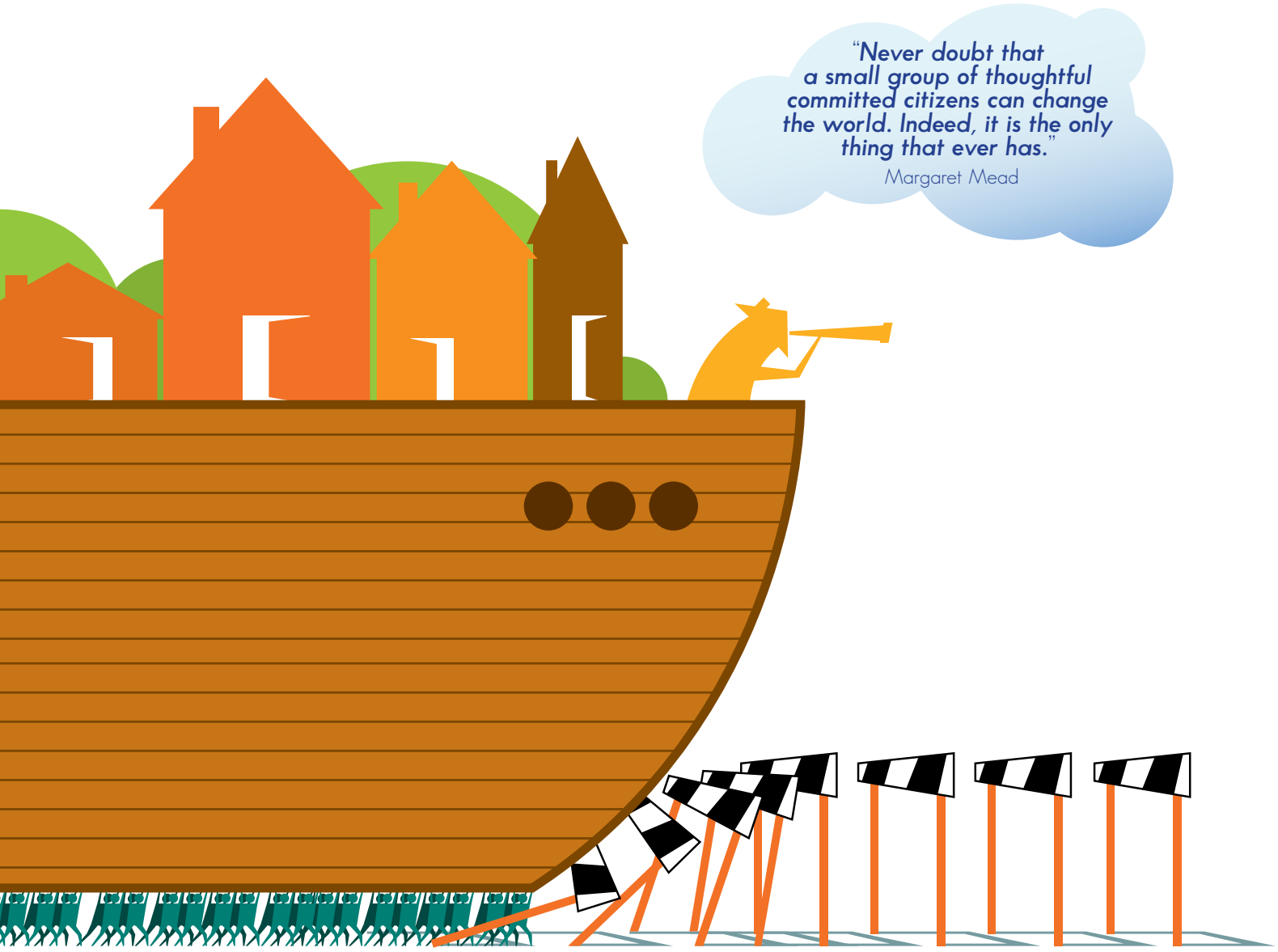
Moving Mission Forward in 2017 & Looking Ahead



Harborlight Community Partners

Providing Homes & Community Support

www.harborlightcp.org

Leadership Reflection

Dear Friends,

Throughout 2017 we were ardently focused on real and tangible ways to move the HCP mission forward. This was a year of challenging decisions, strong advocacy, stretching our boundaries; it was a year which required of us, at once, introspection and broadening our field of vision.

