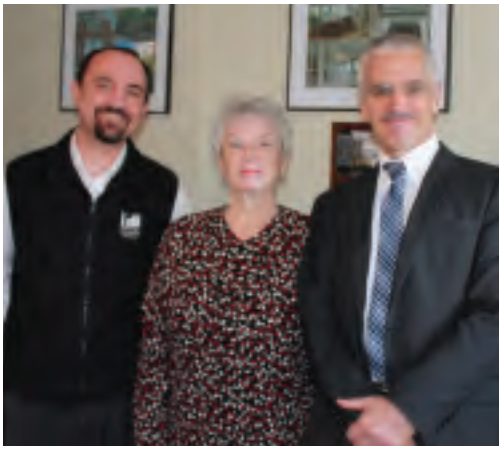
Annual Report 2013
Harborlight Community Partners

www.harborlightcp.org

Building Compassionate Communities, Brick by Brick

Harborlight Community Partners

From our Leadership



(L-R) HCP Executive Director Andrew DeFranza, Past President Carol Suleski, Incoming President Robert Gillis

Dear Friends of HCP,

Thanks to you, Harborlight Community Partners is fortunate to have had another remarkable year, enriched by incredible partnerships and outstanding support.

Ever-humbled by the North Shore communities with whom we collaborate and buoyed by the investment and trust of so many generous benefactors and partners, we hope we have been worthy stewards of your loyalty. HCP is truly an amalgamation of generosity, mission, determination, and belief in what is "possible."

Yet all of this is propelled by a single, simple driving force; the call to serve those who call an HCP property "home" and those whose lives hang in the balance, far greater in numbers than available affordable housing opportunities.

Elders, who have spent most of their lives working and building the North Shore to be the beautiful place it is today, deserve this much. From Rockport to Beverly to Peabody, they have served as teachers, nurses, firefighters, mill workers, artists, secretaries, and more. To them we owe a debt of gratitude and at the very least, access to dignified, affordable homes. Families and individuals, who strive to prevail against a difficult economic tide, doing their best to work and contribute to our communities in productive and positive ways, deserve the same. Their resilience is profound, and their struggles are palpable.

Building Compassionate Communities, Brick by Brick has been our guiding premise of the past year. It is a reminder of who we are, why we do what we do, and that every step – every brick – matters, as does every resident, every neighbor in need. It speaks to not just of how we got here, but more importantly, of the work yet to be done.

Thank you for being a part of this energy, for all that was accomplished in 2013, and for staying with us in this relentless pursuit toward building compassionate communities.

Robert Gillis
President

Carol Suleski
Past President

Andrew DeFranza
Executive Director

Harborlight Community Partners: People who make things happen

Board of Directors 2013-2014

Jack Alves
Karen Ansara
Tracey Armstrong
Pam Constantine
Neiland Douglas
William Dugan
Robert Gillis, Board President
Michael Harrington
Kurt James, Esq.
Don Kelley
Rev. Beth Loughhead
Judy Manchester
Mary Miller, Emeritus
Karen Popadic
Michael Schaaf
Stella Mae Seamans
Peter Simonsen, Board Treasurer
Carol Suleski
John Thomson, Esq., Board Clerk
Matthew Ulrich

Staff 2013-present

Steve Albanese, *Construction Foreman*
Susan Ball, *Bookkeeper*
Susan Barnes, *Financial Director*
Tony Belmonte, *Craftsman*
Bethany Blake, *Fundraising Coordinator*
Beth Brenner, *Receptionist, Harborlight House*
Andrew DeFranza, *Executive Director, Harborlight Community Partners*
Rick Dorr, *Whipple Riverview Place Maintenance Staff*
Osman Elshami, *Finance Staff*
Karen Estey, *Manager Harborlight House*
Deanna Fay, *Special Projects Coordinator*
Sonia Garcia, *Property Manager, New Bedford*
Yvonne Graham, *Housing Director*
Ron Hawes, *Maintenance Staff*
Kathy Hurlburt, *Site Manager*
Michael LaPlante, *Turtle Creek/Woods Operations Manager*
Kate Leschinsky, *Service Coordinator*
Bill Linn, *Maintenance Staff*
Mike McFadden, *Maintenance Staff*
Joe McMannus, *Resident Manager, Turtle Creek/Woods*
Neal Murphy, *Maintenance Staff*
Linda Pierce, *Site Manager*
Ken Redford, *Chief Financial Officer*
Dennis "Buck" Shupp, *Facilities Manager*
Shirley Stewart, *Resident Service Coordinator*
John Tabares, *Maintenance Supervisor, New Bedford*
Enrique Tamayo, *Project Manager*
Bob Stoneham, *Chief Operating Officer*
Michelle Vega, *Site Manager*
Valerie Williams, *Site Manager*

Properties 2013

We Care About Homes Home at Last
Family housing project 20 units of affordable rental housing owned by HCP. Two units of land trust first time buyer housing.
Beverly

Whipple Riverview Place
Ten units of affordable elder housing owned and managed by HCP.
Ipswich

Harborlight Community Partners
Providing Homes & Community Support

Turtle Woods
Non profit managed by HCP. 67 units of affordable elder housing with supportive services. Sponsored by First Baptist Church in Beverly. With supportive services provided in partnership with SeniorCare and Associated Home Care
Beverly

Community Land Trust of Cape Ann
49 units of affordable first time buyer family housing. HCP owns the land and supports affordable sales.
Gloucester

Pigeon Cove Ledges
Managed and owned by HCP; 30 units of affordable elderly housing in Rockport. This is a preservation project that protected these units from becoming market rate.
Rockport

Senator Frederick E. Berry H.E.A.R.T. Homes
Two community based houses for eight limited income elders in need of care. Owned and managed by HCP with services delivered by Associated Home Care and funded by Elder Service Plan of the North Shore.
Peabody

