2018 ANNUAL REPORT

Housing Assistance
Celebrating 45 YEARS of Building Communities & Hope

HOPE LIVES HERE
Housing Assistance Corporation was founded in 1974, providing shelter, affording housing, weatherization and other housing services to more than 175,000 low- and moderate-income residents of Cape Cod, Martha’s Vineyard and Nantucket.

Our vision is a community in which everyone is stably housed so that they can live the life they want to live and contribute to a thriving year-round community. Our mission is two-fold: to deliver housing and services that meet the needs of our local community and limit our impact on natural resources; and to engage in responsible economic development that generates jobs, stabilizes housing and strengthens the community.

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High Meadow Townhomes, the third phase of our affordable housing development in Bourne, opened in 2018, adding 44 critically needed affordable rental units to our region’s housing inventory.
Housing Assistance Corporation was founded in 1974 as a pilot project to test rental assistance vouchers as a way to support the year-round community here on Cape Cod. Over the years, we have played an important role in attracting government funding to the region as we took on the challenge of implementing new federal and state housing service programs, as well as creating unique programs of our own.

Over the past year, I am proud of the work my staff and board have done to build up the foundation of the organization—strong, efficient programs that help house our most vulnerable neighbors, as well as to carry on the tradition of innovation. Our report, Housing on Cape Cod: The High Cost of Doing Nothing, our housing training for municipal officials, and advocacy training for local residents have reinvigorated the discussion about the housing crisis on Cape Cod and inspired new partnerships united behind solutions. Today, environmental and business leaders are working alongside housing advocates on solutions that can protect our environment, preserve the character of our communities, and add housing that will support our year-round workforce.

Housing Assistance remains committed to helping our homeless and low-income neighbors. More than 5,000 people were served through our four family homeless shelters, our homeless outreach and prevention programs, our rental assistance vouchers, and free energy efficiency and education programs. In addition, last year we were delighted to complete construction on 44 new units of affordable housing, High Meadow Townhomes in Bourne. This is the third phase of our affordable housing project in Bourne that has added 117 critically-needed affordable homes to our region.

Thanks to the generous support of our donors, strong collaboration with local partners, and the talent and dedication of our staff, Housing Assistance is in a strong position to leverage our experience with housing challenges and our knowledge of current opportunities to help build a strong future for our region.

Thank you for joining us in this important endeavor!

Alisa Magnotta Galazzi, Chief Executive Officer
Housing Assistance offers a full continuum of housing programs and services throughout Cape Cod & the Islands. In 2018 we served over 5,000 clients through education, stabilization, prevention and services for the homeless.
HOUSING IS THE FOUNDATION

PREVENTION

Homeless Outreach – Provides outreach, case management and housing search for individuals who are homeless or at risk of homelessness.

Family Shelters – Housing Assistance runs four homeless shelters for families on Cape Cod.

Homeless Prevention – Provides urgent financial assistance for people who are at risk of becoming homeless with the goal of keeping families and individuals in their existing homes and preventing them from entering the shelter system.

749 families & individuals served last year

STABILIZATION

Family Self Sufficiency & Rental Assistance – Offers a five-year mentoring program for families receiving a rental voucher.

Energy, Efficiency & Home Repair – Offers programs to reduce energy costs and provide home repairs for low-income homeowners and renters.

Housing Development – We have developed more than 550 rental and homeownership units across the Cape and Islands.

2,521 families & individuals stabilized last year

EMPOWERMENT

Consumer Education & Workshops – Our counseling and educational offerings give people the resources they need to get housing, stay housed, and further their lives.

Housing Institute – Working with Community Development Partnership, we are educating local officials about the creation of affordable housing on Cape Cod.

Advocacy – We work with our legislative delegation to bring more resources to the region. Locally, we are training people to speak up for attainable housing.
Engaging Community in Housing Solutions

When Housing Assistance and Community Development Partnership launched the Cape Community Housing Partnership in 2017, the message was clear – we can’t solve the region’s housing crisis alone. Together we have educated more than 240 municipal officials through the Cape Housing Institute about ways they can play a role in moving affordable housing development forward in their communities.

Thanks to our Cape Housing Advocacy Training, we have also given nearly 75 residents, from all corners of the Cape, the tools, resources, and support they need to speak up in favor of housing projects and programs in their towns.

In March, 24-year-old Tyler Barron attended advocacy training because he understands his voice matters and he’ll have to use it if things are going to change. Having grown up in Falmouth, he hopes to remain here, only if he can find a decent job that can cover the region’s high cost of housing.

