KINDNESS

INTEGRITY

COMMUNITY

ACCOUNTABILITY

COLLABORATION

COMPASSION

DEDICATION

TEAMWORK

RESPECT

HOPE

Annual Report 2014

Harborlight Community Partners

www.harborlightcp.org

Harborlight Community Partners

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From the President and Executive Director

Dear Friends,
We are pleased to report that 2014 was an exceptional year in moving mission forward for Harborlight Community Partners.

Upon review of the past year and all that was accomplished, we are humbled by the many people and sectors that connect with us in our work to serve those in need. Harborlight Community Partners is truly that: a genuine partnership of local citizens, funders, civic leaders, residents, neighborhoods, businesses, cities and towns.

What sets HCP apart? Day to day interactions and decisions are defined by a clear framework of values to which we, as an organization, hold ourselves accountable. These values – integrity, kindness, respect, community, dedication, hope, accountability, compassion, collaboration, and teamwork - are the standards which influence not only our daily service delivery, but also our overarching goals in the management, preservation, and creation of affordable housing. It is this passionate commitment to mission that makes HCP unique.

These values have served us well. In 2014, HCP became a designated Community Development Corporation, which is a new and important step in our growth to serve more elders, families and those with disabilities in our communities. This designation includes being awarded Community Investment Tax Credits for 2015, a great benefit to our donors which will impact our ability to promote meaningful public and private partnerships. In 2014, HCP was also the fortunate recipient of a competitive grant by the Massachusetts Department of Housing and Community Development, affording us not only the ability to make much needed capital improvements to our flagship property, Harborlight House, but also to make the units there more affordable for elders in need for many years to come.

These and other 2014 accomplishments are detailed herein. Thank you for your steadfast support to provide housing for our most vulnerable neighbors. It is your belief in Harborlight Community Partners that keeps our mission strong and resilient.

Gratefully,

Robert Gillis
President, Board of Directors

Andrew DeFranza
Executive Director

TEAMWORK

Team Members 2014

Steve Albanese, *Construction Foreman*
Susan Ball, *Bookkeeper*
Susan Barnes, *Financial Director*
Tony Belmonte, *Craftsman*
Bethany Blake, *Fundraising Coordinator*
Beth Brenner, *Receptionist*
Christine Clewell, *Staff Accountant*
Zachary Currier, *Maintenance Staff*
Andrew DeFranza, *Executive Director*
Osman Elshami, *Staff Accountant*
Karen Estey, *Property Manager*
Deanna Fay, *Community Relations & HR Coordinator*
Sonia Garcia, *Property Manager*
Dawn Gross, *Property Manager*
Yvonne Graham, *Housing Director*
Ron Hawes, *Maintenance Staff*
Kathy Hurlburt, *Property Manager*
Michael LaPlante, *Operations Manager*
Kate Leschinsky, *Resident Service Coordinator*
Bill Linn, *Maintenance Staff*
Mike McFadden, *Maintenance Staff*
Neal Murphy, *Maintenance Staff*
Linda Pierce, *Property Manager*
Ken Redford, *Chief Financial Officer*
Dennis Shupp, *Maintenance Staff*
Shirley Stewart, *Resident Service Coordinator*
John Tabares, *Maintenance Supervisor*
Enrique Tamayo, *Project Manager*
Bob Stoneham, *Director of Property Management*
Michelle Vega, *Property Manager*
Valerie Williams, *Property Manager*
John Woodcox, *Resident Manager*

Board of Directors 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, *Emerita*
Karen Popadic
Michael Schaaf
Stella Mae Seamans
Peter Simonsen, *Board Treasurer*
Carol Suleski
John Thomson, Esq., *Board Clerk*
Matthew Ulrich

"I have been trying to find the words to express to you and your organization how incredibly grateful I am, every day, for the amazing opportunity you have given me. I cannot even begin to express to you how much I love my home and how grateful that I am. I truly thank God and your organization each day. I feel so blessed and I really believe that has made me want to help others. Homeownership has given me a true sense of belonging to a community and I try to honor the amazing gift I've been given each day. All this time I have been trying so hard to find the exact right words... God bless you and thank you."

COMMUNITY

PROPERTIES 2014

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

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

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

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 senior housing.
Rockport

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

Harborlight Community Partners
Providing Homes & Community Support

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

Turtle Creek
109 units of affordable senior housing managed by HCP. Originally Sponsored by First Baptist Church in Beverly. Supportive services provided in partnership with SeniorCare and Associated Home Care
Beverly

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

Senator Frederick E. Berry H.E.A.R.T. Homes
Two community based houses for eight limited income seniors in need of care. Owned and managed by HCP with services delivered by Associated Home Care and funded by Element Care.
Peabody

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

Harborlight House
35 units of affordable senior housing owned and managed by HCP, with a wide range of on-site supportive services provided in partnership with Associated Home Care and Element Care
Beverly

INTEGRITY

AWARDS & RECOGNITION 2014

Harborlight Community Partners Named Nonprofit of the Year by Greater Beverly Chamber of Commerce

HCP is honored and grateful to be named the 2014 Nonprofit of the Year by the Greater Beverly Chamber of Commerce. Mike Wheeler, CEO and President of Beverly Bank presented the award to Andrew DeFranza at the Chamber's 3rd Annual Beverly Business Awards event in February.

