Welcome Home…
Welcome to Harborlight Community Partners

Annual Report 2011
Harborlight Community Partners
Welcome Home
A Message from the President and Executive Director

Dear Friends,

Welcome to the first annual report of Harborlight Community Partners (HCP), an organization more than 50 years in its formation. Built from hard work begun in the 1960’s by the First Baptist Church in Beverly, HCP is today an amalgamation of many nonprofit partners, brought together by a singular mission of providing affordable housing. We now encompass more than 17 rental properties and four first time buyer projects in seven host communities, housing over 450 people.

HCP embodies the best of our communities. Together, we have ensured that hundreds of our neighbors, parents, grandparents and children have safe, decent and affordable housing on the North Shore. But to tell the story of 2011, we must reach back to the past two years, as this evolution has been rapid and ever-changing.

HCP was created in 2009 by the merger of several existing affordable housing ventures, the oldest of which is Harborlight House. As various housing endeavors were brought under one umbrella, 2010 became a year of bridge-building. Over the next two years, HCP would expand to include partnerships with several well-established housing organizations in the communities of Beverly, Ipswich, Marblehead, Gloucester, Rockport, and Hamilton (the details of which can be found on page four of this report).

Our independent elder housing, Turtle Creek and Turtle Woods, and Whipple Riverview Place, are thriving. The service-enriched elder housing at Harborlight House and the new H.E.A.R.T. homes (in partnership with Associated Home Care and Elder Service Plan of the North Shore) provide unique, comfortable, affordable alternatives for seniors. The newly refurbished family housing in the We Care About Homes and Cotton Mill portfolio is providing dignified, safe housing for working families. This past year also brought the completion of Firehouse Place of Hamilton, a new construction project which created four affordable units and preserved a permanent location for the Acord Food Pantry, a community mainstay. In addition, HCP assumed ownership of Rockport’s Pigeon Cove Ledges housing facility, preserving 30 existing affordable elder units.

The combined strength of the boards, community relationships, and the operating/financing efficiencies which have been applied to these many locations has unfolded well. HCP looks forward to building on this strong foundation, borne of mission and stewardship.

Finally, to the HCP family, we simply say...“Welcome Home.” Welcome to each of our partners, old and new, to our residents, staff and boards, to our donors and volunteers. Welcome to a new day dedicated to the noble mission that is HCP. As one of our residents best stated, “I can’t imagine being anywhere else. This is home.”

With gratitude and hope,

Carol Suleski
President

Andrew DeFranza
Executive Director

Our Mission
Harborlight Community Partners provides housing with services primarily for low and moderate income people living in Southern Essex County.

What our residents say

“Financially, I don’t know what we would have done if we hadn’t moved to Turtle Creek. It is truly a great place to be. Everybody is like family here. The staff is wonderful. It feels like home.”

– Turtle Creek Resident

“From the second I was on the phone, I knew I was talking to a caring person. It was not just about getting an apartment. They wanted to know how I felt about it, what I was looking for, if it was the right fit for me. I could just feel that that they were saying “we care” as they walked me through the process of getting the apartment.”

– Cotton Mill Resident

“Coming here (to Harborlight House) was a big relief. I was in limbo, very scared when I couldn’t stay in my home. It’s awful to feel in limbo... I love retirement now, now that I know I have a bed to sleep in and a roof over my head.”

– HLH Resident

www.harborlightcp.org
A Community of Welcome, Decades in the Making...

Harborlight Community Partners (HCP) finds its roots entrenched in a long-standing community of care and generosity. HCP’s history and service partners come together like a quilt, its squares sewn together with compassion for our fellow neighbors, offering the warmth of housing, hospitality, and services.

In the early 1960’s, members of the First Baptist Church in Beverly courageously opened the doors to Harborlight House, a home to welcome the elderly on fixed incomes. Gleaning its name from the range light in the church’s hallmark steeple to guide boats coming into Salem Harbor, Harborlight House is located in two historic mid-1800’s era Beverly homes in Monument Square. About two decades later, the First Baptist Church again took a bold step, creating Beverly’s Turtle Creek, also to house low-income seniors. Not long after, this was followed by Turtle Woods, an adjacent building also for seniors. For decades, Harborlight House has remained available for seniors in need of affordable housing with services, and Turtle Creek and Turtle Woods served to provide affordable senior housing.

