We don't thrive in isolation, but in community.

IMPACT 2020 / VISION 2021

Harborlight Community Partners

Building Homes. Strengthening Communities. Changing Lives.

What kind of community do we want to be?

– Andrew DeFranza

One of the interesting things, I think, about this crisis that we're all in together, this multi-layered crisis, as we're thinking about issues of public health and racial segregation...and what it is to make a community... **what it is to make a community.**

Do we want to have communities where our seniors are afraid and not well cared for? **No.**

Do we want to have communities where people of color don't feel welcome, or excluded, after decades and decades of different kinds of structural segregation? **No.**

Do we want to have communities where people, on the one day we depend on them and we say that they are essential in their function - we need them to open grocery stores, to serve coffee through windows, to make food for us to take by delivery - and on the next day we say they're no longer essential, and exclude them on the basis of their humanity? On the basis of their income or their race or where they come from? **No.**

For whatever it's worth, I could tell you what kind of communities I want to see.

Communities where our seniors, who built these places, can age safely and well and stay in their community as a part of their networks.

Communities where people who are pouring that coffee and that beer, cutting that grass... have a place to live, worthy of the respect they are due.

I want to see communities where all different kinds of people could live – race, class, different kinds of jobs, all of which are essential. Places where our seniors and those with disabilities could be cared for, places that we all could be proud of, **together**.

We're all looking for ways to put our hand to something good and strong, to push forward into making more hope and more opportunity. **This is a good place to do it, your place with Harborlight Community Partners.**

Thank you for being a part of that, because you certainly are, and **we're grateful for you.**

Sincerely,

Andrew DeFranza
Executive Director
Harborlight Community Partners

(Excerpted from HCP's 2020 "Re-imagining Communities: Lighting the Way Home"; to view the full message, go to https://bit.ly/HCPVision)

Harborlight Community Partners

At a Glance

421 Homes

600 +Residents

500 Names on waiting lists

11 Communities

$4,000,000+ property taxes paid

92% earn less than $35,000/yr

98% of residents below North Shore median income

397 UNITS IN THE PIPELINE

From the HCP Frontline:

HCP front line staff carried the safety of hundreds of residents on their shoulders for over a year. Yet what was front and center *for them* was the resilience of the residents themselves.

Tom Houlihan, Senior Resident Services Coordinator:

"You know what struck me - these folks have lived through a lot of life already. They've seen tough times, so they had a lot of tools in their toolbox to deal with it. They would try to even cheer me up, like teasing me for being the "mask police"!

"We had to do everything in lock step with State mandates and the CDC to keep everyone safe. In the beginning, it was definitely very scary, not knowing what we were up against. We like having open doors here, with active community rooms, so with everything shut down and closed up, it caused everyone to be fearful at first. A lot of folks really missed their families.

We would check in on them, and volunteers did so, too. Oddly enough, if there is a bright spot, we feel like we know the residents better than we did before. As time went on the residents started to band together, becoming more and more supportive of each other, even quietly pointing out people who were struggling.

The best day, though, was the day of the first vaccine rollout! There was more joy in the air than we had felt in a long time. Residents were so thankful, saying things like 'thank you for taking care of us' or thanking all of us, including the maintenance team, for making them feel safe.

But honestly, it has been our privilege to live through this time with them. HCP is a special community".

NOTABLE HIGHLIGHTS

First Time Home Buyer Courses Reach New Levels

Despite the pandemic, First Time Home Buyer Courses increased in number as a younger and more diverse group learned about home-ownership to plan for their futures. HCP's collaboration with the North Shore Association of Realtors (NSAR) produced six classes in the past year; the pivot to online classes increased participation, selling out at 50 participants each class. In 2020 the HCP/NSAR course has received the CHAPA Massachusetts Home-ownership Collaborative Seal of Approval and is MassHousing approved. Graduates have access to special financing opportunities.

Hardy Street Socially Distant "Ribbon Cutting"

Had to get a little creative to celebrate the completion of Hardy Street with a one-person-at-a-time socially distant ribbon cutting to thank supporters who helped make Hardy Street happen. When the going gets tough, the tough get creative!

MASSACHUSETTS WORKS
Jobs for Today and Tomorrow

MassWorks Grant Boosts Anchor Point Project

Beverly was awarded a $1.75 million grant from MassWorks to support intersection improvements at Sohier and Tozer roads. It will redesign one of the community's busiest intersections and will directly benefit Anchor Point. HCP is grateful to the City of Beverly, elected officials and the Mass-Works program for the invest-ment. These intersection im-provements will make the area safer for cars while improving the access of Anchor Point residents to walk-able education and employment opportunities.

