In 2019, our Walk for Hope in Hyannis and Falmouth raised awareness and funds to help prevent homelessness.

Housing Assistance Corporation was founded in 1974. Since then, we’ve provided shelter, affordable housing, weatherization, financial literacy classes, and other housing services to more than 180,000 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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Linda Zammer, Zammer Hospitality Group

Alisa Magnotta gave a TEDx Talk in September 2019 which advocated for changing zoning so we can build the housing needed by today’s Cape Codders.
Housing Assistance is committed to the vision of our community as one where everyone can have a safe and stable place to call home. Without a secure place to live, it is incredibly difficult for anyone to continue their education, care for their health, or save for a rainy day or a big dream.

Thanks to our generous donors, Housing Assistance holds out a helping hand to our most vulnerable neighbors, people living in the woods or on the streets as well as those at-risk for homelessness. Last year, more than 5,000 people in the region came to us for services that included solving a housing crisis, developing financial skills, receiving an energy audit, and becoming a first-time homebuyer.

We’re committed to solutions that address the root causes of housing instability. We have a shortage of housing in our region that drives up prices so that more of our neighbors are living one or two paychecks away from homelessness. There is not enough housing that our year-round residents can afford. But it does not have to be this way.

Towns have specific outdated policies, such as the overuse of single-family zoning, that are contributing to our housing crisis. The good news is that we can change those policies. We need to think and act differently about housing to change the course of our future. It's time to stop talking about our housing shortage and take action.

We are seeing big shifts in the way that people are talking about housing and the need for it. It's no longer a problem for “those” people. It’s a problem for all of us who want to see a thriving year-round economy. Towns are considering rezoning and committing more funds to developing affordable housing. More residents are attending town meetings and speaking up in support of housing. Let’s keep the momentum going in the right direction. There’s a place for all of us to shape the future of our region.

Thank you for your support in building a strong foundation for our community! Big dreams begin with housing!

Alisa Magnotta, Chief Executive Officer
Peter Muise, Board Chair
Housing Assistance offers a full continuum of housing programs and services throughout Cape Cod & the Islands. In 2019 we served over 5,000 clients through education, stabilization, prevention and services for the homeless.

**Home Ownership Assistance & Education**
Affordable housing lotteries, resale of deed-restrictive homes, and workshops in financial literacy, Money Matters, and pre- and post-purchase. We also educate community members through the Cape Housing Institute and Advocacy Training.

**Rental Assistance**
Federal and state rental subsidies for families, veterans, disabled individuals and seniors, and supported housing.

**Project Prevention**
Rental and mortgage assistance to prevent families and individuals from becoming homeless or to move them out of shelter.

**Energy Conservation & Improvements**
Weatherization, heating system repair, and energy audits.

**Housing Units**
New housing added or approved for development.

**Family Shelters**
415 Families
Including 219 youth

**Homeless Outreach**
276 Individuals

**Housing Information**
2,809 Households
Counseled by intake staff
**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.

**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. We have 136 rentals in development.

**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** – In the past year, more than 150 municipal officials and community leaders attended our Cape Housing Institute trainings to learn strategies to promote more housing diversity and affordability.

**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.

1,298 homeless prevention clients served

3,130 families and individuals stabilized
Housing Institute & Advocacy

Our communities are changing and our local housing policy decisions help shape those changes. That’s why Housing Assistance presents the Cape Housing Institute, a series of trainings and workshops for municipal officials with the primary goal of creating more of the type of housing that today’s Cape Codders need.

In the fall of 2019, nearly 100 municipal officials, community leaders, and realtors from 15 Cape Cod towns participated in the institute’s day-long training. Town-specific case studies as well as expert presentations by town and regional housing leaders, wastewater experts, and affordable housing management companies gave participants practical strategies to solve the housing crisis.

“It’s time we get back in the business of housing production. In a single generation, we’ve cut in half our housing production. It’s a big issue for our economic competitiveness.”

— Massachusetts Secretary of Housing & Economic Development Mike Kennealy, speaking at the 2019 Cape Housing Institute.

Like other regions, Cape Cod suffers from a “missing middle” in its housing market—a severe lack of smaller one- and two-bedroom rentals in walkable village centers that are desired by our region’s workforce, young professionals and seniors wanting to downsize. Strategies to promote the development of more of this type of housing include: supporting the creation of more Accessory Dwelling Units (ADUs), redeveloping commercial property as residential housing, zoning reform for greater density in village centers, ‘top-of-shop’ apartments, and form-based code.

Rent 365

In an effort to urgently create more year-round rental inventory, Housing Assistance launched its Rent 365 program to determine if small incentives could convince seasonal homeowners to rent their property on a year-round basis. There are thousands of homes on Cape Cod that are used only a couple of weeks a year, or not at all.

