Housing Assistance

# 2022 ANNUAL REPORT

## IN MEMORIAM

*Housing Assistance board chairman Peter Muise passed away on July 6, 2022, after a long battle with cancer and post-transplant complications.*

*Peter will be remembered for his kind, curious, and enthusiastic leadership. He worked closely with Alisa Magnotta when she became Housing Assistance's CEO, and the two were in lockstep over the course of his tenure.*

*We are grateful for the work of Ray Tamasi, who served as interim chair.*

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2022 was another busy year at Housing Assistance. In addition to helping more than 6,200 people with housing needs and services, we launched several innovative programs and initiatives with help from our partners, supporters and donors.

Our top accomplishments in 2022 included:

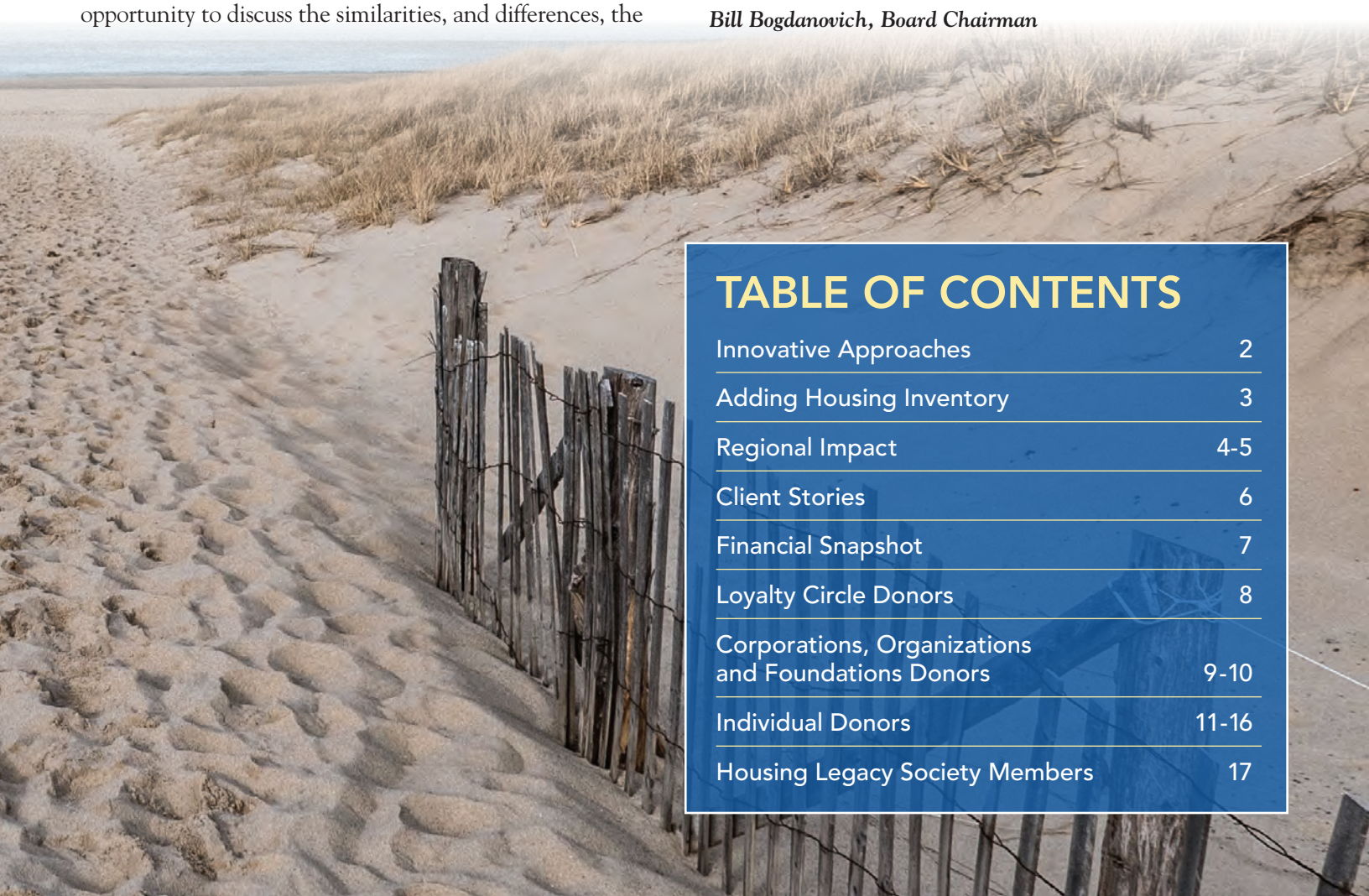
- Launching the Housing to Protect Cape Cod (HPCC) coalition to advocate for more affordable and attainable housing for Cape Cod residents;
- Providing local workers with rental vouchers and financial literacy training through our new THRIVE (Tools to House Residents in a Vulnerable Economy) program;
- Creating more housing opportunities by adding additional units in the pipeline;
- Opening a new office in Orleans to increase access to our services throughout the region.

