



CHANGING COMMUNITIES.
CHANGING LIVES.



Annual Report **2018** Impact Summary

Dear Friends,

While CATCH was founded in 1989 in response to what was then a housing crisis, almost thirty years later the lack of a range of housing options that are affordable to the residents of Merrimack County continues to impact our daily lives and wellbeing. According to New Hampshire Housing, in 2000 the median gross rent for a two-bedroom apartment was \$814 while the median gross rent for that same apartment today is \$1,160, representing a 43% increase. Today, a living wage for a family of four in New Hampshire is \$22.49/hour. Needless to say, salary increases have not kept abreast of inflation. Now, more than ever, households are in the unenviable position of often choosing to fund their food, medical or housing costs.

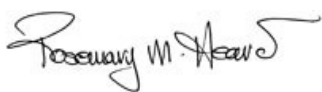
Reflecting on the past year, it was a time of great change and expansion for us at CATCH! In response to the continued need, and thanks to your tremendous support, we completed the revitalization of the Light and Power Mill in downtown Franklin. Today, 45 families call this fully renovated riverfront property home. Additionally, CATCH and Alliance Asset Management significantly expanded the Resident Empowerment Program, essentially doubling our capacity by increasing staff. Our Resident Service Coordinators work tirelessly to connect our residents to the available services they need in the community. From residents who experience chronic physical or mental challenges, food insecurity, to those dealing with substance misuse, and victims of senior domestic abuse, our Resident Service Coordinators engage in care coordination to help residents live with stability and wellness. We were also thrilled to launch the PATHS program – Positive Aging Through Home Supports – in partnership with the Concord Regional Visiting Nurses Association for our senior residents living in Friedman Court II.

Through HOMEteam, a collaborative program between CATCH, NeighborWorks® Southern New Hampshire, CATCH Neighborhood Housing, and Lakes Region Community Developers, we deliver homeownership and financial literacy education and counseling services. Last year, 81 communities were served from the southern border to the Lakes Region. More than 250 households participated in one of 27 educational seminars and 71 new homeowners emerged from our first-time homebuyer program. We are proud of the continued success of this program in providing participants with the information and tools to make good financial decisions related to purchasing, renting, and maintaining a home.

While funding for nonprofit operational support continues to challenge our sector and competition for limited dollars to support the development of low to moderate-income housing is fierce, we are extremely appreciative of the donors and businesses who believe in our mission and make programs like these possible. We believe that the growth of these initiatives, in addition to making CATCH, Alliance, and HOMEteam stronger and more efficient, will position us and our almost 700 residents to succeed now and in the future.

To learn more about our programs, please visit us at www.catchhousing.org. Thank you for your ongoing support in creating communities where every person is confident of a home!

Sincerely,



Rosemary M. Heard
President & CEO



Mark Ciborowski
Chairman of the Board



Stay Connected With CATCH!

Visit our new website at www.catchhousing.org to learn more about ongoing projects and sign up for our quarterly e-newsletter, *CATCHing Up*.

Follow us on social media at:

[Facebook.com/catchhousing](https://www.facebook.com/catchhousing)

[Twitter.com/catchhousing](https://twitter.com/catchhousing)



CHANGING COMMUNITIES



On a windy, cold Friday in November, CATCH, along with many friends and supporters, celebrated the ribbon cutting of the Franklin Light & Power Mill, a renovated 45-unit riverside brick redevelopment in the heart of downtown.

The ribbon cutting was the culmination of close to a decade of hard work. For several years CATCH's staff considered the City of Franklin as a potential site for rental housing. CATCH's President, Rosemary M. Heard, and VP of Real Estate Development and Asset Management, Caite Foley, each participated in design charrettes in 2008 and 2015 and, as a result of these, cultivated within the community. In January of 2015, the owner of the Franklin Light and Power Mill reached out to CATCH to explore potentially developing the Mill into rental apartments. This is the first development for CATCH in Franklin, which currently has a poverty rate of just over 20%. Further, this is the largest monetary investment CATCH has made in a single affordable housing development as well as the single largest investment made in Franklin's downtown. The Mill is the anchor of a larger community revitalization effort focused on the downtown corridor.

