A Note from HCP Leadership:

#HCPgratitude

Dear Friends,

In 2016 we at Harborlight Community Partners (HCP) continued to define who we are and where we are headed in the context of mission, need, and ethical responsibility. We took a profound, introspective look into our role as a housing provider and housing advocacy leader, and the best ways forward such that we continue to impact substantive change.

Recognizing that this is bigger than HCP and we cannot do this alone we displayed our appreciation with the #HCPgratitude campaign – a theme we carried throughout the year, because none of what we do or hope to accomplish is possible without those of you who make it so.

This cannot be overstated. Supporting and creating housing is hard and finds us pushing against the tide, but we are buoyed by your courage to stand with us. There is no amount of #HCPgratitude that can match the missonian sustenance you provide. 2016 showed us we are not only able to withstand the tide, but are in fact fortified by it – that these challenges serve to make us ever more resolute. Despite the hurdles and complexities of housing creation, we forged ahead with Boston Street Crossing (Salem); continue to fight for Maple Woods (Wenham); completed major renovations at Harborlight House (Beverly); have made strides with a project on 5 Granite Street (Rockport); and continue to cultivate relationships in several North Shore communities. We advocated for housing and zoning reform, and spent hundreds of hours in community meetings and forums to listen and educate whenever and wherever possible.

As a Community Development Corporation (CDC), we were awarded $150,000 in Community Investment Tax Credits, all of which were successfully allocated. These tax credits provided leverage to raise much-needed funds to bolster our work. For this, there was much #HCPgratitude to be shared.

We are mindful that at this moment, over 500 people call an HCP property home - but as many more occupy HCP waiting lists. The need is real, the struggle is real – we will not retreat. With your support, we will persist in this work with grit, vigor and relentless determination. Thank you.

With gratitude,

Robert Gillis
President

Andrew DeFranza
Executive Director

www.harborlightcp.org
HCP Allocated $150,000 Community Investment Tax Credits (CITC)

In 2016, HCP incentivized giving by offering donors $150,000 in tax credits, raising $300,000 in critically needed funds to support our work.

What is CITC? Donors receive a 50% state tax credit for donations over $1,000 (and may take a federal deduction as well). Credits were distributed to 46 corporate, foundation donors and individuals in 2016. CITC is an outstanding opportunity for donors to make their charitable investments go further and receive a valuable tax credit.

HCP also partnered with Boston Private, Beverly Bank and Cape Ann Savings Bank along with the Greater Beverly, Cape Ann and North Shore Chambers of Commerce to promote CITC and educate potential donors. We also launched our #HCPgratitude campaign, honoring some of our CITC donors during the year with a “Gratitude Ambush”!

2017 Credits are Available!

CITC DONORS
Anonymous
Daniel Bakinowski
Beverly Bank
Nathalie Binney
Boston Private
Cape Ann Savings Bank
Michael and Diane Christian
John and Lisa Colucci
David and Pam Constantine
Dawson, Inc.
James Dawson
East Boston Savings Bank
Eastern Bank
Charitable Foundation
Robert Gillis and
Patricia Harrington
Groom Construction
Suzanne Gruhl
Christopher and
Delane Haight
Marybelle Hollister
and Donald Gardner
Marcia Hunkins
Institution for Savings
Donald and Margaret Kelley
KJP Partners LLP
Landmark Structures
Corporation
Mr. and Mrs. Peter Loring
Andrew and Julie Low
Glen MacLeod
Massachusetts Housing
Investment Corp.
Meridian Associates
Robert Mitchell
Gary and Jill Moffie
North Shore Bank
Jonathan and Beth Payson
Ellen Powers
Regnante, Sterio &
Osborne LLP
William and Susan Robinson
William and Debra Rosser
William and Louise Scanlon
Michael Schaaf
Siemasko + Verbridge
Peter and Diane Simonson
Robert Stowe
Alan and Francine Temkin
The Peter and Joan
Johnson Fund
Jared Ward
Matthew Whitlock
Adam and Shannon Winn

2016 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 Acor 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.

