

ANNUAL REPORT

Community Homes of Lebanon County, Inc.



November 2013



Looking Ahead With Purpose:

Community Homes Raises the Bar

Community Homes is pleased to bring you this first Annual Report for our organization. We intend this publication to aid your understanding and appreciation for the value Community Homes of Lebanon County brings to our community through affordable housing and services for older adults and disabled.

Looking back on the past 12 months, much has been happening behind the scenes to examine our role in addressing the expanding demographic we know as the Baby Boomers and their parents. Several initiatives underway include:

- Physical plant and systems upgrades to Poplar Terrace and Tulpehocken Terrace
- Refinancing related to the above upgrades of both properties
- Addition of and training for new staff in financial records, maintenance and administration
- Upgrading the emergency generator and HVAC system at Willow Terrace
- Securing a tenant and lease for rental

of the North Building (see article on page four)

- Improving communications through a new website, brochures and publications, and updated content for the 9th and Chestnut Street electronic sign
- Embarking on a strategic planning process to guide the direction of our focus over the next three years

These efforts recognize that the well-being of future generations will rely even more on organizations like Community Homes. It is our goal to maintain, improve and grow our host of accommodations and services to improve choices and access for Lebanon County's future.

We hope you will take time to read the stories within this report and share this publication with your family, your organization and your community. Consider Community Homes Lebanon County's source for quality housing and services . . . a place where older adults and disabled persons may realize more fully his or her potential for physical, social, mental and spiritual well-being.



Willow Terrace



Poplar Terrace



Tulpehocken Terrace



Maple Terrace



Oak Terrace



Hill Terrace



Albright LIFE Center



Lebanon Ridge Oral Health

Individuals, Friends and Partners – Building Blocks for a Healthy Community



Mr. Charles Rush, CEO

During this year's personal journey to become a better leader, I read a short book by Andy Andrews entitled, *The Butterfly Effect – How Your Life Matters*. Quoting from his book, ***“Every single thing you do matters. You have been created as one of a kind. You have been created to make a difference. You have within you the power to change the world.”*** I was so struck by Andrews' book that I saw to it that every Community Homes board member and every staff member was presented a copy.

The challenge assignment for each board member and employee was to read the book and reflect on this question: How do you intend to make a difference for Community Homes this year? I also find myself frequently asking if my daily actions ought to be classified as assets, or as liabilities, on our nonprofit's balance sheet? I am not always satisfied with my answer. However, I do believe it is necessary to ask the question, especially as one who strives to become a healthier, more productive member of society. I highly recommend *The Butterfly Effect* for inclusion on your reading list.

Butterflies are symbolic of transformation and renewal, hope, endurance, change, faith and the journey of life – to name just a few. This year we transformed and renewed two facilities (p. 1) by re-investing \$1.6 million for current capital improvements and replenishing the properties' reserves for future planned improvements. During its operational history Willow Terrace has alone provided the equivalent of more than 4.1 millennia of housing opportunities. Now that's endurance! We are in the midst of planning for a major rehabilitation of Willow Terrace in downtown Lebanon which is preliminarily estimated to include \$6.5 million in capital construction costs. We are aware that not all of these costs can be covered by using available and customary financing techniques. However, we continue the project planning with the faith that our friends, as well as our existing or new collaborative partnerships, will help us make the necessary changes to Willow Terrace. **By the way, do you know that Community Homes annually provides 104,025 days of affordable housing opportunities for senior citizens or adult disabled persons?**

Community Homes would have been unable to run the race without the support of good friends and healthy partnerships. For example, though we rarely see one another, I consider resident Irene Shucker (p. 5) a good and dear friend. Her cheerful and grateful spirit warms my heart and fuels my desire to continue our journey together. Also, because of our myriad partnerships we have developed the ability to achieve more; to complement each other; to supply support and warmth for each other; and to

give strength to each other. It reminds me of wise King Solomon's words found in Ecclesiastes 4: 9-12: ***“Two are better than one, because they have a good reward for their labor. For if they fall, one will lift up his companion. But woe to him who is alone when he falls, for he has no one to help him up. Again, if two lie down together, they will keep warm; but how can one be warm alone? Though one may be overpowered by another, two can withstand him. And a threefold cord is not quickly broken.”***

Community Homes is thankful for the individuals, friends and partners whose actions demonstrate their dedication to building a healthier greater Lebanon community. We are hopeful that you will consider renewing your dedication to this mission by responding to our first, annual donor appeal as described in the article on the adjacent page. We pray that we will be blessed with new individuals, friends and partners who want to join us in our mission field.