"I would have had nowhere to go if I didn't come to live here. I could have been on the streets."

HCP Honored as an Eastern Bank Community Quarterback

Former NFL quarterback Doug Flutie (shown here with HCP executive director Andrew DeFranza) and Eastern Bank CEO Richard Holbrook recognized Harborlight Community Partners along with other local nonprofits at Eastern Bank's 10th Annual Community Quarterback event. The event acknowledges nonprofits who have received grants from the Eastern Bank Charitable Foundation.

Excellence in Affordable Housing Award from the Massachusetts Housing Investment Corporation

Harborlight Community Partners was honored to receive an Award for Excellence in Affordable Housing from the Massachusetts Housing Investment Corp. (MHIC) at MHIC's Annual Meeting and Awards Ceremony. MHIC continues to be a vital project partner for HCP in various projects. Pictured here are Rusty Aertsen, Chairman of MHIC (left), Andrew DeFranza, Executive Director of HCP (center) and Joe Flatley, President & CEO, MHIC (right).

Board Member Recognitions

Neiland Douglas
was named an Enduring Hero by the Northeast Massachusetts Chapter of the American Red Cross. Neiland was honored for his decades-long commitment to ensuring those in need have safe and affordable housing.

Don Kelley
was named 2014 Businessperson of the Year by the Greater Beverly Chamber of Commerce.

2014 IMPACT

Turtle Creek Renovation Complete! One for the Ages

In December, 2013, Harborlight Community Partners (HCP) announced the completion of an $18.3M financial restructure and renovation to preserve the 109 units of affordable housing for fixed income seniors at Turtle Creek Apartments (Beverly). The transaction, one of the boldest in the region, involved state, federal and corporate entities. Through late 2013 and well into 2014, HCP completed substantial capital improvements. This home to 120 seniors underwent a transformation which not only impacts the quality of life for residents, but also ensures that the building itself remains structurally and economically sound for decades to come.

Just as winter turned to spring, so too did this building and surrounding grounds blossom with new life.

Extensive renovations included:

- new insulation and siding to improve the appearance and energy efficiency **(siding is a green recycled cement board material)**
- replacement of rotted exterior sheathing
- new elevators
- new windows with the lowest lift weight possible for ease of use by seniors
- upgraded paint throughout
- new carpeting throughout
- new refrigerators
- low flow toilets and faucets
- new exterior and interior lighting
- conversion to gas heat and new heating systems
- a cooling system for the common areas and new ventilation systems

Of significant note is the installment of 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.**

This project was made possible thanks to many project partners, the assistance of HCP staff who kept our residents informed, up to date, and comfortable along the way, and the patience and understanding of the Turtle Creek residents.

Project Partners for the Turtle Creek Project:

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

"I am so proud and appreciate the entire project on Turtle Creek. My sincere gratitude for a job well done on our beautiful home."

Turtle Creek Ribbon Cutting Celebration Memorable for All!

Upon completion of the Turtle Creek renovation, in a show of appreciation for residents and all involved, a Ribbon Cutting Celebration was attended by project partners, city and state officials, HCP staff and board, and most of all, our residents!

The program began with several key partners speaking of project challenges and achievements, which then gave way to an enjoyable afternoon which included the Ray Novak-Band, wonderful hors d'oeuvres, slide shows, and residents dancing and singing in the hallways! It was a party like none other, and well deserved by all.

Turtle Creek

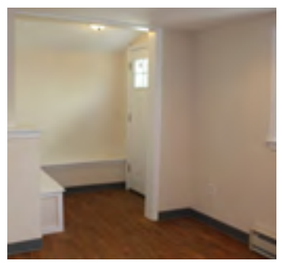
DEDICATION

DEDICATION

River Street Renovation: Affordable Housing Solutions, One Unit at a Time

21 River Street in Beverly is part of our We Care About Homes/ Cotton Mill Rehab Project. The renovation of these 20 units of affordable family housing has been an ongoing effort of the past five years. The garden level apartment at this address, the smallest in the housing portfolio, required a complete renovation. All walls needed to be taken down to studs and flooring completely removed. An additional challenge lay in the discovery of a clay sewer line, uncovered during plumbing updates, which required full replacement before a new concrete floor could be poured. In addition to new plumbing, unit construction included full electrical and heating systems, insulation, walls, ceilings, flooring, windows, doors; new kitchen and bath. There is no question all was worth the effort, evidenced by the numerous applicants who sought this affordable unit; a tenant moved in just days after its completion.