In 2008, the non profit boards that operated these facilities proactively leveraged the combined years of experience into a regional North Shore affordable housing organization. Through this merger, on January 1, 2009, Harborlight Community Partners came to fruition. To this housing quilt, more squares continue to be added:

- **We Care About Homes**, a wonderful effort with a 20 year history of serving families
- **North Shore Housing Trust** of Ipswich, which founded Whipple Riverview Place in Ipswich
- **Home At Last**, a heartfelt effort of the Second Congregational Church of Beverly, which encompassed family housing
- **H.E.A.R.T. Homes**, (Housing Elders at Residences Together) with Associated Home Care and Elder Service Plan for frail elders
- **Marblehead Community Housing Corporation**, a 20 year effort of affordable housing in Marblehead

And in 2011

- **Pigeon Cove Ledges** of Rockport, preserving more affordable housing for seniors,
- **Firehouse Place** in Hamilton, which houses both affordable units and secures a location for the Acord Food Pantry.

Today, HCP presses forward as a beacon of hope, community, and housing to elders, families and individuals in need. Through these and other partnerships, purchases, and new construction, HCP continues to add to this compassionate housing quilt, ensuring for our neighbors warmth, safety, and dignity.

“I’ve got a safe place to lay my head. It’s clean and the people are so nice. I couldn’t ask for more than that.”

– Firehouse Place Resident
“I never wanted to have my children need to do for me. I wanted my own space and to maintain my independence as long as possible. That’s what I am doing here.”

– Turtle Creek Resident

Donors tour the Green Roof of Whipple Riverview Place, Ipswich, a 3000 square foot space thriving with vegetation which is home to at least ten species of flowering plants; its lush roof-top links man-made and natural environments providing natural onsite management of storm water runoff.

Properties Owned/Managed as of December 2011

*The people here are absolutely wonderful. Oh my goodness, I can’t say enough about them and how good they all are to me. Everyone is excellent. The nurses are so nice, the ladies that help keep the house clean are always kind.*

– Harborlight House Resident

www.harborlightcp.org
“I believe in second chances, and this is a second chance. This is now my home and I thank God for this chance to live in this beautiful place. This is a blessing.”

– Firehouse Place Resident

“We, the residents of Pigeon Cove Ledges, wish to say a hearty “thank you” to town residents for approving the funds that assisted the purchase of our complex by Harborlight Community Partners… We are really looking forward to the improvements your generosity will make to our home.”

– Letter from the Residents of Pigeon Cove Ledges

“We Care About Homes and Home At Last – Beverly – Renovations – $450,000 (as of 12/2011)

After merging with We Care About Homes and Home At Last, HCP began renovating 17 of the 20 affordable family housing units in this portfolio. Renovations will continue through 2012 with a provision that a percentage of the materials must be purchased from Cape Ann vendors.

The Pigeon Cove purchase was 2 1/2 years in its formation. Funding is an amalgamation of financial support from Rockport Community Preservation Fund, the Rockport Housing Partnership, the North Shore HOME Consortium, the North Shore United Way, the Amelia Peabody Charitable Fund, and the US Department of Agriculture.

HCP took ownership of the complex from Curtis Street Associates Limited Partnership, a for-profit company, in December. The purchase of this property preserved 30 units of affordable senior housing for 34 residents. Renovations will continue through 2012 with a provision that a percentage of the materials must be purchased from Cape Ann vendors.

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“Great synergy and compassion, creating a comfortable and appropriate environment for adults with needs unique to sustained, permanent brain injuries. The residents of the home were overwhelmed when they saw how their home was transformed. The collaboration with Harborlight was just what we needed, and it was done with sensitivity and compassion.”

– Bill Frankenstein, COO, NFI

“The residents of our home in Haverhill for brain injured adults were overwhelmed when they saw how their home was transformed. The collaboration with Harborlight was just what we needed, and it was done with sensitivity and compassion.”