Be well!

Charlie Rush



Residents of Poplar Terrace enjoy a meal together in their Community Room. During 2013, the Community Room kitchen was completely renovated and new furniture installed in addition to new sprinklers, wireless call system, hardware upgrades, keyless entry system and new public address system.

Help Us Enrich Lives in Our Community

For 41 years, older adults and disabled persons of Lebanon County have relied on Community Homes to provide quality, affordable housing. In fact, a recent resident survey indicates that *96% of respondents would recommend Community Homes to others!* In the same survey, residents also indicated that continuing to offer affordable rates was a critical goal for us to maintain.

To accomplish the goal of affordable housing, while bringing quality improvements to the living environment of residents, Community Homes is asking for your support during this giving season.

During 2014 we desire to add:

- A large screen TV and game system for each building
(Through earlier donors, Tulpehocken residents have proven the value of these additions!)
- Enhanced plantings and landscaping at each property
- Additional grab bars and tub/shower access for frail residents

Your gift can be designated to one or more of these specific uses, and if you wish, to a specific property. These slated improvements will be carried out based on the total gifts received for each use and location.

Enhance the quality of life for older adults and disabled persons through your generous support of this project!



Tulpehocken Terrace Wii bowling gamers

----- Detach here and mail with your contribution -----

Make check payable to:

Print Name: _____

Community Homes of Lebanon County

Address: _____

Use the enclosed, self-addressed envelop for mailing.

\$ _____ Gift toward a **large screen TV and game system**

\$ _____ Gift toward **enhanced plantings and landscaping**

\$ _____ Gift toward additional **accessibility improvements**

\$ _____ Gift toward the **area of greatest need**

\$ _____ I (we) prefer these funds be designated toward: (circle one or more, if desired)

Willow Terrace

Poplar Terrace

Tulpehocken Terrace

Maple Terrace

Hill Terrace

Oak Terrace

Check box if you wish your name to remain anonymous in recognition publications



Meet Our Leadership and Community Partners

Board of Directors

Mr. James G. Cassel, Jr., Chair

Executive, Finance & Advancement
Committees

Evergreen Financial Group

Ms. Patricia Donley , Vice Chair

Executive & Finance Committees

Good Samaritan Health System

Mr. Raymond J. Bender, Secretary

Executive & Finance Committees

Leb. County Redevelopment Authority

Mr. Vincent M. Garcia , Treasurer

Executive & Finance Committees

Garcia, Garman, and Shea PC CPA's

Rev. Alice Ann Bonham

Program & Advancement Committees

Trinity United Methodist Church

Ms. Barbara Donley

Advancement Committee

Retired, Met-Ed

Rev. Thom Keller

Program Committee

Calvary Chapel

Ms. Trish Ward

Program Committee

Lebanon City Mayor, retired

Mr. Glenn Wenger

Governance Committee

Wenger's of Myerstown

Mr. Jamie Wolgemuth

Governance Committee

Lebanon County Administration

Mr. Greg Zinn

Governance Committee

Zinn Insurance Agency

Organizational Shareholders

ASSUMPTION OF THE BLESSED VIRGIN MARY CATHOLIC CHURCH

Father Michael P. Reid, II

CATHOLIC SOCIAL SERVICES

Kirk Reider

CITY OF LEBANON

Mayor Sherry Capello

CONGREGATION BETH ISRAEL

Mrs. Sara R. Schneider

COVENANT UNITED METHODIST CHURCH

Ms. Henrietta Treadwell

GOOD SAMARITAN HOSPITAL

Ms. Patricia Donley

HOLY TRINITY LUTHERAN CHURCH

Mr. James G. Cassel, Jr.

LEAGUE OF WOMEN VOTERS OF LEBANON

Ms. Heidi Neiswender

LEBANON COUNTY ASSOCIATION OF REALTORS

Mr. Thomas J. Edkin

LEBANON COUNTY COMMISSIONERS

Mr. Jamie Wolgemuth

Organizational Shareholders, Cont.

