2019 ANNUAL REPORT

RE-IMAGINING COMMUNITY

ROOTED IN KINDNESS & COURAGE

Harborlight Community Partners

Building Homes. Strengthening Communities. Changing Lives.

HCP MISSION STATEMENT:

Harborlight Community Partners collaborates with communities to cultivate just, equitable and sustainable housing opportunities vital to the health and strength of the individuals and communities of our entire region.

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Thank you to our donors

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RE-IMAGINING COMMUNITY

392 units

550+ people

99% of HCP Residents Below Area Median Income

21 Rental Properties

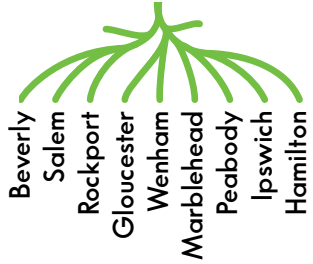
***51 First-Time Home Buyer Units**

*In 14 Cape Ann Land Trust Properties

Over 600 names on HCP waiting lists

327 Units in the Development Pipeline

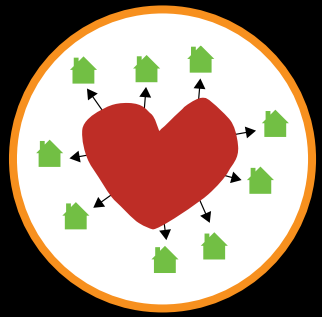
9 Partner Communities



ROOTED...

Strength is in the Roots

HCP's roots were planted over 50 years ago in the housing mission of First Baptist Church in Beverly. These roots today extend to 9 partner communities and beyond.



PLANTING NEW ROOTS - REAL ESTATE DEVELOPMENT UPDATES

In summary at the end of 2019:

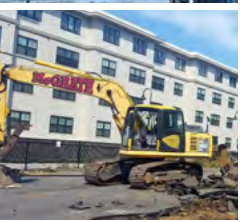
Total units in pipeline: 327

HCP Units in Development: 151

Units in development HCP with partner: 85

Units in development with HCP as consultant: 91

Total projected project costs: $134.4 MILLION



Hope Under Construction at the Corner of Hardy & Pleasant

In 2019, HCP began new construction on a six-unit affordable family housing project funded via the Community Scale Housing Initiative (DHCD), on a parking lot donated by Beverly Crossing. For families 30%-50% Area Median Income, it offers deep affordability, close the commuter rail. The project is constructed with high energy efficiency, including solar roof panels and triple glazed windows (donated by Don and Amy Bowen of Beverly). Construction to be completed in summer 2020 for fall occupancy. Project partners include: MA DHCD, MHP (Massachusetts Housing Partnership), North Shore Bank, City of Beverly CPA and Affordable Housing Trust, Don and Amy Bowen, SV Design, Tiro Design and Construction, and Meridian Associates.

To be developed: Granite Street Crossing, Rockport

In 2019, local funding support committed to this project via Rockport CPC increased to $470,000. The site, located at 5 Granite Street, a former greenhouse, will be 23 units of housing (17 senior and 6 family units, 10% for homeless families). Close to the commuter rail, it will be a service enriched development. Working closely with Granite Street neighbors, the project has extensive local support. It is a contextually sensitive re-use of challenging site. With the permit process complete, this will be submitted to the 2020 DHCD funding round.

HCP AS DEVELOPMENT CONSULTANT

Cabot Housing, Beverly

HCP is serving as consultant to the YMCA of the North Shore to support 67 units, both new production (21 units) and renovation. These studio apartments are for very low income individuals, including units for the Department of Developmental Services and Northeast ARC, and units designated for homeless adults. In 2018, the project was awarded a Federal Home Loan Bank award, and was awarded funding in the MA DHCD 2019 funding round; local funding commitments include City of Beverly CPA, Affordable Housing Trust, and Beverly HOME funding.

Anchor Point I & II

Anchor Point will create new construction of 77 affordable family units with a 20% set-aside for homeless families; it will also offer a beautiful Community Center. Early funding was approved by CEDAC and Home funders; local zoning changes permitted a 40R "Smart Growth" district (multi-family housing). For families 60% Area Median Income or less, the project has extensive support with local funding for Phase 1 at $770,613 (Beverly CPC and Affordable Housing Trust). The project is a result of the Mayors' Task Force on Homelessness. Anchor Point I (38 multi-bedroom units) will be submitted to the state DHCD funding round in 2020.

