Strong Frameworks, Caring Communities

IMPACT REPORT 2015

Harborlight Community Partners

www.harborlightcp.org

Harborlight Community Partners

Providing Homes & Community Support

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Leadership Message

Dear Friends,

Harborlight Community Partners (HCP) is an old, local, non profit group with a big heart, strong will, thoughtful mind and tenacious spirit, and it's a good thing; in 2015, we embarked on the most robust project pipeline in our history.

We focused this year on the theme of Strong Frameworks, Caring Communities. Sturdy frameworks are needed as much to construct a building as to build community support. Building these frameworks take time. Creating affordable housing is complicated. It requires resolve, vision, communication, permitting, zoning, community motivation; and it requires funding – local, state, federal, and philanthropy.

Thanks to you, our partners, HCP was able to strengthen these frameworks.

We secured the financial stability of Harborlight House, our flagship property, for low-income, frail seniors, as well as embarked on a renovation to preserve the building for decades to come.

In our first year as a Community Development Corporation (CDC), we were awarded $110,000 in Community Investment Tax Credits, which gave us leverage to raise much-needed funds and foster public/private partnerships. We also formed a Resident Advisory Council, uniting residents to impact affordable housing needs locally and beyond.

Despite the complexities of affordable housing creation, HCP continues to pursue developments and partnerships which have potential to change lives: Maple Woods in Wenham (affordable housing for seniors); Boston Street Crossing in Salem (supportive housing for formerly homeless individuals); dialogues with other North Shore communities, such as Beverly, Rockport, Hamilton, and Manchester.

Throughout all, we never lose site of mission: to make space for people to live who would otherwise be economically excluded from our communities: seniors, working families, those with disabilities. They are our neighbors, children, co-workers, grandparents; they are often local municipal workers, restaurant servers, maintenance and office staff, among others.

This morning, close to 600 people woke up in a home, thanks to **you** who propel this work. Thank you for having the will to stand with us, shoring up these Strong Frameworks and Caring Communities.

Sincerely,

Robert Gillis
President

Andrew DeFranza
Executive Director

Team Members 2015

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
Amy Beth Healy, Staff Accountant
Howard Hubley, Senior Accountant
Michael LaPlante, Operations Manager
Lauren LaTouch, Fundraising Database Coordinator
Kate Leschinsky, Service Coordinator
Bill Linn, Maintenance Staff
Mike McFadden, Maintenance Staff
Neal Murphy, Maintenance Staff
Todd Pheulpin, Maintenance Staff
Linda Pierce, Property Manager
Ken Redford, Chief Financial Officer
Shirley Stewart, Resident Service Coordinator
Robert Stoneham, Director of Property Management
John Tabares, Maintenance Supervisor
Michelle Vega, Property Manager
Valerie Williams, Property Manager
John Woodcox, Resident Manager
Lilya Zelfond, Staff Accountant

Board of Directors 2015

Robert Gillis, President
Peter Simonsen, Treasurer
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Rev. Beth Loughhead
Debra Mallon
Judy Manchester
Mary Miller, Emerita
Karen Popadic
Stacy Randell
Michael Schaaf
Stella Mae Seamans
Carol Suleski
Matthew Ulrich

2015 PROPERTIES

We Care About Homes & Home at Last
Family housing portfolio which includes 20 units of affordable rental housing in eight buildings 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
Managed and owned by HCP:
31 units of affordable senior housing.
Rockport

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 units of 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
67 units of affordable senior housing managed by HCP. 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

OVERHEARD at HCP PROPERTIES
When my son was two, I moved here. It has been a huge positive force in his life. It makes a big difference for kids to grow up in a stable place.

2015 Accomplishments

Strengthening Frameworks to Preserve, Create, Protect, Invest

HCP Granted and Distributed $110,000 Community Investment Tax Credits (CITC)

As a Community Development Corporation, HCP applied for and was granted Community Investment Tax Credits (CITC). CITC is a state-sponsored program to foster public and private partnerships which will support, create and preserve affordable housing in our communities. In 2015, HCP incentivized giving with an allotted $110,000 in tax credits. Under the CITC program, donors receive a 50% refundable state tax credit for donations over $1,000 (and can take a federal deduction). Credits were distributed to 28 corporate and foundation donors, as well as individuals. These investments are critical to 2015 success as well as building for the future.

If you are interested in making a CITC 2016 donation, contact dfay@harborlightcp.org.