– Bill Frankenstein, COO, NFI

The Hamilton Firehouse
in its original form, its bays now used for the Acord Food Pantry and one of the apartment units.

The Town of Hamilton’s first Community Preservation Fund supported affordable housing project in June and by November the one time Hamilton fire station had become four affordable rental units including a one bedroom apartment designed for a disabled senior and three studio apartments.

Firehouse Place was financed through the Town of Hamilton Community Preservation Fund, Acord Food Pantry, North Shore HOME Consortium, First Baptist Church in Beverly, Commonwealth of Massachusetts Department of Housing and Community Development: Housing Innovation Fund and Community Based Housing, Affordable Housing Trust Fund, Community Economic Development Assistance Corp., Boston Community Capital, MassDevelopment, Beverly Cooperative Bank, North Shore United Way and Beverly National Bank/Danversbank.

The Town of Hamilton’s first Community Preservation Fund supported affordable housing project in June and by November the one time Hamilton fire station had become four affordable rental units including a one bedroom apartment designed for a disabled senior and three studio apartments.

The merger between We Care About Homes and Harborlight Community Partners ensures the buildings will remain affordable, which has always been at the heart of our work. This partnership ensures the long-term stability ensuring affordable housing is available families in need.”

– Stella Mae Seaborn, Founding Member of WCAH

“We thank all the supporters of these projects. No community based affordable housing can happen without you”

www.harborlighttcp.org

Northeastern Family Institute (NFI) Retrofit – Haverhill

HCP developed a formal partnership with the Marblehead Community Housing Corporation to manage the “Sewall Building,” a four unit affordable family housing facility that was a school. The Marblehead Community Housing Corporation has a 20-year history of dedicated commitment to ensuring the Marblehead community maintains affordable housing; HCP is honored to assist in the effort and serve as the management agent and the umbrella organization.

In a surprising partnership, HCP was able to assist NFI by acting as a General Contractor to retrofit its new group home for brain injured adults. Because of the sensitivity of the HCP staff, this connection was built on sympathy and compassion, creating a comfortable and appropriate environment for adults with needs unique to sustained, permanent brain injuries. The residents of the home were overwhelmed by their renovated home, and HCP will continue this relationship into 2012 with NFI.

“Thank you all for your generosity and hard work.”

– Kurt James, Marblehead Community Housing Corporation Founder

Partnership with Marblehead Community Housing Corp.

Highlights from 2011

Pigeon Cove Ledges - 13 Curtis St. in Rockport $5,000,000

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Welcome Home...  
A Family’s Story

Sometimes a family’s experience speaks to the heart and soul of our mission. One family’s dream – one of a better life, a safe community and schools where children can learn, play sports, and make friends - was Rachel’s dream. Living on the outskirts of Boston, Rachel, a young mother of three, was active in a faith community on the North Shore and dreamed of moving her family to this area. Recalling that time, Rachel says, "We had no backyard, no place for the boys to play. It was not good for the boys, and I wanted a better place for them to grow. One of my boys was being bullied at school, and I was concerned about the influence of some of their peers. I was worried and losing sleep." Each weekend she would bring her boys to worship services and to participate in church activities, hoping to keep them busy and involved.

To make her dream a reality, Rachel completed countless applications for housing, waiting and praying that her chance would come. One of those applications had been for housing being offered by HCP. "A few months later," she recalls, "I got a call. I remember being so stunned and excited that I could barely speak!"

Rachel was offered an apartment in the newly renovated Cotton Mill, a home acquired through HCP’s partnership with Beverly-based, Home At Last, a housing group originally sponsored by the Second Congregational Church. Rachel recalls, "Everyone was so nice to me. They took the time to show me the building, the neighborhood, and make sure it was the right place for us. I was treated with respect. That meant so much."

Rachel moved into the apartment with a joyful celebration. Today, Rachel and her family are thriving. The boys are playing several sports, are doing well in school, and remain active in their church. Rachel secured a job on the North Shore so she no longer has to commute to the city for work, making it easier to be present for her children.