In addition, HCP as taken on a bold philanthropic initiative to raise $3.6 million to create the Anchor Point Community & Wellness Center. The Community & Wellness Center will be the heart of this community and will offer child care, tutoring, case management, cooking/nutrition classes, constructive youth activities, play grounds, community gardens and more. Watch for more information in 2020.

BEACON communities

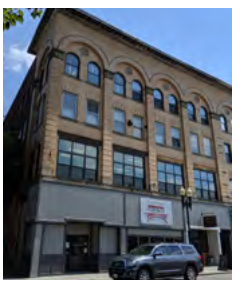
BRISCOE MIDDLE SCHOOL REDEVELOPMENT in Partnership with Beacon Communities

Briscoe Village For Living & The Arts, Beverly - with partner Beacon Communities (85 Units)

HCP is honored to have been chosen, with development partner Beacon Communities, to redevelop this beloved and historic 1923 Beverly Middle School. Briscoe Village for Living & the Arts (BVLA) will be a state of-the-art, environmentally respectful, and historically sensitive new community that extends the beloved Briscoe School's service to the community for decades to come. Our redevelopment goal is to create unique mixed-use, inter-generational community that provides much needed independent living senior affordable housing and integrated wellness services, public gathering spaces, while supporting community arts though work/live studios and restoration of the theater.

Maple Woods, Wenham

We are happy to share Wenham said "Yes" to Maple Woods. The journey that began six years ago is able to advance as of 2019. Maple Woods will become 45 units of senior affordable housing. The Wenham Affordable Housing Trust awarded $250,000 for Maplewoods, which, along with prior Wenham CPC funding brings the local commitment to $1,000,000. We look forward to the next steps in making Maple Woods a project that will make Wenham proud.



Catalyst Housing

HCP is working with The Haven Project and Catalyst Housing to create 24 studio apartments for homeless young adults (age 18-24) who have aged out of foster care. This will be in an existing building in downtown Lynn, all for those at 30% Area Median Income or below. The effort will be a supportive service model with services provided by The Haven Project. This effort is in the pre-development and design phase. This has received CEDAC Keuhn predevelopment grant and a local commitment of $130,000.

COURAGE

HCP is committed to having constructive dialogue toward achieving housing access and opportunity for all. We stand firm in the belief that those on whom we rely every day – home health aides, waiters, cooks and dishwashers, gig economy workers, EMT's, maintenance workers, housekeepers, bartenders, coffee shop workers – should able to live in the communities in which they work. Toward this end, throughout the year we connect with legislators and housing advocates to keep housing at the forefront.

HCP's Andrew DeFranza named a Distinguished Leader

HCP's Andrew DeFranza was honored at the 2019 North Shore Chamber of Commerce Annual Dinner a Distinguished Leader.

HCP 2019 Legislative Breakfast

Legislators, Town Planners, City Councilors, Housing Trust representatives and others came together in March at the Peabody Council on Aging to discuss the current housing crisis, policies that are critical path for housing creation, and how local communities can and must take steps to make change. Zoning, funding, and local were discussed being essential to solutions.

MACDC Lobby Day

MACDC's annual lobby day held at the MA State House presented a four step agenda aimed at changing the social, cultural, and financial "landscape" for the better. HCP annually participates and advocates for this state-wide housing agenda critical to affordable housing creation.

CHAPA Lobby Day

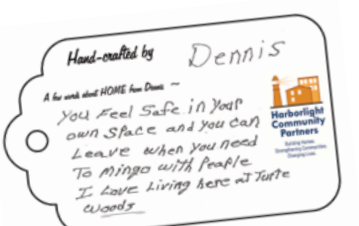
HCP took part in the Citizens' Housing and Planning Association, Inc. (CHAPA) Housing Day at the MA State House, an energized day for housing and community. We were grateful for time with staff and officials in offices of Senator Joan B. Lovely, Senator Bruce Tarr Rep. Tom Walsh, Rep. Jerry Parisella, Rep. Ted Speliotis, Rep. Brad Hill, and Sen. Brendan Crighton.