Project Partners for the 21 River Street, Garden Level Unit Renovation:
Charlesbank Homes
City of Beverly
Massachusetts Association of Realtors/
North Shore Association of Realtors
New England Biolabs



"I feel so safe here. I had fallen at home. I wasn't ready for a nursing home but was really afraid I would fall again. Here, I don't have to worry anymore. There is always someone here to help."

Renovation: Big Improvements on the Way

Harborlight House (HLH), the HCP-owned flagship property, is a 35-unit supportive living facility providing a warm, home-like option for very low income elders in need of 24-hour assistance. In 2014, in a competitive process, HCP was the recipient of over $3 million in funding from from the MA Department of Housing and Community Development to make needed improvements to HLH as well as to provide, for the first time in its 53 year history, rental vouchers for each of the renovated units. The rental vouchers assigned to each unit will ensure the affordability for fragile seniors in need. The renovations will better accommodate the expanding needs of increasingly more frail seniors who require mobility equipment and other accomodations. The rehabilitation will take place from July 2015 through June of 2016.

Project Partners for the Harborlight House Project:
Massachusetts Department of Housing and Community Development
MassDevelopment
East Boston Savings Bank
Massachusetts Housing Investment Corporation
Eastern Bank
Community Economic Development Assistance Corporation
Federal Home Loan Bank
City of Beverly: CDBG and HOME
City of Beverly: Community Preservation Funds

Harborlight Community Partners Achieves CDC Designation (and CITC Credits for 2015)

In 2014, Harborlight Community Partners (HCP) became a designated Community Development Corporation (CDC). As a CDC, HCP will increase the engagement of local residents and businesses to work together for the benefit of community development as well as continue our work in the preservation and creation of affordable housing. As a CDC, we look forward to new opportunities to harness partnerships, skills, and capacity for measurable impact in meeting the housing goals of cities and towns on the North Shore.

As outlined in the in HCP Community Investment Plan, HCP has committed to six main goals in the coming years:

1) Provide high quality operation or support for HCP's current North Shore portfolio;
2) Develop and/or preserve additional affordable housing in the region;
3) Evaluate the need for and if needed create a plan to implement a first time homebuyer education program for the region;
4) Improve stakeholder participation through the strategic planning and governance of HCP
5) Support the utilization of fallow local housing capital (CPA, Trusts);
6) Encourage, educate, and/or assist local municipal affordable housing groups.

MACDC

Looking ahead: As a CDC, HCP has been awarded Community Investment Tax Credits (CITC) for 2015.

One of only 44 CDCs in Massachusetts to be awarded such tax credits, the CITC program is an innovative approach to promoting public and private partnerships to benefit our citizens and communities. Through the CITC program, HCP can offer both individual and corporate donors a 50% state tax credits for a qualifying donation (minimum donation of $1,000). The donor also receives a federal deduction as well (varying based on the donor's tax rate). HCP was awarded $110,000 in tax credits, which is expected to leverage $220,000 in donations to support our affordable housing creation and preservation efforts. Information is available at www.harborlightcp.org.

HCP Steers Comprehensive Supportive Housing Program on Cape Ann Creating a Pathway to Access

HCP spearheaded a new supportive housing program for residents at Pigeon Cove Ledges and Rockport High School Apartments. This collaboration with Senior Care, Action Inc. and The Open Door streamlines services and access for many seniors residing on Cape Ann. The goal of this comprehensive program is to support residents to be able to remain in their homes as long as possible, maintaining dignity and autonomy. The program also ensures that a variety of activities and resources are made available to residents such that their quality of life is exceptional. Home care services, access to meals and food assistance, and advocacy to help residents' access other service needs are rolled into this program, available on site at both Pigeon Cove Ledges and Rockport High School Apartments. This comprehensive effort among these service partners is at the heart of our mission to not only provide a roof overhead but a caring environment.

"We all watch out for each other here."

DEDICATION

RESPECT

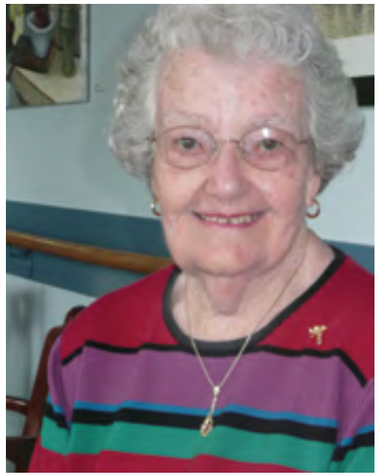
Bette MacNeill: Friend, Neighbor & Advocate

In 2014, Harborlight Community Partners bestowed on Bette the Resident Partner Award at our Celebration of Community Partnerships event in November. For over 25 years, Bette MacNeill has been a great friend and committed resident advocate at Turtle Creek.