A

B

A. Andrew DeFranza welcomes guests at a CITC Lunch and Learn for potential donors, held at Turtle Creek.

B. MACDC President Joe Kriesberg explains the CITC program benefits to attendees.

2015 Accomplishments

HCP Awarded Major State Funding to Preserve & Renovate Harborlight House of Beverly

In late 2014, HCP received an award from the MA Department of Housing and Community Development of $3,000,000 to renovate Harborlight House (HLH). The award also allows HCP to offer 30 project-based MRVPs (MA Rental Voucher Program) to ensure the affordability of each unit, safeguarding the housing needs of very low-income, frail seniors. Significant renovations to HLH began in summer 2015 and will continue through 2016. Renovations will make units accessible and add small kitchenettes; a dining room expansion will better accommodate mobility equipment; a new elevator, roof, exterior improvements, new safety and security systems are all on the horizon. HCP also financially stabilized HLH, shoring up its sustainability. This flagship property of HCP is being renovated to accommodate an increasingly more frail elder population.

Project Partners for the Harborlight House Project
Massachusetts Department of Housing and
Community Development
MassDevelopment
Massachusetts Housing Investment Corporation
Eastern Bank
East Boston Savings Bank
Community Economic Development Assistance Corporation
Federal Home Loan Bank
North Shore HOME Consortium
City of Beverly: CDBG and HOME
City of Beverly: Community Preservation Funds
Contractor: The Martins Companies
Architect: Siemasko + Verbridge

OVERHEARD at HCP PROPERTIES
I feel safe here. I know when things go wrong; I have numbers to call for immediate help. It's just the most wonderful thing that has ever happened to me.

A. Exterior work done at Harborlight House

B. "Flash Mob" of thanks at Harborlight House

A

B

H.E.A.R.T. Homes of Peabody Critical Repairs Funded

The Senator Frederick E. Berry H.E.A.R.T. Homes (Housing Elders at Residences Together) were in need of immediate, critical repair. Serving only very low-income elders in a home-like setting, the H.E.A.R.T. Homes being damaged by sinking slab foundations which required substantial repair. In 2015, HCP was able to fund these critical renovations to keep the H.E.A.R.T. Homes operating, ensuring the homes would not have to close their doors.

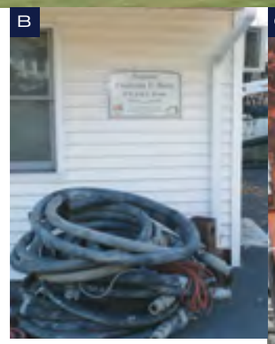
Project Partners for H.E.A.R.T. Homes Renovation:
Amelia Peabody Charitable Trust
People's United Community Foundation of Eastern Massachusetts

A

A. H.E.A.R.T. Homes Property at Murray Street, Peabody

B&C. Foundation repair at the H.E.A.R.T Home

B



C

OVERHEARD in NORTH SHORE COMMUNITIES
HCP is the best! I'm impressed with the geographic breadth of the work you do as well as the variety of project types you take on...Keep up the good work!

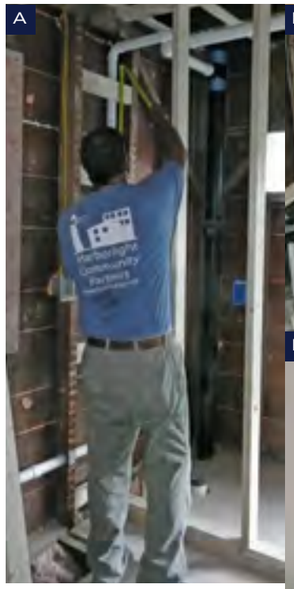
OVERHEARD in NORTH SHORE COMMUNITIES
My grandparents lived in one of the Beverly Turtles, and our family loved having them there. I spent a lot of time there, and had no idea that it was subsidized housing – which speaks volumes about how the property is managed.