Gloucester Housing Event

Great to be a part of the Community Symposium on "Gloucester's Housing: From Crisis to Opportunity" with Andrew DeFranza presenting among many outstanding Cape Ann community leaders. HCP was grateful for the opportunity to be part of the discussion.

Ward 3 Came Calling

Thoughtful show of support from Lisa Jean Baptiste Peterson, Ward 3 Councilor in Salem, for constituents/HCP residents at 43 Boston Street, part of our Boston Street Crossing development. (shown here, left, with HCP Property Manager Ruth Doyle)



Housing Choice Bill "Housing Palooza"

HCP was honored to promote and participate in Governor Baker's "Housing Choice Now!" Great day at Notch Brewing with Gov. Charlie Baker, Lt. Gov. Karyn Polito, and Mike Kennealy, Secretary of the Executive Office of Housing and Economic Development to encourage support of the Housing Choice Bill. The event was hosted by Mayor Kim Driscoll & Rachel Heller of Citizens' Housing and Planning Association, Inc. (CHAPA).

Secretary Chen Visits Harborlight House

HCP was pleased to host Dr. Elizabeth Chen, Secretary of the MA Executive Office of Elder Affairs, with Emily Cooper, Chief Housing Officer/EOEA, Elizabeth Bradley, PACE Manager at MassHealth & Robert Wakefield, CEO of Element Care, at Harborlight House. Secretary Chen was able to see HLH first hand and hear from staff, residents and caregivers of this unique and caring community for our most vulnerable seniors.

First Time Home Buyer Classes

First Time Home Buyers classes continued in 2019! Classes are offered by North Shore Association of Realtors in collaboration with HCP. Classes instill confidence for first time home buyers to navigate entry into home ownership as well as offer access to unique financing programs. This program is part of HCP's commitment to propel home ownership for moderate income families.

That's A Wrap x2

"Jason in the House" host Jason Parisella and BevCam stopped by Harborlight House for a tour of the home and to talk with HCP's Andrew DeFranza about HCP's work across the North Shore. Later in the year, in a live interview, housing issues were front and center on Cape Ann. "Zoning is the dominant challenge in creating housing," Andrew DeFranza in his interview with Larry Oaks, member of the Gloucester Democratic City Committee.

Talking CITC at the North Shore Business Expo

HCP discussed housing and Community Investment Tax Credits (CITC) with hundreds of businesses at the North Shore Chamber of Commerce Business Expo. To illustrate need, each leaf on our trees represents 600 names on HCP housing wait lists. Expo visitors told us what "Home" means to them in one word: **SECURITY, LOVE, ROOTED, WARMTH, FAMILY** are just a few that were shared.

KINDNESS

HCP Residents to the Rescue

HCP residents are the best! These dedicated ladies put forth a tremendous effort to complete HCP's annual mailing, folding and stuffing thousands of letters. We could not have done it without them. Rockport High School Apartments residents baked and delivered holiday cookies to the Rockport Police Department, Fire Department, Rockport Community House, Rockport Garden Club and many more.

North Shore Shelter Fest 2019

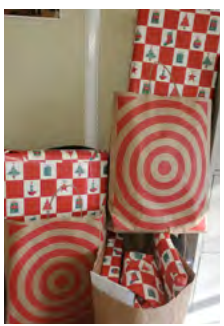
We are humbled by the incredible effort of First Baptist Church in Beverly. North Shore Shelter Fest raised over $4,000 for HCP's affordable housing work. Thank you, FBC volunteers and lots of gratitude to musicians Barrence Whitfield, Dave Bailin & the Bailouts, Sweet Escape, Exit 18. Salem Wolves, The Band Next Door, and Ruby Slippers & No Minor Cords from The Academy at Penguin Hall.

Scott Oil Filled the Tank

Much gratitude to our friends at Scott Energy who generously donated 5 cents of every gallon of home heating oil delivered to new customers during the 2019 winter season, presenting HCP with a generous gift to further our housing mission.

Project Y Cleans Up

A great team assembled for some hard work at HCP properties, helping with much-needed spring cleaning. Thank you, YMCA of the North Shore, for this great day.