Firehouse Place
Non profit managed and owned by HCP. Four units of affordable housing and one commercial space for the Acord Food Pantry.
Hamilton

Friend Court
Affordable family housing Unit owned by Wenham Affordable Housing Trust and Managed by HCP.
Wenham

Harborlight House Assisted Living Facility
Home to 35 elders with limited means, managed by HCP. Tax credit project with HCP in ownership structure.
Beverly

Rockport High School Apartments, Rockport
Non profit owned and managed by HCP; 31 units of affordable senior housing.
Rockport

Sewall Building
Four unit family affordable housing project owned by Marblehead Community Housing Corporation and managed by HCP.
Marblehead

Turtle Creek
Non Profit managed by HCP. 109 units of affordable elder housing with supportive services owned and managed by HCP. Sponsored by First Baptist Church in Beverly. With supportive services provided in partnership with SeniorCare and Associated Home Care
Beverly

"Thank God we got this place!"
– Merrill, Pigeon Cove Ledges

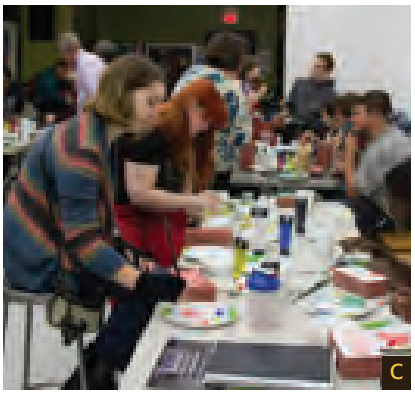
Please Remember Harborlight Community Partners in Your Estate Planning ∞ Create a Legacy

Building Community - Connecting Generations

A, B. TAG in the House
Gloucester's T.A.G. (Teen Artist Guild) provided HCP with outstanding photographs used in the 2014 Harborlight Community Partners Calendar. Gloucester High School senior, Corinne DeLouise, took on the several-month long project of photographing all the HCP buildings for the calendar creation. Under the guidance of T.A.G. Director David Brooks, Corinne used her talent to showcase the HCP homes in pictures, which became the basis for the calendar. T.A.G. is a program which gathers creative youth and provides them with skills and resources as well as provides creative services to local businesses. The T.A.G. Program Director David Brooks (standing, L) and photographer Corinne (standing, 2nd from left) enjoy the HCP annual event at which the 2014 calendar was revealed. Joining them is Howard Amidon, Dean of Development for Montserrat College of Art (standing, R).

A

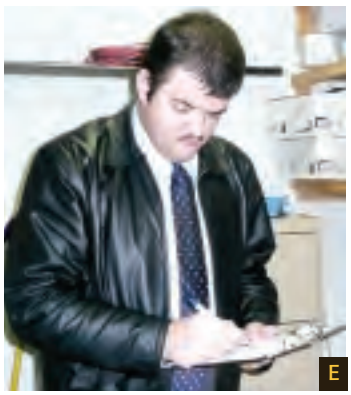
B


C

C, D. Montserrat College of Art - HeARTfelt Bricks
In honor of our November 2013 event, Montserrat College of Art students used their artistic abilities to create works of art on bricks in keeping with the theme of the HCP event, *A Celebration of Community Partnerships: Building Compassionate Communities, Brick by Brick*. The bricks adorned each table, and guests were invited to take the bricks home and make a donation to HCP for the unique art.
(photo credit – Dino Traite)

D

E. Beverly High School's Launch Program and HCP
HCP is honored to partner with Beverly High School's Launch Program, which helps students with disabilities increase their independence and promote, with on-site work experience, confidence, social and life skills. Both Harborlight House and the administrative offices of HCP have had the pleasure of being assisted by Tyler Mahan, a hard-working Launch Program student who visits each site once a week, keeping the offices in great shape. Tyler, of the Launch Program at Beverly High School, looks over his check list for the morning.


E

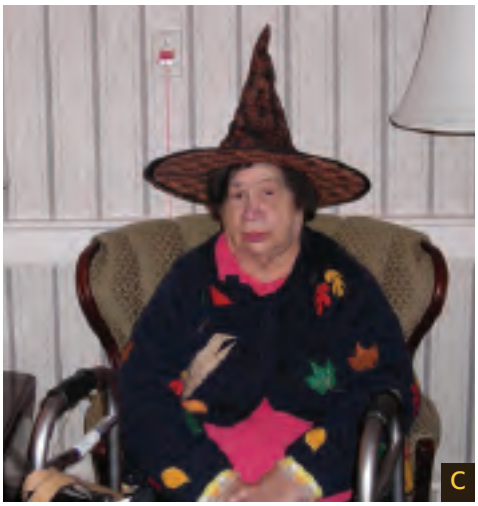
F

F. Kid Care Club Brings Smiles to Harborlight House
Children from the Buker School in Hamilton joined Harborlight House residents for an afternoon of reading and connecting. This was a wonderful chance for the residents to spend time with the children and for the children to spend time with seniors.

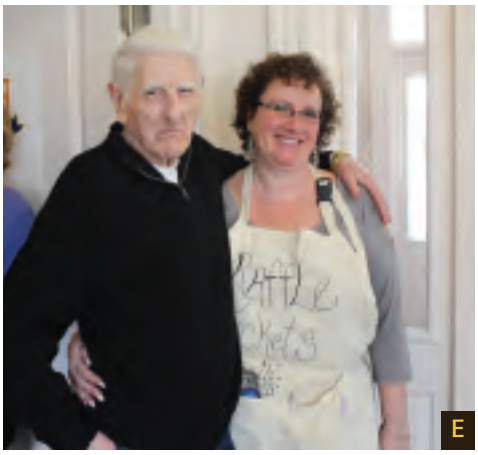
HCP Residents Enjoying Life & Community

A

B


C

D


E

F

G

Harborlight Community Partners recognizes the importance of community engagement and activity of our residents. With this in mind, HCP staff work to ensure creative, fun opportunities are available for residents to try new things and stay engaged. Our hope is for each resident to enjoy each day to the fullest!