As we have emphasized before, sustaining and creating housing that is affordable requires patience, tenacity, and resourcefulness. Yet throughout the past year, we were continually reminded by the actions and support of others that we are not alone in this mission and cannot do this work without you. Please be encouraged by all that you have helped make possible.

In 2017, we saw a town rally around a project that will be situated in a quaint Rockport neighborhood, which will add 23 units of needed housing. We stood among residents in Beverly and witnessed a community and officials coalesce around adoption of a zoning policy to create much needed housing for families. We began construction of a supportive housing project in Salem for homeless individuals, largely a result of a unique agreement made between the mayors of Salem, Peabody and Beverly to proactively work toward housing creation for those most economically vulnerable. In addition, collaboration with a corporate partner will result in six new units of needed family housing, construction from the ground up. We are even working with a partner organization to offer first-time home buyer education. The list goes on, because of the communities and people who have said "yes" to this work.

This is what it takes to open doors for those across the economic spectrum; those who seek the stability of a home in which to raise a family, those who require a safe and affordable home in which to age in place, and even those, coming from the street or shelter, who seek the support and a place to begin anew.

As ever, we are mindful of and driven by the more than 600 names on HCP waiting lists. Thank you all, for staying the course as we work toward a ensuring all of them, one day, have a place to call home.

Thank you,

Robert Gillis
President, Board of Directors

Andrew DeFranza
Executive Director

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Deanna Fay, *Manager, Advocacy & Community Engagement*
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Dawn Gross, *Property Manager, Pigeon Cove Ledges & Rockport HS Apartments*
Yvonne Graham, *Manager of Property Management and Compliance*
Ron Hawes, *Maintenance Staff*
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Howard Hubley, *Senior Accountant*
Michael LaPlante, *Turtle Creek/Woods Operations Manager*
Kate Leschinsky, *Resident Service Coordinator, Turtle Woods*
Mike McFadden, *Maintenance Staff*
Todd Pheulpin, *Maintenance Staff*
Alexandra Ramirez. *Property Manager*
Ken Redford, *Chief Financial Officer*
Shirley Stewart, *Resident Service Coordinator, Turtle Creek*
Michelle Vega, *Property Manager, Turtle Creek*
Greg Wilson, *Electrician and Maintenance Technician*
John Woodcox, *Resident Manager, Turtle Creek/Wood*

At the CHAPA MA Housing Day, Andrew DeFranza, Executive Director, spoke about affordable housing funding, production and zoning reform as the necessary and ethical issues we face in our state and local communities.

HCP 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
110 units of affordable senior housing managed by HCP. Originally sponsored by First Baptist Church in Beverly.
Beverly