HCP / GLSS Partnership

HCP has assumed management of the Janet Lueci Residence in Saugus, a property supported by Greater Lynn Senior Services. Happy to partner with GLSS!

Small But Mighty

A small 3rd floor apart-ment became home to a Veteran with a reno-vation to this one-bed-room unit in an HCP property.

Health Resources in Action
Advancing Public Health and Medical Research

HCP Awarded 5-Year Grant to Improve Housing & Health Equity

A 5-year grant of from the MA Dept. of Public Health/ Health Resources in Action (HRiA) will fund HCP's hous-ing advocacy and public education efforts. The goal of the expanded program and advocacy work is to address health inequities that are exacerbated by lack of housing access, thereby tackling structural racism head-on. HCP is creating a community education and advocacy program for stakeholders and community members.

BUILDING DREAMS DESPITE THE ODDS

"Welcome Home" at the Corner of Hardy & Pleasant

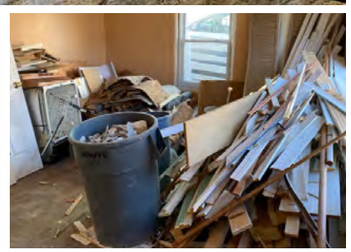
"I feel like I won the lottery. Like a real lottery. I feel like I don't deserve this."

Mom chosen in the Hardy Street housing lottery

Despite the pandemic, HCP completed a home with six units of affordable family housing, funded via the Community Scale Housing Initiative (DHCD), constructed on a parking lot donated by Beverly Crossing. The home was completed in December 2020, just in time for six families, all essential workers and single moms with young children, to settle in for the holidays. For families earning 30%-50% Area Median Income, Hardy Street is deeply affordable and near the commuter rail. It is constructed with high energy efficiency, including solar roof panels and triple glazed windows.

Funded by: MA DHCD; North Shore Bank; City of Beverly CPA and Affordable Housing Trust; with solar panels and energy saving elements donated by Don and Amy Bowen, Judson Reiss, and Timothy Collins.
Development Partners: SV Design, Tiro Design and Construction, and Meridian Associates..

Haven Terrace Gloucester



Young Family Finds True Haven

Located on Haven Terrace in Gloucester, a transformation took place of a **First Time Home Buyer** affordable (80% AMI) duplex.
The unit is part of the Cape Ann Community Land Trust, which merged with HCP in 2013. Saving the unit from foreclosure (it could have been become market-rate otherwise), it is now a beautiful three-bedroom home for a single mom and her child who might not otherwise been able to experience home ownership.

Home ownership has the power to change lives, allowing families to build assets. Thanks to Nikki Bach of Bach Builders who ensured construction moved forward safely despite the pandemic. Thanks also to Frank Webb Home, Timberline, Cape Ann Floor Covering, RDM Electric, DRS Plumbing & Heating, and Doyon's Appliance.

From a Resident:
Stacy Randell-Shaheen, Cape Ann Community Land Trust resident and HCP board member, can attest to the value of purchasing an affordable home. Stacy was instrumental in working with HCP to ensure the unit stayed affordable.

"There is a tremendous difference between renting and owning your own home, especially if you have children. Living on Haven Terrace for 23 years provided my son Isaac with the kind of stability and sense of neighborhood critical for healthy child development. Its affordability enabled a 33 year-old single mother and human service worker to purchase a home, pay off a 30-year mortgage in 18 years, and complete a Master's degree."

Thank you to Harborlight Community Partners who worked with me to save the unit to ensure forever affordability. Harborlight's work is exceptional. Its impact is deep."

Anchor Point

AWARDED!
Phase 1 of Anchor Point

Anchor Point *will be the difference between surviving and thriving for struggling families and essential workers.*

The Anchor Point Community, new construction, will have 77 affordable homes for families, built in 2 phases. An on-site childcare/education/health-focused center, **"The Lighthouse Center"**, will be the cornerstone of this community. More info on The Lighthouse Center coming soon!

- 40 two-bedroom units & 37 three-bedroom units
- Deep affordability (30%-60% Area Median Income - AMI)
- 20% of homes for extremely low-income families below 30% AMI

Phase 1 (38 units) and **Phase 2 (39 Units)** funded by state and local resources; **The Lighthouse Center** will be created via philanthropy.

