

City of Burlington Housing Trust Fund (HTF)

Capacity Grant Application

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 \$24,076
ESTIMATED CONSTRUCTION START DATE (FOR FEASIBILITY/PREDEVELOPMENT GRANTS) N/A
ESTIMATED COMPLETION DATE 9/30/20
TOTAL ESTIMATED PROJECT COST \$24,076

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

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 \$24,076 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:

- consulting services and infrastructure to significantly build CSC's fundraising capacity
- website accessibility and related improvements to cathedralsquare.org and sashvt.org
- retention services to support residents at risk of losing their housing

Fundraising: Reflecting the growing competition for ever-more-scare donor dollars *and* the fact that costs are rising to provide the services and programs that keep our residents housed and living independently, CSC has identified fundraising as a priority for the first time in its 40-year history. This award will partially cover costs for a fundraising consultant (already identified) who will help us develop a strategic plan, identify major-donor prospects, improve donor engagement and retention, and develop our board as fundraising ambassadors. In addition, we will use funds to transition our existing donor data to a proven donor-management system (Bloomerang.com) that includes a prospect-research module. Funds will cover data conversion, staff training and use of the software for the first year.

Website Redesign: In support of both our fundraising goals *and* our need to be fully compliant with federal accessibility guidelines, we need to update both the CSC and SASH (Support and Services at Home) websites. Not only are our current sites dated and clunky, they are solely "task oriented" vs. story driven. To support fundraising, we need to have our mission-centric content up front and center, to tell compelling resident stories that illustrate how Cathedral Square is helping them succeed, and to be able to incorporate more video. In addition, as more and more giving takes place online and on mobile devices, we need to improve our sites' responsive design. We also are shamefully behind the curve when it comes to accessibility; visitors to our sites can do little more than enlarge the type size, which was the standard at the time they first launched. We need to be fully ADA compliant with universal Web Content Accessibility Guidelines (WCAG). We have identified a local firm to perform these upgrades at a significant discount; all we need is funding to move forward.

Housing Retention: CSC works hard to support 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. As noted in the just-released [report to the the Vermont Legislature from the Specialized Housing Vouchers Working Group](#), evictions are up 45% statewide since the governor's mandate to allocate at least 15% of housing to people experiencing homelessness. In fact, Cathedral Square's rate of *initiating* evictions was 75% higher in FY 2019 compared to FY 2018 (ultimately we were able to intervene and prevent all but one of those evictions). Due to the significant and growing challenge to support this population and their housing stability, we are working to create a new position dedicated to this effort. We have a funding gap of just over \$4,000 to fund this position through the end of 2020.

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 strengthen CSC's financial base and enhance our image and connection to the community. More targeted promotion of CSC's mission out in the community will help build connections for potential partnerships and expand opportunities to grow CSC's housing and services, thereby enhancing the quality of life for Burlington residents.

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

CSC began construction on Juniper House at Cambrian Rise in September. The 70-unit development is well underway. It will serve a range of older Vermonters, from previously homeless to market-rate (80% to 120% of AMI) households, creating a mixed-income community. Twenty-five apartments have project-based rental assistance, 35 are funded with tax credits to serve households <50% and <60% of AMI, and 10 are funded by the VHCB Housing Revenue Bond to serve households from 80% to 120% of AMI. Juniper House residents will benefit from on-site SASH® services and access to public transportation.

Utilizing federal, state, municipal and private funding sources, the \$19M project took five years from conception to construction start. Completion is more than a year away, and there already are 245 people on the inquiry list. Juniper House at Cambrian Way is a shining example of a successful public-private partnership and of

the collaboration of nonprofit organizations to achieve livable, mixed-income, and multigenerational neighborhoods that address affordability, energy efficiency, access (transportation), green space/park land.

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

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 the creation and implementation of a strategic fundraising plan and the growth of CSC's donor base. This capacity building is essential if CSC is to continue creating 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.

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.