Says Rachel, "There are so many good things about being here. But the best is that this community is a better one for raising my boys. This is the way children should be raised, in a safe place, making friends, playing sports. This was the kind of community I always dreamed about but never knew if I would get here. I can’t thank this organization enough. Everyone has been so helpful, and made me feel right at home."

In a final thought, she adds, “This home is my refuge, it is safety. And everyone here is willing to extend a hand in help and kindness. I am grateful to be a part of the family of Harborlight.”
Financial Report 2011*

**By the Numbers**

- HCP Houses over 450 people
- 17 Rental Properties in 7 North Shore Communities
- 5 First Time Buyer Projects
- 53 First Time Buyer Units
- 218 Affordable Housing Units for Seniors
- 24 Affordable Family Units
- 3 Affordable Units for Individuals (SRO’s)
- 35 Units of Affordable Assisted Living
- 8 H.E.A.R.T. Home Units
- 99% of HCP residents are below the median income for the North Shore
- 62% earn less than $20,000 per year and 94% earn less than $35,000

**HCP – A Good Neighbor**

Over $1.5 Million in real estate tax payments invested across the North Shore in the past decade

**Our Housing and Service Partners**

- Associated Home Care
- Community Land Trust of Cape Ann
- First Baptist Church in Beverly
- Home at Last/Second Congregational Church
- Marblehead Community Housing Corporation
- Montserrat College of Art
- North Shore Housing Trust
- North Shore YMCA
- SeniorCare
- We Care About Homes
- Elder Service Plan of the North Shore
- North Shore Elder Services
- Beverly Bootstraps
- Councils on Aging

Please consider including HCP in your estate plans

www.harborlightcp.org
All are Welcome to be a part of the HCP Family!

Volunteer Opportunities for Individuals and Groups
Whether it be assisting with a book sale, yard maintenance, or even giving manicures for seniors at one of our homes, you can be an important part of our community.

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.

Planned Giving
HCP would be honored to be considered in your estate plans or at the time to memorialize a love one. Should you wish to consider a bequest, to include HCP as a beneficiary of an insurance policy, or have your loved one remembered with a memorial gift, contact HCP for more information. Each of these is a wonderful legacy gift to further the HCP mission.

Donate Books
HCP’s Book Donation program helps you clean out unwanted books and helps HCP raise funds. By donating used books to HCP, you support our affordable housing efforts. 100% of HCP’s proceeds from our donation/reseller program directly funds our work. our book donation/reseller program directly funds HCP.

(And of course, this is a great way to repurpose items that might otherwise end up a landfill.)

Drop off locations for books include:

Beverly
- HCP’s main office (283 Elliott Street)
- Dawson’s True Value Hardware (50 Enon Street)

Ipswich
- Shaw’s Supermarket (146 High Street)
- TriCity Sales (77 Turnpike Road-Rt.1)
- Corliss Bros. Garden Center (31 Essex Street)

Gloucester
- Sears Hometown Store (146 Eastern Avenue)

Other locations
- Crosby’s Marketplaces (15 Walnut Road, Hamilton; 125 Canal Street, Salem; 62 Central Street, Georgetown)

For more information on any of these opportunities, go to www.harborlightcp.org

Please consider including HCP in your estate plans
It Takes Vision, Your Support and Sweat Equity to Make Housing Happen

In our effort to create more affordable housing on the North Shore for seniors and families, Harborlight Community Partners must see past the façade of a potential project and envision it a home.

For example, when HCP partnered with We Care About Homes and Home At Last to create 20 units of family housing, we were able to now house roughly 80 people in any given time in eight buildings. These below market-rate family units are critical for low-income working families. However, this was not without substantial hurdles.

To make this housing viable, HCP had to raise the funds for and invested nearly $600,000 as well as hundreds of staff and volunteer hours in the rehabilitation of the units. This included, among other things:

• 14 kitchens and 15 bathrooms (new or upgraded)
• multiple sets of mechanicals and appliances
• at least one new sewer line
• a new roof
• a dry well
• new set of chimneys to replace badly leaking ones
• a new shed and driveway
• painting
• structural repairs and much more

When you support Harborlight Community Partners, you build the foundation for respectable, clean, dignified housing for working poor families and seniors living on fixed incomes.