Gloucester

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

Marblehead

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.

Beverly

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

Beverly

Boston Street Crossing
26 units in two buildings of permanent supportive housing for formerly homeless adults.

Beverly

COMING SOON

Boston Street Crossing 26 units
In Two Buildings Of Permanent
Supportive Housing For Formerly
Homeless Adults.

Beverly

2016 Community Investment Tax Credits: Leverage for the Future

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Robert Gillis and
Patricia Harrington
Groom Construction
Suzanne Gruhl
Christopher and
Delane Haight
Marybelle Hollister
and Donald Gardner
Marcia Hunkins
Institution for Savings
Donald and Margaret Kelley
KJP Partners LLP
Landmark Structures
Corporation
Mr. and Mrs. Peter Loring
Andrew and Julie Low
Glen MacLeod
Massachusetts Housing
Investment Corp.
Meridian Associates
Robert Mitchell
Gary and Jill Moffie
North Shore Bank
Jonathan and Beth Payson
Ellen Powers
Regnante, Sterio &
Osborne LLP
William and Susan Robinson
William and Debra Rosser
William and Louise Scanlon
Michael Schaaf
Siemasko + Verbridge
Peter and Diane Simonson
Robert Stowe
Alan and Francine Temkin
The Peter and Joan
Johnson Fund
Jared Ward
Matthew Whitlock
Adam and Shannon Winn
The dust has settled... revealing a beautiful home to benefit vulnerable seniors for decades to come.

Major Preservation and Renovations Complete at Harborlight House

After close to two years, HCP celebrated the completion of renovations to Harborlight House! This project took place with full occupancy of the building; residents watched the transformation take place before their eyes. HCP staff ensured all residents were comfortable despite the disruption, and contractors and vendors went above and beyond. This project was the quintessential example of collaboration, with several funders and 25 local vendors and contractors representing 14 North Shore communities.

An award from DHCD of $3,010,000 was granted along with over $2,000,000 in tax credit equity to renovate and refinance Harborlight House, the HCP flagship property. In addition, 30 project-based MRVPs (MA Rental Voucher Program) were granted by to ensure the affordability of Harborlight House for each resident. This unique home is now better configured to safely accommodate the mobility needs of an increasingly more frail elder population. Units are larger, accessible and include new kitchenettes.

With this renovation, Harborlight House offers 30 units of affordable supportive living. Building updates include an upgraded elevator, new heating system, roof, and upgraded exterior; each unit was renovated including new appliances and cabinets; a new and expanded dining room; exterior ramp and patio and plantings.

Harborlight House, a stately historic building, is even more lovely and grand in purpose.

Thanks to Project Partners:

- 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

And thanks to so many local vendors who went above and beyond for the comfort of our residents.
2016 IMPACT: RESIDENT PROFILES

Georgette
A long-time resident of the North Shore and beloved resident at HCP’s Turtle Creek, Georgette has left Beverly to be with her family out of state. Georgette was an active and engaged member of the “Turtle”, enjoying its amenities and companionship. Her experience at Turtle Creek and feelings toward her community here are best described in a letter written to her fellow residents. Her daughter also graciously wrote to share what Turtle Creek meant not only to her mother but to their family. These are the best testimonials to the true value and need for affordable homes on the North Shore.

Dear Andrew,
I am writing to say thank you on behalf of our family, for the life-enriching experience my mother, Georgette, enjoyed during her 25 years’ residence at Turtle Creek.

Our father died in 1987 at the age of 63, and my mother, a long-time resident of Puritan Road in Wenham, but then living in a small apartment in Beverly, was left without much of a nest egg. Fortunately, a friend recommended Turtle Creek and spoke about the fine management of the community complex for seniors without significant assets. After a waiting period, her application for residence was approved in 1990.