A few of the many acts of kindness

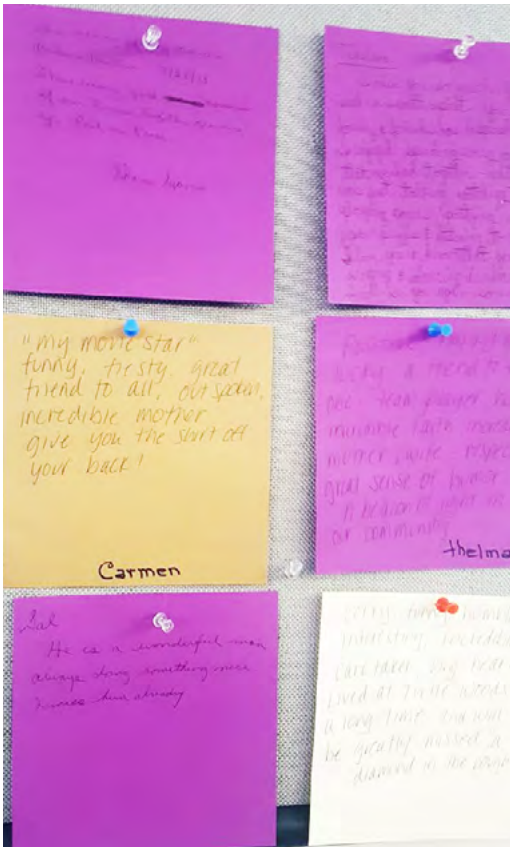
When a Guardian Angel quietly stops to drop off two Thanksgiving meals for two HCP families... and children find gifts under the tree, thanks to quiet donor who did the shopping and wrapping.

First Ipswich Comes Through

Not only did First Ipswich Bank Vice President Kevin Noyes stop by with a generous donation, our friends at the First Ipswich Bank branch in Danvers volunteered to make hundreds of leaves to represent the hundreds of names on HCP's waiting list.

Old Planters "Home Brew"
Throughout December, our friends at Old Planters Brewing Co raised funds for HCP. Thanks for the generosity and attention for HCP's local housing mission! (Old Planters Kathryn Garry, left, with HCP Board members Michael Schaaf, Marven Hyppolite, and Kurt James)

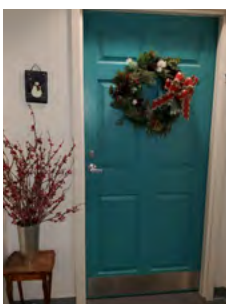
Bittersweet
On the bulletin board at Turtle Woods, thoughts and memories were shared to honor residents who passed away last spring. After an unusually tough month, folks came together to remember and hold each other up. This is community.



On a Roll
Residents lined up to bring back a little bit of summer with a visit from Joe's on a Roll at Turtle Creek and Turtle Woods.

Carolers at Turtles
Student carolers from Lynn English High School, Lynn Vocational Technical High School and Lynn Classical High School brought holiday cheer to HCP residents.

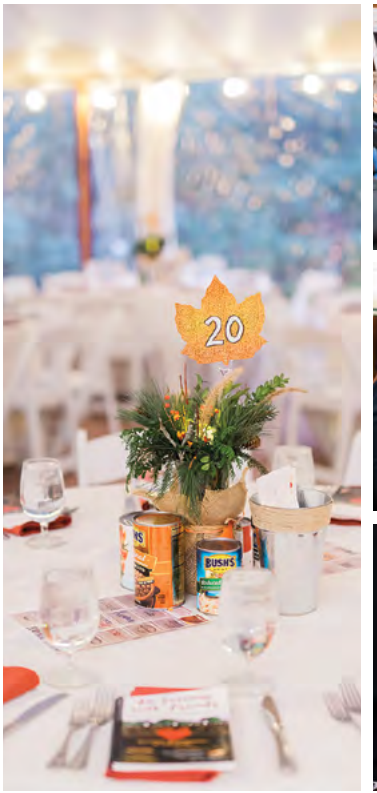
The Doors of HCP
HCP residents show their creativity all year long with with "The Doors of HCP."