You say “Welcome home”
Donors
Harborlight Community Partners is honored to have been the recipient of great generosity and kindness. This support buoyed our commitment to those most vulnerable in our partner communities. HCP is truly a communities-wide effort. Thank you!
(We apologize for any omissions or errors; please make us aware of any corrections. Thank you!)

FOUNDATIONS
1911 Trust
Amelia Peabody Charitable Fund
Ansara Family Fund at the Boston Foundation
Buckley Family Fund
Citizens Charitable Foundation
Danversbank Charitable Foundation
Eastern Bank Charitable Foundation
Heritage Salem Five Charitable Foundation
Leslie S Ray & Marcia C Ray Foundation Inc.
Loring Charitable Trust
Massachusetts Association of Realtors Charitable Foundation

CORPORATE AND ORGANIZATIONS GIFTS
A.J. Wood Construction, Inc.
Alexander, Aronson, Finning & Co., PC
Appleby-Wyman Insurance Agency, Inc.
Arbella Insurance Group Charitable Foundation Inc.
Associated Home Care Bank of America Barlowclocking, LLC
Batfisher Beverly Cooperative Bank
Beverly Glass Company
Beverly Port Marina, Inc., Beverly
Beverly Rotary Club
Beverly Private Bank and Trust
Beverly Cable & Clutch Inc.
Broad River
Community Church
Cafe Salerno
Cape Ann Savings Bank
Casa De Moda
CCI Reprographics
Cefalo Development Co.
Coast Maintenance Supply Corp.
Community Package Store (Marcole Corp.)
Connolly Brothers, Inc.
Datasyss Corporation

Dave’s Carpet & Rug Cleaning Co.
Desjardins Jewelers
Document Solutions
Eagle Strategies LLC
Ebersole Construction, LLC
Elder Services Plan
Emerson Investment Management, Inc.
Esses On-Site Services
Eagle Rehabilitation & Nursing Center
Fair Wind, Inc.
First Baptist Church in Beverly
First Baptist Church, Waltham
Fisher & George
Electric Company
Fitz, Vogt & Associates
Gardner Company
Gilmore and Jacobowitz
Glosky & Glosky, LLC
Greater Beverly YMCA-Miles
McPherson Youth Center
Greater Lynn Senior Services, Inc.
Harborlight House
Assisted Living
Hawthorne Hotel/
Three Corners Realty Trust
Hayden Systems
Henry’s of North Beverly
Independent Living Solutions
James L. Webley & Co., Inc.
JSR Adaptive Energy Solutions
K & A Landscaping
Label & Associates
Physical Therapy LLC
LDS Consulting Group
Leslie S. Ray
Insurance Agency, Inc.
M. A. Talbot Heating & Energy Systems
Maestranzi Bros. Inc.
McLane, Graf, Raulerson & Middleton
Metro-Swale Sprinkler Corp.
Micro Support Group, Inc.
Middletown & Company, Inc.
MinutePress of Beverly
Mohnyhan Lumber
North Shore Bank
North Shore Elder Services
Northeast Hospitals
Ottis J. Atwell
Park Street Auto
People’s United Bank
Rackemann, Sawyer & Brewster
Risk Strategies Company
Rockport National Bank
Ropes Pest Control, Inc.
Rotary Club of Hamilton-Wenham
Second Congregational Church, Beverly
SeniorCare, Inc.
Shuka Associates
Siemasko & Verbridge, Inc.
Sign*Artisma of Danvers
Sterling Insurance Agency, Inc.
The Boeing Company
The Buckley Family Fund
The Caleb Group
The Kelly Auto Group
The Martins Companies
The Medicine Shoppe
Todd’s Sporting Goods
Turtle Creek
Turtle Woods
Ulrich Banchand Landscape Architecture, LLC
Wayse Trailers
Whipple Riverview Place
Wilson Electric
Windsor Construction
Winfrey’s