A. Lunch and Learn at the Turtles
Revere author Donald Loring Brown *(The Morphine Dream with Gary S. Chafetz)* spoke at both Turtle Creek and Turtle Woods as part of a Lunch and Learn series. Residents are treated to lunch and an opportunity to hear from authors who share their writing and experiences.

B,C. Harborlight House Halloween
Harborlight House loves a reason to have a party! This past Halloween was no exception. Here, Harborlight House residents Don and Phyllis put on their best biker gear and revved it up! Trudy stepped out in a witch's hat to join the fun.

D,E. Raffles and Dessert-A Winning Combination
The Annual Harborlight House Dessert Party is always a much anticipated event enjoyed by residents, their families and staff alike. Residents were entertained by Glenn Peterson (whose father had lived at Harborlight House) and had fun taking chances on over 20 table raffle items!

F. Making Friends at Beverly Homecoming
Harborlight Community Partners staff and residents enjoyed Senior Day in the Park, part of Beverly Homecoming's Senior Day!

G. Tai Chi at the Turtles
Residents of Turtle Creek and Turtle Woods take part in weekly Tai Chi classes, offered by Steven Murphy, owner of Mystics Athletic School in Beverly.

"Everyone is no nice here. I love to bake, and I can bake here when I want and everything. And, they do so much for you here! It is the best thing I ever did, I feel so safe and comfortable."
– Joan, Harborlight House

Planned Giving

What greater gift than that of a roof overhead, a place to call home? Please consider HCP in your estate plans with a gift which will buoy the work of HCP as we continue to build communities characterized by compassion.

Your lasting gift will support dignified housing throughout the North Shore for elders and families in need for generations to come. Contact HCP for further information and join in this legacy of compassion.

Start your day with HCP! Available at Atomic Café, Beverly!

Brick by Brick, One Family at a Time

Maria and Phil and their daughters settle into their new home.

Some of Maria and Phil's mural art can be found outside of Casa de Moda in Beverly.

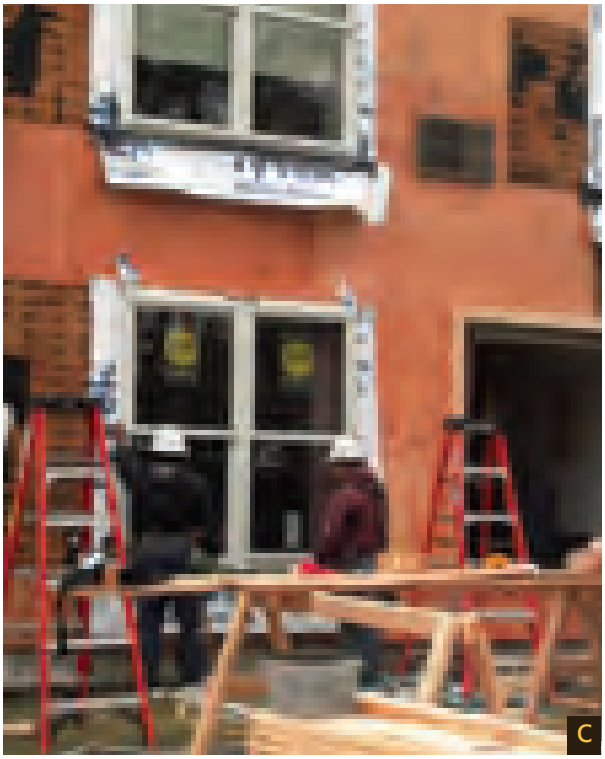
Phil and Maria love their new home, an affordable one managed by HCP which became possible for them just before Christmas 2013. "It was a little crazy, moving just before Christmas and having two little girls," says Phil, "but it's great. It's bigger than what we had, and it's more affordable, which is amazing." Phil and Maria are mural artists; while each is employed, mural art is their desired vocation. Phil, who attended art school and served in the Navy as well as other industries, spent many years in California, but moved back to his native North Shore community with his wife, Maria. Prior to returning, he and Maria painted murals on the west coast.

Both appreciate being able to share their talent locally. "The work I am doing now allows me to be present for my children as much as possible, as well as to continue to create art." Phil and Maria's mural work can be seen in several places, including Casa de Moda and City Side Diner, both in Beverly. "When we paint a mural," says Phil, "it is a way for us to give back to the community." Prior to moving into the unit offered by the Wenham Affordable Housing Trust, Phil worked alongside volunteers from the Trust and First Church in Wenham, helping to prep and paint the home he and his family now enjoy.

Phil and Maria's children love their home, complete with a frog pond in the back yard. Says Phil, "We are so grateful to be able to have the girls grow up in this community… we are so fortunate to have this place. "

"I feel very safe here. I know if I need help,
someone will be here for me. I am so blessed that
I can afford to live at Harborlight House."
- Lorraine, resident of Harborlight House

Community IMPACT 2013



A. Rockport High School Apartments: Acquisition (Improvements in 2014)
Thanks to the Rockport community, HCP completed the acquisition of Rockport High School Apartments late in 2013. RHS Apartments is an integral part Rockport, with rich history and stately charm, and represents 22% of all Rockport's affordable housing. The building served as the high school for many decades, later became a municipal building, and finally, an affordable senior housing residence. Original black boards and coat hooks can still be found within its 31 units. In 2014, HCP will make overall building improvements to RHS. Of utmost importance, however, is that it has been secured as affordable senior housing in Rockport for many, many years.

Project Partners:
USDA Rural Development
MA Department of Housing and Community Development
Cape Ann Savings Bank
Town of Rockport:
– Land Lease
– Community Preservation Fund
– CDBG
– HOME Funds
North Shore HOME Consortium
North Shore United Way
"This institution is an equal opportunity provider and employer."