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

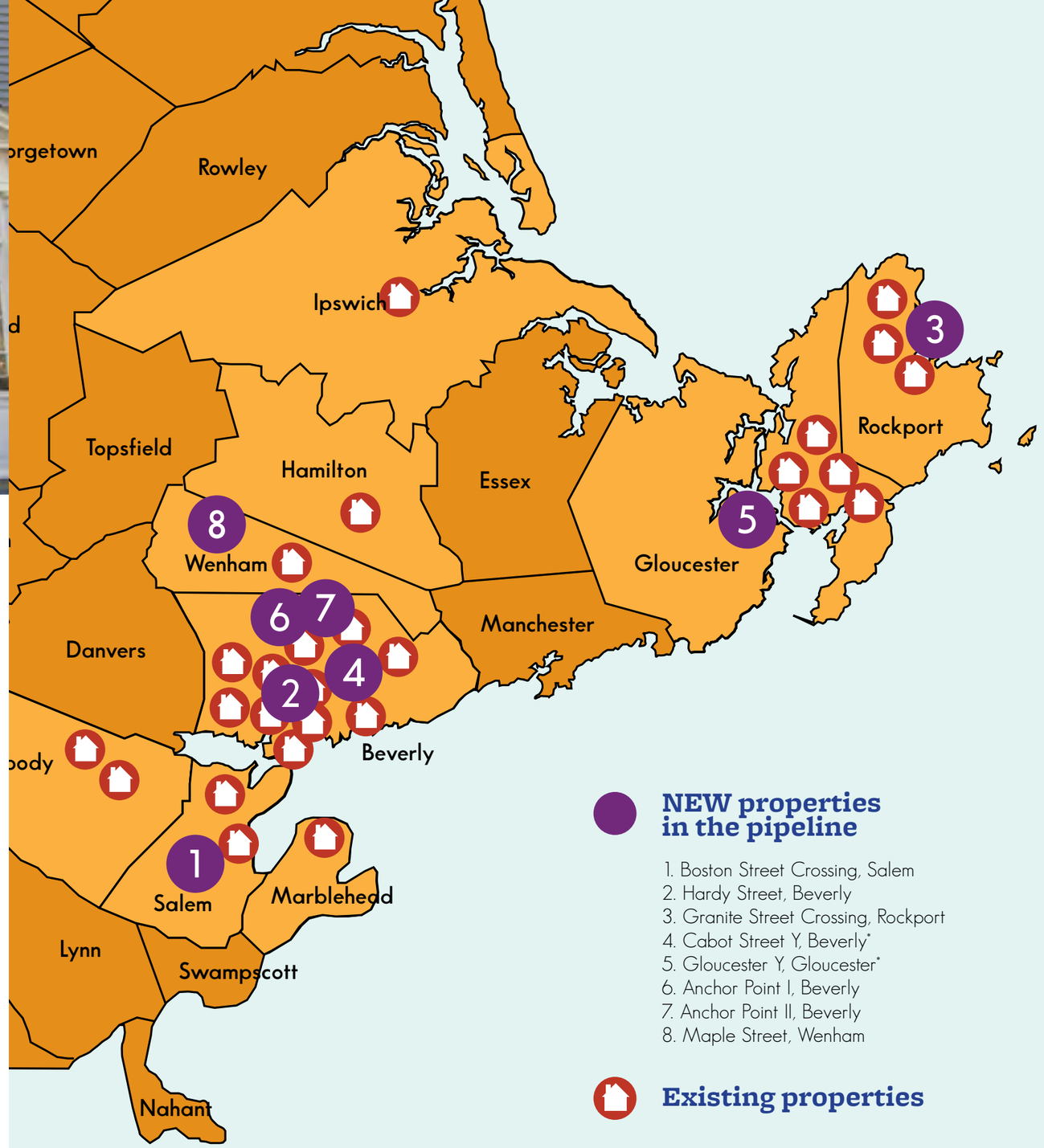
Senator Frederick E. Berry H.E.A.R.T. Homes
Two community based houses for eight limited income seniors in need of care. Owned and managed by HCP with services delivered by Associated Home Care and funded by Element Care.
Peabody

Turtle Woods
67 units of affordable senior housing managed by HCP. Sponsored by First Baptist Church in Beverly.
Beverly

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

NEW

Boston Street Crossing
Two buildings owned and managed by HCP; 26 units of supportive permanent housing for formerly homeless individuals. Case management and services provided by Lifebridge.
Salem



NEW properties in the pipeline

1. Boston Street Crossing, Salem
2. Hardy Street, Beverly
3. Granite Street Crossing, Rockport
4. Cabot Street Y, Beverly*
5. Gloucester Y, Gloucester*
6. Anchor Point I, Beverly
7. Anchor Point II, Beverly
8. Maple Street, Wenham

Existing properties

* HCP as Project Consultant

LOOK what we started together.