Because of the caring environment, cheerful ambiance, thoughtful and responsive management, my mother soon realized she had found a perfect home, making friends, participating in group outings, classes, and informal lectures. Throughout her entire stay there, she was able to work a small plot of land on the grounds, planting annuals and perennials, enjoying cut flowers in her apartment and even harvesting tomatoes. She especially enjoyed the company of the other gardeners who in recent years tended raised boxes side by side through spring and summer.

My mother was able to live the independent life she cherished at Turtle Creek. Though she was invited to live with my sister and her family, she declined and wished to remain at Turtle Creek. She has recently turned 95 years of age and facing some health problems that she has

... continues writing ...

Harborlight House Resident: Anne
Anne lived in Salem, MA for over 50 years before coming to Harborlight House at the age of 86. Prior to being a resident here, Anne worked two jobs her entire life, until she was 74. Today she is 92 and loves being at Harborlight House; says Anne, “I’m very fortunate.”

Anne is especially pleased with the renovations. Despite the disruption, she feels it was all worth it and cannot say enough about how courteous the construction workers were to residents.

“They were so tidy, so polite and respectful.” She is very happy with the expanded space in the dining room to better accommodate her walker as well as added space in her unit. She is very pleased to be able to use the kitchenette to make a light dinner or tea.

“It is so nice to feel a bit more independent again, having this little kitchen in my unit,” she explains. “You know, when you have to leave your home, you have to leave just about everything you always had and always did. I loved my home and it broke my heart to leave it. That’s why just to make my own tea or an omelet for myself has made me so happy.”

Anne is looking forward to being able to enjoy the newly created patio space outside Harborlight House, which she can safely access because of the new ramp.

Anne adds, “I just love everything about it here, it is so beautiful. The staff is wonderful and the renovation was done so well. Thanks to all the people who helped with this.”

Harborlight House Resident: Don
Don has been at Harborlight House for six years. Originally from Lynn, MA, he loves his life at Harborlight House, and even more so now with the expanded space, new dining room, and kitchenette. He likes to joke that he finally achieved the “Penthouse Suite”, as his room is on the third floor of Harborlight House.

“Having the chance to cook for myself now, it makes you feel good. It makes me feel like I am trusted to be independent again, and not always dependent on others all the time,” Don says. He enjoys being able to walk to downtown Beverly or toward the waterfront, and is very happy with the new patio at Harborlight House.

No stranger to hardship, Don worked in large grocery markets until two massive heart attacks. “I had to learn how to do everything all over again. I spent years in a wheelchair,” recalls Don. “Learn to walk, everything, but I did it. I never could have imagined then that I would be able to live on the third floor here at Harborlight House.”

Don is very happy with the renovations and is impressed that it appeared to go seamlessly, despite the size of the renovation. “The renovations were done so well here. The workers were helpful, friendly, were even concerned about the noise,” he says. “And the staff did so much for us to make it as good as it could be.”

Don plays bingo, enjoys day trips with other residents, and even puts up the Christmas tree in the lobby each December. He still cannot believe his good fortune. “This place is beautiful, and I don’t know what I would have done without it. Being able to come here changed my life,” says Don. “When I saw this room, I instantly loved it. Really, I still can’t believe how lucky I am.”
2016 IMPACT: FAMILY HOUSING

Family Home Renovation
One family at a time...

HCP’s unit on Dodge Street, Beverly underwent a complete renovation in 2016. A vacancy allowed HCP to make long-overdue and significant upgrades to this family unit. A combination of philanthropy and local financing allowed for extensive improvement to the 3-bedroom unit including upgraded kitchen, gut and rebuild of the bathroom, refreshed and upgraded interior and all new windows.

Of note is a unique collaboration with the North Bennet Street School (BOSTON) who used the unit as a teaching site, installing period-appropriate moldings and all new windows.