B, C. Turtle Creek, Beverly: Financing Restructure (Renovations in 2014)
HUD Financing Deal only 4th of its Kind in New England – 12th Nation-wide

In 2013, HCP spear-headed one of the boldest affordable housing transactions in the region, a unique collaboration which includes state, federal, and corporate entities coming together to benefit seniors. The result ensures that 109 units of senior housing remain affordable for decades to come, and during 2014, will undergo over $3 million in extensive renovations and energy-efficiency upgrades.

At the heart of the project is a HUD financing pilot program. This new financing model is only the 12th deal of its kind nation-wide with this new program, and the 4th in New England. Turtle Creek was first developed by First Baptist Church in Beverly 30 years ago and is currently managed by HCP. This financial restructuring to extend the length of affordability is critical.

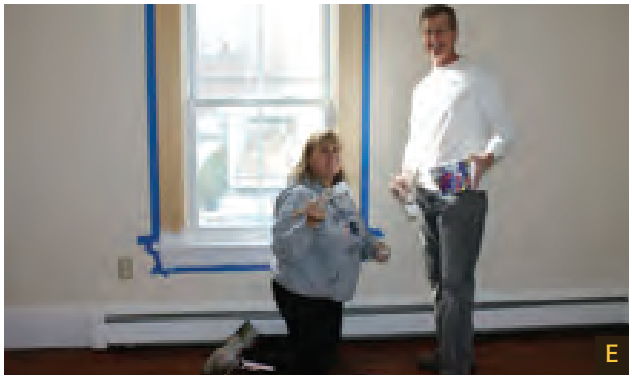
Project Partners:
Department of Housing and Urban Development (HUD)
Institution for Savings
Rockport Mortgage Corporation
Red Mortgage Capital, LLC
Boston Private Bank & Trust
MassDevelopment
Massachusetts Housing Investment Corporation (MHIC)
Massachusetts Department of Housing and Community Development
City of Beverly (HOME funds)
North Shore United Way
The Boston Foundation
Beverly Bank

D, E. Wenham Affordable Housing Trust: Forging an Alliance

The Wenham Affordable Housing Trust (WAHT) provides for the creation and preservation of affordable housing in the Town of Wenham for the benefit of low and moderate income households. To propel the WAHT to accomplish its goal, the members of the housing trust sought the assistance of Harborlight Community Partners for project coordination, management and guidance in the procurement of resources. In 2013, HCP helped WAHT access HOME funds as well as assisted in navigating the state process for achieving the needed approvals for the affordable unit. HCP also managed rehabilitation of the unit, including deleading. This two bedroom family unit in a lovely, older Colonial-style home sits on a cul-de-sac, is ideal for children, and is close to the Wenham Public Library. It is now the first affordable family rental unit in Wenham, supported by WAHT and managed by HCP.

Project Partners:
Wenham Affordable Housing Trust
Town of Wenham (HOME Funds)
Town of Hamilton (HOME Funds)
North Shore United Way

D


E

F. Action Inc., Gloucester: Collaboration & Sharing Resources

Working together with Action Inc. of Gloucester was an excellent opportunity to support the work of this respected and important agency. This collaboration was mutually beneficial as it offered Action Inc. the resources it required to complete some construction and maintenance projects at a manageable cost, and HCP exercised its project management capacity. HCP provided "Clerk of the Works" support for Action Inc. in its building of four affordable units in Gloucester, completed in the spring of 2013. In addition, HCP continues to offer Action Inc. facilities maintenance support for their 19 units of housing, shelter, and main office building.

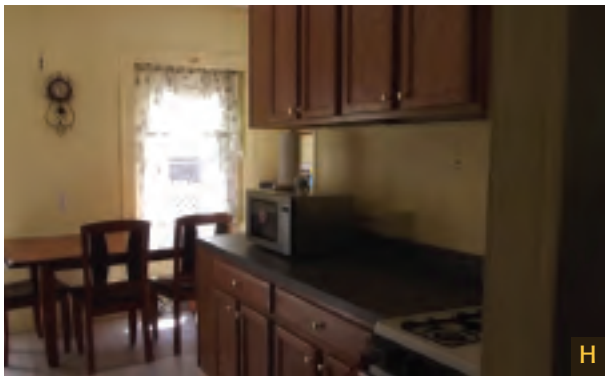
F

G. Women's Institute for Housing and Economic Development: A Unique Partnership

In 2013, in a unique partnership, HCP begun to work with the Women's Institute for Housing and Economic Development (WIHED) to assist this fellow affordable housing partner. In 2013, WIHED was notified by a for profit property management company that it was severing its agreement with WIHED to manage their affordable apartment buildings in New Bedford; two buildings for families and one building for elders, all with supportive services. As a nonprofit manager, HCP stepped in to assume the management of these facilities for WIHED. These buildings together comprise 48 units in total for families and seniors in need. We are honored to assist WIHED, a nationally-recognized affordable housing developer, in a way consistent with our aligned missions.

G

Stories continue next page


H

I

J

REALPAGE
Outperform
K

Family Housing Portfolio Improvements
In 2013, the renovations to our family housing portfolio continued, part of a commitment which has taken close to five years to complete. Our family housing portfolio came under the HCP umbrella by way of a merger with the smaller local housing organizations, We Care About Homes and Home at Last.

H, I. A New Kitchen for Union Street!
A unit at our Union Street family home underwent a kitchen makeover this year. The work included new flooring, a fresh coat of paint, full cabinet replacement and a beautiful new counter top. The unit was also outfitted with a new refrigerator.