Thank you.

Highlights & Accomplishments 2017

Mayor Kim Driscoll of Salem and HCP Executive Director Andrew DeFranza tour construction 43 Boston Street.

Granite Street, Rockport neighbors who said "Yes in My Backyard" to an HCP project there.

Boston Street Crossing, Salem

Construction began in June on Boston Street Crossing, Salem, which directly addresses a need for supportive housing for formerly homeless individuals. This project is comprised of 43 Boston Street (12 units) and 179 Boston Street (14 units). HCP acquired the two old rooming houses for the purpose of creating permanent supportive housing for formerly homeless men and women; case management will be provided in collaboration with Lifebridge of Salem. The units will offer subsidies to ensure each unit (single occupancy) remains affordable. The building at 43 Boston Street is being renovated first and will be ready for occupancy in early 2018. Renovations to both buildings will be completed in 2018. This project is a result of the Mayor's Regional Homelessness Task Force with the mayors of Beverly, Salem and Peabody creating a Memorandum of Understanding, each committing to create housing in their communities in the coming five years.

Before the end of 2017, a lottery was held for Boston Street occupancy. Because those who had been living in the rooming houses prior to renovation had been given the option to stay, of the 26 units, 12 were available. **For those 12 units, 92 applications were received.** The need is great.

Project Partners include: Siemasko + Verbridge, Groom Construction, Lifebridge, Boston Private, Institution for Savings, MHIC, MassDevelopment, CEDAC, DHDC, North Shore Home Consortium, City of Salem HOME, City of Salem CPC, Enterprise Community Foundation

5 Granite Street, Rockport

HCP secured 5 Granite Street, Rockport, the site of a former greenhouse operation, to create 23 units of housing that is affordable. This is a redevelopment of an existing commercial site, close to the commuter rail. Granite Street Crossing will create a mixed senior/family development: 17 supportive senior units; six family townhouses; 10% set aside for the formerly homeless. In 2017, the Town of Rockport granted HCP a unanimous permit to create these units of housing. This came with the broad support of the neighbors, as well as the ZBA and Board of Selectmen. Early financial support from Town of Rockport HOME, LISC, and CEDAC helped propel this project forward. Funding applications will proceed in 2018.

The 5 Granite Street neighbors are exemplary of the power of possibility: they came to the process with open minds, questions, a willingness to listen and discuss to reach solutions over design, landscaping, and more, resulting in a better project overall. How fortunate the future residents of Granite Street Crossing will be to have neighbors who embody the spirit of welcome and inclusion.

Project Partners (current) include: Siemasko + Verbridge, Town of Rockport HOME, Town of Rockport CPC, CEDAC, LISC

LOOK what we started together.

Thank you.

Highlights & Accomplishments 2017

First Steps in 2017: Anchor Point I & II

HCP is collaborating with the City of Beverly to build 75 units of affordable housing; Anchor Point I & II will house families and individuals, with early funding approved by CEDAC and HOME funders.

Beverly has been a model community for serving the needs of all its residents. What makes this project even more special is the way in which the city has embraced it. The City of Beverly approved, unanimously (and with a packed room of supporters) a 40R district, which will allow HCP to build the 75 units, all of which will be affordable (15 of which will be set aside for homeless families). Also during this year, the City of Beverly updated its inclusionary zoning rules to support housing for people at lower income levels.

The proposed affordable housing project will provide, in Anchor Point I (Phase I of two phase project), 40 multi-bedroom units. Of the total project, there is a 20% set aside for homeless families. The remainder will be designated for individuals and families at 60% AMI or less. Next phases include continued design and permitting with funding applications to be submitted in 2018. This project is largely an outcome of the Mayor's Regional Homelessness Task Force to address housing needs of families and individuals who are or at risk of becoming homeless.