Bette MacNeill moved to Turtle Creek with her late husband, Melvin ("Port"); married after Port's return from England as a member of the Air Force, they resided in Hamilton, raising four children. Having to leave Hamilton upon retirement, Bette is grateful to have been able to come to Turtle Creek, because she acknowledges that their fixed income at that time was not enough to support market rate rent. "We were very lucky to get a place at Turtle Creek. We had been paying a higher rent soon after retirement and just couldn't afford it," Bette recalls. "Coming here, I knew I would be able to stay, even after my husband passed. It was a great relief, and still is."

Bette has stayed active and involved at Turtle Creek. A member of the Resident Committee for several years, Bette also served as its Moderator. In that role, she recalls doing all she could to encourage folks to join in activities, even slipping special invites under new residents' doors. She ran weekly Bingo, encouraging her neighbors to join in this opportunity for fun and conversation. In addition, Bette's membership on the governing board of Turtle Creek and Turtle Woods gave her a voice to share resident concerns and wishes. As a result of her advocacy, residents today enjoy an enclosed gazebo, bocce ball court (Bette even donated the bocce balls) or can pitch horseshoes.

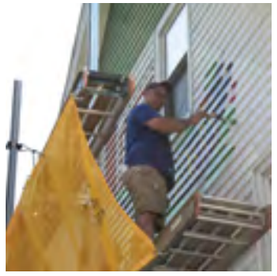
"I enjoy people and I love keeping busy! There is so much to do here, we are so fortunate," says Bette. "It's the best thing that ever happened to me, and I hope that everyone here feels the same way."



We sadly note that after the publication of this Annual Report, that Bette passed away. Her smile and uplifting presence will be greatly missed. Bette made a lasting and positive impact within the Turtle Creek community and beyond.

Making of a Mural, a Labor of Love

HCP asked local mural artist Phil Coleman to create a larger-than-life depiction of what HCP means to the community, to be painted on the rear façade of HCP's River Street property. The colorful mural can be seen from passing commuter rail trains. Phil worked for countless hours on high scaffolding on some very hot summer days to complete his thoughtful interpretation of the value HCP brings to our local neighborhoods. The original design is Phil's, which is particularly meaningful because Phil and his family reside in an HCP-managed property.



Local Impact: By the Numbers

- HCP contributes to our communities via tax payments: over $2M in real estate tax payments invested across the North Shore in 12 years.
- HCP supports housing for nearly 600 people
- 18 Rental Properties in 8 communities
- 5 First Time Buyer Projects
- 51 First Time Buyer Units
- 99% of HCP residents are below the North Shore median income
- 62% earn less than $20,000 per year
- 94% earn less than $35,000
- 248 Affordable Housing Units for Seniors
- 25 Affordable Family Rental Units
- 3 Affordable Units for Individuals (SRO's)
- 35 Units of Supportive Housing
- 8 H.E.A.R.T. Home Units
- 1 Food Pantry (Acord)

"I am so blessed to be here. It is so safe and beautiful. I see people from SeniorCare once a week, use Beverly Bootstaps for food when I need to. I can use my walker to go for a walk around the building, it is very accessible. Because of my health issues, I don't know what I would do if I wasn't here."

Why Housing Matters... here and now

In **no state**, can someone working full time at the federal minimum wage afford a one-bedroom apartment at fair market rent.

$1,023
Fair market rate for a one-bedroom apartment in MA

$1,281
Fair market rate for a two-bedroom apartment in MA

$468
the rent that is affordable for those making the hourly minimum wage in Massachusetts of $9

87
the number of hours an individual needs to work per week earning minimum wage to afford a fair market rate one-bedroom apartment (110 hours to afford a two-bedroom)

(Out of Reach 2015 by the National Low Income Housing Coalition)

Last year, more than **3,600 children** across the state woke up in motel beds; part of the 1,**900 families into motels.** The homeless population in Massachusetts **increased** faster than in any other state in the nation, rising 40% since 2007

(Massachusetts Department of Housing and Community Development)

Senior households eligible for rental assistance are expected to increase by 1.3 million between 2011 and 2020 and another 1.3 million between 2020 and 2030. ***If there aren't any boosts in housing aid, there will be 4 million very low-income senior households by 2030 who will be left to find affordable and safe housing in the private market.***

(Housing America's Older Adults-Meeting the Needs of an Aging Population Harvard Joint Center for Housing Studies)

COMPASSION

ACCOUNTABILITY

Harborlight Community Partners
Financial Report 2014

Revenues

Earned Program Income	$3,324,080	92%
Fundraising	268,337	7%
Interest/Other	43,857	1%
Total Income	**$3,636,274**	

Expenses

Housing Development, Housing Operations, and Resident Services	$2,611,284	87%
Fundraising	194,713	7%
Administrative	178,078	6%
Total Expenses	**$2,984,075**	
Change in Net Assets	**$652,199***	

* This amount included $537,293 of developer revenue earned, but not yet received, and depreciation expense of $122,288. From this amount, Harborlight Community Partners also directed $26,443 into reserve accounts and $83,642 to principal payments for debt on housing.