INDIVIDUAL GIFTS 2011
Judith Adelezzi
Robert and Tammy Albano
John and Marie Alves
Thomas and June Anthony
John Archer
Tracey Armstrong-Johnstone and Glenn Johnstone
Jane AuWerter
Timothy and Lauren Averill
Charles and Susan Barnes
Pamela Bell
Senator Frederick Berry
Dean and Dyan Bksid
Joseph and Olive Bocca
Wendy Bombardier
French and Linda Brandon
Greg and Kathy Burns
Michael Cahill
Duane Carbone
David and Elaine Carey
Sandor Carriker
Susan Caruso
Deborah Chessman
Rev. Craig Collemer
Carol Collins
David and Pam Constantine
Loretta Coombs
Nancy Corral
Arnold and Nancy Cowan
Walter and Ann Marie Cullen
William Cummings
Bruce and Sandra Currier
Robert and Virginia Currier
James and Beverly Davies
Marian Delottis
Craig and Laurel Deery
Andrew and Megan DeFranza
John and Susan Denley
Susan Denahan
Chris and Elizabeth Dick
Dennis and Maureen Donahue
Deborah Douglas
Netland and Priscilla Douglas
Robert and Nancy Duda
Paul and Dale EAR
Karen Estey
Lynda Estes
William Galvin Jr.
Charles and Jane Gardiner
Edward and Catherine
Gauthier
Sal and Patricia Gentile
Robert and Pixie Gillis
John and Susan Good
Dawn Goodwin
Brian Gregory and
Cynthia Sullivan
Brenda Hallion
Mr. and Mrs. Marshall Handley
Nancy Hardigan
Peter Hardigan
Karen Harrington
Michael and Dorothy Harrington
Richard Harte
David and Dianne Hazzard
Margaret Hegarty
Peter and Susan Hersee
Caroline Lee Herter
Jean Holroyde-Busch
Allan Horgan
Marcia Hinkins
Kate Ingalls
Dirk and Dianna Isbrandtson
Peter and Joan Johnson
Phillip and Suzanne Johnson
Robert and Pat Johnson
Richard Jones
Kenneth Kaiser
Cathleen Kavanagh
Brent and Ann Marie Keltner
John Keohane
Gordon King
Paul and Suzanne Lanzikos
Richard and Judith Lappin
Arthur and Martha Levine
Richard and Suzanne Li
Susan Lempicki
Suzanne Loring
Suzanne Loring
Rev. Beth Loughhead
Claire Elizabeth Loughhead
Joseph and Ely Luminio
Charles and Sally Mammey
Judy Manchey
Doug and Cheris Marquet
Robert and Ann Marquis
Theresa Martin
Edward and Janet McFadden
Edward and Terri McFadden
John and Kathy Meaney

Additional Capital Project Partners
Accord Food Pantry
Beverly Bootstraps
Community Services
Beverly Hospital
Boston Community Capital
City Of Beverly, City Hall,
HOME
Commonwealth of Massachusetts Department of Housing and Community Development
Community Economic Development Assistance Corp.
First Baptist Church in Beverly
Fitz Vogt & Associates
MA Affordable Housing Trust Fund
MassDevelopment
McPherson Youth Center - YMCA of the North Shore
North Shore HOME Consortium
Rockport Housing Partnership
Town of Hamilton
Community Preservation Fund
HOME
Town of Rockport Community Preservation Fund
and HOME
United States Department of Agriculture

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www.harborlightcp.org

Oliver and Ellen Wadsworth
Brice and Deborah Walker
Jared Ward
Paul Weinberg
Ann Wells
Constance Whitaker
John Wilbur
William and Robin Wilson
Nancy Winter
Joe and Susanne Wise
Joseph and Barbara Younger
John Zisa
"Turtle Creek offers me peace of mind. It is hard to live on a fixed income, and I could not afford the upkeep on my home. Being here, it is just a good feeling. I feel safe and secure. It's wonderful. I'm really blessed."

– Turtle Creek Resident

"You know, when I was alone in my own home, it could get lonesome. Here, there is always someone to talk to and always something to do. I think, for me, it's much better then home because I can see people every day. This place is tops!"

– Harborlight House Resident

"It doesn't matter if you live in Turtle Creek or Turtle Woods, we are all here for the same reason, and its more than just having housing you can afford. It's about the camaraderie, and to be a part of a community."

– Turtle Woods Resident