LEBANON COUNTY HOUSING AUTHORITY

Mr. Raymond J. Bender

LIVING WATERS CHAPEL

Pastor Dean Cover

MARY GATE OF HEAVEN CHURCH

Rev. Robert Berger

RETIRED STEELWORKERS CLUB

Mr. Paul M. Zimmerman, President

ST. CECELIA'S CHURCH

Mr. George M. Horn, Jr.

ST. JAMES LUTHERAN CHURCH

Interim Pastor Robert Ierien

ST. JOHN'S UNITED CHURCH OF CHRIST

Rev. William Long

SALEM LUTHERAN CHURCH

Rev. Robert Whitesel

TRINITY UNITED METHODIST CHURCH

Rev. Alice Ann Bonham

UNITED WAY OF LEBANON COUNTY

Kenny Montijo

ZION LUTHERAN CHURCH

Mr. Edward Matthews



Community Homes Annual Shareholders Meeting August 21, 2013

Remembering Our Roots



Willow Terrace Apartments

Reviewing the list of shareholders at left brings back memories for some Lebanon County natives. It was 45 years ago that this visionary group of community-minded organizations acknowledged a serious community need . . . quality housing for older adults. Inspired by this vision that *something could be done* about this growing need, they banded together to create Community Homes of Lebanon County. This organization would labor four more years until Willow Terrace became a reality providing 100 new apartments for seniors.

This was an outstanding achievement for a new and diverse group of organizations that had never worked together before; a project that would ultimately cost 3M dollars and would dramatically improve a formerly depressed site in downtown Lebanon. Not resting on their laurels, this group of *volunteer* shareholders embarked again on additional housing projects eventually creating five more housing locations with a total of 287 living units.

Their vision incorporated handicapped features into many of the newer buildings and brought meaningful new life to an unused historic building, now Oak Terrace, originally built to serve aging women of the community.

Over the years, some founding shareholders have passed from existence or ended their service to Community Homes, but many remain to ensure the continued mission noted at right according to the stated core values. These organizations hold a vested interest in the Lebanon community and one way they accomplish that goal is through supporting Community Homes' mission in housing and related services.

As the Community Homes family reflects on these past 45 years, we have much to celebrate and many to thank

for their support and interest. Looking ahead to future needs, we see increasing challenges and ask for the enhanced support of community organizations, leaders and individuals in this vital mission.

On behalf of Community Homes residents, we express their appreciation for the community's support of their housing needs and the cooperation this shareholder community makes possible. ***Thank you sincerely!***

Daniel Snyder

Director of Strategic Development and Public Relations

***Do your giving where
you are living . . .***

**Remember Community
Homes in your will or as
part beneficiary of your
IRA or retirement plan.**

Mission Statement

Community Homes of Lebanon County, in partnership with others, provides housing, related facilities, and supportive services so that each person, whose life we touch, may realize more fully his or her potential for physical, social, mental and spiritual well-being.

Our actions are guided by our

Core Values

Truth	Compassion
Responsibility	Fairness
Hope	Safety
Respect	

Contact Us At:

Community Homes of
Lebanon County, Inc.
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Lebanon, PA 17042
Corporate Office: (717) 273-1711
Applications & Tours: (717) 273-3333

Administration & Employees:

Charles F. Rush, Chief Executive Officer
Daniel N. Snyder, Dir. Strategic Dev. & PR

Site Administrators:

Cottie MacNamara
Sue Evans
Linette Vasquez-Rodriguez

Office:

Sue Green
Pam Coleman
Cindy Kluge

Maintenance:

Ron Laudman, Director
Tom Scibelli
Royce Patches
Jerry Zimmerman
Santos Robles
Craig Hess

Ninth and Chestnut Street Project

Several years ago Community Homes saw a vision to establish greater choice for Lebanon County seniors and disabled desiring to live at home. This resulted in purchasing and redeveloping the former Boyer Printing building at Ninth and Chestnut streets for Albright Care Services' Albright LIFE Center. Albright LIFE began operations in the fall of 2011 offering an array of care and support services through a PACE-model program of all-inclusive care for those 55 years and older.