In the first year of the program, 26 seasonal homeowners have converted their property to year-round leases, quickly adding critically-needed rental units without picking up a hammer. In the pilot phase of the program, we offered a $1,000 incentive to seasonal homeowners who converted to year-round leases, and we offered landlord support, including access to attorneys in drawing up leases and referrals to property management companies.

Based on the initial success of the program, we will be expanding Rent 365 over the next year, recruiting more landlords to participate and providing more resources to ensure landlord and tenant success.

Add-On Apartments

Accessory Dwelling Units (ADUs), also known as mother-in-law or carriage house apartments, have the potential to quickly add the small rental units that our region needs, while at the same time allowing homeowners to make the most of their asset by generating rental income.

Housing Assistance is encouraging residents to support changes in their town’s bylaws to make it easier for homeowners to build Accessory Dwelling Units. The Cape Cod Commission has drafted a model ADU bylaw that limits the number of bedrooms to current permits, so there is no concern about ADUs negatively affecting wastewater issues or community character. It’s a win-win for homeowners and for the community!
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 few years, we have plans to construct another 136 apartments across the Cape.

**LOFTS AT 57 (HYANNIS)**
Located on Ridgewood Avenue in Hyannis, the Lofts at 57 will create a “pocket neighborhood” with a mixture of two affordable apartments and six market-rate apartments within walking distance to local businesses. Opening spring of 2020, the mix of deed-restricted and market-rate apartments qualified the project for traditional construction financing, which enabled 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, we broke ground on the development in 2019.

**BREWSTER WOODS (BREWSTER)**
Housing Assistance and the Preservation Of Affordable Housing (POAH) are teaming up to develop Brewster Woods, 30 rental apartments that will house residents earning 60 percent or less of the Area Median Income (AMI). This multi-year project will be funded through the state through the Low-Income Housing Tax Credit (LIHTC) program, and has already attracted another $1.68 million in state funding for infrastructure to support the new housing.

**CAPE VIEW WAY (BOURNE)**
Housing Assistance and POAH have already created 117 mixed income units in Bourne, and now are moving forward with Cape View Way, a 51-unit development located in Sagamore, which will serve those making at or below 60 percent AMI. 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.

**FALMOUTH ROAD (MASHPEE)**
In 2019, Housing Assistance and POAH were selected by the Town of Mashpee to develop 39 units of affordable family housing on a town-owned parcel. The project will consist of three separate buildings each with a mix of one-, two-, and three-bedroom units. Our team is working closing with the Housing Trust and town staff to finalize the initial design and prepare for permitting, which will begin in early 2020.
Native Cape Codder Becomes First-Time Homeowner

Born and raised on Cape Cod, Daniel Coburn was delighted last year when Housing Assistance helped him realize a dream of owning his own home in this place that he loves. It all started when Daniel took our First-Time Homebuyer class. What did he learn? “Buying a home is a lot more expensive than it looks,” he said. However, Daniel also learned there are deed-restricted affordable homes that are offered at a reduced sale price to people who meet income guidelines. The median sales price for a single-family home on Cape Cod is $450,000. Like many year-round Cape Codders, Daniel had a longtime steady job as a landscaper and good credit, but he did not make enough to purchase a market-rate home.

When a deed-restricted home in Yarmouth came up for sale, Daniel sent his application to our in-house Realtor Gael Kelleher. Not long after, he was approved to buy the home. “It feels good owning my home,” Daniel said. “It is just a big step in a life and it feels like I am moving on. Gael was so helpful and nice. I couldn’t have done it without her.”

From Homeless to Shelter to Home

At the beginning of June 2017, Aamal was born. His name means “hope” in Arabic which is fitting, considering that is exactly what his mother Vanessa was seeking when she entered our Carriage House shelter three weeks later.

While in shelter, Vanessa was able to focus on practical life skills, such as fixing her credit, which she would need once she moved into permanent housing. “In the end, you have to keep it in your head that your main goal is stability for you and your family,” she said.

Big Fix-A-Thon Makes Big Impact

For much of his life, Gerry Tierney has been a helper. He volunteered his carpentry skills during our Big Fix-A-Thons in Bourne, Harwich, and Falmouth. A retired registered nurse, he was a member of the Parish Nurse Ministries of Cape Cod, organizing CPR classes at area churches. And he has donated his home-grown vegetables to local food pantries on the Cape.

But when Gerry had triple bypass surgery last June, followed by a stroke two days later, all his service projects were put on hold so he could heal. Shortly after he got out of the hospital, Gerry learned that he and his wife were chosen as one of 16 recipients of last year’s Big Fix-A-Thon in Barnstable. “It was so uplifting,” he said.

On October 5, Big Fix-A-Thon volunteers fixed the front steps, repaired and painted his deck, repaired the outdoor fence, and tidied the yard. “We are really humbled by this,” Juliet said. “The fact that you are willing to help us with these things gives us a breath of fresh air and it’s wonderful to see the house taken care of.”
The financials below represent Housing Assistance Corporation’s expenses and revenues for the fiscal year beginning July 1, 2018 and ending June 30, 2019. Audited statements are available on our website.