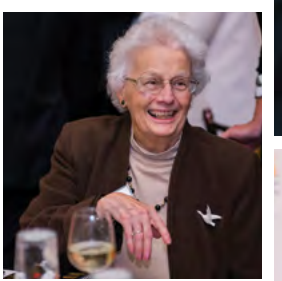


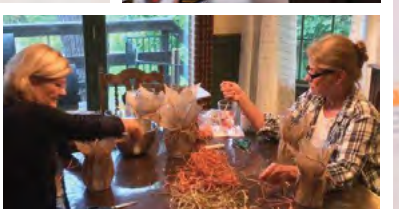
Did you know you can DONATE A VEHICLE?
Want to help us raise more funds to create more housing? HCP has partnered with Donate for Charity - donate your car, boat, RV - picked up free of charge, running or not. Call Donate for Charity at 866-392-4483 or link to the HCP vehicle donation form.

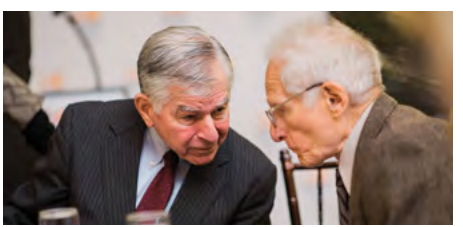
Oh, What A Night! Re-Imagining Community: Rooted in Courage & Kindness

On the heels of a nor'easter, despite damaging wind and power outages, we gathered nonetheless – a testament to the HCP spirit! Joined by Governor Michael and Kitty Dukakis, several local elected officials, friends and benefactors, over 250 came together to honor Paul J. Lanzikos and in support of HCP's housing mission. At the Willowdale in Topsfield, HCP honored Paul by dedicating the newly named "Maple Woods: A Paul J. Lanzikos Home for Elders"; in addition, First Baptist Church in Beverly created the *Paul Lanzikos Endowment for HCP*. We reflected on the year and remain grateful to be among friends. In a special effort, **RE-IMAGINING COMMUNITY** offered "centerpieces with a purpose" - volunteers adorned our tables with fresh picked greens and canned goods collected in a food drive supported by the Waring School. All food was donated to the Acord Food Pantry, located in an HCP property in Hamilton.



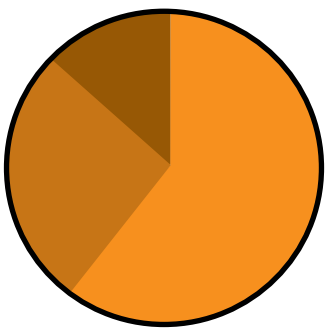






HCP Residents were the stars of the evening with #PROJECTWELCOME

Volunteers Ann and Kevin Noyes (HCP Board Member) created (and donated) a first time project for HCP's Annual Event, enlisting the creativity of HCP residents. Ann and Kevin worked with residents to create hand-stenciled welcome mats, offered for bid at the event. Residents painted 30 beautiful mats, raising over $17,000 for HCP. Said one artist/resident, "I haven't had paint on my hands for a long time, and it feels great!" Thanks to residents who participated, and thank you to Kevin and Ann for the generous gifts of time, resources and creativity.

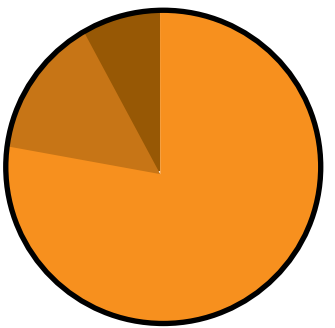


REVENUES

Earned Program Income	$1,767,000	63%
Philanthropy	$738,000	26%
Interest/Other	$294,000	11%
Total Income	$2,799,000	100%

EXPENSES

Housing Development, Operations, and Services	$1,889,000	80%
Philanthropy	$277,000	12%
Administrative	$182,000	8%
Total Expenses	$2,348,000	100%



CHANGE IN NET ASSETS $451,000

Thank you for the support and kindness.