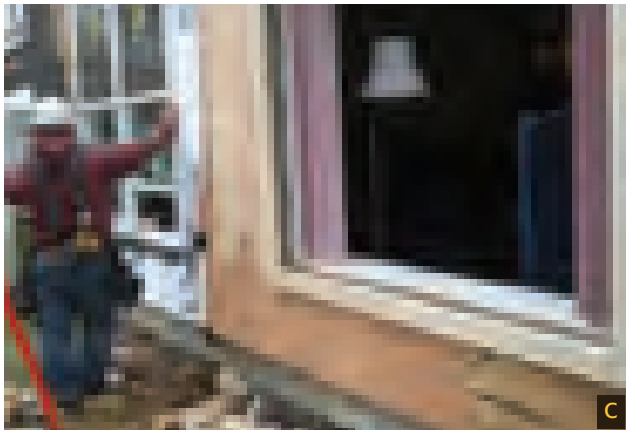
J. Furnaces at Beckford Street
Our Beckford Street family home also had a critical update, one which is more fuel and fiscally efficient. The family housing had new gas service brought in from street to the building, and subsequently required two new gas boilers, which run at a 95% efficiency. From there, the old oil tanks were cleaned, cut and properly removed from site. The two new boilers resulted in greatly improved energy efficiency for this family housing.

Project Partners for these Family Housing Portfolio Improvements
St. John's Episcopal Church
North Shore United Way
Danversbank Charitable Foundation
Eastern Bank Foundation

K. Up and Running – Better than Ever!
In 2013, much time, effort and resources were invested in the implementation of a new critical software system, which will create the technological infrastructure to support our housing portfolio growth into the next decade. Our deepest gratitude is extended to our corporate/foundation partner, the Danversbank Charitable Foundation (part of People's United Bank), for its financial support of this project.

"We love it here. The hospitality is fantastic!"
– Frank, Whipple Riverview Place

One Brick at a time...for more Compassionate Tomorrows



A. Harborlight House: Upgrades, Renovations, and Financial Restructure

In the coming years HCP will be actively seeking funding to complete upgrades and other renovations to Harborlight House, the flagship home of Harborlight Community Partners. As the population of people served by Harborlight House changes, they now present with increased care needs, are much frailer, and require more mobility equipment. The time has come for Harborlight House to enter its next stage in service to our elders. HCP seeks to update Harborlight House to better serve the increasing needs of these frail seniors. This will require expanding some units to accommodate more mobility equipment, wheelchairs and the like, as well as making improvements to the elevator systems, as well as expanding the dining room. The goal of this improvement plan is to better accommodate the service needs of low-income elders, and to do so in a way which provides the greatest level of comfort and dignity in this time of our residents' lives.

B. Rockport High School Apartments – Improvements

HCP will be making improvements to Rockport High School apartments, both inside and out. Some landscaping upgrades will occur outside of the building; the community area and its kitchen will be reconfigured to better accommodate all residents and be the focal point for a variety of activities. In addition, individual units will be improved, with general improvements to windows, kitchens and baths, as well as painting and carpeting.

C. Turtle Creek – Better than New

Into 2014, major renovations will be completed at Turtle Creek. Both rehabilitation and green energy features are part of this plan. Rehabilitation includes new elevators, new windows with the lowest lift weight possible for ease of use by seniors, upgraded paint, new carpeting and refrigerators, low flow toilets and faucets, and new exterior lighting. HCP will add new insulation and siding to improve the appearance and energy efficiency (siding to be a green recycled cement board material), replace old exterior sheathing that has rotted, convert to gas heat and new heating systems, add a cooling system for the common areas and new ventilation systems. HCP is also incorporating a cogeneration system to create electricity on site while heating water for the heat system. This makes power for use on site and reduces the need to buy power.

Building Compassionate Communities from the Inside Out

Compassion can come in unexpected ways, and no one knows that better than Mary, an aide with HCP partner, Associated Home Care. Mary had been assisting Turtle Creek residents during construction on the elevators, helping them with carrying grocery bags, climbing stairs and the like. One fateful evening, Mary turned from caregiver to care recipient.

Recalling the event, Mary and resident, Carol, chat together like old friends. "There had been a lot of snow that day," remembered Mary. "It was still snowing hard that evening when it was time for me to go home to New Hampshire. I tried to leave but my windshield wipers would not work. I didn't know what I was going to do."

A few Turtle Creek residents would not let Mary leave under such dangerous conditions, and were insistent on taking care of her, immediately coming to her aid. Residents Linda and Judi created a private space for Mary in the TC Reading Room by covering up windows and rearranging furniture to make a place to rest. Carol made Mary dinner , gave her some bedclothes and a nightgown, and made sure she had a place to have breakfast and freshen up in the morning. Mary and Carol laugh at the memory, Carol glad for the opportunity to help Mary in return for all she had done for folks at Turtle Creek. "It was my turn to be the one being taken care of," says Mary. "These ladies were very, very kind to me. I will never forget it."

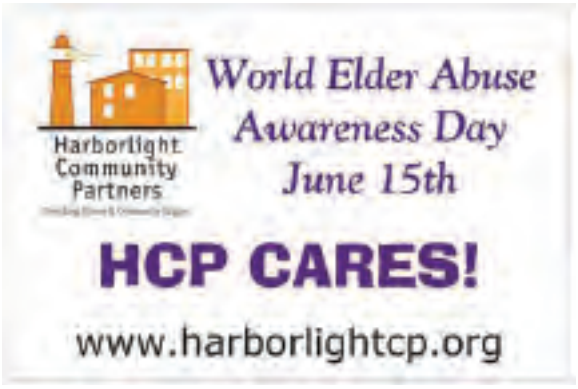
Mary insists, "They were very concerned for me. I never expected to be the one in need of care, and these ladies were so kind to me." She adds, "You know the funny thing? My windshield wipers worked fine in the morning. I think it was meant to be that I stayed here that night!"

Mary (L) and Carol enjoying a reunion.