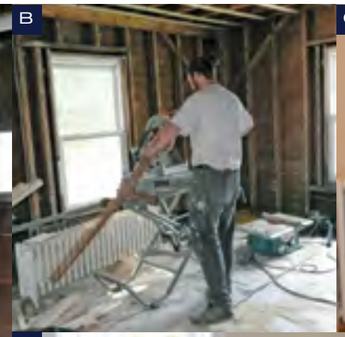
2015 Accomplishments

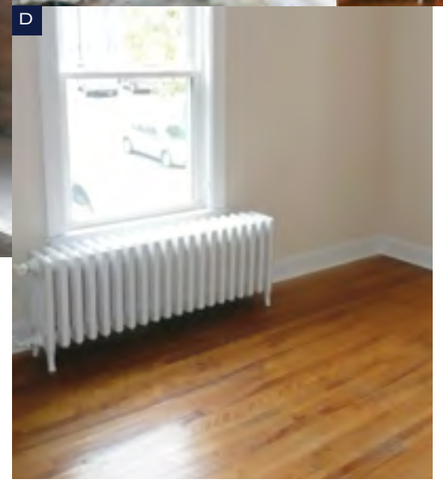
Another Family Housed: No effort too small

On Pleasant Street in Beverly, a family unit in a 3-unit building was in need of complete renovation, requiring HCP to gut the apartment down to the studs for repairs. Thanks to local foundations, the $80,000 put the affordable unit back into circulation. Renovations included plumbing, electrical; new insulation, walls, new windows, doors; new kitchen cabinets, sink and fixtures, new bath. By November, the gutted unit became a home to a mom and her young daughter. This is why housing matters.

Project Partners for Pleasant Street Renovation:
Charlesbank Homes
Amelia Peabody Charitable Trust
People's United Community Foundation of Eastern Massachusetts
St. John's Episcopal Church Outreach Committee, Beverly







A&B. HCP construction staff work to rebuild the Pleasant Street unit.

C&D. The restored unit ready for a new family.

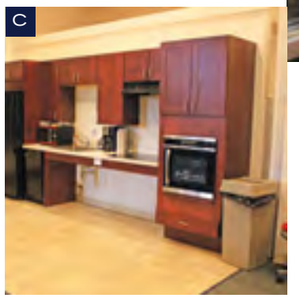
OVERHEARD at HCP PROPERTIES
I was so excited when I saw the apartment. I love it. It was something I could afford, something safe. My little girl and I love it here. Lots of space!

OVERHEARD at HCP PROPERTIES
Over the past year, many improvements have enhanced the living at RHSA (Rockport High School Apartments), for which I am grateful.

Rockport High School Apartments

Rockport High School Apartments has a rich history and stately charm, and represents 20% of all Rockport's affordable housing. In 2015, HCP completed a $420,000 renovation at Rockport High School Apartments, a 31 unit affordable senior building. The updates have not only improved the building, but have revitalized the sense of community among the residents. The renovation to common areas (kitchen and sitting room) were instrumental to this, by moving the common-use kitchen to the first floor, it is now accessible by all; a renewed sitting space encourages conversation and connectedness. In addition, new windows, refrigerators, replacement of the damaged accessible ramp, the addition of a back up generator system and common area lighting, new washer/dryer facilities, more have all improved the quality of life for RHS residents and more.

Project Partners for Rockport High School Apartments:
Town of Rockport
DHCD
USDA
North Shore HOME Consortium Funding (2012 & 2014)
Cape Ann Savings Bank



A. Exterior work done at Rockport High School Apartments

B. Residents of Rockport High School Apartments pose for the new HCP brochure

C. New community kitchen at Rockport HS

D. Some RAC members & friends enjoy the 2015 Celebration of Community Partnerships

Established: Resident Advisory Council

HCP, to improve stakeholder participation, created a Resident Advisory Council. 27 HCP Resident Members are a part of the inaugural committee, to have the ability to influence existing HCP property management, the provision of new HCP units, and any strategy HCP might engage in for advocacy or planning.

2015 Volunteers

To all, we say THANK YOU!

Every year, volunteers enhance and enrich the HCP community. Special projects and events, for everything from property needs to resident needs strengthens our relationships in the community, provides invaluable assistance to HCP, and improves the quality of life for residents.

A sampling of these projects in 2015:

A. Cell Signaling of Danvers hosts a barbeque and bocce ball games at Turtle Creek and Turtle Woods.

B. HCP's own Resident Volunteers enjoy a thank you lunch for assisting with HCP mailings.

C. Blueberry Hill Rehab and Healthcare Center coordinated a food drive for HCP residents.

AWARD
North Shore Elder Services "We Give Thanks" Innovation Award 2015

Harborlight is honored for our commitment to affordable, supportive housing for seniors in need.

NSES Executive Director Paul Lanzikos, HCP's Karen Estey and Shirley Stewart, and NSES Board Chair Katherine Walsh

Dear Harborlight,

My daughter and I were very happy and appreciative when we learned that we're going to move into a beautiful apartment. I am a full-time working, single mother struggling for the past three years to find a place in Beverly that is affordable... Thanks to you, we finally have a place that we can call home.