“If I continue to live here, I need to find a job that provides for me in a way that I’m not paying more than 30 percent of my income to housing.” – Tyler Barron

Doing so is becoming increasingly difficult for year-rounders of all ages and income levels on the Cape. Our recent report, Housing on Cape Cod: The High Cost of Doing Nothing, shined a spotlight on the region’s housing crisis and our advocacy trainings show people how they can support housing solutions that work for our year-round community.

Exploring Innovative Programs to Add Housing Inventory

Even some of our smaller government funded projects have taken as long as 15 years to complete. Today we are embracing new approaches that can significantly reduce the length of time it takes to add to the region’s housing inventory.

Last fall, Housing Assistance launched its Rent 365 program which provides a $1,000 incentive to homeowners who are willing to rent out their second homes on a year-round basis. We also provide landlord support, including access to attorneys in drawing up leases as well as referrals to property management companies.

By converting existing underutilized seasonal properties into year-round rentals, we have been able to quickly and inexpensively add housing inventory. To date, we have received over 75 inquiries and 17 homeowners have agreed to participate in Rent 365.

Our agency is also looking to add inventory by encouraging residents to support changes in their town’s bylaws allowing for Accessory Dwelling Units (ADUs), commonly known as in-law apartments. The Cape Cod Commission has drafted a model ADU bylaw that limits the number of bedrooms to current permits. There is no concern about ADU’s negatively affecting wastewater issues or community character.

These additional initiatives are providing exciting short-term gains in regional housing initiatives and we encourage everyone to get involved!

Hope for the Future of Cape Cod

With Cape towns expected to receive a substantial influx of revenue from the new short-term rental tax, municipal leaders have a once-in-a-generation opportunity to plan for the region’s long-term infrastructure needs. Housing Assistance has joined several organizations in forming the Future Cape Cod Coalition to ask municipalities to set aside a portion of that revenue to address Cape Cod’s needs in housing, wastewater, broadband, transportation, and competitive marketing.

“We have one opportunity to ensure new revenue is used for long-agreed-upon, yet chronically underfunded infrastructure and community investment that Cape Codders need to thrive, now and into the future,” – Housing Assistance CEO Alisa Magnotta Galazzi

Other coalition members include The Association to Preserve Cape Cod (APCC), the Cape Cod Chamber of Commerce, and the Cape Cod & Islands Association of REALTORS® (CCIAOR).

The coalition crafted a model bylaw to allocate a portion of the revenue from the new rental tax to be used exclusively for long-term investments.

Residents are encouraged to sign an open letter to local leaders at www.futurecapecod.com.
Continuing a Strong Tradition of Affordable Housing Development

As the largest developer of affordable housing on Cape Cod, Housing Assistance has a proud history of adding to the region’s much-needed inventory. We’ve built more than 550 units since our inception, and over the next three years, we have plans to construct another 97 apartments across the Cape.

“Our goal is to have some variety of project in our housing development pipeline,” said Director of Housing Development and Planning David Quinn. “They will be a combination of tax credit projects where we may partner with another organization like POAH or smaller developments like we’re doing with Ridgewood in Hyannis.”

**LOFTS AT 57 (HYANNIS)**
Located on Ridgewood Avenue in Hyannis, construction on the Lofts at 57 is slated to begin spring of 2019, with all units occupied by year’s end. The project is a model “pocket neighborhood” with a mixture of two affordable apartments and six market-rate, workforce apartments within walking distance to local businesses. The mix of deed-restricted and market-rate apartments qualifies the project for traditional construction financing, which enables us to complete the project on a shorter time line than traditional government-financed projects.

**FORWARD AT THE ROCK (DENNIS)**
In 2014, Kathy and John Ohman reached out to Housing Assistance seeking its help with building affordable housing for adults with autism on a 4.9-acre parcel of town-owned land on Hokum Rock Road in Dennis. Since that time, Housing Assistance has served as a development consultant for the project which will consist of a total of eight units in one building that will also house a common kitchen, living, and recreation area for residents. Dubbed FORWARD (Friends Or Relatives With Autism And Related Disabilities) at the Rock, development is expected to begin late spring 2019.

**BREWSTER WOODS (BREWSTER)**
Fresh off the recent completion of a 117-unit mixed housing development in Bourne that included High Meadow Townhomes, Clay Pond Cove, and Canal Bluffs, Housing Assistance and the Preservation Of Affordable Housing (POAH) are teaming up once again on another large project.

Consisting of 30 apartments, Brewster Woods will house residents earning 60 percent or less of the Area Median Income (AMI). The two organizations have applied for funding to the state through the Low-Income Housing Tax Credit (LIHTC) program.