Project Partners & Fundraising Efforts Make All Things Possible

(Pictures, clockwise from right) Mrs. Joanne Holbrook Patton presents the Community Partner Award to Stella Mae and Toby Seamans at the 2014 Celebration of Community Partnerships; Kevin Noyes of People's United Community Foundation for Eastern Massachusetts presents a check to Andrew DeFranza to assist with H.E.A.R.T. Homes renovation; volunteers assist with an HCP fundraising mailing during the North Shore United Way Day of Service; a check is presented to HCP's Deanna Fay and Yvonne Graham by Heritage Salem Five Charitable Foundation President Donald Glass in support of family housing renovations; Christine Vincenti and Melissa Sheeler of MHIC chat with board member Jack Alves and wife Marie at the Turtle Creek Celebration; Mike Trigilio of Associated Home Care receives the Service Partner Award from HCP Board member Carol Suleski; HCP book and clothing donations (see page 18 for locations) support affordable housing efforts.

ACCOUNTABILITY

2014 Gifts from Individual Donors

Thomas and Susan Ackerman
Tom and Jane Alexander
Jack and Marie Alves
Ed and Janice Armstrong
Tracey Armstrong and Glen Johnstone
Joseph Arnold
Toby Arsenian
Timothy and Lauren Averill
May Baldwin and Elliot Kronstein
Louann and Greg Basilio
Dean and Dyan Beskid
John and Helen Bethel
Nathalie Binney
John and Jane Bradley
Phil and Jo Broderick
Robert Buchsbaum
Pat Burns
Edward Cahill
Mayor Michael Cahill
Kathryn Cahill Burns
Berger and Marilyn Carlson
Larry Clarke
Angie Clement
Elizabeth A. Cole
Carol Collins
David and Pam Constantine
Loretta Coombs
Arnold and Nancy Cowan
Frederick Cowan
Mary Lou Crane
Thomas and Elizabeth Crean
James and Patricia Crosby
John DaSilva
John and Susan Denley
Susan Deranian
Faye Doliber
Deborah Douglas
Laura Douglas
Neiland and Priscilla Douglas
Kimberly Dragone
Sarah Drewry
Bill and Jean Dugan
Paul and Dale Earl
Ann Margaret Ferrante
Ann Flynn
Dan Foley
Lenore Gall
Charles and Jane Gardiner
Jeff and Kellie Gentry
Michael and Diane Giardina
Mary Gigandet
Robert and Pixie Gillis
Jennifer Gillis
David Groves
Peter and Maya Hardigan
Emily Hayward
Paul Herrick
Susan Herron
Susan and Peter Hersee
Caroline Lee Herter
Allan Horgan
Joseph Hughes
Marcia Hunkins
Kate Ingalls
Tim and Joanie Ingraham
Atty. Kurt James
Peter and Joan Johnson
Sylvia West Johnston
Mark and Maria Leslie
Paul and Jackie Littlefield
Caleb and Bonny Loring
David and Janet Loring
Peter and Babette Loring
Rev. Beth Loughhead
Claire Elizabeth Loughhead
Evy Lumino
Bette MacNeill
Leo Maestranzi
Charles and Sally Mammen
Judy Manchester
Jeremiah Markham
Deborah Moore-Lai
Nishan Mootafian
Walter Mott
Alice Murphy
Antoinette Musante
Scott and Michelle Nivens
Linda Noone
Amy Orlando
Representative Jerald Parisella
Joanne Holbrook Patton
Robert and Karen Popadic
Don and Jan Preston
John and Nelda Quigley
Stacy Randell
Charles Raymond
Timothy Reinwald
Geoffrey Richon
Jean Roberts
Deborah Rosser
Robert Ruderman and Susan Curuso
William and Louise Scanlon
Michael Schaaf and Carolyn Britt
Bill Schneider
Robert and Stella Mae Seamans
John Shane
Jonathan and Amy Sherwood
Thomas and Madelyn Shields
Nina Simonds
Peter and Diane Simonsen
John Shuka
Dennis and Cindy Shupp
Martha Solish
Roger Sonia
Marc Starr
Gloria and Robert Stoneham
Robert and Cheryl Stowe
Carol Suleski
Sheila Suleski
Brad and Debbie Tannebring
Avis Thomas
John and Loyce Thomson
Scott Trenti
Matthew and Melissa Ulrich
Patrick Waddell
Oliver and Ellen Wadsworth
Jared and Celina Ward
Rowena Winik and Pam Shea
Nancy Winter
Frederic Winthrop
Richard Wolf
Del Wnorowski
Judy Woolaver

The following donors offered gifts in memoriam or in honor of family or friends:

Paula Bianca
Tim and Janet Bigelow
Phil and Joe Broderick
Edward Cahill
Deborah Callahan
Peter Edson and Ilia Stacy
Yvonne Graham
Susan Herron
Allan and Deborah Houle
Paul and Lois Hunkins
Ellen Levy
Theresa Martin
Lorraine McNamara
Claire Morin
William and Wendy Nowak
Frances Parlee
Nancy Porter
Bradford Rawson
Stanley Sozanski
Brad and Debbie Tannebring
John and MaryAnn Warner
Syliva Johnston West