We were also honored that Housing Assistance was chosen to represent the region's housing issues and needs on one of six transition committees established by Governor Maura Healy as she prepared to take office. The Affordable, Abundant Housing Committee was a clear signal to Massachusetts residents that the housing crisis is at the top of the Healey-Driscoll agenda. It was also an important opportunity to discuss the similarities, and differences, the housing crisis presents across Massachusetts. Work at the state level will continue in 2023.

At home, we are seeing a shift in the way people talk about housing. The discussion has evolved from housing being a "problem" to a "crisis." This shift indicates that more people may now be willing to consider the kinds of approaches we must take if we want to stabilize our workforce and protect our economy. Housing to Protect Cape Cod is working to empower these people—our friends and neighbors—to address the crisis head-on by advocating for housing-friendly policies at the town, regional and state level. THRIVE, meanwhile, is helping to fill the gap in essential services like childcare by providing rental assistance coupled with financial goal setting and education. These efforts are small steps on the way to preserving the Cape Cod we know and love now and for future generations.

Donors like you are integral to this work and to our mission of strengthening the region by empowering individuals, fostering community connections, and increasing affordable housing opportunities. We could not do this critical work without you. Thank you for your continued support.

***Alisa Magnotta, Chief Executive Officer***
***Bill Bogdanovich, Board Chairman***



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# INNOVATIVE APPROACHES

## Coalition Charts New Paths to Ease Housing Crisis

With Cape Cod experiencing an unprecedented crisis in housing, local leaders are looking for new approaches to address the problem. That's why Housing Assistance created a new partnership with Cape Cod and Islands Association of REALTORS®, the Cape Cod Chamber of Commerce, CapeBuilt Companies, and the Homebuilders and Remodelers of Cape Cod. The Housing to Protect Cape Cod (HPCC) coalition mobilizes residents in support of policies that foster year-round housing while protecting critical environmental resources and community character.

The HPCC coalition was formally launched in November at a summit that drew 350 people. Keynote speaker Tim Cornwell, a nationally respected economist, released his analysis of how the housing shortage impacts Cape Cod's economic outlook. That included the sobering statistic that nearly half of the Cape's workforce commutes to the region every day for work because housing here is both expensive and scarce.

Follow-ups from the summit include meetings with business and nonprofit leaders to discuss regional solutions and town huddles, where residents can discuss solutions at the town level.

## Smart Growth Maps Enable Sustainable Development

In May, Housing Assistance and the Association to Preserve Cape Cod (APCC) announced the launch of an innovative, model-worthy project to help guide land use planning decisions on Cape Cod for the placement of year-round affordable housing and the protection of the region's priority natural resources. The Grow Smart Cape Cod project, which features a website mapping tool and a set of recommendations, is the result of two years of collaboration between the two nonprofits.

