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Housing Assistance

Housing Assistance Corporation
460 West Main Street, Hyannis, MA 02601
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Housing Assistance

2020 ANNUAL REPORT

In 2020, Housing Assistance completed and leased 8 new workforce apartments in Hyannis.

Left to right: Keith Trott, Director of Housing Production and Maintenance; Alisa Magnotta, Chief Executive Officer; David Quinn, Director of Housing Development and Planning from Housing Assistance and Adren Cadrin, Housing Coordinator for Town of Barnstable.

Housing Assistance Corporation was founded in 1974. Since then, we've provided shelter, affordable housing, weatherization, financial literacy classes, and other essential housing services to more than 185,000 low- and moderate-income residents of Cape Cod, Martha's Vineyard and Nantucket.

Our vision is a Cape Cod in which everyone has a safe, stable, place to call home. 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.

BOARD OF DIRECTORS

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Linda Zammer, Zammer Hospitality Group

We opened a satellite office at the Lower Cape Outreach Council in Orleans to better serve residents of the Lower and Outer Cape who need in-person services.

Larry Marsland, Executive Director, Lower Cape Outreach Council with Alisa Magnotta, CEO Housing Assistance.

At Housing Assistance, we've always said that housing is the foundation for everything a person wants in their life. Before we can build towards our dreams, we need to have safe, affordable housing. In 2020, the pandemic made clear that a place to quarantine is a privilege that was not available to everyone. The link between healthcare and housing and the economy will be forever crystallized in our minds. With healthcare experts advising the best prevention for COVID was to isolate at home, so many people were forced into joblessness, and the affordability and security of people's housing became at risk overnight.

The pandemic highlighted our region's extreme lack of affordable housing. With real estate sales being so active, we know that housing for our year-round workforce will be even more difficult to secure. The protest marches throughout the year highlighted systemic inequities that extend throughout our society, which we see first-hand in the lack of diverse housing opportunities. It was a turbulent year to say the least. The circumstances galvanized our advocacy efforts and have motivated us to invest in activities that address both housing affordability and inventory.

Despite the challenges, 2020 gave us many things to celebrate. Our community, our supporters and our staff all stepped up. When the stay at home orders were issued, the need for housing services exploded, and Housing Assistance rose to the occasion. We saw how collaborative effort and professional alliances make us stronger.

Thanks to our experienced and close-knit colleagues, we were able to move quickly to remote working, to meet the increasing demand for services, to do more than we have ever done, to advocate for our region's fair share of housing relief funds, and innovate with new programming and new resources. At the end of December, we had already awarded more than $1 million in emergency financial assistance for housing - three times our annual average amount - and we are on track to award another million dollars by the end of February 2021. Our region is in crisis and we are getting the help out to those who need it most.

Although it will take time for our region to recover from the social and economic losses from the pandemic, we will do all we can to ease the situation. We are resilient and resourceful. We remain focused on long-term solutions by building new apartments and new partnerships that will create the housing our workforce, young families and seniors need. We have streamlined our processes and opened access to our programs with online services and applications which will carry forward beyond the pandemic. And we expanded our in-person service with a satellite location in Orleans at the Lower Cape Outreach Center. We know many people need face-to-face, personal attention so being able to meet people where they are is an important component of our work.

We stand ready to innovate and serve. Whatever the future holds, with your continued support, housing assistance will be here for our neighbors in need. Thank you!

Alisa Magnotta, Chief Executive Officer
Peter Muise, Board Chair

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INNOVATIVE APPROACHES

Extraordinary Achievements in Challenging Times

Here are just a few of Housing Assistance's accomplishments over 2020:

40 town officials attended our form-based code workshop and two dozen people attended our housing diversity presentation.

Our staff is handling three times the number of calls.

We opened a satellite office at Lower Cape Outreach Council in Orleans.

We partnered with Outer Cape Health Services to provide rental assistance for patients whose health was impacted by housing insecurity.

We launched remote phone and online services to provide uninterrupted client assistance during the pandemic.