2014 Gifts from Foundations, Corporations & Organizations

Action Inc.
Aegis Energy Services, Inc.
Thomas Forese Advisors
Charitable Gift Fund
Ansara Family Fund at the
Boston Foundation
Ansara Fund for Essex County,
A Donor Advised Fund at ECCF
Appleby & Wyman Insurance Agency, Inc.
Associated Home Care
Barbara Putnam Metcalf & Robert Treat
Paine Metcalf Fund at the
Boston Foundation
Bathfitter
Beauport Ambulance Service, Inc.
Beverly Bank
Beverly Community Access Media
Beverly Garden Suites
Beverly Housing Authority
Beverly Kiwanis Foundation
Beverly Rotary Club
Beverly Shade Shoppe
Boston Community Capital
Boston Private Bank & Trust Company
Brake & Clutch Inc.
Brookwood School
The Caleb Foundation
Cape Ann Savings Bank
Carroll K. Steele Insurance Agency, Inc.
Catalano Architects
Charlestown Benevolent Fund,
A Donor Advised Fund at the
Boston Foundation
Cheerful Giver Fund, a donor advised fund
Christ The Redeemer Anglican Church
Citizens for Adequate Housing, Inc.
City of Beverly
Community Economic Development
Assistance Corporation
Community Package Store
Crosby's Marketplace
Danversbank Charitable Foundation
Dash Drains
Dawn's Sign Tech, Inc.
DMS Design, LLC
Dun & Bradstreet Corporate Foundation
Matching Gifts Program
Eagle Strategies LLC
East Boston Savings Bank
Eastern Bank
Element Care
Elm Park Flooring, LLC
The Ensign Bickford Foundation, Inc.
First Baptist Church in Beverly
FitzVogt
Gate 3 Design
Gilmore and Jacobowitz
Gloucester Rotary Club
Glovsky & Glovsky, LLC
Goddard, Scuteri and Delaney
Gorton's Inc.
Granite Savings Bank
Greater Lynn Senior Services Inc
Greg Wilson Electrician
Hand-It-Back Booksmyth
Hawthorne Hotel & Three Corners Realty
Hayden Systems
Heritage Salem Five Charitable Foundation
Howard P. Colhoun Family Foundation
Hunt Fund for Children, A Donor
Advised Fund at The Boston Foundation
Institution for Savings
ITW Foundation
JP Realty Trust
Keller Williams Realty
Landmark Structures Corporation
Leslie S Ray & Marcia C Ray Foundation Inc
Lifebridge
Marblehead Bank
Maritime Gloucester
Mass. Council For Home Care
Aide Services, Inc.
Massachusetts Affordable Housing Alliance
Massachusetts Business
Development Corporation
Massachusetts Housing
Investment Corporation
Mathnasium
McLane, Graf, Raulerson & Middleton
Meridian Associates
Micro Support Group Inc
Middleoak Matching Gift Program
for Middleoak Mutual Assurance Co
Middleton & Co Inc.
Minuteman Press
My Tribute Gift Foundation
North Shore Elder Services
North Shore United Way
North Shore YMCA
Northeast ARC
Oak Consulting Group
Otis | Atwell
People's United Bank
Pfizer Foundation Matching Gifts Program
Prevare LLC
Regnante, Sterio & Osborne LLP
Reznick Group
Rockport Mortgage Corp.
Rockport Rotary Club
Sabelli & Company, PC
Salem Five Charitable Foundation
Scott Energy
SeniorCare Inc
Shatswell, MacLeod and Company, PC
Siemasko + Verbridge Inc
Someone Else's Child
St. John's Episcopal Church
The Children's Center For Communication,
Beverly School For The Deaf
The Comcast Foundation
The Martins Companies
TLC @ Home, LLC
Todd's Sporting Goods
Tri City Sales
Ulrich Banchand Landscape
Architecture, LLC
Union Office Interiors
Wayside Trailers
Winter Street Architects
Women's Institute For Housing
and Economic Development
WT Leroyer Naturalistic Landscape & Design
Zampell Family Foundation

"This place is my family. We take care of each other and really care about everyone here."

Volunteers & Community Friends

North Shore United Way 9/11 Day of Service volunteers assisted at three Harborlight Community Partners sites. Volunteers worked to beautify our properties.

The Comcast Service Day had Comcast crew volunteers doing major clean up at one of our family homes. Comcast also provided plantings at this and another property, a true beautification effort.

First Baptist Church in Beverly's Senior High Fellowship volunteers and the Super Mission Sunday Group primed and painted our 21 River Street unit.

Local Girl Scouts set up "cookie shop" for residents to purchase Girl Scout cookies on site.

KINDNESS

Raised planter boxes, assembled by Bishop Fenwick students, line the property at Turtle Creek for residents who enjoy gardening. The raised planter beds allow residents to continue their love of gardening with ease.