The Grow Smart Cape Cod project seeks to reduce the competition between conservation and housing interests in land use decisions by underscoring the role of wastewater infrastructure development in helping to improve water quality, fostering housing density and affordability in identified priority housing areas, and protecting critical lands that support habitat, significant landscapes, drinking water, surface waters and other wetland resources.

The Grow Smart Cape Cod's interactive map highlights priority natural resource areas and priority areas for year-round moderate-density housing by using the best available data and GIS technology. Priority areas for natural resource protection and for housing are identified in each of Cape Cod's 15 towns.

The project partners designed the maps to be useful for several audiences, including municipal staff and boards, housing advocates, land conservation advocates, developers, and citizen participants in town meetings and public forums.

## THRIVE Program Assists Cape Workforce

Launched in 2022, Housing Assistance's new THRIVE (Tools to Help Residents in a Vulnerable Economy) program provides essential housing support for those employed in the childcare industry or those working with people with developmental disabilities.

Every day, Housing Assistance receives calls from people who have good-paying jobs but are unable to find a place to live. "We are losing our locals faster than we are building housing for them," said Housing Assistance CEO Alisa Magnotta. "This gap in inventory creates an affordability gap at epic proportions."

THRIVE participants receive a fixed subsidy ($450 per month for up to 24 months) paid to their landlords, to help defray housing costs. Participants also work with a housing counselor to set financial goals with the intention of reducing their expenses and/or increasing their household income.

Housing Assistance launched THRIVE after a successful pilot program in 2021 in which participants were able to reduce debt, start savings accounts, improve their credit, or create plans for eventual home ownership.

# ADDING HOUSING INVENTORY

## Affordable Housing Development Provides Opportunities for Workers & Seniors

One piece of the puzzle in solving Cape Cod's housing crisis is the construction of new affordable housing. Housing Assistance has built almost 600 units since we were founded and another 218 units are in the development pipeline.

### Brewster Woods

Construction was completed in 2022 on this project with 30 affordable rentals. A ribbon-cutting ceremony will occur in 2023. This is the latest project in Housing Assistance's long-running collaboration with Preservation of Affordable Housing (POAH).

### LeClair Village Apartments (Mashpee)

With project financing complete, construction will begin in early 2023 on 39 affordable units. The project is named after Mary LeClair of Mashpee, a former Barnstable County Commissioner and longtime champion of Housing Assistance.

### 107 Main Street (Orleans)

With local permitting finalized, fundraising continues for a planned development with 14 affordable units. The site is a 1.3 acre parcel that was formerly the home of a Masonic Lodge.