Project Partners (to date) include: Siemasko + Verbridge, CEDAC

Hardy Street

In 2017 HCP entered into an agreement to receive, via donation, a permitted piece of land in Beverly on which we will build six affordable family rental units. The project achieved approvals from the City of Beverly, and HCP will pursue funding in 2018 to create homes on this now-vacant downtown lot. Beverly Crossing, a locally focused development group, owned the lot that was permitted two years ago for a six-unit building. Beverly Crossing donated this property to HCP to develop housing from the ground up and which will offer two-bedroom units targeted for those earning 60% AMI or below. In exchange for the deed, Beverly Crossing will seek inclusionary housing credits to be applied to another project.

Finding creative solutions within public and private partnerships such as this is critical to meeting local and regional housing goals.

LOOK what we started together.

Thank you.

Highlights & Accomplishments 2017

In 2017, HCP worked toward collaboration with the North Shore Association of REALTORS® (NSAR) to offer a first time homebuyer education program beginning in 2018. With a strong curriculum developed by NSAR and with HCP's inclusion and filling the role of Home Buyer Counselor, the program earned approval by MassHousing. In the coming year the courses will be open to potential first-time home buyers, and is especially focused on supporting buyers of moderate incomes. Completion of the course will qualify eligible participants for MassHousing and HUD lending programs such as access to the Mass Housing partnership's ONE Mortgage, MassHousing mortgages, HUD mortgages, home ownership lotteries, lender first-time homebuyer mortgages, and a variety of other mortgages through assisted and conventional lending sources. Online classes in English and Spanish are in the works, as well.

HCP has long desired to provide such an offering. This is an exciting partnership for HCP that affords us the opportunity to support those in our community who hope to pursue home ownership but were unsure how or if they could ever achieve that dream. We look forward to joining NSAR in offering these courses in the coming year.

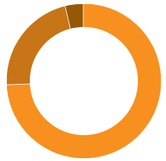
A New Partnership

HCP is collaborating with the North Shore YMCA project as a project consultant to manage the completion of two projects, located in Beverly and Gloucester which will result in 118 units between the two communities. In Beverly, this partnership will create a total of 65 units (21 new, 45 renovation) and in Gloucester, a total of 53 units. This is a unique opportunity to create housing for individuals at 50% Area Median Income and lower, with some units set aside for those who have experiences homelessness, and housing also for folks referred through Northeast ARC and the Department of Developmental Services. More to come in 2018

Staying the Course

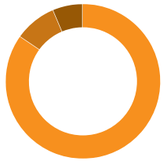
HCP has proposed to build an affordable, senior housing complex (60 units in two phases) for people over the age of 62 in Wenham, for which permits have been unanimously approved. "Maple Woods" remains in an appeal process at this time. Upon completion of this process, HCP will seek funding from local, regional, state and federal sources. This project will: 1) meet a need for affordable housing with on site services for fixed income seniors; 2) allow Wenham to reach the housing goal of getting over the 10% threshold for 40B.

2017 Financial Report



REVENUES

Earned Program Income	$2,595,926	72%
Fundraising	$806,032	22%
Interest/Other	$203,250	6%
Total Income	$3,605,208	100%



EXPENSES

Housing Development, Housing Operations, and Social Services	$2,612,476	84%
Fundraising	$229,582	7%
Administrative	$287,155	9%
Total Expenses	$3,129,213	100%

CHANGE IN NET ASSETS $475,995

* The Change in Net Assets includes depreciation expense of $210,834. From this amount, Harborlight Community Partners also made $75,477 of principal payments for debt on supportive housing and $17,887 in deposits to required reserves. Furthermore, $220,928 of the Fundraising Income consists of pledges received in 2017 which will be received in future years. Net cash flow after these adjustments can be calculated as follows:

Change in Net Assets	$475,995
Add: Depreciation expense	$210,834
Less: Future pledges receivable	(220,928)
Adjusted Change in Net Assets	$465,901

Notable Highlights

1. A Place to Belong

We were inspired by HCP Board member Dr. Patrick Smith's Keynote – on A Place to Belong and Being Resilient - at HCP's Annual *Celebration of Community Partnerships, Unlocking Doors, Opening Communities*. Over 250 friends of HCP gathered at the Kernwood County Club, Salem, to reflect on the year past and our efforts to move mission forward in the days and years ahead.