Corporations and Organizations

A&B Burger
Amazon Smile
Anita Clark Design
Appleby & Wyman Insurance Agency, Inc.
Associated Home Care dba Amedisys
Bank Gloucester
Beverly Bank
Beverly Crossing
Beverly Garden Suites
Beverly Rotary Club
Beverly School for the Deaf / The Children's Center For Communication
BLW Engineers, Inc.
Boston Private
Breen & Sullivan Mechanical Services, Inc.
Cape Ann Savings Bank
Carleton-Willard Homes, Inc.
Carroll K. Steele Insurance Agency, Inc.
CohnReznick LLP
Community Credit Union of Lynn
Community Economic Development Assistance Corporation (CEDAC)
Community Investment Associates
Constitution Financial Partners
Cummings Properties, Inc.
Dash Drains
Discover Books Inc.
Eagle Strategies LLC
East Boston Savings Bank
Eastern Appraisal Services Inc.
Elder Services of the Merrimack Valley & North Shore
Element Care
Essex County Sheriff's Department
Fairwind Lobster Company Inc.
First Baptist Church in Beverly
First Ipswich Bank
Francis Provencher Insurance Agency, Inc
Gardner Mattress
Gloucester Rotary Club
GraVoc
Greater Twin Cities United Way
Greystone Services
Groom Construction
Hawthorne Hotel & Three Corners Realty
Hayden Systems
Helpsy
Housing Ministries of New England
Institution for Savings
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Johnson O'Connor, Feron & Carucci LLP
Kirk and Co.
KJP Partners LLP
Kyle Wolf Stratford Capital Group
Law Office of Joblin C. Younger P.C.
Law Office of Julie Low
Lifebridge North Shore
Marblehead Bank
Massachusetts Business Development Corporation
Massachusetts Housing Investment Corporation
Melrose Affordable Housing Corp.
Minuteman Press
Network For Good
New England Homes for the Deaf
Nixon Peabody, LLP
North Shore Bank
North Shore Community Action Programs
North Shore Community College
North Shore YMCA
OneDigital - Insight Performance
Palmer Service Corporation
Peabody Rotary Club
People's United Community Foundation Of Eastern Massachusetts, Inc.
Perry Associates LLC
Prevare LLC
Regnante, Sterio & Osborne LLP
Robert D. Murphy Associates, Inc.
Rockport Mortgage Corporation
Rockport Planning Board
Schlichte & Johnstone, P.C.
Scott Energy
SeniorCare Inc
Shuka Associates
Sperling Interactive
St. Vincent De Paul Society, St. John the Evangelist Conference
Sterling Insurance Agency, Inc.
Sudbay Automotive Group
SV Design LLC
Temkin Financial Group
The American Baptist Churches of MA
The Caleb Group
The Clark Company
The First Congregational Church of Rockport
The Life Initiative
The McLane Middleton
The Mega Group - Brian DApice & Associates
The Remodeling Company
Turner's Seafood Grill & Market
Tymann, Davis & Duffy LLP
Wayside Rentals & Leasing
Webb Transportation
Wenham Museum
Willowdale Estate
Windover Community Committee
Windover Construction

Family Funds/ Foundations

1911 Trust Company LLC
Ansara Fund for Essex County
Applied Materials Foundation
Arnold and Nancy Cowan Benevity Community Impact Fund
Buchsbaum Schalch Family Fund
Charles and Sally Mammen Giving Fund
Charlestown Benevolent Fund
Charlestown Trust Fund at TABCOM
East Boston Savings Bank
Eastern Bank Charitable Foundation
Gloucester Meetinghouse Foundation
Hunt Fund for Children
Lawrence Ridge Jr. 2011 Trust Fund
Leslie S. Ray & Marcia C. Ray Foundation, Inc.
People's United Community Foundation of Eastern MA
Salem Five Charitable Foundation
The Bertolon Family Foundation
The Nivens Family Fund
The Shane Foundation
Thomas A. Shields Family Fund
United Way of Mass Bay and Merrimack Valley
Verizon Foundation
Zampell Family Foundation

Individuals

Jack and Marie Alves
Joshua Anderson
ANONYMOUS
Ed and Janice Armstrong
Toby Arsenian
David & Katherine Arthur
Jane AuWerter
Daniel Bakinowski
Duncan and Carol Ballantyne
Linsley Barbato
Rosanne Barbeau
Sarah Bartley
David Battistelli
Barney Beal
Thomas and Letitia Beauregard
Laura Bergheim
John and Helen Bethel
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Dick and Ann Booth
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Ronald and Leslie Brennan
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Kathryn Cahill Burns
Robert Cannon
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Philip Chalmers
Michael and Diane Christian
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Thank you for the support and kindness.