Phase I Housing:
Summer 2021 Groundbreaking

Funded by MA Department of Housing & Community Development, Beverly Affordable Housing Trust, Beverly CPC, Beverly HOME, North Shore HOME, CEDAC, MHIC, MHP, MassHousing, Institution for Savings, Boston Private, North Shore Bank, The Life Initiative, and other partners including a Massworks grant awarded to the City of Beverly to improve nearby infrastructure

Phase II Housing:
Funding application 2022

WHAT A YEAR IT WAS

January 2020
Hardy Street, Beverly - Construction Continues

February
Andrew DeFranza Named Business Person of the Year, honored by the Greater Beverly Chamber of Commerce.

First Baptist Church in Beverly Hosted North Shore SHELTERFEST Headliner Jon Butcher Axis hit the stage and FBC raised over $7000 for HCP!

First Week of March
HCP 6th Annual Legislative Breakfast at the Community Life Center in Salem. Zoning, funding at the top of the list, as well as the Housing Choice Bill, Transit-oriented Housing and more.

Resident Volunteer Luncheon HCP treats our fabulous HCP residents to a Thank you Lunch at Beverly's Rev Kitchen.

March 10th - SHUT DOWN
#HCPNotAlone Launches (Children Making Art)

Volunteers Step up for Calls and Letters

Hardy Street Construction Continues

APRIL
HCP/NSAR First Time Home Buyer Classes. Pivot to on-line format.

SUMMER
Haven Terrace, Gloucester, Renovation begins on a First Time Home Buyer duplex.

Trumpter Jay Daly serenades outside of the Turtles and Sara Blacker sings to HLH Residents

Element Care Parade past Harborlight House

Several other outdoor events!

OCTOBER
HCP Hosts First-Ever Virtual Event from The Cabot Reimagining Communities: Lighting the Way Home

NOVEMBER
Haven Terrace Renovation Complete! Ready for the new owners, a mom and her child, to move in.

Temkin family provides several Thanksgiving meals to HCP families

DECEMBER
Hardy Street Build construction complete! Six families move home for the holidays.

Boy Scouts make and deliver cookies to HLH

SPRING 2021
So many more outdoor events lift the spirits!
Vaccination Clinic

Beverly Rotary Club makes and delivers Valentines to the Turtles

SUMMER 2021
Granite Street Crossing, Rockport, awarded funding!

COMING SOON

Units in pipeline: 397
Lives to be changed: Countless
New Projects in Beverly, Lynn, Rockport, Rowley, Hamilton, Wenham

Anchor Point, Beverly AP Phase 1
Under Construction:
New Construction Family Community

- 38 family units/2 Phases
  (20% for families who are homeless)
- 30%-60% AMI or less
- Phase 1 (38 units) Under Construction 2021

Massachusetts Department of Housing and Community Development (DHCD) – HOME, HSF, HIF and CATNHP; MassHousing – AHTF; City of Beverly HOME; Beverly Affordable Housing Trust Funds; Beverly Community Preservation Committee; North Shore HOME Consortium; MHIC: Institution for Savings; Boston Private; MHP; North Shore Bank; CEDAC; The Life Initiative

Anchor Point Phase 2 (39 units)
Estimated 2023

- 38 family units/2 Phases
  (20% for families who are homeless)
- 30%-60% AMI or less
- Waiting Funding

Granite Street Crossing, Rockport
New Construction
Intergenerational Community

- 23 Units (17 Senior/6 Family with
  10% for families who are homeless)
- 30%-50%-60% AMI
- Service Enriched
- Estimated 2021 start

CEDAC; Rockport CPC; Federal Home Loan Bank; Eastern Bank; North Shore HOME

Briscoe Village for Living & The Arts (BVLA), Beverly - with partner Beacon Communities
Renovation 1923 Briscoe School
Senior and Arts Community

- Senior Community & Live-Work Artist Studios
- 85 Senior / 6 Live-Work Artist Studios /
  Preservation of the Auditorium
- 60% AMI / Studios Market Rate
- Service Enriched
- Waiting Funding