We're working with APCC to create a map of areas for priority housing development and natural resource preservation.

Our family shelters upgraded their safety and distancing protocols to keep clients and staff safe.

35 families moved from our homeless shelters into permanent homes.

We launched a one-stop online application for clients to access all the funding streams for our region.

81 homeless individuals moved into apartments.

Dozens of residents learned how to get involved in town meeting to advocate for housing.

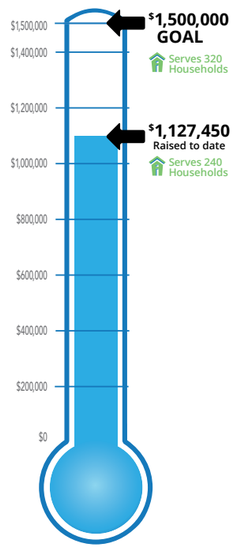
Building Community

Housing Assistance maintained its commitment to building a strong foundation of housing in our community through a series of trainings for municipal officials and community stakeholders throughout the year. More than 40 municipal officials attended a Form-Based Code in-person workshop in February, and the remainder of our sessions in 2020 were remote. We held a Virtual Summit on the State of Cape Cod in collaboration with the Cape Cod Chamber, MassHire and Cape Cod and Islands Association of REALTORS. We invited community engagement experts from CHAPA to present a virtual training on Diversifying Housing Opportunities. With Cape Cod Young Professionals, we hosted a town meeting training for citizens so they can feel confident in participating in town decisions to support housing, and we gathered a group of builders and advocates to provide input to the Cape Cod Commission on its Climate Action Plan to ensure we can meet ambitious climate goals and build the housing our region needs.

workforce housing RELIEF FUND

Housing Assistance's privately funded Workforce Housing Relief Fund passes on 100 percent of private donations to Cape & Islands residents in need of rent or mortgage assistance. It was created during COVID-19 to help fill a gap, serving year-round residents who have more income than is allowed by eligibility guidelines of governmental programs, but who still need help staying housed during this crisis.

We've raised more than $1 Million in private funding for the Workforce Relief Fund, which is in addition to the $1,355,000 in state and federal funds that Housing Assistance administers. Since March 23, 2020 through the end of February 2021, Housing Assistance has helped more than 471 households and awarded more than $1.93 Million in financial assistance across the Cape.



As a region, we have a long way to go to recover from this crisis, but we will do it as we always do, by sticking together and helping one another.

Thank you to these generous Workforce Housing Relief Fund donors:

Cape Cod & Islands Association of Realtors · Bayside Building, Inc. "Quality To Live By" · Shepley · Barnstable Brewing · The Cooperative Bank of Cape Cod · HB&RACC · Eastern Bank JOIN US FOR GOOD

ADDING HOUSING INVENTORY

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 120 apartments across the Cape.

16 APARTMENTS COMPLETED

The **Lofts at 57** is a pocket neighborhood, consisting of eight apartments housed in three townhouse buildings around a central green. For more than fifteen years, this lot remained vacant and zoned for a single-family house. This project showed that moderate-density housing in the right place can revitalize distressed areas and provide much-needed workforce housing near downtown Hyannis.

Housing Assistance Corporation was the development consultant for **FORWARD at the Rock** in Dennis, constructing eight affordable apartments for adults on the autism spectrum with FORWARD (Friends or Relatives with Autism and Related Disabilities).

MORE THAN 120 AFFORDABLE APARTMENTS IN DEVELOPMENT

For larger projects like these, Housing Assistance partners with Preservation of Affordable Housing (POAH) a national non-profit that specializes in building and managing affordable housing developments.

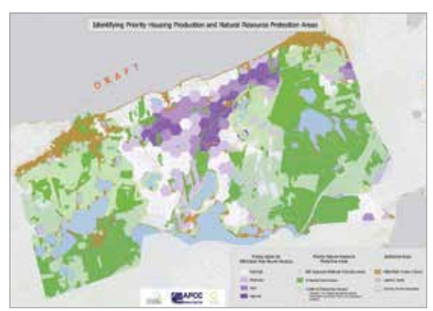
Brewster Woods (Brewster)
30 affordable apartments. Site preparation began in 2020, construction groundbreaking scheduled for early 2021.