Today, 45 families call this beautiful riverfront property home and we have been honored to meet the many children, adults and seniors, several of which are veterans, who have moved into the mill



Scott Clarenbach, Interim Mayor of Franklin at the Franklin Light and Power Ribbon Cutting

"Today this building is presenting itself with a marked renewal of our riverfront mills, inspiring growth and further development in our downtown district. I'd like to thank everyone involved with bringing this project to Franklin, as it is rare that a single building has the ability to define, and then redefine, the community that we are going to be."



The historic 1895 mill had been largely vacant since the 1970s and had many broken windows and graffiti, as seen above. Today, the fully renovated 50,000 square-foot riverfront brick mill (left) features co-housing principles to promote community, newly created green space and direct access to the river for recreation.

CATCH was honored to receive the **TD Charitable Foundation Housing for Everyone Grant!** The \$125,000 CATCH was awarded in support of Franklin Light & Power Mill was incredibly helpful in completing this exciting project for CATCH Neighborhood Housing and the community of Franklin. TD Charitable Foundation's Housing for Everyone Grant Competition is an annual program that supports affordable housing organizations from Maine to Florida. CATCH's ability to continue to meet the need of low- and moderate-income individuals who seek affordable homes in Merrimack County would not be possible without the generous support of community partners and funders like the TD Charitable Foundation and we are grateful for their support.



CATCH'S Year in Numbers



More than 1,200 Residents Served

AVERAGE INCOME

All CATCH Residents
\$23,983
Senior Residents
\$21,590
Disabled Residents
\$17,950



353 Units in Current Portfolio

CHANGING LIVES



This year, CATCH and Alliance Asset Management significantly expanded the Resident Empowerment Program. Research consistently shows that combining affordable housing with resident support services and care coordination can help those with the greatest challenges to live with stability and wellness. Growing this line of business contributes to the long-term success of this organization and the overall health of low to moderate income residents in New Hampshire.

Our Resident Service Coordinators act as liaisons between residents, our health provider community, and social service agencies, and often identify and coordinate financial assistance that prevents evictions and increases family stability. Additionally, Resident Service Coordinators assist residents with lease compliance and encourage resident engagement and leadership.

There are a number of benefits of Resident Empowerment Services in communities including, enabling seniors to feel safe and have the ability to age in place, providing sufficient financial capabilities education to ensure residents are financially independent, and connecting residents with much-needed physical and mental health resources tailored to their unique needs in order to maintain healthy life choices. Further, we have found that by providing stable housing and empowering families contributes to children thriving both socially and academically.

The Lives We Touch

- Residents experiencing chronic disease challenges (both physical and mental)
- Residents or family members dealing with substance misuse matters
- Resident victims of senior or domestic abuse
- New Americans residents assimilating into the community
- Resident families facing generational issues (i.e. grandparents as surrogate parents)

According to the New Hampshire Center for Public Policy, by 2030, 29.2% of the population in Merrimack County, NH will be age 65 and older – this is up from 12.4% in 2000. These numbers highlight the importance of programming designed to support NH's aging population. In response, CATCH Neighborhood Housing recently partnered with the Concord Regional VNA (CRVNA) to provide Positive Aging Through Home Supports (PATHS), a program that supports older adults who live at CATCH's Friedman Court II in their ability to remain safe and healthy in their homes for as long as possible. Modeled after a similar program in Vermont, the PATHS program was piloted at one of CATCH's properties last year we feel strongly this has potential for replication in additional properties in CATCH's portfolio.