2. Congressman Seth Moulton Visit

Congressman Seth Moulton visited Turtle Creek and spent time with a group of residents to hear and learn more about the benefits of and need for more supportive and affordable elder housing. We were honored to have the Congressman join us!

3. Massachusetts Housing Partnership Award

The Massachusetts Housing Partnership presented Executive Director Andrew DeFranza and HCP the "Housing Hero" award for commitment, persistence and advocacy in housing creation. In accepting the award Andrew made note of the irony of giving people keys to your home to clean it but not allowing housing that would allow them to live in the community.

Caption: From l-r, MHP's Clark Ziegler with HCP's Kristin Carlson, Andrew DeFranza, Ken Redford and Amy Beth Healy.

4. HCP Residents: The Value of Housing, in their Voices

Gathering at the lovely Heath's Tea House in Rockport, and our friends and gifted facilitators, Bart Crawford and Katie Kilty, and under the direction and camera work of Paul Van Ness, we were able to create a beautiful video to put faces, lifelines and experience to "affordable housing". It was a special day; we are grateful to the residents who shared of themselves and for the time and talent of those who assisted.

5. Cell Signaling Annual Barbecue

For the 3rd year, Cell Signaling Technologies Inc. of Danvers organized and hosted a great event for residents at Turtle Creek and Turtle Woods! This annual cookout has fast become a beloved tradition. The kindness and energy shared by the Cell Signaling employees is much appreciated.

6. Special Friendships

The relationship with the Brookwood School and its students with our residents has expanded and deepened. We are grateful for this intergenerational connection benefitting children and seniors alike.

Speaking Our Truth Together

1. Legislative Coffee held in Hamilton

Over 50 local officials joined HCP for an annual Legislative Coffee, held at the Community House in Hamilton to discuss the state of affordable housing in the region, its challenges and actionable ways to create change. We were joined by (L-R) State Senator Bruce Tarr, Representative Brad Hill, Representative Ann-Margaret Ferrante, and Representative Jerry Parisella as well as members of housing trusts and authorities and concerned community members.

2. #YIMBY!

HCP launched our participation in the #YIMBY (or Yes In My Back Yard) campaign, a national grassroots movement aimed at changing hearts and minds about affordable housing development. With pins and stickers and magnets, #YIMBY is popping up in unexpected places. Add your voice to this important awareness campaign; contact **dfay@harborlightcp.org** for your #YIMBY gear!

3. Cultivating Understanding

HCP stopped by the Cardboard Box City event, organized by Family Promise North Shore Boston and held in Patton Park, Hamilton. Family Promise's participants experienced a warm, rainy, buggy, night to know first hand the discomfort of others. We were honored to be a small part of this effort to cultivate compassion and grow awareness of the issue of homeless and the challenges homeless people face.

4. State House Bound

At the Massachusetts Association of CDCs (MACDC) Lobby Day, Andrew offers testimony advocating for legislation, policy and support of increased affordable housing funding. The Joint Committee on Municipalities and Regional Government also heard Andrew's urging of zoning reform legislation and the need for multi-family housing.