OVERHEARD at HCP PROPERTIES

The staff is excellent, everyone is exceptional! It's close to my children. It's clean, warm, security and rent you can afford. Staff is extremely pleasant and helpful and responsive.

HCP: Numbers

- HCP supports housing for nearly 500 people
- 8 North Shore communities
- Over $2 Million in tax payments on properties across the North Shore since 2002
- 51 First Time Buyer Units
- 247 Affordable Housing Units for Seniors
- 25 Affordable Family Rental Units
- 3 Affordable Units for Individuals (SRO's)
- 30 Units of Supportive Living
- 8 H.E.A.R.T. Home Units
- Acord Food Pantry
- 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

- **Over 500 Names on HCP Housing Waiting Lists**

Notable Numbers 2015

60	Units Permitted of Affordable Senior Housing in Wenham
26	Units Permitted of Individual Supportive Housing for Formerly Homeless in Salem
2	State-house Lobby Days (sponsored by CHAPA and MACDC)
1	Testimony given on North Shore affordable housing issues to Legislature's Joint Committee on Housing
1	Legislative Coffee hosted by HCP with over 30 legislators/public officials present
760	Surveys sent to municipal, financial, employer and service sectors
8.2	(1-10 scale) HCP's favorability view in the community
388	HCP Residents surveyed to improve our services
8.7	(1-10 scale) HCP building quality as rated by HCP residents
27	HCP Resident Advisory Council (RAC) Members

Revenues

78%

Program Income $2,339,745

21%

Fundraising $634,939

1%

Interest/Other $44,158

100%

Total Income $3,018,842

OVERHEARD in NORTH SHORE COMMUNITIES

My mother-in-law lived in Turtle Woods for several years. It was excellent. I was extremely happy with how well she was treated there. I very much appreciate that Harborlight pays property taxes. Keep doing the great job you do!

Expenses

84%

Housing Development, Operations, Resident Services $2,470,107

7%

Fundraising $205,666

9%

Administrative $253,076

100%

Total Expenses $2,928,849

OVERHEARD at HCP PROPERTIES

A home. I just want to be able to afford a home. I want to put dinner out for my girls at 5. I want to give to them what they deserve. I just want my girls to be proud of me.

Change in Net Assets $89,993*

* The Change in Net Assets includes depreciation expense of $120,256. From this amount, Harborlight Community Partners also made $52,769 of principal payments for debt on housing.

A wave of support from the community and you.

2015 Gifts from Corporations, Foundations and Organizations

Acord Food Pantry
Action Inc.
Advisors Charitable Gift Fund
Amelia Peabody Charitable Fund
The American Baptist Churches of MA
The American BBQ
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
Beverly Bank
Beverly Rotary Club
Beverly Shade Shoppe
Bilo Plumbing & Heating Co., Inc.
The Boston Foundation
Boston Private Bank & Trust Company
Brake & Clutch Inc.
The Buckley Family Fund
The Caleb Group
Cape Ann Savings Bank
Carroll K. Steele Insurance Agency, Inc.
Catalano Architects
Cell Signaling Technology
Charlesbank Homes
Charlestown Benevolent Fund A Donor Advised Fund of The Boston Foundation
City Of Beverly, City Hall
City of Peabody, Community Development and Planning
Clark R. Smith Family Foundation
CohnReznick
Boston Community Package Store
Dash Drains
Eagle Strategies LLC
East Boston Savings Bank
Eastern Bank Charitable Foundation
Element Care
Elm Park Flooring, LLC
The Ensign-Bickford Foundation, Inc.
The Entrepreneur's Source
Estate Law
Fairwind, Inc.
First Baptist Church in Beverly
Gloucester Rotary Club
Gorton's Inc.
Greater Lynn Senior Services Inc.
Hawthorne Hotel & Three Corners Realty
Hayden Systems
Helco Electric Inc.
Howard P. Colhoun Family Foundation
Hunt Fund For Children, A Donor Advised Fund At The Boston Foundation
IES Inc.
Independent Living Center of North Shore and Cape Ann Inc.
Institution for Savings
Jeff C Tannebring Dentistry
JP Realty Trust
K & B Landscaping
The Kelly Auto Group
Kevin P. Martin & Associates, P.C.
Landmark Structures Corporation
Leslie S Ray & Marcia C Ray Foundation Inc.
Lifebridge
The Life Initiative
Marblehead Bank
Maritime Gloucester
Massachusetts Housing Investment Corporation
Massachusetts of Housing Partnership
MassPay, Inc.
The Martins Construction Company
The McLane Middleton, Professional Association
May S. Baldwin and Elliot Kronstein Charitable Gift Fund
Meridian Associates
Metro-Swift Sprinkler Corp.
Micro Support Group Inc.
Middleton & Co Inc.
Minuteman Press
Moynihan Lumber Co. of Beverly
North Shore Elder Services
North Shore United Way
North Shore YMCA
Otis | Atwell
People's United Bank
People's United Community Foundation Of Eastern Massachusetts, Inc.
Pinck & Co, Inc.
Prevare LLC
Regnante, Sterio & Osborne LLP
Rick Scialdone Painting
Risk Strategies Co. Insurance Brokerage Inc.
Robert D. Murphy Associates, Inc.
Rockport Mortgage Corp.
Rockport Rotary Club
Salem Five Charitable Foundation
SeniorCare Inc.
Shuka Associates
Siemasko & Verbridge Inc.
Sparhawk Group - Investment Engineering Inc.
St. John's Episcopal Church
Sterling Insurance Agency, Inc.
Sudbay Pontiac Cadillac Buick, Inc.
The Law Office of John C. Thomson
Thomas A Shields Family Fund
Timberline Enterprises, LLC
TLC @ Home, LLC
Ulrich Banchand Landscape Architecture, LLC
United Way of Mass Bay and Merrimack Valley
Verizon Foundation
Zampell Family Foundation