**CAPE VIEW WAY (BOURNE)**
Housing Assistance and POAH will continue their efforts to address the housing needs at the region’s gateway with Cape View Way, a 51-unit development located in Sagamore. The Bourne Housing Authority awarded the development to the two agencies in the beginning of 2019. The next step will be the design and permitting process for a development which will serve those making at or below 60 percent AMI.
CLIENT STORIES

Family Self Sufficiency Program Helps Clients Build Future

“Thank you for this program. You changed my life,” Moriya Smith told Housing Assistance staff at the beginning of April when she was celebrating her graduation from our Family Self Sufficiency (FSS) program. A single mother of three, Moriya entered our program in September 2016.

As a Section 8 housing voucher holder, Moriya was eligible for the FSS program, in which participants commit to a five-year plan of reaching goals to increase their income and financial stability. In return, they can receive incentives, such as an escrow savings program and a bonus for giving up their housing voucher to buy a house. For Moriya, who was a certified nursing assistant studying to become a registered nurse, it was a perfect fit.

Moriya has earned her associate’s degree in nursing from Labouré College in Milton. She also received a competitive One Family Scholar grant, which is given to low-income single parents to further their education. Moriya is now working towards her bachelor’s degree with the goal of one day becoming a family nurse practitioner.

Earlier in her life, Moriya found herself homeless, forced to enter a shelter. Her journey to self-sufficiency has been difficult, but her commitment to the program has paid off. Moriya will use the more than $14,000 she earned from the FSS program towards the purchase of her first home in Dennis.

“Even as an adult I maintained a diary and in it, I wrote down one of my dreams was to become a nurse and the other was to buy my own home,” she said. “Both of those came true. All I wanted and what was most important to me was becoming self-sufficient so I would be able to take care of my family.”

Education Workshops Provide Pathway to Homeownership

Growing up in Belmont, Michael Fields used to vacation on Cape Cod when he was a kid. “The Cape holds special memories for me,” he said. Thanks to the help of Housing Assistance, Michael and his fiancée will now be able to give their two-year-old son the opportunity to create his own special memories here on the Cape.

After taking our First-Time Homebuyer workshop last summer, the pair worked with our real estate department, Cape Community Real Estate, to purchase a home in West Yarmouth they had been renting for nearly three years.

“The employees at Housing Assistance were unbelievable,” said Michael. “They were very willing to take the time to walk me through everything so it was easy to understand.” Since purchasing their home, the couple have taken our Home Forever Post-Purchase workshop and have plans to take our Money Matters class, both of which are taught by Director of Education and Engagement Cheryl Codair.

Michael, a select banker at Santander Bank, said that buying his first home has given him “a sense of security and stability,” he said. “Everybody wants security in their job and their home. Owning your own place provides comfort and peace of mind. It is a great feeling to know you own this.”

Annual Big Fix Transforms Lives

At one time in her life, Sheila Bowen loved to be outside, working in her yard. However today, Sheila is on oxygen 24 hours a day and she can no longer do many of the things she loves.

That is why Sheila was so moved when nearly a dozen volunteers descended upon her Harwich home to help with a few of those small repairs and yard clean-up tasks she is unable to do on her own.

“This is a treat,” Sheila said as she watched them spruce up the yard of the home, where she has lived for the past 37 years. “It is where my kids grew up,” she said.

During the Big Fix day of service, 340 volunteers spent their time giving back to 17 homeowners not unlike Sheila. Some were seniors, some were veterans, and some were disabled. It’s a testament to our caring community that hundreds of volunteers turn out each year at the Big Fix to help their neighbors.

Volunteers benefit from the sense of community built during the events as well. That morning, Housing Assistance CEO Alisa Magnotta Galazzi noted, “When you go to the site, take a mental note of what it looks like before and what it looks like after. You’re going to see how the power of a community coming together can transform a life and transform a house.”


The financials below represent Housing Assistance Corporation’s expenses and revenues for the fiscal year beginning July 1, 2017 and ending June 30, 2018. Audited statements are available on our website.