Cape View Way (Bourne)
51 affordable apartments. Design complete. Permitting to begin in early 2021.

Falmouth Road (Mashpee)
39 affordable apartments. Permitting underway. Awaiting award of state income tax credits for project financing.

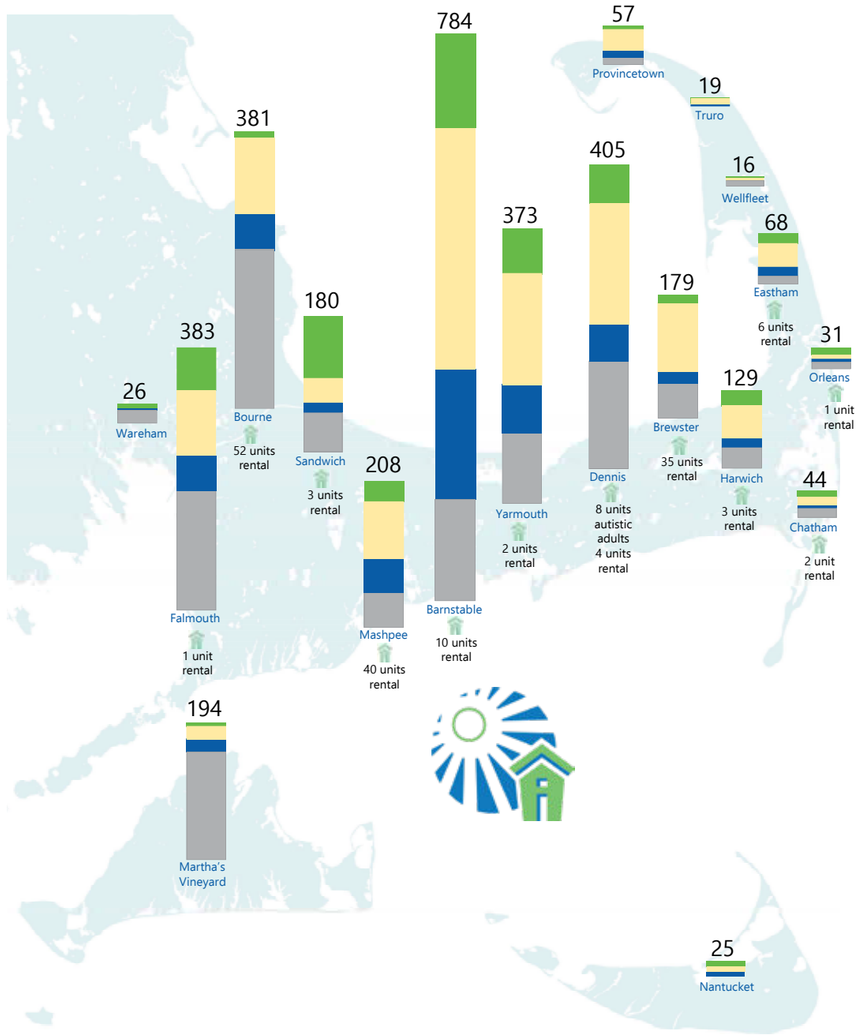
IDENTIFYING PRIORITY AREAS FOR HOUSING AND NATURAL RESOURCE PROTECTION

Housing Assistance has joined with the Association to Preserve Cape Cod on a project intended to help towns and organizations prioritize areas that are ideal for moderate-density affordable housing and areas that are essential for natural resource protection. Both organizations understand that our region faces a critical lack of housing and environmental degradation that threatens our water quality and climate resiliency. By working together, and using the tremendous wealth of data mapping already compiled by the Cape Cod Commission, we can identify the best and highest use of the limited land that we have available in our region, and reduce unnecessary delays and conflict over individual development or land protection proposals. It's a great way for us to address both crises at the same time. In 2021, we are focusing on gathering input from individual towns and stakeholders across the Cape, and anticipate launching a report in 2022.