Part of this redevelopment included a second commercial building of approximately 4,000 square feet. Through Community Homes' efforts, various parties were brought together facilitating broader community support to engage Welsh Mountain Medical and Dental Centers in the establishment of a greatly needed dental clinic

for Lebanon County.

To be known as Lebanon Ridge Oral Health, this 12-chair, state-of-the-art dental office will be easily accessible to the local neighborhood and through public transportation. Design work is now underway for the finish and fit-out of the interiors with operation expected to begin in 2014.

Both the Albright LIFE Center and Lebanon Ridge Oral Health are examples of broad and strategic thinking by Community Homes and our partners to bring enhanced services to Lebanon County in addition to new jobs, economic development and lease

income which supports our broader mission of housing and support services for older adults and disabled.

Community Homes is seeking similar partnerships and visionary organizations to help build a better tomorrow for Lebanon County!



The 9th & Chestnut St. site for Lebanon Ridge Oral Health

Bringing Community Together



Pennsylvania College of Health Sciences' student intern, Andrew Viozzi, presents a wellness topic at Willow Terrace

For over five years now, residents at Willow Terrace and Poplar Terrace have been blessed with the support of student interns from the Pennsylvania College of Health Sciences (formerly Lancaster General College of Nursing & Health Sciences). Each semester,

up to nine nursing students participate in health education and one-on-one wellness visits with residents two days a week. Instructor, Kay Buchanan MSN, RN, CNE provides essential educational components while interaction with residents increases the student's understanding of aging.

Weekly educational sessions and one-on-one visits are

completely voluntary for residents and are at no cost. Though direct, hands-on care is not provided, guidance with daily wellness issues, eating healthy and proper medication use help residents navigate the increasing complexity of today's healthcare.

Students gain through the opportunity



of engaging with older adults and addressing specific medical conditions, in-turn, enhancing their understanding of effective nursing interventions. They also gain experience in helping residents access appropriate supportive services in the community. Part of this process is learning critical communication skills between nurse and patient, which often is a vital part of successful nursing care.

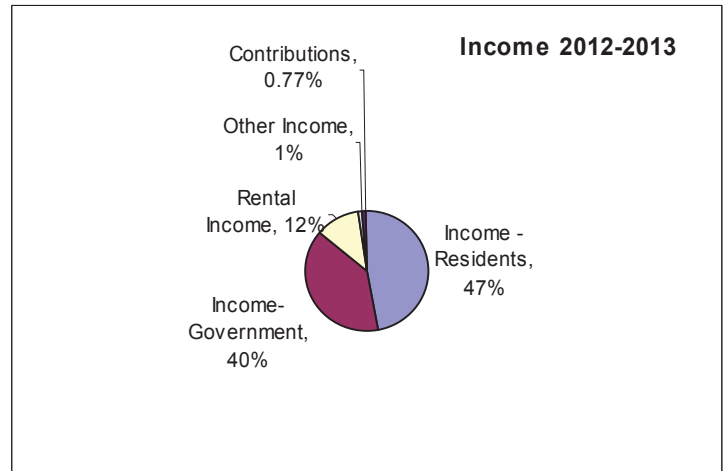
Community Homes is most fortunate to have this program through the Pennsylvania College of Health Sciences. We express our gratitude and appreciation for this excellent program and the role we can play in educating future generations. This partnership is another way Community Homes reaches out to our community, engaging the generations while bringing older adults and disabled greatly needed supportive services.

Broadening Community Stewardship

Resident's comments from the recently completed resident survey illustrate their appreciation for the quality housing Community Homes offers at affordable rates. Rental rates paid by residents are partly subsidized through the federal funding programs of HUD (Housing and Urban Development) or through low income housing tax credit programs administered by PHFA (Pennsylvania Housing Finance Agency). The community should know that though income from these programs is essential, *they do not cover the full cost of housing, capital improvements and services provided.*

During 2012-2013, approximately 40% of our revenue came from these funding programs, while 47% came from direct payments by residents from their own income. Contributions from individuals, businesses and community organizations comprised less than 1% of revenue. This minimal donor support affects the extent of services Community Homes can provide to residents as well as the extent of capital improvements we can undertake.

