5300-187	Wellness	2,500
5400	Office Supplies	26,000
5500-010	Computer Hardware	16,100
5500	IT - Tech Services\Software\Other	76,003
5700-015	Grant Exp - Transportation	650
5300-030	Depreciation	5,659
	Total Other Expenses	489,292
	Other Costs	
	SASH Support	20,000
	Total Other Costs	20,000
	Total Expenses	5,966,541
	GAAP Net Income/(Loss)	2,434