HCP More Than Numbers

- HCP supports housing for nearly 600 people
- 21 Properties offering rental units
- 51 First time home buyer opportunities
- 341 Rental units
  - 25 Affordable family units
  - 286 Affordable senior units
    - 38 Units of supportive 24-hour care
  - 26 Units for formerly homeless individuals with case management
  - 4 Affordable units for individuals (SRO's)
- 9 North Shore communities
- 282 Units in the HCP Development Pipeline
  - *(116 are with project partner North Shore YMCA)*
- 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
- 88% of HCP's rental units are for people earning 60% or less of AMI (Area Median Income)
- 88.5% of HCP properties offer supportive services
- Commercial Space for the ACORD Food Pantry
- 27 Members of an HCP Resident Advisory Council
- Active Resident Advisory Committee from across all properties
- 500 Names on HCP Wait List for Housing

HCP contributes to our communities via tax payments:
Close to $3M in real estate tax payments invested across the North Shore in 14 years

Mission Critical:
Facts About Housing In Essex County

Fair Market Rent for a Two-Bedroom: **$1,740**
Fair Market Rent for a One-bedroom: **$1,421**
Needed Housing Wage: **$33.46** for a two-bedroom apartment
(A Housing Wage is the hourly wage needed to afford a modest rental home at Fair Market Rent.)
Average Renter Hourly Wage in MA: **$20.06**
Minimum Wage: **$11**
Annual Income Needed to Afford a Two-Bedroom: **$69,600**
For a Three-Bedroom: **$87,280**

For those earning minimum wage...

122 Work hours are needed to afford a two-bedroom apartment (3 full-time jobs)
Over 50% of Renter Households are Cost Burdened (paying more than 30% of income for rent)
There are only **60 units per every 100** households living at 50% below Area Median Income,

Source: National Low income Housing Coalition: Out of Reach 2018 and The Gap: A Shortage of Affordable Homes 2018

How to help

"Alone we can do so little, together we can do so much." - Helen Keller

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! (bblake@harborlightcp.org)

Donate Books & Clothing

Donation Drop Off containers are available at several convenient locations. Have a suggestion for a good bin location or can host one at your place of business? Please contact **bblake@harborlightcp.org**, we would love to hear from you!

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

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

Ayers Ryal School (books & clothing)
40 Woodland Avenue , 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

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

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

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

Public Education and Advocacy

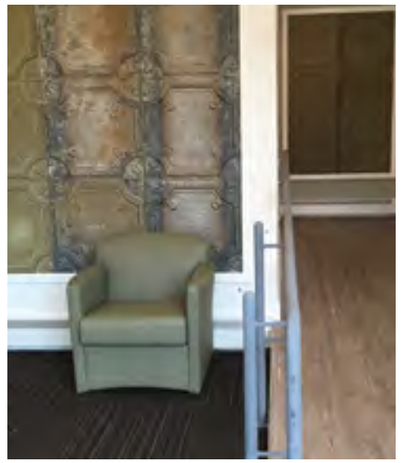
is an essential to Harborlight Community Partners.
We hope to **ENGAGE** communities in dynamic discussions around issues related to housing and **EMPOWER** community stakeholders, including under-represented groups, to advocate for more housing in across the region. Do you wish to learn more about housing and housing creation in your community? Do you seek to become more involved in housing advocacy locally or across the state? Please contact us to learn more. HCP works to inspire the hearts and minds of those in our region and expand understanding of the community need and economic benefits of diverse housing development.
Contact **dfay@harborlightcp.org**