"It made me feel good to help Mary! If I were in that situation, I hope that someone would help me in that way. We were happy to do it!"
– Carol

Meaningful Moments

A



B

C

D

E

F

G

H

(photo credits F,G,H, Danny Ebersole)

Please Remember Harborlight Community Partners in Your Estate Planning ∞ Create a Legacy

A. HCP Executive Director Andrew DeFranza was interviewed by radio and television broadcaster Dana Hersey, host of the Retirement Radio Show. Dana's radio show offers stories and interviews on senior lifestyle with a special emphasis on baby boomers. It was a great experience, and a unique way to get the word out about senior affordable and supportive housing on the North Shore.

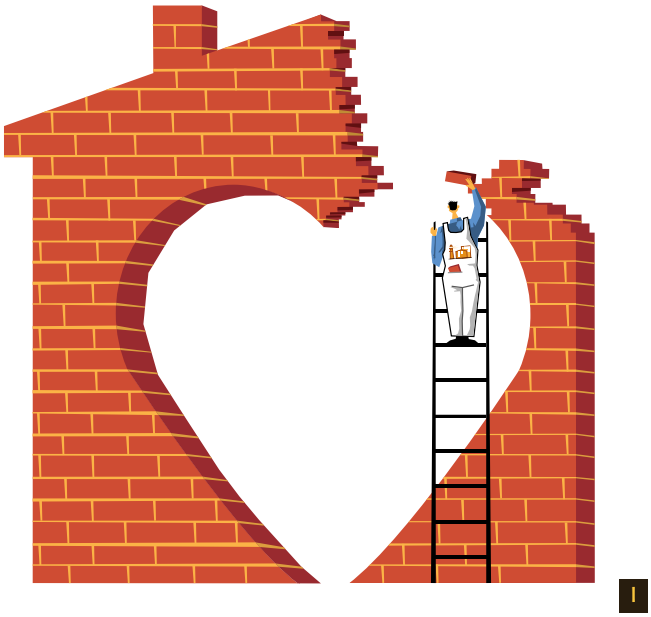
B. There was a great turn out on a sunny Saturday morning in Rockport for Elder Abuse Awareness Day, at which HCP participated in a wider effort to promote awareness of elder abuse.

C. Our largest book sale ever was held at the First Baptist Church in Beverly! Volunteers from Endicott College and the community made it possible.

D. Reaching out in unanticipated ways - North Shore residents Eva and Nelson Ramos purchased many books at HCP's book sales. The Ramos' then ship the books to the Philippines to build up then ship children's libraries, where they have had a significant impact.

E. The Essex County Greenbelt Association assisted with spring landscaping clean up at Harborlight House. It looked great and the help was very much appreciated!

F,G,H, I. *A Celebration of Community Partnerships: Building Compassionate Communities, Brick by Brick* This year's annual event was held at Salem's Hawthorne Hotel in November; Neiland Douglas, long time board member of HCP and affordable housing advocate and civic activist, was honored at the event for his many years of dedication to this and other issues and for his outstanding service to the North Shore community.



Financial Report 2013

Revenues

Earned Program Income	$3,218,901 (85%)
Fundraising	$539,495 (14% *)
Interest/Other	$42,921 (1%)
Total Income:	$3,801,317

*$250,000 of this amount was restricted to the Rockport High School Apartments project and will be capitalized as a part of that process.

Expenses

Housing Development, Housing Operations, and Social Services	$3,179,716 (91%)
Fundraising	$193,586 (6%)
Administrative	$94,213 (3%)
Total Expenses	$3,467,515
Change in Net Assets	$333,802 *

*This amount included a depreciation expense of $121,117. From this amount Harborlight Community Partners also directed $29,772 into reserve accounts, $72,800 to principal payments for debt supporting housing, and $250,000 toward the redevelopment of Rockport High School Apartments.

Revenues

Earned Program Income 85%

Fundraising 14%

Interest/Other 1%

Expenses

Housing Development, Housing Operations and Social Services 91%

Fundraising 6%

Administrative 3%

Please Remember Harborlight Community Partners in Your Estate Planning ∞ Create a Legacy

"This place is perfect for me. It's all that I need. I'm just amazed that I am here."
– Gary, Pigeon Cove Ledges

The need for affordable housing: of HCP residents, 62% earn less than $20,000 per year – 94% earn less than $35,000 per year.

99% of HCP residents are below the median income for the North Shore.

HCP provides 248 affordable housing units for elders.

HCP contributed $1.5 Million in real estate tax payments invested in the North Shore over the past decade

HCP creates contextually sensitive housing which meets the needs not only for residents, but also for the communities and neighborhoods in which the properties are located.

HCP offers 22 rental properties in 8 communities.

HCP housing supports nearly 600 people.

An Easy Way to Support HCP: look for our book bins! Donate your old books to support affordable housing! Go to **www.harborlightcp.org** for a list of bin locations throughout the North Shore.