The importance of supportive services increases as residents age, some of whom live with Community Homes for decades (see article below). We hope to improve the



array of services we provide residents through increasing community support. Partnering can also support capital improvements or “the extra things” that cannot be included in annual budgets. These items include enhanced landscaping, resident computers, accessibility improvements, recreational events and programs. By partnering with Community Homes, our combined strength will enhance the lives of seniors and disabled persons in Lebanon County.

It's All About Who We Serve

How many of our readers can boast living in the same home for 24 years? This story can be told by Community Homes resident, Irene Schucker. Despite not knowing anyone else upon moving to Willow Terrace in 1989, Irene was easily able to make many new friends finding both her new apartment and the people to be very pleasant and welcoming.

Having lived the prior 25 years in a rural Berks County farmhouse, Irene was familiar with the demands of raising three sons, using a ringer-washer and climbing several flights of stairs to accomplish her daily tasks. Irene says, “I am very happy living at Willow Terrace and thank God every night for the blessing of being here.”

The convenience of the common laundry room, opportunities for socialization and recreation and handy access to maintenance services make life so much easier for her 93 years. “Living here allows me to remain independent while providing a comfortable



Residents, Irene Schucker and Jean Zehring gather for dominos with visitor, Amber Gilbert, granddaughter of fellow resident, Kay Moyer.

and fulfilling life.”

While interviewing her for this article, Irene enjoyed several competitive rounds of dominos with fellow resident, Jean Zehring and Amber Gilbert, the young granddaughter of fellow resident, Kay Moyer. This friendly interaction with residents and family visitors illustrates the wonderful sense of community Willow Terrace, and

other Community Homes properties, offer. Providing a comfortable place for older adults and disabled to live with access to supportive services is the major focus of Community Homes' mission and values. Irene is one of many examples of how this supportive living environment enables individuals to age successfully within the local community.

Looking back on the past 24 years at Willow Terrace, Irene encourages others to consider the housing options provided by Community Homes and advises to apply ahead due to the nearly 12 month wait she experienced until an apartment was available. She states that her appreciation of Willow Terrace and the friendly staff support are good reason for others to make the move and find an easier life as they age. Community Homes thanks Irene for her appreciation and her consistent efforts to help make Willow Terrace a very friendly place indeed!



Community Homes of Lebanon County, Inc.

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www.communityhomesLC.org

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Don't Forget!



Resident Holiday Party

**The Days Inn,
Lebanon**

December 4, 2013

11:00 AM

Special Thanks for Your Support!

We gratefully thank the following organizations and individuals supporting our mission to seniors and disabled over the past year:

Albright LIFE Center

Raymond J. G. Bender

Rev. Alice Ann and Robert Bonham

James G. Cassel Jr.

Calvary Chapel

Disability Empowerment Center

Barbara B. Donley

John D. & Patricia F. Donley

Garcia, Garman & Shea, PC

Virginia Giammattie RN, BSN, CFN



Community Homes administration enjoys lunch with residents of Tulpehocken Terrace and Tom Morrissey TV & Appliances in recognition for their support of a large screen TV and Wii system.

Mark W. and Elizabeth Hoffman

Thomas N. and Susan Keller

Julia Milanchus

E. Ann Meyer

Thomas Morrissey TV & Appliance

Omni Home Care

PA College of Health Sciences

Charles F. Rush

Salem Lutheran Church

Daniel N. Snyder

Patricia McVoy Ward

Jamie A. and Jenny Wolgemuth

C. R. Zinn & Son, Inc.

Please note that a contribution to Community Homes is purely voluntary. A contribution is in no way a requirement for a business relationship, residency or continued residency. All residents receive the same standard of service notwithstanding contributions in their name and are served without regard to race, color, national origin, ancestry, sex, physical handicap, disability or religious creed. Community Homes is a not-for-profit Community Housing Development Corporation with a 501c (3) designation. Your contributions are tax deductible to the extent allowed by law. The official registration and financial information of Community Homes can be obtained from the Pennsylvania Department of State by calling toll-free, within Pennsylvania, 1-800-732-0999. Registration does not imply endorsement. Please make your philanthropic check payable to Community Homes of Lebanon County, Inc. and please remember Community Homes in your estate, retirement and financial planning.

Thank you for your support!