Dear Friends,

2022 was a tremendous journey for Harborlight Homes (thanks to you). With the most robust pipeline in our history, we will double the number of affordable homes in our portfolio. In 2022 alone, six projects were underway, either ready for or in active construction, across five communities stretching from Lynn to Rockport. One was completed before year’s end (Anchor Point Phase 1, Beverly). These projects represent 315 new or rehabbed homes. In addition to these six projects, Phase 2 of Anchor Point will proceed in 2023, and three others are in pre-development stages. Just a few short years ago, this volume of development was unimaginable; we are grateful to you for the capacity to sustain this pipeline.

Yet all this work is taking place against a backdrop of great need. With our waitlist standing at 1,500+ applicants, the people, not the unit count, are top of mind. Behind every application is a life, a story of family, elders, disabled individuals, or those struggling with homelessness. In every application - trauma, fear, hardship, and hope. This is what matters and drives us.

As we witnessed 38 families, and 50 children in total, move to Anchor Point late in 2022 we were reminded of the heart of this mission. Essential workers and their families, eleven families who had been homeless, and families who struggle with disabilities are now stable and safe in dignified, affordable homes. So yes, we celebrate; but with over 850 applications for these 38 homes, we press on.

Thank you for being unyielding in your support, resulting in more quality homes, more equitable access, better public policy, and more opportunities for improved quality of life.

You did this.

Gratefully,

Andrew DeFranza Robert Gillis
Executive Director President, Board of Directors
At a Glance

459 Homes

409 Units in the Pipeline

600+ Residents

1500+ Names on waiting lists

Harborlight Homes

12 Communities

$5,000,000+ property taxes paid

92% earn less than $35,000/yr

98% of residents below North Shore median income

www.harborlightcp.org

Properties in the pipeline
1. Granite Street Crossing, Rockport
2. Anchor Point II, Beverly
3. Maple Woods, Wenham
4. Aubury Commons, Hamilton
5. Windward Crossing, Beverly
6. Catalytic Housing (with The Haven Project) Lynn
7. Beverly Village for Living & the Arts (with Beacon Communities, Beverly)
8. Agawam Village Renovation (with Ipswich Housing Authority, Ipswich)
9. Main Street Senior Homes, Gloucester

2022 Active Construction Projects - Development Partners

ANCHOR POINT Phase 1
Massachusetts Department of Housing and Community Development (DHCD) +AHTF, HOME, HSF, HIP and CHAINHP/TOD
MassHousing
City of Beverly HOME
Beverly Affordable Housing Trust Funds
Beverly Community Preservation Committee
North Shore HOME Consortium
Massachusetts Affordable Housing Trust Fund
Massachusetts Housing Investment Corporation (MHIC)
Institution for Savings
Silicon Valley Bank (SVB)
Massachusetts Housing Partnership (MHP) North Shore Bank
Community Economic Development Assistance Corporation (CEDAC)
The Life Initiative

Development Team
SV Design
Groom Construction
RJ O’Connell & Associates
Harborlight Homes

GRANITE STREET CROSSING
PROJECT PARTNERS
Eastern Bank
Institution for Savings
MA Housing Investment Corporation (MHIC) Cape Ann Savings Bank
Department of Housing and Community Development (DHCD)
Rockport Community Preservation Commission
Rockport HOME
North Shore HOME Consortium Federal Home Loan Bank
Community Economic Development Assistance Corporation (CEDAC)
LISC

Development Team
SV Design
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Beverly Village for Living & the Arts Project Partners
A collaboration with Beacon Communities, LLC
The Commonwealth of Massachusetts
MA Department of Housing and Community Development
The City of Beverly
Beverly Affordable Housing Trust Funds
City of Beverly Community Preservation Committee
Beverly Affordable Housing Trust
North Shore HOME Consortium
MassHousing Finance Agency
Hudson Housing Capital
Santander
BlueHub Capital
Beacon Concepts
Nixon Peabody
Waypoint KLA

Development Team
Beacon Communities, LLC
Keith Construction
SV Design
Meridian Associates
Petersen Engineering
Ryan/Macrostie Historic Consultants
Harborlight Homes

Become a Monthly Mission Builder
1963 HOUSING MISSION FOUNDED

Members of The First Baptist Church in Beverly, upon the urging of Rev. John Wilbur, took a leap of faith and narrowly (64-60) voted to purchase the property now known as Harborlight House, which they opened in 1963. It was the vote that would start a chain of events impacting thousands of lives for decades to come.