Donors

2013 Gifts from Individual Donors

Thomas and Susan Ackerman
Charles Allen
John and Marie Alves
Tracey Armstrong and Glen Johnstone
Thomas and June Anthony
Toby Arsenian
Jane AuWerter
Timothy and Lauren Averill
May Baldwin and Elliot Kronstein
Susan Ball
Louann and Greg Basillio
Senator and Mrs. Frederick Berry
Bruce Billingham
Nathalie Binney
Bethany Blake and Patrick Kelly
Richard and Ann Booth
Gail Borish-Wayson
Mr. and Mrs. John Bradley
French and Linda Brandon
William and Holly Brauner
Robert Buchsbaum
Kathryn Cahill Burns
Mayor Michael Cahill
Thomas Nutt-Powell
Duane and Ellen Carbone
Mark Carlson
Thomas Catalano
Lisa Cavicchioli and Robert Half
Elizabeth Cole
Carol Collins
John Colucci
David and Pam Constantine
Arnold and Nancy Cowan
Frederick Cowan
James and Patricia Crosby
Paul Crosby
Stephen Crotty
Nancy Crowder
Anne Marie Cullen
James and Beverly Davies
James and Marie Dawson
Andrew and Megan DeFranza
Laura Delaney
Steve Dexter
Deborah Douglas
Fred and Andrea Douglas
Neiland and Priscilla Douglas
Jack and Lin Doyle
William and Jean Dugan
Carol Duncan
Paul and Dale Earl
Richard Gavegnano
Jason Edmondson
Edward Cahill
Deanna Fay
Howard Feldstein
Helen Fisher
Walter and Eleanor Flowers
Dan Foley
Donat and Rosemary Fournier
Jason Foss
Charles and Jane Gardiner
Kellie Gentry
Rick Geraghty
Robert and Pixie Gillis
John and Andrea Glovsky
Brian Gregory and Cynthia Sullivan
Nancy Hardigan
Peter and Maya Hardigan
Alan Hargan
David and Laurie Hark
Michael and Dorothy Harrington
David and Michelle Harrison
Mr. and Mrs. Craig Henkels
Peter and Susan Hersee
Mimi Hollister
Douglas Holmes
Caroline Hovey
Joseph Hughes
Marcia Hunkins
Nikolaos Iliopulos
Dirk and Diana Isbrandtsen
Jack Clarke
Atty. Kurt James
Cynthia Jeffrey
Peter and Joan Johnson
Phillip and Suzanne Johnson
Garry and Nancy Keil
Lucy Keller
Wayne Krupsky
Mark and Maria Leslie
Heather Linsley
Caleb and Bonny Loring
David and Janet Loring
Caleb Loring Jr.
Rev. Beth Loughhead
Claire Elizabeth Loughhead
Evy Lumino
David and Betsy Lynch
Susanne MacDonald
Kelly Alvin Madden
Charles and Sally Mammen
Judy Manchester
John Marsh
Theresa Martin
Joseph McMannus
John and Kathy Meany
Paine and Barbara Metcalf
Peter and Lori Monaco
Judith Moody
David and Miriam Moss
Bruce and Pamela Nardella
Scott and Michelle Nivens
Charles and Eve Noss
Alan and Suzanne Orenstein
Arlene O'Sullivan
Representative Jerald Parisella
Deborah Pascale
Matthew Patnaude
Joanne Holbrook Patton
Jonathan Penni
Kenneth and Doris Pierce
Robert and Karen Popadic
Don and Jan Preston
John and Nelda Quigley
Francis and Nina Quinn
Estelle Rand
John Rattigan
Charles Raymond
Timothy Reinwald
Geoffrey Richon
Joyce Ricklef
Susan Ring Brown
Paul and Julie Robichau
Deborah Rosser
Michael Rotondo
Todd Rotondo
Maria Salemme
D.L. Satterfield
Mr. and Mrs. Warren Sawyer
Mayor William and Louise Scanlon
Michael Schaaf and Carolyn Britt
Jennifer Scuteri
Robert and Stella Mae Seamans
John Shane
Jean Sheng Larkin
Jonathan and Amy Sherwood
Thomas and Madelyn Shields
Dennis and Cynthia Shupp
Peter Simonsen
Peter Smyth
Brenda Spence
Atty. Joel Stein
Norman Stewart
Robert and Gloria Stoneham
Robert and Cheryl Stowe
Donald Sudbay
Carol Suleski
Sheila Suleski
Michael Talbot
Avis Thomas
John and Loyce Thomson
Scott and Robin Trenti
Matthew and Melissa Ulrich
Oliver and Ellen Wadsworth
Paul Weinberg
Cathy Welsh
Sylvia West Johnston
Greg and Carolyn Wilson
James and Susan Wiltshire
Byron Wiswell
Del Wnorowski
Matthew Yarmolinsky

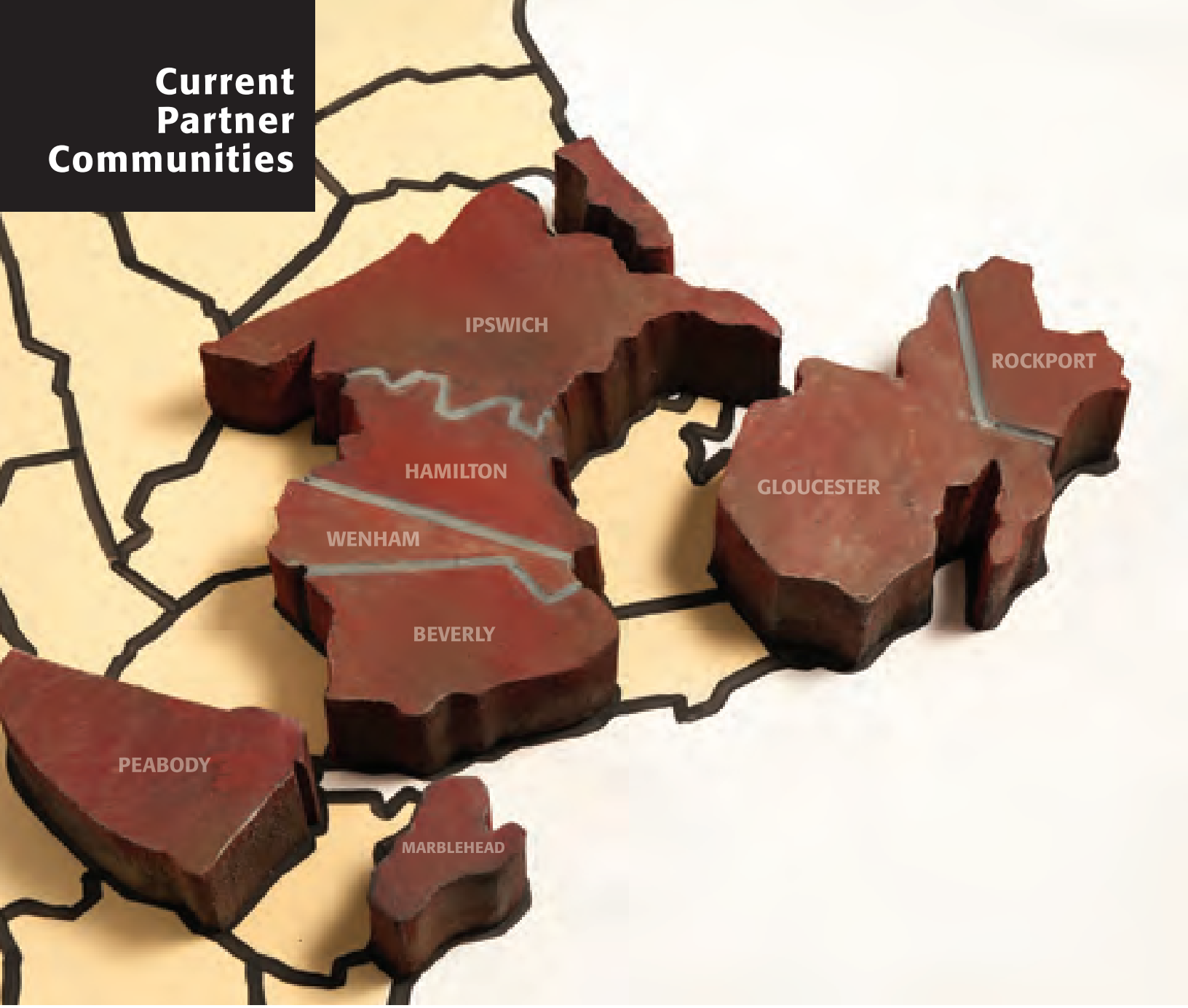
Please Remember Harborlight Community Partners in Your Estate Planning ∞ Create a Legacy