HCP also had volunteer assistance with painting (thank you First Church in Wenham, Beverly Bank and First Baptist Church in Beverly), and benefited from some creative fundraising efforts, such as a benefit blues concert and guitar auction. Upon completion the unit became home to a mom and her children, who struggled for years to secure an affordable, safe rental. The Dodge street project again reminds us that every unit, and every family, matters.

Thanks to Project Partners:
- Charlesbank Homes
- People's United Community Foundation of Eastern Massachusetts
- Cell Signaling Technology
- East Boston Savings Bank
- St. John’s Episcopal Church, Beverly
- North Shore Association of Realtors / MAR Charitable Foundation
- gimmeLIVE

2016 AWARDS

Inaugural Peter J. Gomes Service Award
On Sept. 11, U.S. Rep. Seth Moulton hosted the Peter J. Gomes Service Award Ceremony & Day of Service. During the meaningful 9/11 commemorative event, HCP’s Andrew DeFranza was named the recipient of the inaugural Peter J. Gomes Service Award, an award created by Congressman Moulton. Brian Gregory of Boston Private nominated Andrew for the prestigious award. Alongside five other distinguished finalists, Andrew was presented this recognition for his work furthering the mission of affordable housing on the North Shore.

The Peter J. Gomes Service Award is named for the late Reverend Professor Peter J. Gomes who for 40 years was minister at the Memorial Church of Harvard University and mentor to Congressman Moulton. The award is to be given annually to a Sixth District resident who “best epitomizes the qualities of integrity, compassion, and commitment to community, all traits foundational to Gomes’ teachings and legacy of service.”

Anne Gelbspan Partner in Community Award
Andrew DeFranza was honored by the Women’s Institute for Housing and Economic Development (WHED) of Boston. He was the recipient of the Anne Gelbspan Partner in Community Award at the WHED 2016 annual meeting, an award designated to a person who has worked to “create ‘community’ by bringing people, partners, organizations, and towns together in a common purpose to offer greater opportunity for all.” In accepting the award, Andrew (shown here with Anne Gelbspan) acknowledged that the work of housing happens thanks to “… our Board who invest their time, money and networks into this effort. our residents and supporters, our community leaders, and partners.”

Honors from Senior Care, Inc.
Andrew DeFranza and the work of HCP were honored by SeniorCare, Inc. of Cape Ann. HCP staff and board members enjoyed a wonderful evening Senior Care Inc’s 44th Annual Gala Celebration. The lovely event highlighted several local heroes who serve the elder community. Among the recipients was HCP’s Andrew DeFranza who was presented with the Board of Directors Community Partners Special Recognition Award as well as with a citation from State Senator Bruce Tarr.
GROWING CARING COMMUNITIES:
PROGRESS '16, '17 & BEYOND

HCP ENTERED INTO A “HOST AGREEMENT” with the Town of Hamilton
HCP is working in collaboration with the Town of Hamilton to site and create affordable housing for the community. Discussions are occurring in earnest to work toward an affordable housing solution that will be impactful as well as culturally and contextually competent for the community. As part of this effort, Hamilton created a “Host Community Agreement” which HCP has signed on to and which will help direct momentum on future collaborative projects.

MAPLE WOODS, Wenham
HCP is continuing to support the creation of an affordable, senior housing complex for people over the age of 62 in Wenham, for which permits have been unanimously approved. Upon completion of the appeals process, HCP will seek funding from local, regional, state and federal sources. This project will: 1) meet a need for affordable housing with onsite services for fixed income seniors, and 2) allow Wenham to reach the housing goal of getting over the 10% threshold for 40B.

BOSTON STREET CROSSING, Salem
HCP’s Salem project was among 29 in the state awarded Affordable Housing Development Funding. Boston Street Crossing is a Salem housing rehabilitation project that will offer housing for formerly homeless individuals. Boston Street Crossing will directly address a need for permanent supportive housing for formerly homeless individuals, a need identified by the Mayor’s Regional Homelessness Task Force. The buildings are located at 43 Boston Street (12 Units) and 179 Boston Street (14 Units), and Lifebridge of Salem will partner with HCP to provide case management and supportive services. Permits were secured in 2016.

