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, adding us to 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

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
Sonja 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 Pospadie
Michael Schaaf
Stella Mae Seams
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.”

Please consider a legacy gift to HCP
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, non-purposed and owned by HCP. Two units of affordable housing and one commercial space for the Avalon Food Pantry. Hamilton

Community Land Trust of Cape Ann
49 units of affordable first time buyer family housing. HCP owns the land and supports affordable sales. Gloucester

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

Pigeon Cove Ledges
Managed and owned by HCP. 30 units of affordable senior housing. Rockport

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

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

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

Community Land Trust of Cape Ann
49 units of affordable first time buyer family housing. HCP owns the land and supports affordable sales. Gloucester

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

Turtle Woods
Non-profit, non-purposed and owned by HCP. 37 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
33 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

PROPERTIES 2014

Harborlight Community Partners
Providing Homes & Community Support

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.

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.

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.

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).

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

“I would have had nowhere to go if I didn’t come to live here. I could have been on the streets.” — Don Kelley

www.harborlightcp.org

Please consider a legacy gift to HCP.
In December, 2013, Harborlight Community Partners (HCP) announced the completion of an $18.3M financial restructuring 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.

The 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

Turtle Creek Renovation Complete! One for the Ages

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.

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

Please consider a legacy gift to HCP.

www.harborlightcp.org
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, 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 kitchen and bath. There is no question all was worth the effort, evidenced by the numerous applicants who sought this affordable

Garden Level Unit Renovation: Project Partners for the 21 River Street, unit; a tenant moved in just days after its completion.

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 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 accommodations. 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 Eastern Bank Community Economic Development Assistance Corporation Federal Home Loan Bank City of Beverly, CDRC 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, Trust); 6) Encourage, educate, and/or assist local municipal affordable housing groups. 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.

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.

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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 the mural, which can be seen from passing trains. The colorful mural can be seen from passing trains. Phil is grateful to have been able to come to Turtle Creek, because he 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,” Phil recalls. “Coming here, I knew I would be able to stay, even after my husband passed. It was a great relief, and still is.”

Phil 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, 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.

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 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

(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 13 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)

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 Bootstraps 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.”

Please consider a legacy gift to HCP.

www.harborlightcp.org
Harborlight Community Partners
Financial Report 2014

Revenues

<table>
<thead>
<tr>
<th>Income Source</th>
<th>Amount</th>
<th>%</th>
</tr>
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<tbody>
<tr>
<td>Earned Program Income</td>
<td>$3,324,080</td>
<td>92%</td>
</tr>
<tr>
<td>Fundraising</td>
<td>268,337</td>
<td>7%</td>
</tr>
<tr>
<td>Interest/Other</td>
<td>43,857</td>
<td>1%</td>
</tr>
<tr>
<td><strong>Total Income</strong></td>
<td><strong>$3,636,274</strong></td>
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</tbody>
</table>

Expenses

<table>
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<tr>
<th>Expense Description</th>
<th>Amount</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Housing Development, Housing Operations, and Resident Services</td>
<td>$2,611,284</td>
<td>87%</td>
</tr>
<tr>
<td>Fundraising</td>
<td>194,713</td>
<td>7%</td>
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<tr>
<td>Administrative</td>
<td>178,078</td>
<td>6%</td>
</tr>
<tr>
<td><strong>Total Expenses</strong></td>
<td><strong>$2,984,075</strong></td>
<td></td>
</tr>
</tbody>
</table>

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 Peoples United Community Foundation for Eastern Massachusetts presents a check to Andrew Defranza to assist with HE.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 Triglio 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.

www.harborlightcp.org Please consider a legacy gift to HCP.
The following donors offered gifts in memoriam or in honor of family or friends:

Jennifer Gillis
Robert and Pixie Gillis
Michael and Diane Giardina
Jeff and Kellie Gentry
Charles and Jane Gardiner
Lenore Gall
Ann Flynn
Ann Margaret Ferrante
Bill and Jean Dugan
Sarah Drewry
Kimberly Dragone
Deborah Douglas
Faye Doliber
Susan Deranian
John and Susan Denley
Thomas and Elizabeth Crean
Mary Lou Crane
Thomas and Elizabeth Crean
James and Patricia Crosby
John DaSilva
John and Susan Derley
Susan DeRaan
Faye DeBirck
Deborah Douglas
Laura Douglas
Neiland and Priscilla Douglas
Kimberly Dragoone
Sarah Drewry
Bill and Jean Dougan
Paul and Dale Earl
Ann Margaret Ferrante
Ann Flynn
Dan Foley
Lenore Gill
Charles and Jane Gardiner
Jeff and Kellie Gentry
Michael and Diane Giardina
Mary Gagnaduay
Robert and Piee 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 Hinkins
Kate Ingalls
Tim and Joanne Ingraham
Atty. Kurt James
Peter and Joan Johnson
Sylvia West Johnston
Mark and Maria Leslie
Paul and Jackie Littlefield
Caleb and Bonnie Litts
David and Janet Loring
Peter and Babette Loring
Rev. Beth Loughhead
Clare Elizabeth Loughhead
Evy Luminia
Bette MacNeill
Leo Maestrazgo
Charles and Sally Marin
Judy Manchester
Jeremiah Markham
Deborah Moore-Lai
Nishan Mostafian
Walter Matt
Alice Murphy
Antonino Musante
Scott and Michelle Nivens
Linda Noon
Amy Orlando
Representative, Jerald Pansie
Joanne Holbrook Patton
Robert and Karen Popadic
Dan and Jan Preston
John and Nelda Quigley
Stacy Randall
Charles Raymond
Timothy Rienwald
Geoffrey Richon
Jean Roberts
Deborah Riser
Robert Ruideman and Susan Curtis
William and Louise Scaron
Michael Schaaf and Carolyn Britt
Bill Schneider
Robert and Stella Mae Seaman
John Shane
Jonathan and Amy Sherwood
Thomas and Madelyn Shields
Nina Smidt
Peter and Diane Simonsen
John Shuka
Dennis and Cindy Shupp
Martha Salish
Roger Sonia
Marc Star
Gloria and Robert Stoneham
Robert and Cheryl Store
Carol Sulek
Shaola Sulek
Brad and Debbie Tannenborn
Avis Thomas
John and Joyce Thomson
Scott Trent
Mathew and Melissa Ulrich
Patrick Waddell
Catherine and Ellen Wadsworth
Jared and Celina Ward
Rowena Winkl and Pam Shea
Nancy Winter
Frederic Winthrop
Richard Wolf
Del Wronowski
Judy Woolaver