Beverly CPCP, Beverly Affordable Housing Trust, Beverly HOME

Maple Woods, Wenham
New Construction Senior Community

- 45 Units
- 60% AMI
- Service Enriched
- Waiting funding

Wenham Affordable Housing Trust; Wenham CPC

Cabot Housing, Beverly HCP Consulting YMCA of the North Shore
Under Construction:
New Production / Renovation

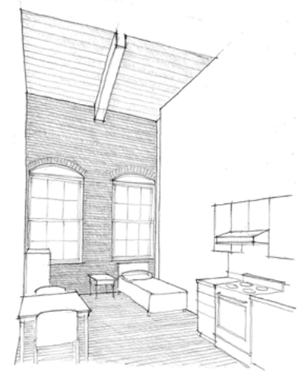
- Supporting 67 Studio Units
- 30% AMI-50% AMI-60% AMI
- 10 Units - Individuals with
  developmental disabilities

MA DHCD; Federal Home Loan Bank; Beverly CPA, Beverly Affordable Housing Trust, and Beverly HOME

Catalyst Housing, Lynn HCP Consulting The Haven Project Renovation Youth Supportive Community

- 24 Studio Units
- 30% AMI
- Supportive Services
- Homeless young adults (age 18-24) aged
  out of foster care.
- Pre-development Phase

CEDAC Keuhn Grant; Lynn HOME; State Historic Tax Credits; EOHHS Grant



New in 2021

Windward Crossing, Rowley Partnership HCP and the Cusack Family
New Construction; Integrated Community

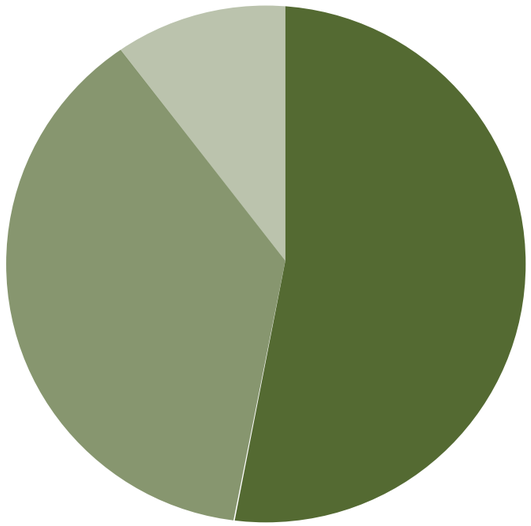
- 25 Units/Mixed Use
- Senior Supportive/DDS Supportive/Ownership
  Pre-development Phase

Asbury Common, Hamilton
New construction Family Community

- 45 Units Family Housing
- 100% Affordable
- Early Phase

REVENUES 2020

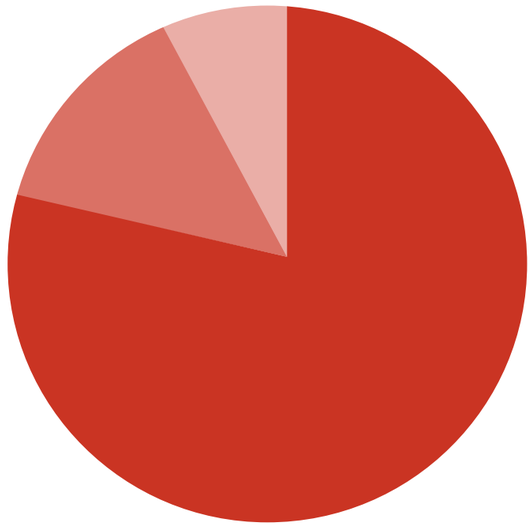
Earned Program Income	2,015,000	55%
Philanthropy	1,147,000	32%
Interest/Other	466,000	13%
Total Income	3,628,000	100%



EXPENSES 2020

Housing Development Operations and Services	1,708,000	81%
Philanthropy	217,000	10%
Administrative	191,000	9%
Total Expenses	2,116,000	100%

Change in Net Assets: $1,512,000*



*HCP's missional work to create and operate housing requires a strong balance sheet. Positive changes in net assets are largely based on one time development fees that are only accessed after years of cost and risk. Lender and equity partners require stringent balance sheet strength in order to access needed debt and equity which are essential to creating more homes.

Positive surplus is used to create the strength needed to: 1) fund or provide security for predevelopment costs critical to advance many new projects at one time; 2) provide security guarantees for new projects as required by investors and lenders, and; 3) support resident services, family housing portfolio capital needs, and public education work to pave the way to create more housing.