### Cape View Way (Bourne)

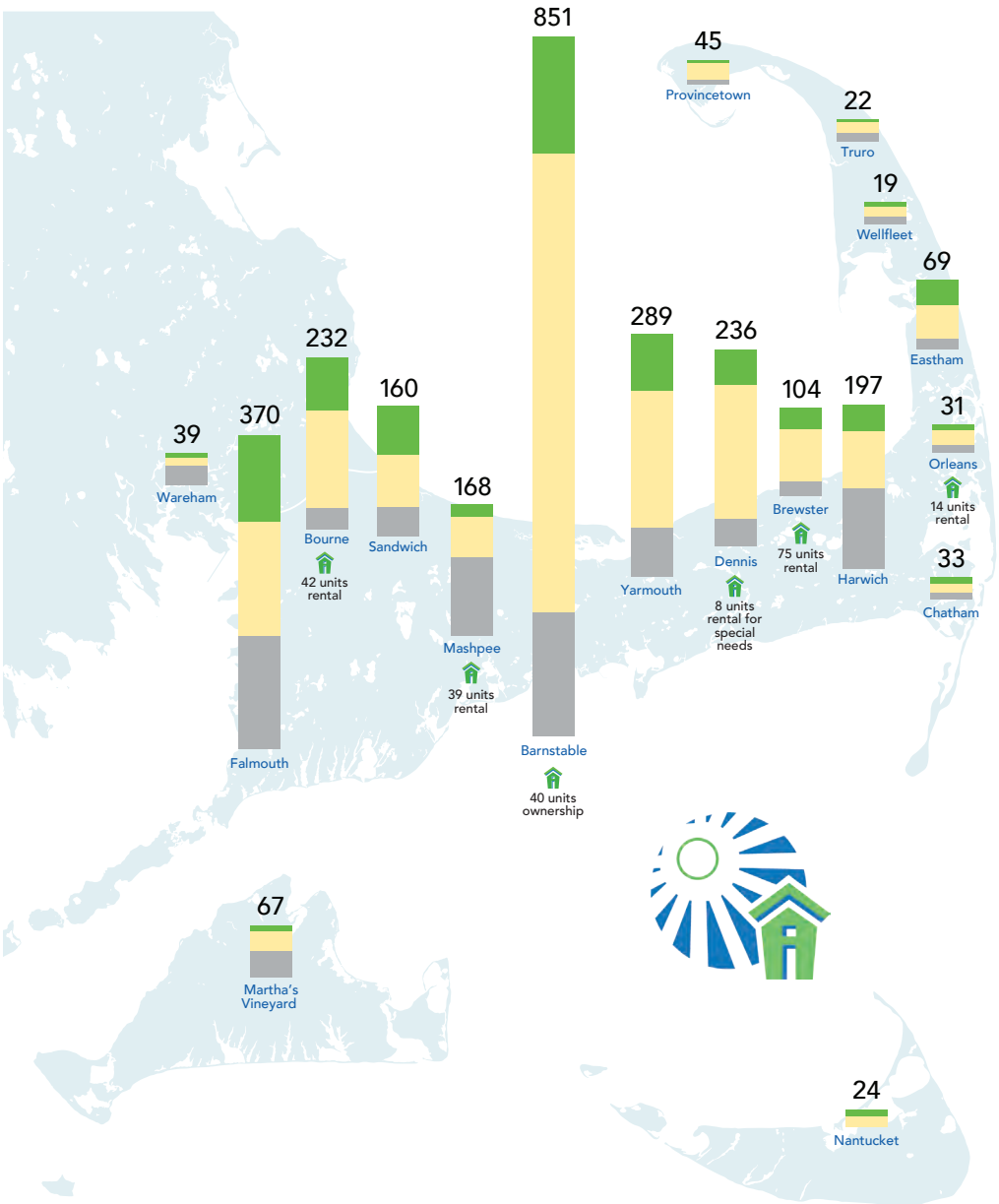
With funding from the Massachusetts Department of Housing and Community Development confirmed in December 2022, this unit is moving forward. Another joint project with POAH, this project will add 42 affordable apartments to Bourne.

***"There's an overwhelming need for affordable housing on Cape Cod. I like the fact that Housing Assistance is approaching it from a couple of different directions. They're in the business of producing affordable housing, but there's also the awareness angle. How do we make the public aware that this is not a problem that fixes itself or just goes away? Affordable housing doesn't generate itself. It has to be encouraged."***

*Tony Shepley, president of Shepley Wood Products*

# REGIONAL IMPACT

Housing Assistance offers a full continuum of housing programs and services throughout Cape Cod & the Islands. In 2022 we served over 6,200 clients through education, stabilization, prevention and services for the homeless.




**Housing Information**
**1,322**
**HOUSEHOLDS**
Counseled by intake staff

**Family Shelters**
**241**
**PEOPLE**
Including 132 children

**Homeless Outreach**
**255**
**INDIVIDUALS**
And case management to 277

**Prevention**
**800**
**APPLICANTS**
Received financial assistance to stay housed

**Advocacy**
**854**
**HOUSING**
Advocates signed up to speak out about housing

**Home Ownership Assistance & Education**
Affordable housing lotteries, monitoring & resale of deed-restricted homes, and workshops in financial literacy, pre- and post-purchase, and housing search.