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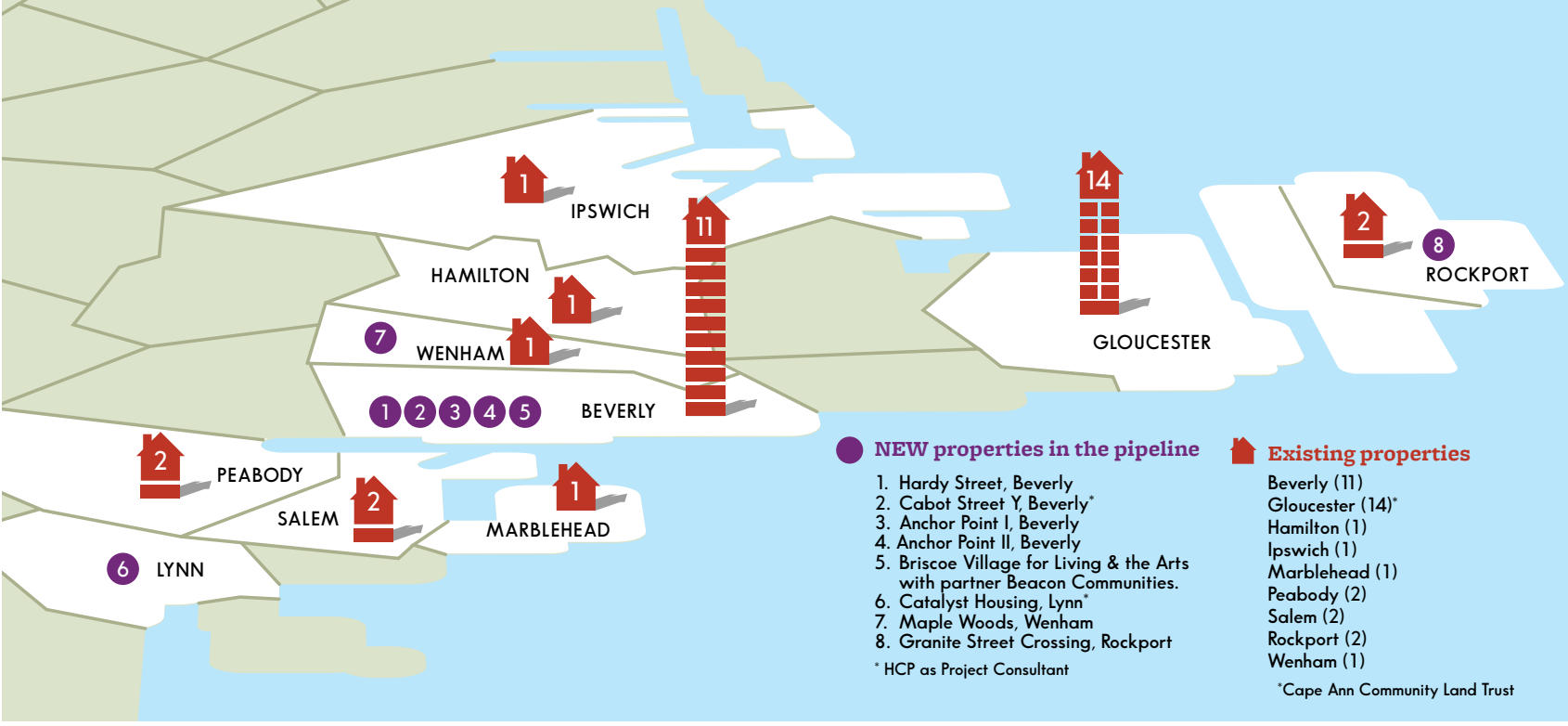

NEW properties in the pipeline

1. Hardy Street, Beverly
2. Cabot Street Y, Beverly*
3. Anchor Point I, Beverly
4. Anchor Point II, Beverly
5. Briscoe Village for Living & the Arts with partner Beacon Communities.
6. Catalyst Housing, Lynn*
7. Maple Woods, Wenham
8. Granite Street Crossing, Rockport

* HCP as Project Consultant

Existing properties

Beverly (11)
Gloucester (14)*
Hamilton (1)
Ipswich (1)
Marblehead (1)
Peabody (2)
Salem (2)
Rockport (2)
Wenham (1)

*Cape Ann Community Land Trust

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