2013 Gifts from Foundations, Corporations & Organizations

Acord Food Pantry
Action, Inc.
Ansara Family Fund at the Boston Foundation
Associated Home Care
Barrowclough Contracting LLC
Beauport Ambulance Service, Inc.
Beverly Cooperative Bank
Beverly Housing Authority
Beverly Kiwanis Foundation
Beverly Rotary Club
Beverly Shade Shoppe
Boston Community Capital
Boston Private Bank & Trust Company
Brake & Clutch Inc.
Café Salerno
Cape Ann Savings Bank
Carpenter & MacNeille Architects and Builders, Inc.
Carroll K. Steele Insurance Agency, Inc.
Catalano Architects
Charlestown Benevolent Fund, A Donor Advised Fund Of The Boston Foundation
Citizens For Adequate Housing, Inc.
City of Gloucester Housing Authority
Crosby's Marketplace, Inc.
Danversbank Charitable Foundation
East Boston Savings Bank
Eastern Bank Charitable Foundation
Elm Park Flooring, LLC
Erickson Living Management - Brooksby Village
Estate of Barbara Kenerva
Fairwind, Inc.
Firehouse Place
Fitz, Vogt & Associates
Gilmore and Jacobowitz
Gloucester Rotary Club
Glovsky & Glovsky, LLC
Gorton's Inc.
Greater Beverly Chamber of Commerce
Greater Lynn Senior Services Inc. (GLSS)
Greg Wilson Electrician
Greystone Services
Harborlight House Assisted Living
Hawthorne Hotel & Three Corners Realty
Hayden Safe & Lock
Hayden Systems
Hunt Fund for Children, A Donor Advised Fund At The Boston Foundation
Institution for Savings
International Leadership Foundation
JP Realty Trust
K & B Landscaping
Landmark Structures Corporation
LDS Consulting Group
Leslie S Ray & Marcia C. Ray Foundation, Inc.
Lifebridge
M. A. Talbot Heating & Energy Systems
Marblehead Bank
Marblehead Fair Housing Committee
Maritime Gloucester
Martins Design-Construction Real Estate Development
Massachusetts Housing Investment Corporation
MassPay, Inc.
Micro Support Group Inc.
Middleton & Co Inc.
Minuteman Press
Moynihan Lumber Of Beverly Inc.
North Shore Community Action Programs, Inc.
North Shore Elder Services
North Shore United Way
Northeast ARC
Not Your Average Joe's
O'Brien's Plumbing
Otis | Atwell
Peabody Rotary Club
People's United Bank
Pigeon Cove Ledges
Rackemann, Sawyer & Brewster
Regnante, Sterio & Osborne LLP
Risk Strategies Co. Insurance Brokerage Inc.
Robert D. Murphy Associates, Inc.
Rockport High School Apartments
Rockport Rotary Club
Salem Five Charitable Foundation
Scott Energy
SeniorCare Inc.
Siemasko & Verbridge Inc.
Someone Else's Child
Sperling Interactive
St. John's Episcopal Church
Sterling Insurance Agency, Inc.
The American Baptist Churches of MA
The Boston Foundation
The Buckley Family Fund
The Caleb Group
The Ensign Bickford Foundation, Inc.
The McLane Law Firm
The Open Door
The Peter and Joan Johnson Fund
The Pittsburgh Foundation
Timberline Enterprises, LLC
Todd's Sporting Goods
Town of Rockport
Turtle Creek
Turtle Woods
Ulrich Bachand Landscape Architecture, LLC
Weaver Glass Company
Whipple Riverview Place
Zampell Family Foundation

"I just love it here. Everything is just right. So many things to do, lovely walkways to go for a walk outside, and really nice events and van trips. I couldn't ask for more."
– Carol, Turtle Creek

Current Partner Communities



Building Compassionate Communities, Brick by Brick

Harborlight Community Partners is a 501(c)(3)Non profit

P.O. Box 507
Beverly, MA 01915-0507
978-922-1305

www.harborlightcp.org

This institution is an equal opportunity provider and employer.