IV. New Approaches to Homelessness in Our Community

Juniper House will serve seven previously homeless households, and CSC will serve an additional three previously homeless households within its portfolio. These residents will have rental assistance, SASH services and housing-retention services. The combination of health, housing and subsidy are critical components for helping housing-vulnerable persons and keeping them successfully housed. Fifteen percent of CSC's overall portfolio currently serves formerly homeless individuals, and CSC will continue to serve this vulnerable population with affordable housing and services.

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 six 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.

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

SP-10 Geographic Priorities:

- CSC's Juniper House at Cambrian Rise project will add 70 affordable housing units for older adults to this area of the City, meeting the City-wide geographic priority. This will become one of the most income-diverse neighborhoods in the City.

SP-25 Priority Needs:

- CSC maintains and preserves affordable housing.
- CSC is producing new, affordable housing at Juniper House.
- CSC provides services to the most vulnerable: older adults, adults with mental illness (CSC has a mental-health initiative in place at CSSL and Thayer House (New North End), frail and low-income elderly residents, and those at risk of losing their housing.

SP-40 Institutional Delivery System:

- CSC participates in the Homeless Alliance; our Director of Operations is the treasurer, and CSC works collaboratively with the Housing Retention Program with CHT and BHA.

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

See attached organizational budget. With the exception of the housing-retention services, the line items below are all additive to our lean operating budget. The \$4,200 housing-retention request fills a gap in our current budget for this staff position through the end of 2020. The breakdown of our request to the BHTF is as follows:

	BHTF	Other Sources	Total
Fundraising consultant	\$3,500	\$2,500	\$6,000
Donor-management software	\$2,516		\$2,516
Upgrades to CSC/SASH websites	\$13,860		\$13,860
Housing retention services	\$4,200	\$31,740	\$35,940
	\$24,076	\$34,240	\$58,316

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

This request funds specific critical needs to build CSC’s organizational capacity, continue its mission to provide affordable housing to a growing and vulnerable older population, and provide retention services to residents at risk of losing their housing. If this request is not funded, CSC’s strategic planning for fundraising will be stalled indefinitely, putting the organization at risk for continued financial difficulties, leading to cuts in staff and services. CSC’s website will remain out of compliance with ADA website accessibility standards (WCAG) and will not deliver the essential mission-focused content to support fundraising. Our housing-retention services will be scaled back, further limiting our ability to appropriately support the vulnerable populations we are now serving who are at risk of losing their housing and supports.

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

CSC currently serves over 900 households — 92% earning <50% AMI, and 68% earning <30% AMI. Fifteen percent of our portfolio houses individuals who were previously homeless. CSC has over 1,200 individuals on its wait list, and it typically takes more than three years to secure appropriate housing for applicants. In order for CSC to continue serving its underserved and vulnerable — and growing — population, it must increase capacity. The initiatives outlined here — a concerted focus on fundraising, supported by website enhancements and accessibility improvements, and expanded housing-retention services for at-risk residents — will do just that.

Signature

Please check each box that applies:

- 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.
- 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