Acton Inc.
Aegis Energy Services, Inc.
Thomas Forester Advisors
Charitable Gift Fund
Ansa Family Fund
at the Boston Foundation
Ansa Fund for Essex County
A Donor Advised Fund at ECF
Appalachia & Wyman Insurance Agency, Inc.
Associated Home Care
Barbara Putnam Metcalf and Robert Treat
Pane Metcalf Fund at the Boston Foundation
Bethfilm
Beantown Ambulance Service, Inc.
Beverly Bank
Beverly Community Access Media
Beverly County Housing Authority
Beverly Kiwanis Foundation
Beverly Rotary Club
Beverly Shade Shoppe
Boston Community Capital
Boston Private Bank & Trust Company
Brake & Clutch Inc.
Broadbrook School
The Caleb Foundation
Cape Ann Savings Bank
Carroll K. Steele Insurance Agency, Inc.
Catalyst 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
Cooper's Marketplace
Cooper's Marketplace, Charitable Foundation
Dash Drains
Dawn's Sign Tech, Inc.
DMS Design, LLC
Don & Bradstreet Corporate Foundation
Matching Gifts Program
Eagle Strategies LLC
East Boston Savings Bank
Eastern Bank
Element Care
Empire Floorings, LLC
The Ensign Beckford Foundation, Inc.
First Baptist Church in Beverly
FitZog
Gate 3 Design
Gilmore and Jacobowitz
Gloucester Rotary Club
Glasky & Glasky, LLC
Goddard, Sciterson & Delaney
Gorton's Inc.
Grants for a Bank
Greater Lynn Senior Services Inc.
Greg Wilson Electrician
Hand-It-Back Booksmith
Hawthorne Hotel & Three Corners Realty
Hynson Systems
Institute for Economics
JTW Foundation
JP Realty Trust
Keller Williams Realty
Landmark Structures Corporation
Leslie S. Ray & Marcia C. Ray Foundation Inc.
Lubertos
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
Memorial Associates
Micro Support Group Inc
Middlesex Matching Gift Program
for Middlesex 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
O's & Atwell
People's United Bank
Pfizer Foundation Matching Gifts Program
Prevue LLC
Reganite, Sterio & Osborne LLP
Reznick Group
Rockport Mortgage Corp.
Rockport Rotary Club
Sabeli & Company, PC
Salem Five Charitable Foundation
Scot Energy
SeniorCare Inc
Shattuck, 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 Compose Foundation
The Marines Companies
TLC @ Home, LLC
Tod's Sporting Goods
Tri City Sales
Ulrich Banchard Landscape Architecture, LLC
Union Office Interiors
Wayside Trainers
Winter Street Architects
Women's Institute For Housing
and Economic Development
WT Leroyer Naturalistic Landscape & Design
Zampel Family Foundation
The Ensign Beckford Foundation, Inc.
First Baptist Church in Beverly
FitZog
Gate 3 Design
Gilmore and Jacobowitz
Gloucester Rotary Club
Glasky & Glasky, LLC
Goddard, Sciterson & Delaney
Gorton’s Inc.
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Landmark Structures Corporation
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Lubertos
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
Memorial Associates
Micro Support Group Inc
Middlesex Matching Gift Program
for Middlesex 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
O’ s & Atwell
People’s United Bank
Pfizer Foundation Matching Gifts Program
Prevue LLC
Reganite, Sterio & Osborne LLP
Reznick Group
Rockport Mortgage Corp.
Rockport Rotary Club
Sabeli & Company, PC
Salem Five Charitable Foundation
Scot Energy
SeniorCare Inc
Shattuck, 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 Compose Foundation
The Marines Companies
TLC @ Home, LLC
Tod’s Sporting Goods
Tri City Sales
Ulrich Banchard Landscape Architecture, LLC
Union Office Interiors
Wayside Trainers
Winter Street Architects
Women's Institute For Housing
and Economic Development
WT Leroyer Naturalistic Landscape & Design
Zampel Family Foundation
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.

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 Triglio 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 Stemans. 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.

www.harborlightcp.org Please consider a legacy gift to HCP.
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)

CITO Donations for 2015
Get your CITO Tax Credit for 2015! The Massachusetts CITO 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 program!

Donors access CITO 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 CITO tax credit!

Please note that CITO 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)

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 Erin 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 Cove Lane, Rockport, MA 01966

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

Carliss Bros. Garden Center (books & clothing)
31 Essex Street 69, 133, Ipswich, MA 01938

Sears Hometown Stores (books & clothing)
143 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)
29 Landing Road, Essex, MA 01929

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 one 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.)

Please consider a legacy gift to HCP.

www.harborlightcp.org