### 2019 Annual Report Finance Overview

#### REVENUE

<table>
<thead>
<tr>
<th>Description</th>
<th>FY2019 From Audit</th>
<th>FY2019 Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Contributions</td>
<td>$1,019,744</td>
<td>4%</td>
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<tr>
<td>Grants</td>
<td>$383,181</td>
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<tr>
<td>In-Kind Contributions</td>
<td>$42,242</td>
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<tr>
<td>Program Fees &amp; Reimbursements</td>
<td>$22,317,980</td>
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<tr>
<td>Low-Income Rental Housing</td>
<td>$888,868</td>
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<tr>
<td>Other – Real Estate Services Fees &amp; Rental Income</td>
<td>$1,449,964</td>
<td>6%</td>
</tr>
<tr>
<td><strong>TOTAL REVENUE</strong></td>
<td><strong>$26,101,979</strong></td>
<td><strong>100%</strong></td>
</tr>
</tbody>
</table>

#### EXPENDITURES

<table>
<thead>
<tr>
<th>Description</th>
<th>FY2019 From Audit</th>
<th>FY2019 Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Program Services</td>
<td>$23,079,747</td>
<td>91%</td>
</tr>
<tr>
<td>Administration</td>
<td>$1,603,350</td>
<td>6%</td>
</tr>
<tr>
<td>Fundraising</td>
<td>$690,536</td>
<td>3%</td>
</tr>
<tr>
<td><strong>TOTAL EXPENDITURES</strong></td>
<td><strong>$25,373,633</strong></td>
<td><strong>100%</strong></td>
</tr>
</tbody>
</table>

“This is the best apartment I ever had,” said Robert Evers, a retired truck driver who was able to move into subsidized senior housing with our help. “I wouldn’t be here if it wasn’t for Housing Assistance.”
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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RogersGray*
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Woods Hole Foundation, Inc.
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Bennett Charitable Foundation
Birmingham Foundation
Cape Cod Five Cents Savings Bank
Cape Cod Community Media Center
Dawson Solutions Inc.
Dellbrook/JK Scanlan
Eldredge & Lumpkin Insurance Agency, Inc.
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First Congregational Church of Falmouth
First Congregational Church of Yarmouth
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John B. Tew Family Fund of the Cape Cod Foundation
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Oceanside Restoration
Polhemus Savery DaSilva, Architects
Prime Motor Group*
PSD Fund for Working Families of the Cape Cod Foundation
R J Franey Mechanical Services, Inc.

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The Valle Group, Inc.

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Bourne United Methodist Church
Cape Business Publishing Group
Cape Cod Paper Company, Inc.
Cape Cod Stone
Cape Cod Title & Escrow
Community Networks Corporation
Cotuit Solar Heat & Hot Water
Federated Church of Hyannis

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Bourque Heating & Cooling Co., Inc.
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Cape Cod Wave
Classic Cape Restorations & Gardens
The Daily Paper
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Falmouth Toyota, Inc.
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Monomoy Fuel Co.
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St. David’s Episcopal Church
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West Yarmouth Congregational Church
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Mashpee Women’s Club
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Olde Cape Cod Insurance Agency, Inc.
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Pizza 1 and Subs 2
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United Way of Massachusetts Bay and Merrimack Valley, Inc.
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State Farm
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Pickart Family
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Peter Princi
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Eleanor Weller
David Willard
Lois and Rick Wrightson

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A Chapman Bailey
Ruth and Jack Bechtold
Carol Bellis
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<td>Michelle Hunt</td>
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<td>Caroline Inman</td>
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<tr>
<td>Ed Jarosz</td>
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<td>Ambrose Jearld and Anna Martin-Jearld</td>
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<td>Christine Jenkins</td>
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<td>Susan Jenkins and Ricky Herring</td>
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<td>Lorraine S. Johnson</td>
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<td>Priscilla A. Jones</td>
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<td>Thomas Judd</td>
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<td>Paul and Marcia Karhu</td>
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<td>Laurie Kaye</td>
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<td>Martha Kenney</td>
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<td>Deborah L. Kerr</td>
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<td>Ernest and Nelly Kinas</td>
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<td>Paula King</td>
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<td>Rachel Kirchgesner</td>
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<td>Karen Mazza</td>
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The Housing Legacy Fund was established with the Cape Cod Foundation in 2018 to ensure reliable resources are available to protect and preserve our year-round communities through stable housing. The principal is invested to generate income so Housing Assistance has future resources to implement its mission – preventing homelessness, stabilizing families, and empowering economic mobility.

A contribution to the Fund is a great way for your gift today to keep giving to future generations.

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