Financial Summary—as of 3/31/18

LIABILITIES AND NET ASSETS

Total Current Liabilities	\$8,233,571
Total Long-Term Debt	\$15,778,693
Net Assets	
Unrestricted	\$24,901,174
Temporarily Restricted	\$473,394
Permanently Restricted	\$1,570,033
Total Net Assets	\$26,944,601
Total Liabilities and Net Assets	\$50,956,865

ASSETS

Total Current Assets	\$1,388,993
Property & Equipment (net)	\$47,265,102
Total Other Assets	\$2,302,770
Total Assets	\$50,956,865

STATEMENT OF ACTIVITIES

Contributions from Foundations, Corporations, and Individuals	\$552,174	11%
Rental Income	\$3,219,959	67%
Earned Income	\$870,092	18%
Fundraising Events	\$69,859	1.4%
Other Revenue	\$124,404	2.6%
Total Public Support and Revenue	\$4,836,488	100%

Housing Production	\$253,423	4%
Asset Management	\$203,193	3%
Alliance Asset Management	\$1,131,979	20%
Other Programs	\$3,695,890	63%
Fundraising	\$161,086	3%
Supporting Services	\$401,728	7%
Total Expenses	\$5,847,299	100%

Our Generous Donors

Champions (\$5,000+)

Benjamin Couch Trust
Lincoln Financial Group
NeighborWorks America
NH Charitable Foundation
Oleonda Jameson Trust
TD Bank

Patrons (\$2,500 - \$5,000)

Associated Grocers of New England, Inc.
Mary Boucher (Boucher Family Fund)
Northern New England Housing Investment Fund

Partners (\$1,000 - \$2,500)

Matthew & Kelli D'Amore
Granite State Management and Resources
Robert & Susan Rock
Dr. Mark Scura & Maureen Redmond-Scura
Symetra
John & Kathleen Valickus

Sustainers (\$750 - \$1,000)

Jonathan & Rosemary Heard

Supporters (\$500 - \$750)

Bar Harbor Bank and Trust
Patricia Clancy & Robert S. Kiefner
Charles & Patricia Gerhan
Robert Lanney & Ann Beegan Lanney
Metzger/McGuire
Jeffrey Morin & Elizabeth Hamlin-Morin
Rhonda Rood
Sanford Temperature Control

Advocates (\$250 - \$500)

Frank & Debra Boucher
Arthur Casavant & Margaret Kirby
Michael & Lisa Donovan
Philip Emma & Luanne Morgan-Emma
Ivor & Barbara Freeman
Chris Friedman & Barb Beers
James & Kimberly Gallagher
Granite State Managers Association
Harry & Marylou Lazos
Frank & Joyce Lemay
Ignatius MacLellan & Eleanor Holmes MacLellan
Robert & Gayle Murphy
Susan & Mark Zankel

90% of every dollar raised supports CATCH Neighborhood Housing Programs and Services

Friends (\$1 - \$250)

Amazon Smile
Baker Newman Noyes
William & Elizabeth Bardsley
Tori Berube
Elizabeth & William Bierlin
Stephen Blackmer & Kelly Short
Peter & Dina Bock
Jane Brezosky
Donald & Katherine Burns
Paul & Carolyn Clark
Michael & Julie Connolly
Richard Cornelius & Judith Reed
Barry Cox & Nancy Kane
Bruce Cronhardt
Denise Darby
Davis & Towle
Janet & George DeVito
Caitlin Doherty
Walter & Caroline Dueger
Robin Dustin
Crystal & Craig Dutton
Nancy Egner
Maureen & William Ennis
B.J. Entwisle
Katherine Evans
Peter Evers
Dr. Scott Fabozzi & Autumn Van Sice
Jane & Roger Fletcher

Lorraine & Leo Graciano
Randy Guay
Christian Hallowell & Cynthia Morrison
John Hamilton & Krista Helmboldt
John Hattan
Ken Heath
George Helwig & Nadine Salley
Tom & Peggy Herbert
Hermanos Cocina Mexicana
Ann Hoey & Stephen Elgert
Mary Johnson
Roger & Carolyn Keilig
Janet Kisielewski
Michael & Mildred LaFontaine
Michael & Elizabeth Lenehan
Jeffrey Levine & Serena Andrew Levine
Richard Lewis & Lynne Mitchell
Sean Locke
Jerome & Susan Madden
Charles & Lynne Morgan
Douglas & Marcia Moran
Sylvia Miskoe
Elizabeth Moore & Mia Joiner-Moore
Trudy Mott-Smith
Richard Nelson & Elizabeth Clardy
Northeast Credit Union
June Novo
OneHope Foundation
Dr. Nick & Ruth Perencevich