A Celebration of Community Partnerships 2014 – Planting Seeds of Hope

Over 270 benefactors, community leaders and friends came together at Salem's Kernwood Country Club to look back upon a year of progress alongside renewing our commitment and concern for those in need of housing in our communities. At this annual event, three awards were presented: A Corporate Partner Award, given to Mike Trigilio and Associated Home Care, Inc.; a Resident Partner Award, bestowed upon Turtle Creek resident, Bette MacNeill; and the Community Partner Award, presented to Stella Mae and Toby Seamans. A moving keynote from board member Karen Keating Ansara poignantly reminded us of the critical nature of this work and the need to forge ahead in our pursuit of creating communities which are accessible to all.

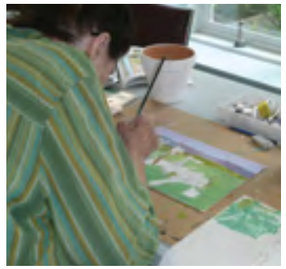
COMMUNITY

Missional Moments in and around our COMMUNITY

Harborlight House residents enjoy an afternoon at the Wild Horse Café in Beverly.

Resident art is displayed at the Art Show at Turtle Creek in December, a great showcase of talent.

A new bingo machine arrives at Turtle Creek!

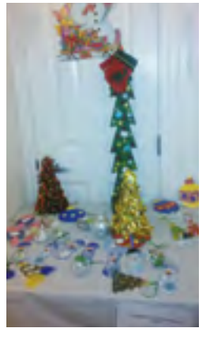


Leaders on the Beverly-Salem Regional Task Force on Homelessness convened to address the challenge of homelessness on the North Shore.

courtesy of the Salem News

A partnership with Beverly Bootstraps brings fresh produce to residents at no charge during the summer months, ensuring good nutrition for all, regardless of means.

A resident of Pigeon Cove Ledges, with just a bit of help and supplies provided by HCP, created a lovely garden for all to enjoy. Bordered by quarry granite from the surrounding woods that she found herself, the bright garden blooms in testament to hope found in unexpected places.



Harborlight House hosted its first Cookie Walk to raise funds for resident activities; the residents also sold handmade ornaments. Music and sweet smells filled the air!

COLLABORATION

Consider Yourself at Home

There are many ways to be a part of the HCP Family.

Volunteer Opportunities for Individuals and Groups

Whether assisting with yard maintenance, painting, helping with a mailing, or even giving manicures to our senior residents, you can be an important part of our community. Have a unique skill to share? Are you a writer, artist, genealogist, photographer, expert at social media? Give a talk or run a workshop!
We would love to hear from you! (dfay@harborlightcp.org)

CITC Donations for 2015

Get your CITC Tax Credit for 2015! The Massachusetts CITC 50% tax credit is available to Individuals, corporations and non-profit organizations, regardless of state residency. As a donor, you can maximize the impact you can have on our community programs!

Donors access CITC credits by making qualifying contributions to Harborlight Community Partners; the donor then receives a 50% state tax credit for their gift along with a (varying) federal tax deduction. Don't miss this opportunity to claim your CITC tax credit!

Please note that CITC tax credits are limited and available on a first come, first served basis. For more information or to make your gift, go to **www.harborlightcp.org** or contact **CITC@harborlightcp.org (978-922-1305 x 200)**

Donations and Gifts of Stock

HCP is grateful to receive your contributions at any time of the year, as well as your gift of stock; donations are tax deductible. On-line donations may be made at **www.harborlightcp.org.**
(Questions? **Donations@harborlightcp.org**)

Planned Giving – Create a Legacy

HCP would be honored to be considered as part of your estate plans or when the time comes to remember a loved with a memorial gift. We are also grateful for your consideration of a bequest or the inclusion of HCP as a beneficiary of an insurance policy. Each of these is a lasting legacy gift and an investment in the future of HCP's mission and our communities.
(For more information, contact **Donations@harborlightcp.org.**)

Donate Books & Clothing

Help HCP by cleaning your closets and bookshelves. A new partnership with Recycle That (**www.recyclethat.com**) has allowed us to recycle items and avoid landfills while generating funds for affordable housing.
(Go to **www.harborlightcp.org** for more information.)