GRANITE STREET CROSSING, Rockport
HCP has secured at 5 Granite Street, Rockport, the site of a former greenhouse operation to create 23 units of housing. To do so, HCP received more than $500,000 from CEDAC (Community Economic Development Assistance Corporation) to acquire the 1.3 acre site for the purpose of creating family and elderly housing. This is a redevelopment of an existing commercial site close to a commuter rail stop. The current plan is to create a mixed senior/family development. 17 supportive senior units; 6 family townhouses; 10% set aside for the formerly homeless. The result will be an excellent, contextually sensitive, re-use of a difficult site, that creates transportation-oriented and service enriched, multi-generational housing. We expect to incorporate a supportive service blended model leveraging the existing base of units at Pigeon Cove Ledges and Rockport High School Apartments. HCP worked extensively on the design with Granite Street neighbors in 2016.

FAMILY & INDIVIDUAL HOUSING, Beverly
HCP is collaborating with the City of Beverly on a proposal to build 60-80 units of affordable housing at the corner of Sohier and Tozer roads. Of those, 20% will be set aside for homeless families at 30% AMI, the remainder will be designated for individuals and families at 60% AMI or less. This effort is largely an outcome of a memorandum of understanding developed between Beverly, Salem and Peabody officials, promising that each community to create 25 units for families and 15 for individuals who are or at risk of becoming homeless.

More than Numbers...

Alberto (Berto) moved to an HCP property with his family when he was just 13. His parents sought to bring their boys from a difficult setting to a smaller community with safe neighborhoods, a vibrant faith community, and engaging schools. Berto spoke at an HCP Board of Directors’ meeting to share the impact of growing up in an HCP home. Here, we share some quotes from Berto’s talk that day.

On Family: “In my household there is my mom, dad, and my two little brothers. My mom… an associate graduate with a heart of gold; my dad… hardworking, rough and tough dad. My youngest brother is a confident, talented basketball player. My other little brother is a very understanding, self-actualized brother. As for myself, I’d like to consider myself a strong-minded, responsible and honest young man. All of these traits I’ve listed about me and my family were obtained and developed because of our opportunity to live in our housing…I wouldn’t have any of this if it wasn’t for Harborlight helping me and my family get into a great neighborhood, without the stresses of not being able to pay rent or skimping out on groceries. For that I can say I am truly blessed to be part of the Harborlight family.”

On Andrew, Executive Director of HCP: “The first day I met him I was about thirteen years old, he treated me as an equal, and as a kid talking to an adult, that’s huge that he was genuinely interested in what I was saying. Over the years I’ve gotten to know him better and build a better relationship with him; he really has made me feel like more than just a resident and on behalf of me and my family, I’d like Andrew to know that he is also a part of our family. I can wholeheartedly say Andrew is a caring, wholesome and great guy.”

In Closing: “I’m just one of the success stories in Harborlight’s on-going run for good housing and good communities. Help keep the success stories going by hopping aboard, anything counts. Thanks for listening... God bless.”

HCP DATA POINTS

Who:
• HCP supports housing for over 500 people
• 99% of HCP residents are below the North Shore median income
• 64% earn less than $30,000 per year
• 94% earn less than $15,000
• Over 600 on HCP Housing Waiting Lists

What:
• 22 Rental Properties
• 51 First Time Buyer Units
• 251 Affordable Housing Units for Seniors
• 30 Units of Affordable Supportive Living for Seniors
• 25 Affordable Family Rental Units
• 8 H.E.A.R.T. Home Units
• Acord Food Pantry

Where:
• 8 North Shore communities Beverly, Ipswich, Gloucester, Rockport, Marblehead, Wenham, Hamilton, Peabody, Salem.