### 2018 Annual Report Finance Overview

<table>
<thead>
<tr>
<th>REVENUE</th>
<th>FY2018 From Audit</th>
<th>FY2018 Percentage</th>
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<tbody>
<tr>
<td>Contributions</td>
<td>$822,135</td>
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<tr>
<td>Grants</td>
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<td>In-Kind Contributions</td>
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<td>Program Fees &amp; Reimbursements</td>
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<tr>
<td>Low-Income Rental Housing</td>
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<td>Developer’s Fee from 15 year Sachem’s Path Project</td>
<td>$1,200,000</td>
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<tr>
<td>Other – Real Estate Services Fees &amp; Rental Income</td>
<td>$929,763</td>
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<td><strong>TOTAL REVENUE</strong></td>
<td><strong>$25,152,584</strong></td>
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<table>
<thead>
<tr>
<th>EXPENDITURES</th>
<th>FY2018 From Audit</th>
<th>FY2018 Percentage</th>
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<tr>
<td>Program Services</td>
<td>$21,700,131</td>
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<tr>
<td>Administration</td>
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<td>Fundraising</td>
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<td><strong>TOTAL EXPENDITURES</strong></td>
<td><strong>$24,251,440</strong></td>
<td><strong>100%</strong></td>
</tr>
</tbody>
</table>

“Being at Angel House, I have gotten my hope back… Angel House helped save my life.” – Beth, Angel House client
Our Loyalty Circle recognizes committed donors who support Housing Assistance with gifts of any amount consecutively for ten or more years.

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Cape Cod & Islands Association of Realtors
Cape Cod Beer
Cape Cod Community Media Center
Cape Cod Moves
Cape Cod Potato Chips
Cape Cod Winery
Cape Destinations
Cape Tip Seafood Market
Captains Golf Course
Catania Hospitality Group
Centerville Pie Company
Chad Lohr
Church of the Messiah
Comcast
Cotuit Center for the Arts
Cranberry Jewelers
Cuffy’s
Daily Brew
Dennis Union Church
Dolphin Fleet Whale Watch
Eastbay Management, Inc.
Embargo
Falmouth Jewish Congregation
Freeman Law Group
Fresh Ketch
Gray Gable Market
Green Spot Garden Center
Hair Cuttery
Hanlon Shoes
Harbor Church
Harley Owners Group
Harwich DPW
Heritage Museum and Garden
Holly Ridge Golf Course
Holy Cow
Home Depot Foundation
Horizons For Homeless Children
Hyannis Whale Watcher Cruises
Hy-Line Cruises
Infinity Fitness Company
Island Queen
John C. Ricotta & Assoc., Inc.
John Wesley United Methodist Church
Karen Rinaldo Gallery
Knights of Columbus
Knockout Pizza
Lambert’s Rainbow Fruit
Lindsey’s Restaurant
Lobster Trap
Marianne Sullivan
Maxwell & Co.
Meazza Luna Restaurant
Minuteman Press
Modern Mix
Moonakis Café
Narragansett Brewing Company
Nauset Disposal
Nauset Lantern Shop
New Seabury Country Club
Ninety-Nine Restaurant
North Falmouth Congregational Church
Oak Ridge School
Ocean Edge Resort & Golf Club
Osterville Men’s Club
Osterville United Methodist Church
Our Lady of Victory
Pajama Program
Plainville Christian Church
Plymouth Plantation
Pocasset Golf Club, Inc.
Poland Springs
Polar Cave Ice Cream Parlour
Pro Events, Inc.
Puritan Cape Cod
Quarterdeck Restaurant
Quashnet Valley Country Club
Red Face Jacks Sports Pub
Red Nun in Dennis Port
Riverway Lobster House Restaurant
Robert B. Our Co., Inc.
Roche Brothers
Ron Winner
Ryan Family Amusement Co.
Salon 151
Sam’s Family Restaurant, Inc.
Sandwich High School
Sandwich Mother’s Club
Sandwich Women’s Club
Scargo Pottery & Art Gallery
Sea Crest Beach Hotel
Sea Dog Brew Pub
Seafood Sam’s
Seaside Pediatrics
Silver Lounge Restaurant
Sleep Number
Snow’s Home & Garden
Soprano’s Ristorante
Spencer Hallett Plumbing & Heating
St. Francis Xavier Church
St. Francis Xavier Prep School
St. John the Evangelist
St. John’s Episcopal Church
St. Michael the Archangel Orthodox Christian Church
St. Peter’s Episcopal Church
St. Pius X School
Stanley Steemer Carpet Cleaning
Starbucks’ Falmouth
Starbucks’, Hyannis
Starbucks’, Mashpee
Steve & Sue’s Par-Tee Freeze
Stop & Shop, Harwich
Swift Memorial United Methodist Church
Sysco Boston
Terry’s TV & Appliances
The Green Spot Garden Center
The Lanes Bowl & Bistro
The Portside Tavern
Trader Ed’s Restaurant
Undercover Tent & Party
Unique Boutique
Upper Cape Apostolic Church
Valley Farm Community Garden
Village Trading Company
White Cliffs Country Club
Whole Foods
Wianno Club, Inc.
Woods Hole Golf Club
World Telecom
Wynn & Wynn, PC
Housing Assistance Corporation
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