



### Harborlight Community Partners Working to Create & Preserve Affordable Housing

The mission of Harborlight Community Partners (HCP) is to collaborate with communities to cultivate just, equitable and sustainable housing opportunities, vital to the health and strength of the individuals and communities of our entire region. This calls us to not only create housing but also work to break through barriers to access and impact policies which contribute to housing scarcity. HCP provides affordable housing in nine communities which include: Beverly, Ipswich, Hamilton, Wenham, Peabody, Marblehead, Salem, Rockport and Gloucester.

## Community Investment Plan Goals (CIP 2018-2020)



**GOAL: Provide high quality operation or support for HCP's current North Shore portfolio** of 392 homes, providing housing for close to 600 people, ensuring residents have safe, respectable, affordable places to live that are well maintained and are supportive service-enriched. This includes property management and long term asset management for all properties. This goal ensures cities and towns have decent, affordable housing, creating space for low-income families, neighbors, and individuals to live with dignity.

**GOAL: Develop and/or preserve affordable housing in the region**, such that more people who need affordable housing will be able to access it within in the HCP footprint. Cities and Towns will maintain existing units in subsidized housing inventory and *add* units to inventory. Collectively there will be more units of housing in the region for their citizens. Community members have housing options in more places on the North Shore.



**GOAL: Improve stakeholder participation** in the strategic planning and governance of HCP and associated properties. HCP residents will continue to have the ability to influence existing HCP property management, the provision of new HCP units, and any strategy HCP might engage in for housing advocacy or planning. Likewise, HCP housing will be improved. Stakeholder participation will benefit residents in supporting user-centered advocacy to influence the creation of varied types of affordable housing needed (i.e. homeless housing, more family housing, and the like).

**GOAL: Support the utilization of fallow local housing capital (CPA, Trusts).** Fallow money will be turned into housing in that funds that are held locally can be put into action so more units are created, and more people in need will benefit from an affordable home. Local groups who are building up capital without the ability to use it will be able to put it into action and create units. This housing will help communities meet their specific local goals while also meeting housing goals of the region.



**GOAL: Provide first time homebuyer support on the North Shore with First Time Homebuyer Education.** If possible provide some modest first time homebuyer financial assistance to buyers below 80% AMI and/or explore partnerships which support financial counseling. Work with a collaborative partner to offer homebuyer instruction such that local first time potential homebuyers are well informed and have local access to such instruction without having to travel significant distances which are prohibitive.

**GOAL: Encourage, educate, and/or assist local municipal affordable housing groups** and associated municipal staff in community based affordable housing efforts to assist cities and towns to better meet affordable housing goals. Cities/Towns will not only be better able to meet housing goals, they will be supported to deal with problems as they arise (they may lack capacity to manage). They will be able to address in some ways fair housing problems and discrimination rooted in historic zoning and financing patterns.