More in the Pipeline:
• 26 Units for Formerly Homeless Individuals (Salem)
• 23 Units for Families and Seniors (Rockport)
• 60 Units for Seniors (Wenham)
• 60-80 Units for Seniors and Families (Beverly)

What else?
1. Inaugural Celebration of Communities’ Partnerships went with over 300 attendees.
2. State-house Lobby Days (sponsored by CHAPA and MACDC)
3. HCP Legislative Coffee attended for over 40 legislators/public officials present
27 HCP Resident Advisory Council (RAC) Members
Cell Signaling Technology, Inc. of Danvers hosted a barbeque at Turtle Creek and Turtle Woods. This has become an annual event for residents to enjoy great music, smiles, and conversation! Over 50 residents enjoyed a beautiful afternoon. The Cell Signaling crew went above and beyond, from the super little DJ, Rocco, who played great music, to grilling and table service, or to join a competitive game of bocce. We are so fortunate to have them part of the HCP family!

Children from Centerville School in Beverly brought joy and handmade Valentine’s Day cards to residents at Harborlight House. This special delivery made the day for our residents. Touching the hearts of our seniors with the unexpected and thoughtful effort, the children in grades 2, 5 and others created close to 100 Valentines. Our thanks to the teachers and parents who made this heartfelt project happen.

The Brookwood School of Manchester-By-the-Sea fostered a unique collaboration between a small group of students and our seniors at Harborlight House. The innovative six Brookwood School students who called themselves “D-Zign Girls” came to Harborlight House for several days with two teachers and a great idea; the science-based project involved problem solving and purposeful design using 3-D printing. The girls offered a presentation to residents on 3-D printing and interviewed them individually to identify a potential issue or need that might be resolved using 3-D design and printing. After some trial, error, and multiple prototypes, the effort resulted in the creation of useful items, such as easy-to-grab Bingo chips, utensil extensions, key holders, and spill catchers for a cup. But most importantly, it also brought forth lovely connections between the girls and our senior residents. The group and school were honored at the HCP Annual Celebration of Community Partnerships with our Service Partner Award. One resident expressed it this way: “I am so happy that you thought to come here and be with us. Sometimes it can feel like we’ve been forgotten. But you coming here and doing this for us is really something. It means a lot.” It was an outstanding experience for students and residents alike and was even captured by WGBH’s Design Squad Global film crew! We look forward to this continued collaboration with the Brookwood School.

We are grateful to Beverly Bank employees who organized a book drive for and delivery of novels for HCP properties. Thank you for keeping our reading shelves stocked!

Reps. Ann-Margaret Ferrante (5th Essex District) congratulates the Brookwood School’s D-Zign Girls for receiving HCP’s Service Partner Award at the 2016 Celebration of Community Partnerships.

The Spirit of “Community”
We are fortunate to have wonderful volunteers who enhance and enrich HCP. Whether it be for special projects or events, our volunteers embody the spirit of community.

Kind folks from First Baptist Church of Beverly, Beverly Bank, and First Church in Wenham braved some very hot and humid weather this past summer to assist the HCP crew with painting during the renovation of the unit at our Dodge Street, Beverly, property. Many hands lightened the load (and resulted in getting a family housed sooner)! Thanks for folks for showing up to plant and beautify the Harborlight House grounds once the patio and exterior were complete!

Our annual thanks! HCP’s own Resident Volunteer Crew from Turtle Creek and Turtle Woods enjoy a big thank you and a lunch at the Beverly Golf and Tennis Club for their time and effort in assisting HCP with mailings. Thank you, ladies!