2009 HCP FOUNDED

In 2008 the board of these facilities and other smaller housing organizations merged to create a stronger, combined North Shore housing organization. Harborlight Community Partners (HCP) was official on January 1, 2009.

2010 ENTERING IPSWICH

In 2010, the North Shore Affordable Housing Trust sought to merge with HCP, adding 10 more units to the portfolio with Whipple Riverview Place, Ipswich.

2012 CAPE ANN COMMUNITY LAND TRUST

The Cape Ann Community Land Trust merged with HCP to assume the administration and responsibility of the land trust’s 51 affordable first-time buyer condominium units to ensure permanent affordability.

2015 A NEW DAY FOR HLH

Flagship property Harborlight House underwent substantial renovations (while occupied) to accommodate increasingly frail elders. This included state support to ensure the affordability of these units.

2019 - 2020 LOGO REFRESH & NEW FAMILY UNITS

Hardy Street, Beverly

In 2020 a vacant lot was transformed to create a beautiful, energy efficient home within walking distance to downtown Beverly for six families.

2022 NEW HOMES FOR FAMILIES

Anchor Point, Beverly - Phase 1

Anchor Point, Phase 1 with 38 units is complete. Harborlight’s largest new construction project. The 2- and 3-bedroom family units are all affordable with set-asides for homeless families. Phase 2 will create an additional 39 units.

1963 TURTLE CREEK & TURTLE WOODS

20 years later, First Baptist Church again took a bold step and created Turtle Creek in Beverly with 110 homes for low-income seniors.

Then in 1985, the group broke ground again to create the adjacent Turtle Woods, creating another 65 senior homes.

2009 - PRESENT TURTLE CREEK & TURTLE WOODS

2009 - PRESENT MULTI-FAMILY IMPROVEMENTS

Firehouse Place, Hamilton HCP’s first “new” project created 4 affordable units at the site of a historic firehouse, and included a secure location for the Acord Food Pantry.

Pigeon Cove Ledges, Rockport

December of 2011, following a multi-year effort, and thanks in large part to the Town of Rockport’s investment through the Community Preservation Fund and the Rockport Housing Partnership, Harborlight acquired Pigeon Cove Ledges, offering 30 units of elder affordable housing. Substantial upgrades were made in 2012.

2011 FIRST TWO HCP PROJECTS

Rockport High School

With local financial support, HCP acquired and preserved affordability for 31 units in Rockport, making significant upgrades while honoring historic elements of the building.

Turtle Creek, Beverly

Upgrades HCP secured unique federal support, along with local, state and corporate support, to financially restructure and fully renovate Turtle Creek. This included extensive and significant energy saving features.

2013 BOLD CHANGES

Turtle Creek, Beverly Upgrades

2012 Anchor Point, Beverly - Phase 2

Projected 2022

Projected 2024

Projected 2024

Projected 2024

Projected 2024

Projected 2024

Projected 2024

Projected 2024

Projected 2024

Projected 2024
## HCP Annual Report Year Ending 2022

### REVENUES 2022

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
<th>%</th>
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</thead>
<tbody>
<tr>
<td>Earned Program Income</td>
<td>$4,470,000.00</td>
<td>60%</td>
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<tr>
<td>Philanthropy</td>
<td>$3,501,000.00</td>
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<tr>
<td>Net investment return (loss)</td>
<td>$(465,000.00)</td>
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<tr>
<td><strong>Total Income</strong></td>
<td>$7,506,000.00</td>
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### EXPENSES 2022

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
<th>%</th>
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</thead>
<tbody>
<tr>
<td>Housing Development</td>
<td>$2,912,000.00</td>
<td>81%</td>
</tr>
<tr>
<td>Operations and Services</td>
<td>$2,912,000.00</td>
<td>81%</td>
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<tr>
<td>Philanthropy</td>
<td>$393,000.00</td>
<td>11%</td>
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<tr>
<td>Administrative</td>
<td>$269,000.00</td>
<td>8%</td>
</tr>
<tr>
<td><strong>Total Expenses</strong></td>
<td>$3,574,000.00</td>
<td>100%</td>
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### CHANGE IN NET ASSETS: 3,932,000.00

Dear Friends -

We welcome you to your new home at Anchor Point! We hope this basket will go a little way toward bringing comfort in your new environment. We are life long residents in Beverly, and hope that you will find it as special as we have. We wish you the best in the weeks, months and years ahead.

John and Loyce Thomson
Thank you for the support and kindness.

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