Nancy & Matthew Paul
Norman & Melinda Payson
Brian Pierce & Dorothy Leach-Pierce
Christopher & Margaret Porter
Fernand & Myrna Prevost
Riverbend Community Health
Steve & Kimberly Rothenberg
Gary Ruppert
Carol Sadrozinske
Mark & Molly Sanborn
Erin Schaick
Erik Schwarz
Michael & Virginia Sheehan
Melissa Sheehy
Richard & Judith Silverberg
William Stone & Judith Parker Stone
Roland & Sharon St. Onge
Suncook Dental
Michael & Kristine Tardiff
John Tobin & Karen Ryan
UNO Pizzeria and Grill
Charlene & Glenn Vallee
James Van Dongen
Vintage Kitchens
Mary Beth Walz & Harry Judd
John & Dina Weber
Douglas & Tara Weckstein
Mike Wilkey
Michael Wimsatt & Chiara Dolcino
David & Cynthia Wood

Thank you for helping CATCH achieve its MISSION of creating communities where every person is confident of a home!

The 24th Annual CATCH Comedy Night a HUGE Success



For the 24th year in a row, CATCH Neighborhood Housing hosted comedians in Concord to raise funds for affordable housing! The Capitol Steps returned on Thursday, March 29th and brought down the house with their unique political musical satire.

This year, audiences were treated to new renditions of "Wake Me Up in Mar-a-Lago," "I'm Not Indicted!" and "All About the Base." True to form, many of the songs had clearly been written in days or even hours before the cast took the stage as the news content was up to the minute!

Overall, the event raised close to \$65,000 for CATCH's affordable housing programs! CATCH wishes to thank all ticket purchasers, raffle ticket purchasers, the many sponsors, and community supporters for making Comedy Night a great success.

Center Stage Sponsor

Merrimack County Savings Bank

Spotlight Sponsors

Bonnette, Page & Stone
Milestone Engineering & Construction
Norton Insurance Agency
People's United Bank

Red Carpet Sponsors

Dutton Outdoor Services
EDvestinU
Federal Home Loan Bank of Boston
Franklin Savings Bank
Lincoln Financial Group
McLane Middleton
NeighborWorks America
New Hampshire Housing Finance Authority
Nobis Engineering
Northeast Delta Dental
Northern New England Housing Investment Fund
Otis Atwell
Sanel Automotive
Sulloway & Hollis

Star Sponsors

Brady Sullivan Properties
Ciborowski Associates
Cleveland, Waters & Bass
Cobb Hill Construction
Concord Regional VNA
Havenwood-Heritage Heights
Irish Electric Corp.
Lake Sunapee Bank
Mainstay Technologies
Mutual of America
Northway Bank
Orr & Reno
St. Mary's Bank
Sugar River Bank
US Housing Consultants

Hotel Sponsor

The Duprey Companies

Media Sponsors

Nazzy at WLNH
Red River Theatres



Thank You to Our Board of Directors

Mark Ciborowski, Chair
Ciborowski Associates

Kenneth Viscarello, Esq., Vice Chair
Sheehan Phinney

Charlene T. Vallee, CPA, Treasurer
Hennessey & Vallee, PLLC

Cary Gladstone, Secretary
Granite United Way

Tori L. Berube
The NHHEAF Network Organizations

Christine Caccia
Concord Regional Visiting Nurse Association

Arthur F. Casavant, III
People's United Bank

Matthew D'Amore
Automotive Supply Associates, Inc.

Nancy Egner, LICSW, MPA
Fellowship Housing Opportunities

Peter Evers, LICSW
Riverbend Community Mental Health

James M. Gallagher III
Merrimack County Savings Bank

Benjamin S. Kelley
Brady Sullivan Properties

Kenneth Koornneef, PE
Nobis Group

Harry Lazos
Commonwealth Care Alliance

Dick Lewis
City of Franklin

Hon. Mary Beth Walz
NH State Representative

