



Housing • Caring • Companionship • Nutrition • Activities

Housing is the Best Medicine

Joslyn House Celebrates 25 years



2017 Annual Report

Building Community



Lee Moore, President's Report

It is such a pleasure to be a part of the RACDC family and to applaud our three-fold mission to *preserve and develop affordable housing, improve community and economic health, and support downtown and village center revitalization*. So much good for our community and region happens through the dedicated service of our staff and many volunteers.

In this past year many successes have come our way. The most notable landmark is the celebration of Joslyn House's 25 Anniversary year. I want to personally thank Arlene and Al Wright for their many years of service and wish them all the best as they move into retirement. I also want to extend a warm welcome to Becky Wright, our new Resident Manager, and our gratitude to the Joslyn House staff, and the Joslyn House Committee of the Board of Directors. They are central to our success at Joslyn House as we look ahead to ensuring it continues to be a wonderful place for seniors to call home.

Our SASH Program (Support And Services at Home), a part of the Vermont "Blueprint for Health," is another way we serve Vermont's most vulnerable seniors and those with special needs. It is an echo of our Annual Meeting theme, "Housing is the Best Medicine," as it provides individuals with the tools, support, and encouragement to make healthy choices while remaining in the comfort and safety of their own homes.

In this Annual Report you will read about many of our other successes supporting the health of our community. Combined, these efforts bring millions of dollars in value and much expert support to the greater Randolph Community. I hope you are as impressed as I am with the contributions RACDC has made this year.

Finally, a big thank you goes to Julie Iffland, Executive Director, and our dedicated staff, our volunteers and donors, and to the people of the Randolph area for all that they do to promote a healthy and livable community here in the center of Vermont.



Julie Iffland, Executive Director's Report

People who make a *practice of giving*, by volunteering, donating, and being generous in spirit with others, are significantly happier than those who don't. That's the conclusion of a 5-year study of 2000 people called *The Paradox of Generosity*. Giving strengthens and gratifies, so we want to do it more.

This could be one of the keys to what we love about our community. Every person and every community face hardships and challenges; this is part of what makes us resilient is the circle of give and take. When we have, we are grateful to be able to give. When we need, we are grateful to receive. Being able to rely on each other builds understanding, resilience, and community.

For the past few years, we have had the great good fortune to benefit from the generosity of several young people involved in the Americorps/VISTA (Volunteers in Service to America) program. These bright, energetic souls leave home to give a year or more of service to a community organization that works to eradicate poverty and improve society.



VISTA
Volunteers In Service To America

This October we say goodbye to one, a remarkably talented and personable young woman who came from Los Angeles last year as a VISTA member to learn about nonprofit work and experience life in a small, close-knit community. She came to Randolph sight-unseen for the purpose of giving and learning. Like many VISTA's before her, Crystal made a big difference in our community and touched our hearts. She will be sorely missed. I asked Crystal if her VISTA year gave her what she was looking for, and she replied:

"I got what I came for and more than I could imagine. My work is appreciated and my co-workers at RACDC have made sure that I know I have contributed a lot to the organization and to the Randolph community. This is the first time that I have felt I made a positive impact to those around me. I believe it is because I have found where I am supposed to be: helping people."



Crystal Hand
Americorps
VISTA Member

This coming year, two more Americorps members, Tom Sabia and Nate Tomlinson, will be working with RACDC. Please help us welcome them to our community.

Hutchinson Award Honoree - Larry Richburg

You will not find Larry Richburg in the limelight unless he is compelled to be there. Larry is a person for whom service to his community and his neighbors in need is the reward. The famous Texas put-down, "He's All Hat, No Cattle," calls out people who are all talk and no action. Well, Larry is the inverse: "He's All Cattle, Nothin' but a Baseball Cap." Talk to him for an hour and he won't reveal a thing about himself unless you ask, and even then, good luck. Ask him to do something for the community, and he's there, often taking time from a job site to do it.

Larry hails from the part of Massachusetts where the U.S. was born - where people took up arms at great personal sacrifice for a greater purpose: self-determination, respect, and equality. Larry embodies that spirit in how he conducts himself in every part of his life. Bob Eddy calls Larry one of the "citizen kings" of this region because Larry's integrity is unquestionable, and because his leadership flows from the desire to improve people's lives. "He doesn't stick his hand up, but quietly makes it known he's willing to serve if needed."