Thank you for helping HCP build the strength to advance housing opportunity and equity on the North Shore for the long term.

Thank you for the support and kindness.

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bblake@harborlightcp.org

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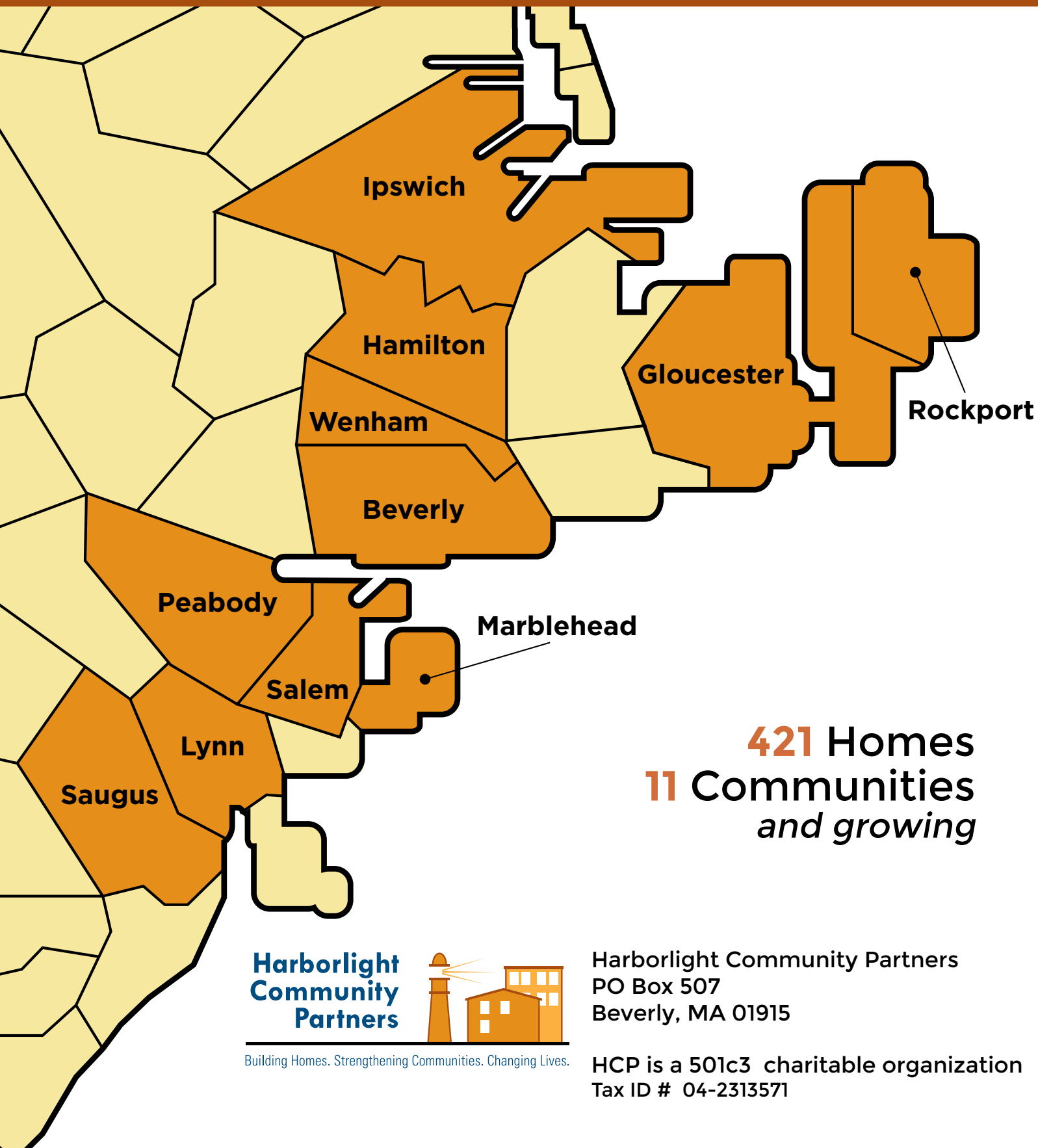
Beverly
Gloucester
Hamilton
Ipswich
Lynn *(coming soon)*
Marblehead
Peabody
Rockport
Salem
Saugus
Wenham



421 Homes
11 Communities
and growing

Harborlight Community Partners

Building Homes. Strengthening Communities. Changing Lives.

Harborlight Community Partners
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