Thanks to a thoughtful and generous donor, one of our residents received a much needed used car donation! Tony, a resident at Firehouse Place in Hamilton, is an avid local volunteer WHO has been paying it forward with his new wheels!

www.harborlightcp.org Please consider a legacy gift to HCP
**Earned Program Income**  $3,651,652

**Fundraising**  $678,065

**Interest/Other**  $128,009

**Total Income**  $4,457,726

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**Housing Development, Housing Operations, and Social Services**  $2,532,105

**Fundraising**  $220,141

**Administrative**  $236,702

**Total Expenses**  $2,988,948

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*The Change in Net Assets includes depreciation expense of $121,855. From this amount, Harborlight Community Partners also made $53,004 of principal payments for debt on supportive housing and loaned $500,000 to a property, Harborlight House, in support of its rehabilitation project. Furthermore, $615,497 of the Earned Program Income consists of deferred income recognized on the Harborlight House project, but not received as cash in 2016. Net cash flow after these adjustments can be calculated as follows:

Change in Net Assets  $1,468,778

Add: Depreciation expense  $121,855

Less: Funds loaned to Harborlight House  ($500,000)

Less: Deferred income related to Harborlight House  ($615,497)

Adjusted Change in Net Assets  $475,136

www.harborlightcp.org Please consider a legacy gift to HCP
The Roots of Our Support, Allows Us to Grow


donations:
- Merrimack Valley United Way of Mass Bay
- The Peter and Joan Johnson Fund
- The Nivens Family Fund
- Someone Else's Child
- Salem Five Charitable Foundation
- Foundation of Eastern Massachusetts
- Massachusetts Association of Family Foundations
- Howard P. Colhoun Donor Advised Fund at Charlestown Benevolent Fund, Charlesbank Homes
- Loring 1997 Charitable Lead Unitrust
- Caleb Loring, Jr. and Rosemary M.
- The Boston Foundation
- Treat Paine Metcalf Fund at The Boston Foundation
- Ansara Revolving Grant Fund, Donor Advised Fund at Ansara Fund of Essex County, The Boston Foundation
- Ansara Family Fund at The Boston Foundation
- Foundations and Corporations
  - A.J. Wood Construction, Inc.
  - Action Inc.
  -Associated Home Care Bank
  - Gloucester
  - Bovault Ambulance Service, Inc.
  - Beverly Bank
  - Beverly Garden Suites
  - Beverly Little Leagues, Inc.
  - Beverly Rotary Club
  - Beverly Shade Shoppe
  - BLW Engineers, Inc.
  - Boston Private
  - Brake & Clutch Inc.
  - Brookwood School
  - Cape Ann Savings Bank
  - Carroll E. Steele Insurance Agency, Inc.
  - Catalano Architects
  - CDG Benefits
  - Christ Church of Hamilton-Wenham Episcopal
  - Clean Solid Environmental Ltd.
  - Cohrhennick Boston Community Credit Union of Lynn
  - Cricket Press Inc.
  - Dawson's Sign Tech, Inc.
  - Dawson's True Value Hardware
  - DMS Design, LLC
  - Essex Community Foundation
  - Element Care
  - Essex County Community Foundation
  - Estate Law
  - Fairwind Lobster Company Inc.
  - Fiz, Vigt & Associates
  - Geoffrey H. Richon Co. Inc.
  - Gloucester Rotary Club
  - Glovsky & Glovsky, LLC
  - Greater Lynn Senior Services Inc.
  - Gregg Wilson Electrician
  - Groom Construction
  - Guitar Center
  - Hawthorne Hotel & Three Corners Realty
  - Hayden Systems
  - Helco Electric Inc.
  - IES Inc. Foundation for Savings
  - Italian Community Center
  - ITW Foundation 3 for 1
  - Matching Gift Program
  - James J. Welch & Co., Inc.
  - Kevin P. Martin & Associates, P.C.
  - Kerr and Co.
  - KIP Partners LLP
  - Landmark Structures Corporation
  - Laughlin Homes Inc.
  - Low Office of Judy Field, P.C.
  - Law Office of Julie Low
  - Leslie S Ray & Marcia C Ray Foundation Inc.
  - MA Independent Bankers
  - Marblehead Bank
  - Massachusetts Housing Investment Corporation
  - Meridian Associates
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