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

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

Communities where HAC worked on developing year-round housing and adding inventory in 2022.

# HOUSING IS THE FOUNDATION

## PREVENTION

**Homeless Outreach –** Provided outreach and case management for individuals who are homeless or at risk of homelessness. In 2022, our outreach team helped 255 homeless individuals.

**Family Shelters –** Operated three homeless shelters for families on Cape Cod. A total of 241 people were sheltered, including 132 children.

**Homeless Prevention –** Distributed 800 financial awards totaling $4,466,620 to keep Cape Codders in their homes.

**2,382** families secured in year-round housing

## STABILIZATION

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

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

**Housing Development –** Developed more than 600 rental and homeownership units across the Cape and Islands, with 127 rentals in development.

**2,043** people connected to services and education

## EMPOWERMENT

**Consumer Education & Workshops –** Counseling and educational offerings gave people the resources they need to get housing, stay housed, and further enhance their lives.

**Advocacy –** Worked with our legislative delegation, the Cape Cod Commission, and town officials to ensure stakeholder input into regional and local housing plans, and we trained citizens to participate meaningfully in town meetings in support of more housing. Through the Housing to Protect Cape Cod initiative, more than 850 residents signed up to advocate for affordable housing.

# CLIENT STORIES

## Pandemic Program Prevents Hundreds of Evictions and Foreclosures

Before the COVID pandemic, Sally, who lives in an Edgartown apartment, delivered flowers door-to-door, chatting with many of her customers.

"When COVID hit, I was out of work and trying to figure out what to do next," she said.

Sally was one of hundreds of people who called Housing Assistance in early 2020, when the country went on lockdown. Already the "housing emergency room" for the Cape and Islands, the Housing Consumer Education Center faced unprecedented volume as people lost their jobs or had working hours reduced during the pandemic. Over the next 27 months, Housing Assistance prevented homelessness for a remarkable 1,752 households.

That means an average of slightly over two households per day were saved from the devastation and disruption of losing their housing. From March 23, 2020, through July 1, 2022, Housing Assistance distributed $9,919,497 (an average of $5,635 per household) to keep hundreds of renters and homeowners impacted by the pandemic in safe, stable housing.

For Sally, pandemic aid made the difference in being able to keep her housing.

"It's hard to ask for help, but in this situation, it was sink or swim," she said. "When I contacted Housing Assistance, there was so much understanding and compassion. It felt like we were all in this together."

## Big Fix Makes a Difference One House at a Time

On a warm September morning, a team of volunteers poured into Grace Filliman's Harwich yard. The crew set to work on landscaping projects, clearing gutters and repairing the garage door as part of Housing Assistance's annual Big Fix.

"I'm overwhelmed. This is mind-blowing," said Filliman, 90, who lives alone and walks with a cane. "It was a surprise to see so many people working so hard. How can you say thank you to all these people?"

Six homeowners in five towns had their homes and lives transformed by Big Fix volunteers in 2022. Tasks completed this year included landscaping, replacing a fence, installing a new gutter, replacing rotted window trim, exterior painting, repairing a handicap-access ramp and replacing exterior stairs that were rotted out.

"It restored my faith in people when they showed up," said Big Fix recipient Jean Tracey of West Dennis, who is legally blind and is the caretaker of her disabled son. "It was like the best Christmas I ever had."

The 2022 Big Fixes took place between June and October in Falmouth, Pocasset, West Dennis, Centerville, Harwich and Hyannis.

"We're making a difference one person at a time, and we're doing it together," said Lin Rohr, director of community engagement and donor stewardship. "We're so grateful for our hard-working volunteers and sponsors who help make the Big Fix possible."