Dawson's True Value Hardware *(books only)*
50 Enon Street, Beverly, MA 01915

Crosby's Marketplaces *(books only)*
15 Walnut Road, Hamilton, MA 01982
125 Canal Street, Salem, MA 01970
62 Central Street, Georgetown, MA 01833

Shaw's Supermarket *(books only)*
146 High Street, Ipswich, MA 01938

Town of Newbury Transfer Station *(books only)*
75 Boston Road, Newbury, MA 01951

Town of Rockport Transfer Station *(books only)*
Blue Gate Lane, Rockport, MA 0196

First Baptist Church *(books & clothing)*
221 Cabot Street , Beverly, MA 01915

Ayers Ryal Side School *(books & clothing)*
40 Woodland Avenue , Beverly, MA 01915

Northwoods Business Park (Tower) *(books & clothing)*
222 Rosewood Drive, Danvers, MA 01923

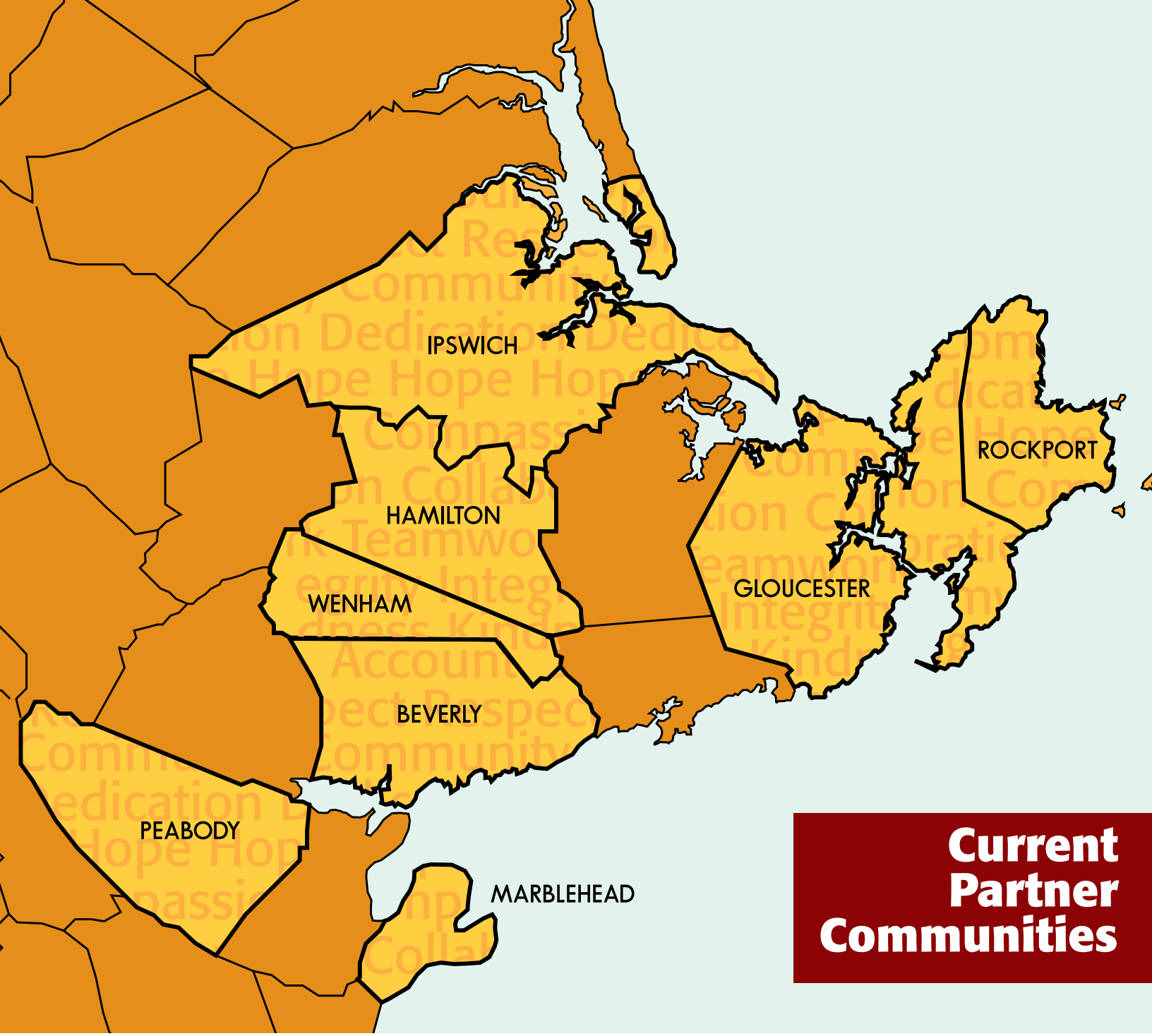
Corliss Bros. Garden Center *(books & clothing)*
31 Essex Street (Rt. 133), Ipswich, MA 01938

Sears Hometown Stores *(books & clothing)*
145 Eastern Avenue, Gloucester, MA 01930

Blackburn Industrial Park (behind SeniorCare) *(books & clothing)*
49 Blackburn Drive, Gloucester, MA 01930

Town of Essex Transfer Station *(books & clothing)*
39 Landing Road, Essex, MA 01929

"This is a very special place to live. It is a true community, unlike any other."



Current Partner Communities

Harborlight Community Partners
Providing Homes & Community Support

P.O. Box 507
Beverly, MA 01915

A Massachusetts Community Development Corporation

www.harborlightcp.org
Blog: Housing Matters

This institution is an equal opportunity provider and employer

MACDC

The Giving Common

United Way
North Shore United Way