Larry "in action" helping to restore the Joslyn House Round Porch

Larry has given so freely of his time and talent. How many organizations has he helped, not once, but routinely, as a leader or worker? Our rudimentary list includes Bethany Church; Chandler; the Food Shelf; the Chamber of Commerce; the Randolph Select Board, Conservation Commission and schools; the Rotary Club; Rotary's Foreign Student Exchange and Youth Leadership Awards; Gifford; and RACDC.

With his wife, Ginny, and daughters Kristina and Amy (also no strangers to service), Larry is like the guy in "It's a Wonderful Life," who gives and gives without fully realizing the impact he has made. As Larry and Ginny prepare for their final scene as Randolph residents, we thank them both for being wonderful neighbors, true friends, and exemplary citizens.

Housing is the Best Medicine

Where would you be without a home? How would you function? How would you hold a job, recover from illness, or raise a family? What if the home was unsafe, or cost too much to rent or to heat? How would that affect your life?

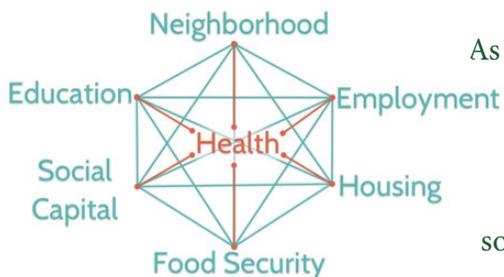
Everyone wants to find a way to a healthier population, whether the motivation is to save money or to improve lives. Of late, there is also growing consensus that this cannot happen by focusing on health care alone. Quality health care is important, but it plays a smaller role in how we stay healthy than other social factors, and it is much less costly to prevent harm with early social interventions, than to treat harm with later medical interventions.

SOCIAL DETERMINANTS OF HEALTH

The social determinants of health are the conditions in which we are born, we grow and age, and in which we live and work. The factors below impact on our health and wellbeing.



“Access to safe, quality, affordable housing - and the supports necessary to maintain that housing - constitute one of the most basic and powerful social determinants of health. In particular, for individuals and families trapped in a cycle of crisis and housing instability..., housing can entirely dictate their health and health trajectory. For these populations, housing is a necessary precursor of health. (Housing is the Best Medicine, CSH, 2014.)



As an example, **Vermont's 3-4-50** initiative is grounded in a striking statistic. **3 behaviors** (lack of physical activity, poor diet, and tobacco use), lead to **4 Chronic Diseases** (cancer, heart disease, type 2 diabetes and lung disease), which result in **50% of all deaths**. SASH helps seniors avoid and manage these largely preventable chronic conditions that sap so much of our health and wealth.

Healthy communities require a continuum of places and activities that support the social determinants of health. **Because our mission addresses all these issues, RACDC is squarely in the health business: providing affordable housing options for low income seniors and families, wellness programs like SASH (Support And Services at Home); places and events for social interaction, and programs that strengthen economic opportunity.**

Emma Larmie And the CHT Program

Long-time Randolph resident Emma Larmie was ready to downsize after facing some difficult and life-changing events. Both her mother and her sister had been residents of RACDC's Jacob's Mobile Home Park and the Park held special significance for her. "I just want to go home," Emma said. She applied for Champlain Housing Trust's Manufactured Housing Down Payment Loan Program to enable her to purchase an energy efficient model, olive green with red shutters, where she now lives in peace with the camaraderie of other residents. Every year, RACDC staff connect people like Emma with housing options, and the resources to put those options within reach.



Emma Larmie and Jane Pekol, RACDC's Operations Manager

Joslyn House - Celebrating 25 Years! Looking Ahead.

Joslyn House is a prime example of housing with supportive services - nutritious meals, housekeeping, activities, and companionship - that is helping seniors live healthier, happier lives. Joslyn House doesn't provide health care, but it does improve and save lives. When a resident misses a meal, the staff or another resident will check up on them to ensure that they are OK, and help them get care if they are not. With SASH wellness services and activities on site, there's no reason to be bored or inactive. Joslyn House is a place where a senior can be independent, without being alone, and that's a healthy way to live at any age.



Al and Arlene Wright

Joslyn House was originally the home of F.H. Joslyn, Jeweler & Optician. In the 1920's the Masonic Order of the Eastern Star bought and expanded the building as a retirement home for their members. The Order sold the building to Randolph Neighborhood Housing Services; which shortly after merged into RACDC. At that time, Vermont's Department of Health was encouraging housing organizations to create shared senior housing with services. Al and Arlene Wright were early and avid supporters of the idea. Joslyn House opened in the summer of 1992 with support from the Town and funding from state and federal programs. Al and Arlene have been there ever since as Resident Managers, helping residents feel like family and a congregate setting feel like home.



