Leadership Message

Dear Friends,

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

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

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

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

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

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

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

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

Sincerely,

Robert Gillis
President

Andrew DeFranza
Executive Director

Team Members 2015

- Steve Albanese, Construction Foreman
- Susan Ball, Bookkeeper
- Susan Barnes, Financial Director
- Tony Belmonte, Craftsman
- Bethany Blake, Fundraising Coordinator
- Beth Brenner, Receptionist
- Christine Clewell, Staff Accountant
- Zachary Currier, Maintenance Staff
- Andrew DeFranza, Executive Director
- Osman Elshami, Staff Accountant
- Karen Estey, Maintenance Staff
- Deanna Fay, Community Relations & HR Coordinator
- Dawn Gross, Property Manager
- Yvonne Graham, Housing Director
- Ron Hawes, Maintenance Staff
- Amy Beth Healy, Staff Accountant
- Howard Hubley, Senior Accountant
- Michael LaPlante, Operations Manager
- Lauren LaTouch, Fundraising Database Coordinator
- Kate Leschinsky, Service Coordinator
- Bill Linn, Maintenance Staff
- Mike McFadden, Maintenance Staff
- Neal Murphy, Maintenance Staff
- Todd Pheulpin, Maintenance Staff
- Linda Pierce, Property Manager
- Ken Redford, Chief Financial Officer
- Shirley Stewart, Resident Service Coordinator
- Robert Stoneham, Director of Property Management
- John Tabares, Maintenance Supervisor
- Michelle Vega, Property Manager
- Valerie Williams, Property Manager
- John Woodcox, Resident Manager
- Lilya Zelfond, Staff Accountant

Board of Directors 2015

- Robert Gillis, President
- Peter Simonsen, Treasurer
- John Thomson, Esq., Clerk
- Karen Ansara
- Jack Alves
- Tracey Armstrong
- Pam Constantine
- Neiland Douglas
- William Dugan
- Suzanne Gruhl
- Michael Harrington
- Kurt James, Esq.
- Don Kelley
- Rev. Beth Loughhead
- Debra Mallon
- Judy Manchester
- Mary Miller, Emerita
- Karen Popadic
- Stacy Randell
- Michael Schaaf
- Stella Mae Seamans
- Carol Suleski
- Matthew Ulrich
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
43 units of affordable first time buyer family housing. HCP owns the land and supports affordable sales. Gloucester

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

Rockport High School Apartments
Managed and owned by HCP. 31 units of affordable senior housing. Rockport

Friend Court
Affordable family housing unit owned by Wenham Affordable Housing Trust and Managed by HCP. Wenham

Turtle Creek
109 units of affordable senior housing managed by HCP. Originally Sponsored by First Baptist Church in Beverly. Supportive services provided in partnership with SeniorCare and Associated Home Care Beverly

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

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

Turtle Woods
67 units of affordable senior housing managed by HCP. Sponsored by First Baptist Church in Beverly. Supportive services provided in partnership with SeniorCare and Associated Home Care

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

www.harborlightcp.org

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

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

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

OVERHEARD at HCP PROPERTIES

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

A. Andrew DeFranza welcomes guests at a CITC Lunch and Learn for potential donors, held at Turtle Creek.
B. MACDC President Joe Kriesberg explains the CITC program benefits to attendees.
2015 Accomplishments

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

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

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

H.E.A.R.T. Homes of Peabody

Critical Repairs Funded

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

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

OVERHEARD
- “I feel safe here. I know when things go wrong; I have numbers to call for immediate help. It’s just the most wonderful thing that has ever happened to me.”
- “I’m impressed with the geographic breadth of the work you do as well as the variety of project types you take on. Keep up the good work!”

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

OVERHEARD at HCP PROPERTIES
- “I’m impressed with the geographic breadth of the work you do as well as the variety of project types you take on. Keep up the good work!”

www.harborlightcp.org
Another Family Housed: No effort too small

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

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

Established: Resident Advisory Council

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

Rockport High School Apartments

Rockport High School Apartments has a rich history and stately charm, and represents 20% of all Rockport’s affordable housing. In 2015, HCP completed a $420,000 renovation at Rockport High School Apartments, a 31 unit affordable senior building. The updates have not only improved the building, but have revitalized the sense of community among the residents.

The renovation to common areas (kitchen and sitting room) were instrumental to this, by moving the common-use kitchen to the first floor, it is now accessible by all; a renewed sitting space encourages conversation and connectedness. In addition, new windows, refrigerators, replacement of the damaged accessible ramp, the addition of a back up generator system and common area lighting, new washer/dryer facilities, more have all improved the quality of life for RHS residents and more.

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

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

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

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**2015 Volunteers**

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

A sampling of these projects in 2015:
A. Cell Signaling of Danvers hosts a barbecue and bocce ball games at Turtle Creek and Turtle Woods.
B. H.C.P.‘s own Resident Volunteers enjoy a thank you lunch for assisting with HCP mailings.
C. Blueberry Hill Rehab and Healthcare Center coordinated a food drive for HCP residents.

**AWARD**
North Shore Elder Services “We Give Thanks” Innovation Award 2015

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

Dear Harborlight,

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

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

**Notable Numbers 2015**

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

**HCP: Numbers**

- HCP supports housing for nearly 500 people
- 8 North Shore Communities
- Over $2 Million in tax payments on properties across the North Shore since 2002
- 61 First Time Buyer Units
- 247 Affordable Housing Units for Seniors
- 25 Affordable Family Rental Units
- 3 Affordable Units for Individuals (SRO’s)
- 30 Units of Supportive Living
- 8 H.E.A.R.T. Home Units
- Acord Food Pantry
- 99% of HCP residents are below the North Shore median income
- 62% earn less than $20,000 per year
- 94% earn less than $35,000

**Over 500 Names on HCP Housing Waiting Lists**
Program Income $2,339,745
Fundraising $634,939
Interest/Other $44,158
Total Income $3,018,842

Housing Development, Operations, Resident Services $2,470,107
Fundraising $205,666
Administrative $253,076
Total Expenses $2,928,849

Change in Net Assets $89,993*

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

OVERHEARD in NORTH SHORE COMMUNITIES

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

OVERHEARD at HCP PROPERTIES

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

Please consider a legacy gift to HCP
CURRENT PARTNER COMMUNITIES

P.O. Box 507
Beverly, MA 01915

A Massachusetts Community Development Corporation

www.harborlightcp.org
Blog: Housing Matters

This institution is an equal opportunity provider and employer

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