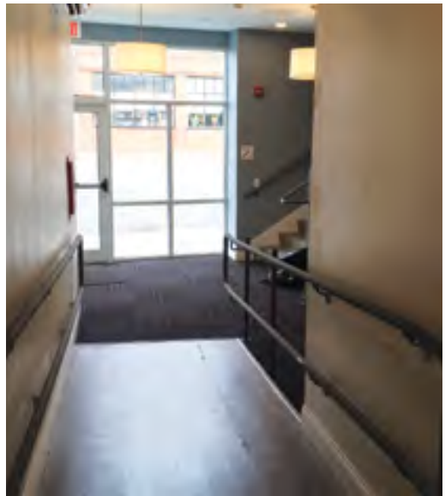
Donations and Gifts of Stock

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





Donors

Foundations and Family Funds

Ansara Fund for Essex County, a Donor Advised Fund at ECCF
Ansara Family Fund at the Boston Foundation
Caleb Loring Jr. and Rosemary M. Loring 1997 Charitable Lead Unitrust
Cathy Welsh Giving Fund, a Donor Advised Fund
Charlesbank Homes
Charlestown Benevolent Fund, A Donor Advised Fund of the Boston Foundation
East Boston Savings Bank Charitable Foundation
Eastern Bank Charitable Foundation
Howard P. Colhoun Family Foundation
Hunt Fund For Children, a Donor Advised Fund at The Boston Foundation
Leslie S Ray & Marcia C Ray Foundation, Inc.
Marcia J. Hunkins Charitable Fund, a Donor Advised Fund
May S. Baldwin and Elliot Kronstein Charitable Gift Fund
People's United Community Foundation of Eastern MA
Rosemary K Loring Giving Account, a Donor Advised Fund
Someone Else's Child
The Nivens Family Fund
The Peter and Joan Johnson Fund
Zampell Family Foundation

Corporations and Organizations

Acord Food Pantry
Action, Inc.
Aligned For Life Chiropractic
Archer Insurance Agency
Associated Home Care
Beauport Financial Services
Beverly Bank
Beverly Crossing
Beverly Housing Authority
Beverly Shade Shoppe
Boston Private
Cape Ann Law
Cape Ann Savings Bank
Carroll K. Steele Insurance Agency, Inc.
Catalano Architects
Christ Church of Hamilton-Wenham Episcopal
City of Beverly
Community Credit Union of Lynn
Community Package Store
Cummings Properties Inc.
Dawn's Sign Tech, Inc.
Donohoe Survey, Inc.
East Boston Savings Bank
Eastern Bank Charitable Foundation
Element Care
Elm Park Flooring, LLC
Fairwind Lobster Company, Inc.
Firehouse Place
First Baptist Church in Beverly
First Church In Wenham
First Ipswich Bank
Frontiero Law Office P.C.
Gloucester Rotary Club
Glovsky & Glovsky, LLC
Greystone Services
Groom Construction
Harborlight House
Harborlight Nursery School
Hayden Systems
H.E.A.R.T Homes
Instant Signal and Alarm Company, Inc.
Institution for Savings
Kevin P. Martin & Associates, P.C.
KJP Partners, LLP
KMD Risk Management Consulting
Landmark Structures Corporation
Law Office of Joel A. Stein
Law Office of Julie Low
Lifebridge
LISCO Development, Inc.
M. A. Talbot Heating & Energy Systems
Marblehead Bank
Massachusetts Bankers Association
Massachusetts Housing Investment Corporation
Massachusetts Housing Partnership
Meridian Associates
Micro Support Group, Inc.
MJH Enterprises, Inc.
Network for Good
Nixon Peabody, LLP
Nonsuch, LLC Dakota Management Account
North Shore Bank
North Shore YMCA
Northeast ARC
O'Brien's Plumbing & Heating
Otis I Atwell
Praxis Disability Consulting, LLC
Regnante, Sterio & Osborne, LLP
Risk Strategies Co. Insurance Brokerage, Inc.
Robert D. Murphy Associates, Inc.
Rockport High School Apartments
Rockport Mortgage Corp.
Sabelli & Company, PC
SeniorCare, Inc.
Serafini, Darling and Correnti, LLP
Siemasko & Verbridge, Inc.
St. John's Episcopal Church
Stratford Capital Group
The American Baptist Churches of MA
The Boeing Company
The Caleb Group
The McLane Middleton, Professional Association
The Narrow Gate Architecture LTD
Todd's Sporting Goods
Triangle, Inc.
Turtle Creek
Turtle Woods
UBLA Residential, LLC
United Way of Mass Bay and Merrimack Valley
Whipple Riverview Place
Windover Construction

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John and Marie Alves
Joshua Anderson
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Tracey Armstrong and Glen Johnstone
Toby Arsenian
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