## Family Self-Sufficiency Program Builds Financial Stability

Empowering families and individuals to achieve self-sufficiency is a hallmark of Housing Assistance's work. This is perhaps best epitomized in our Family Self-Sufficiency (FSS) Program, which provides one-on-one support to Section 8 voucher holders, helping them not only set, but reach, their personal and professional goals over the course of the program. Participants receive coaching, resources, and workshops to set a path toward increasing their family's financial stability, and about 60 clients are helped each year.

"I would recommend this program to just about any living soul who is interested in bettering their knowledge about finances and budgeting, setting personal goals that will better their lives, and wants to put some serious thought into the dream of owning their own home," one FSS client told us.

Another client said participating in financial education programming helped her understand how to rebuild her credit.

"I learned what it would entail to own a home," she said. "I felt supported and in a protective net as I found my way through."

# 2022 FINANCIAL SNAPSHOT

The financials below represent Housing Assistance Corporation's expenses and revenues for the fiscal year beginning July 1, 2021 and ending June 30, 2022. Audited statements are available on our website.

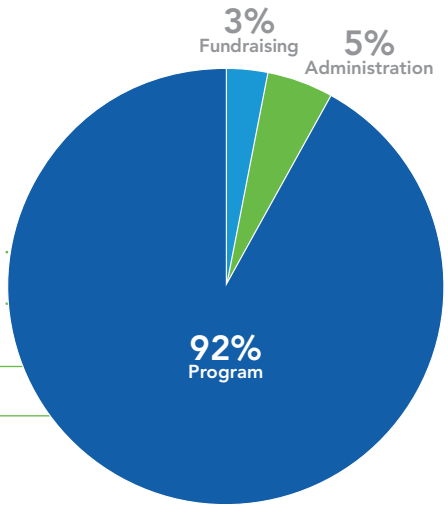
## 2022 Annual Report Finance Overview

### REVENUE

| | FY2022 From Audit | FY2022 Percentage |
|---|---|---|
| Contributions | $1,912,446 | 5% |
| Grants | $375,739 | 1% |
| In-Kind Contributions | $54,500 | 0% |
| Program Fees & Reimbursements | $32,111,850 | 87% |
| Low-Income Rental Housing | $743,251 | 2% |
| Other – Real Estate Services Fees & Rental Income | $1,688,492 | 5% |
| **TOTAL REVENUE** | **$36,886,278** | **100%** |

### EXPENDITURES

| | FY2022 From Audit | FY2022 Percentage |
|---|---|---|
| Program Services | $33,085,745 | 92% |
| Administration | $1,954,557 | 5% |
| Fundraising | $1,006,613 | 3% |
| **TOTAL EXPENDITURES** | **$36,046,915** | **100%** |



# LOYALTY CIRCLE DONORS

## 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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* Denotes new members

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^ Annual Corporate Sponsor

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## Housing Legacy Fund Expanded Goal: $2 Million by 2024!

In three short years, thanks to generous donations from across the Cape and Islands, we've managed to raise more than $1 million for our newly established Housing Legacy Fund managed by the Cape Cod Foundation. Our goal is to raise another $1 million by 2024 to mark the 50th anniversary of the agency serving our neighbors in need of housing.

The donated funds are invested by the Foundation so that earnings generated can support the mission of Housing Assistance in the future, especially in the instance of an unexpected crisis like the pandemic, a natural disaster, or a government shutdown which requires our agency to quickly respond to emerging housing issues. There are two ways to give to the Housing Legacy Fund: tax-deductible contributions today, and planned gifts such as including Housing Assistance in your will.

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## *Are you leaving a gift to Housing Assistance in your will?*

**We would love to know if you intend to leave a gift to our organization. Your generosity could inspire others to do the same.**

For more information, please contact Anne Van Vleck, Chief Development Officer at avanvleck@haconcapecod.org or visit haconcapecod.org/support-us/leave-a-legacy.

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