 Print Name

Cindy Reid 11/26/19

 Applicant Signature Date

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		Budget FY 2020	Actuals 10/1/18-4/30/19	Prorata or Est'd Projection to Year End 2019	Budget FY 2019	Budget Comparison FY 2019 vs FY 2020	Variance Explanations		FY 2018 Audited FS
5105	Dental	27,604	14,192	24,328	21,297	6,307	Auto Calc - FY 19 projection + 11% rate increase		21,950
5110	Health Insurance	731,870	415,497	712,280	707,866	24,003	BCBS Expense for Mgmt Est at \$61,450/mo. EST a 1% decrease for 9mos (with co-insurance).		704,841
5112	Health Savings Accounts	90,200	52,567	90,115	88,000	2,200	69 Total CSC Employees (mgmt) participating in May 2019. Fam - \$2,000 (28 @ 100% + 11 SASH split), Invid - \$1,000 (17 @ 100% + 13 SASH Split) - +\$2.5K addtl for movement. Mgmt split approx 42% Increase based on projected actuals. Fecreased by \$13,928 - % for Mgmt		83,123
5115	Workers Comp Insurance	97,452	61,985	106,260	96,305	1,147	based on \$32,458 reduction		68,899
5120	Life and Disability Insurance	39,092	18,918	32,430	27,485	11,607	Overall 20% increase beginning Jan 1		26,840
5175-005	Catamount Health Ins	5,000	3,200	5,486	5,000	-	Level fund - Actuals for 5/1/18-4/30/19 are \$4506		4,512
5180-005	Employee Appreciation	7,000	2,729	4,679	7,000	-	Level fund - Actuals for 5/1/18-4/30/19 are \$5045		5,970
5200	Payroll Taxes	253,640	137,684	236,029	242,263	11,377	7.65% of Salaries plus \$3.4K UST adjustments		210,421
	Payroll & Benefit Expense Total	4,641,726	2,573,298	4,445,661	4,500,173	141,552			4,070,569
	Other Expenses								
5300-001	40th Anniversary Expenses								(1,475)
5300-010	Annual Report	1,000	-	73	1,000	-	Per Marketing Budget		-
5300-012	Applicant Screening	1,300	658	1,129	1,300	-	Level fund (Sentrylink Expenses) Actuals for 5/1/18-4/30/19 are \$1157		1,077
5300-015	Audit - Financial	17,000	16,318	16,154	19,900	(2,900)	Otis Atwell Audit increase by \$200 - did not include \$ for A133 Single Audit		16,154
	Audit - Pension	6,500	6,350	6,350	6,400	100	McSoley (403B) FY19 Audit \$6,350 increase \$150 yoy		6,250
5300-017	Bad Debt Expenses	-	-	-	-	-	Not budgeted		3,734
5300-018	Bank Charges	10,000	6,343	9,544	9,300	700	FDIC bond Quarterly expense Allocated out to addt'l properties reducing mgmts fee. Budget \$1,300/qtr + \$400/mo PUB Fees		10,995
5300-019	Benefit Plan Expense	3,650	1,300	2,229	4,475	(825)	5500 filing \$1950; WRAP amendment \$300; discrimination testing \$1400		2,746
5300-020	Board Expense	600	303	520	750	(150)	Lowered based on projected actuals. Actuals 5/1/18-4/30/19 = \$380		405
5300-035	Donations & Sponsorships	2,370	6,840	11,726	2,095	275	See Schedule		2,101
5300-050	Dues & Subscriptions	4,065	4,854	8,320	5,284	(1,219)	See Schedule		2,299
5300-052	EAP & Misc HR	5,244	3,716	5,000	4,700	544	EAP 170 ee x \$2.08 x 4 mos = \$1,061/qtr + \$1k other		3,935
5300-064	Footcare Expense	-	60	103	-	-	Not budgeted		147
5300-075	Insurance	35,000	21,069	34,000	33,000	2,000	Increase based on projected actuals. Actuals 5/1/18-4/30/19 = \$34,115. Estimate 5% increase		31,124
5300-090	Legal and Professional	2,500	2,258	3,871	2,500	-	Level Fund		1,334
5300-095	Marketing and Advertising	16,000	4,665	7,997	7,200	8,800	Per Marketing Budget - \$1,000 Annual Report Expense in line above		11,306
5300-105	Miscellaneous Expenses	500	8,799	15,084	500	-	Level Fund		(779)
5300-107	Moving Expense	-	182	-	200	(200)	not applicable in 2020		-
5300-108	Nursing Expense UVMHHH	35,828	-	-	-	35,828	Site nursing paid by properties		-
5300-115	Payroll Service	14,440	8,927	13,777	12,800	1,640	Increase based on projected actuals. Paydata Svc charge \$550/mo; Time clock fee \$420/mo. Plus annual fees for W2 Processing & Deliv Fee \$1,400; 1094/1095 Forms & Ship \$1,400		13,334
5300-120	Postage	13,700	7,422	12,724	11,118	2,582	Budget based on actual bills from 11/1/18-4/30/19 \$6858/6*12 = \$13,700		10,537
5300-123	Recruiting	22,000	14,805	25,379	12,000	10,000	Increase		22,777