2015 Individual Gifts

Anonymous 2 CITC Donors
Thomas and Susan Ackerman
Thomas and Jane Alexander
John and Marie Alves
Joshua Anderson
Thomas and June Anthony
Tracey Armstrong and Glen Johnston
Edward and Janice Armstrong
Toby Arsenian
Abigail Atkins
Jane AuWerter
Kevin Baird
Duncan and Carol Ballantyne
Greg Basillio
Thomas and Letitia Beauregard
Frederick Berry
Dean and Dyan Beskid
John and Helen Bethell
Paula Bianca
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Mark and Maria Leslie
Arthur and Martha Levine
Heather Linsley
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Rosemary Loring and David Byrne
David and Janet Loring
Caleb and Bonnie Loring
Rosemary Loring
Rev. Beth Loughhead
Claire Elizabeth Loughhead
Evy Lumino
Susanne MacDonald
Don MacQuarrie
Leo Maestranzi
Charles and Sally Mammen
DouglasMarquart
Thomas and Maddie McAuliffe
Thomas Mitchell
Stephanie Morgan, Psy.D
Walter Mott
Dean Murray
Antoinette Musante
Bruce and Pamela Nardella
Michael and Maureen Nardella
Larry Nelson
Scott and Michelle Nivens
Debra Nutter
Alan and Suzanne Orenstein
Mary O'Rourke
Jerald Parisella
Matthew Patnaude
Joan Phelan
Robert and Karen Popadic
Marc Potvin and Brenda Marotto
Ellen Powers
Don and Jan Preston
Louis Pulzetti
Stacy Randell
John Rattigan
Maurice and Margaret Ravenelle
Ken Redford
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Deborah Rosser
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Richard Semple
John Serafini
Jason Sevinor
John Shane
Robert Sherwood
Jonathan and Amy Sherwood
Dennis and Cindy Shupp
Jason and Theresa Silva
Peter and Diane Simonsen
Daniel Skolski
Wesley Slate and Georgia Bills
Trina Smith
Miriam Snow
Roger Sonia
Brenda Spence
Joel Stein
Norman Stewart
Robert and Gloria Stoneham
Robert and Cheryl Stowe
Carol Suleski
Elisabeth Sweeney
Juliette Tardiff
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Scott Trenti
Michael and Heather Trigilio
Maureen Troubetaris
Kathy Tully and Maura Allard
Benjamin Tymann
Matthew and Melissa Ulrich
Patrick and Nancy Waddell
Oliver and Ellen Wadsworth
Jared and Celina Ward
Norman and Ruth Weeks
Paul Weinberg
Cathy Welsh
Sylvia West Johnston
Matthew Whitlock and Penelope Neal
Stephen Whittey
Jane Wilbur
Adam Winn
Nancy Winter
Daniel Wuenschel
Matthew Yarmolinsky
Joseph and Barbara Younger

Color Denotes CITC GIFT

Color Denotes donors who offered gifts in memoriam or in honor of family and friends

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

**Please consider a legacy gift to HCP:
it has the power to transform our communities.**