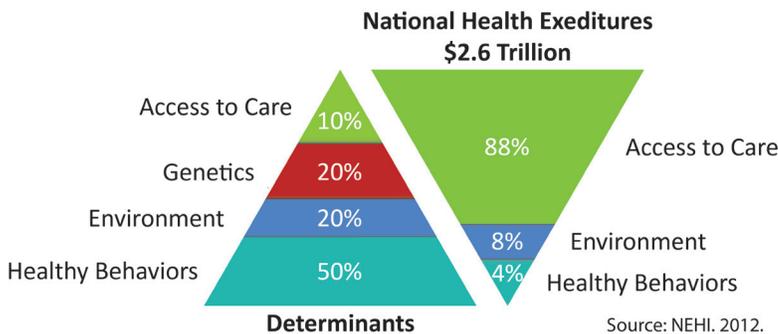
This summer Becky Wright, Al and Arlene's daughter, retired from years of teaching to become Resident Manager of Joslyn House, taking over from her parents as they retire from their official duties. Becky is working closely with other RACDC staff, Jane Pekol, our Operations Manager, and Dede Tracy, our SASH Coordinator, to ensure that Joslyn House continues in the tradition of caring that Al and Arlene have so lovingly cultivated over the past 25 years.

“There is no age at which people stop contributing”

The cost of a year at Joslyn House is now just over \$17,000/year. Compare that to the cost of Adult Day Care (\$32,000), Homemaker services (\$48,000), Assisted Living (\$48,000), or Nursing Home (\$102,000) and it's clear why seniors need a place like Joslyn House.¹ Nearly 20% of Social Security recipients 65 and older have no other income. For 33% of seniors,

Social Security accounts for 90% of their income, and for them Social Security provides less than working at the minimum wage.² These other options are not sustainable for seniors, their families, or society. When seniors are no longer able to live safely completely on their own and can't find affordable options, the health care system steps in. Health care costs are so high in large part because only these costlier options are supported by our government. Places like Joslyn House do not yet qualify. Perhaps that will change if health care reform realizes the value of this simple and effective housing option to improving the lives of seniors. In the meantime, with help from our staff, volunteers and donors, we continue to commit ourselves to keep Joslyn House safe and affordable.

Spending Mismatch: Health Care and Other Key Determinants of Health



1 (Source: Genworth 2015 Cost of Care Survey) ♦ 2 (Source: USDOL, SSA, & HHS)



The Year In Review & Ahead

Armstrong Mobile Home Park (AMHP): Mobile homes offer an affordable option for home ownership—a key factor in economic stability. However, things don't feel stable when your park goes up for sale. Adding to the uncertainty, many parks have obsolete infrastructure that is expensive to replace.

When AMHP in Randolph Center was put up for sale, RACDC applied for funding to purchase the park, renovate the farmhouse on the site into two rental units, and replace underground water and wastewater systems for the house and 16 lots. Nonprofit organizations like RACDC can leverage grants and loans to buy and upgrade parks. In return, we promise to keep the rents affordable. Last fall, the final piece of the funding puzzle came together and RACDC acquired the park. Design and permitting of the underground work is nearly complete, and we hope to start that work this year.



It has taken more than three years to reach this point, but preserving 18 affordable housing options is well worth the work. This project is made possible with the encouragement and support of the Town of Randolph, USDA Rural Development, the VT Community Development Program, and the VT Housing & Conservation Board.

Floodplain Forest Project: In July Volunteers worked in—and learned from—RACDC's Floodplain Forest. We were especially lucky to host G.E.M.S. (Girls Empowered, Motivated, Strengthened). G.E.M.S scoured the forest floor for invasive knotweed and chervil. RTCC's Environmental Resource Management program felled hazard trees, improved trails, and took a cherry tree bolt (a log with economic and artistic value) to mill. Americorps member, Will Gilbert, organized Rotary members and others to clear a sitting area at the edge of the forest. These efforts strengthen community ties to the land and build understanding of this unique ecosystem in our downtown. Our thanks go to the Red Wing Fund of New Hampshire Charitable Foundation for their support.



Update on SPark! Downtown Randolph's New Pocket Park:

RACDC is coordinating a community project to turn a vacant lot at the corner of Pleasant St. and Randolph Ave. into a community gathering space. The community-driven design process is complete, and we have a permit to build. Agreements are underway, and we plan to start construction in the spring! Now we need help from the community to raise the remaining funds needed to complete the park. To learn more and donate online visit racdc.com/pocket-park and share the link with a friend!



A New Tradition, White River Valley Career and Job Fair: With our partners at Capstone Community Action and the Vermont Department of Labor, RACDC launched the 1st White River Valley Career & Job Fair, hosted by Vermont Technical College. The Fair connected over 30 employers with the untapped potential in our local workforce, and exposed 100 job-seekers to career and job opportunities available nearby.



RACDC Revolving Loan Program Supports New Businesses

Blooming Treasures: “With hard work and the help from RACDC, I was finally able to fulfill my dream of owning my own small business,” said Tina Brady, after opening her new business, Blooming Treasures, with a loan from RACDC’s Business Revolving Loan Fund. Located on Salisbury Street in downtown Randolph, Blooming Treasures offers a range of new, used, and consignment items, including clothes, shoes, accessories, jewelry, crafts and household items for men, women and children.



Garner Woodworking: Jake Garner founded Jake Garner Caskets in 2012, when a customer asked him to build a custom casket. This year, with a loan through RACDC’s Revolving Loan Fund, Jake purchased tools and equipment to expand his business into a woodworking and construction company doing additions, renovations, cabinetry, custom millwork, furniture, and, of course, his award-winning, eco-friendly caskets, now distributed through three Vermont funeral homes. With quality local materials, skilled craftsmanship, and reliable customer service, Jake aims to reflect the standards of the evolving woodworking trade and environmentally conscious customers.



We also welcome **Chef’s Deli** to downtown Randolph! Congratulations to all.



Peter Reed, Treasurer’s Report

RACDC’s balance sheet remains strong, with **total assets of \$5.78 million**, and **net assets of \$2.72 million**. Randolph House Holdings (RHH), a subsidiary, is consolidated into RACDC’s financials. Net assets increased by 24% over 2016, due mainly to the addition of the Armstrong Mobile Home Park and related state and federal grants received for that project.

Consolidated profit and loss figures for the fiscal year ended June 30, 2017 show **revenues of \$1.268 million**, and **expenses of \$1.226 million**, with a **net operating gain of \$42,294**. RHH had a gain of \$47,852, while RACDC posted a modest loss of \$5,558. Joslyn House reversed a negative result in 2016 to reflect an operating gain of \$26,369 in 2017. We are grateful for the financial and in-kind contributions to RACDC during the past year totaling over \$70,500. There were no material issues found in the final 2016 audit, or in the final draft 2017 audit. Financial challenges ahead for 2017-18 include:

- Capital needs for Joslyn House are considerable and need to be addressed in the near term.
- Economic development efforts in RACDC’s service area need financial support, as well as improved collaboration with local businesses, government entities, and local investors and entrepreneurs.
- Careful project management is needed at Armstrong MHP to ensure we meet approved budgets.

We appreciate the financial and technical support received from a wide variety of individuals and local businesses, and look forward to continuing to build RACDC’s financial foundation over the coming year.

Comings & Goings!



Samantha Augustus is our new Office Manager. She lives in Randolph with her husband, 3 kids, 3 cats and 2 dogs. Samantha worked at Randolph National Bank and LEDdynamics before joining RACDC. She enjoys hiking, biking, camping, and yoga.

Tom Sabia started in September as our new VISTA Member. He has a B.A. in History and Anthropology. "Serving others is a source of joy that keeps me aware of the many privileges I have," said Tom. "I never want to take for granted what I have or can do."



Nate Tomlinson joined us in September to start a year of service through the Americorps program. Nate has a B.S. in Environmental Sciences. He's excited to continue stewardship work in the floodplain forest and to learn more about housing and SASH.

Becky Wright joins RACDC as Joslyn House Resident Manager. This summer Becky retired from a 25 year teaching career as a Librarian and Art teacher. She brings a flair for color and is already engaging Joslyn House residents in art activities.



Shane Riedell is working with RACDC thanks to a Department of Labor training program. His graphic design skills are growing in leaps and bounds. In fact, Shane is responsible for doing all the graphic design for this report. Thanks Shane!

Will Gilbert spent a half-year Americorps term at RACDC in 2017. Will was great with SASH seniors helping them learn, to use technology in a fun and no pressure way. He also led efforts in the floodplain forest stewardship project.



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