REGIONAL IMPACT

During the pandemic, Housing Assistance maintained our ongoing services: homeless outreach and shelters, rental vouchers, energy efficiency and education programs, and building more housing. We stepped up services to award more than three times our annual average in financial assistance to keep people safely housed. In total, we served nearly 6,200 households in 2020.



Housing Information
2,085
HOUSEHOLDS
Counseled by intake staff

Emergency Assistance
$1.3M
RENT/MORTGAGE
Funds awarded

Homeless Outreach
240
INDIVIDUALS

Home Ownership Assistance & Education
Affordable housing lotteries, monitoring & resale of deed-restricte homes, and workshops in financial literacy, pre- and post-purchase, and housing search. 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 Cape Codders from becoming homeless or to move them out of shelter. In 2020, we distributed Workforce Housing Relief funding in response to the pandemic.

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

Housing Units
Communities where HAC worked on developing year-round housing and adding inventory in 2020.

HOUSING IS THE FOUNDATION

PREVENTION

Homeless Outreach – Provides outreach and case management for individuals who are homeless or at risk of homelessness. In 2020, we added warming stations, food delivery, and coffee hours for the homeless who stayed away from shelters due to COVID concerns.

Family Shelters – Housing Assistance runs four homeless shelters for families on Cape Cod. Social distance and safety measures were effective in preventing any clusters of COVID cases in our congregate living facilities.

Homeless Prevention – In addition to administering ongoing and emergency funding from state, federal and local sources, we raised $1 Million from corporate, foundation and private donors to support our neighbors struggling to stay housed during the pandemic.

1,025 homeless prevention clients served

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 566 rental and homeownership units across the Cape and Islands. We have 120 rentals in development.

2,520 families and individuals stabilized

EMPOWERMENT

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

Housing Institute – In the past year, more than 100 municipal officials, community leaders and advocates joined our educational sessions on zoning strategies to promote more affordable housing, diversifying the housing stock on Cape Cod, and addressing the state of the Cape's housing and economy five months into the COVID pandemic.

Advocacy – We work with our legislative delegation, the Cape Cod Commission, and town officials to ensure stakeholder input into regional and local housing plans, and we train citizens to participate meaningfully in town meetings in support of more housing.

CLIENT STORIES

Housing Assistance Keeps Client Stabilized While on Medical Leave

Last July, Mary fell, injuring her arm and elbow as well as breaking two screws in her neck that had been put in place during surgery the year prior. The accident forced her to go out on medical leave for several months at her job as a medical receptionist. Not long after, Mary received news that she would be receiving a Section 8 voucher. While that helped cover a portion of her rent, Mary still needed additional support due to being out of work. She was connected to our Family Services Supervisor Monica Mitchell who was able to secure Mary financial assistance to cover November and December rent.

Mary was grateful for the support that Housing Assistance has provided. "It was huge. It really eased my burden," she said. "Thank God for Housing Assistance. People like Monica, they believe in me enough, they help you get on your feet. It is a stepping stone. I'm not looking to be taken care of the rest of my life, but right now I need a little help. That is it."

The final surprise occurred just three weeks before Christmas when Housing Assistance Board Member Ron Winner delivered Mary a free Christmas tree and poinsettia that had been donated by his employer, E.J. Jaxtimer Builder. "I didn't expect that at all. I just can't say enough," Mary said the day Winner had given her the gift. "I continue to have gratitude and purpose in my life."

Finding Purpose at Angel House

One day before her 31st birthday in December 2019, Amanda* entered treatment to deal with her addiction to alcohol. "I knew my way wasn't working," she said. A little more than a month later, Amanda found herself at Housing Assistance's Angel House treatment program/shelter in Hyannis. And just one week later, Amanda's daughter and son joined her. Amanda said that her time at Angel House has helped her discover who "I am as a person. I really like who I am. That is irreplaceable." Recently, Amanda landed a job at a nursery school. As she nears the end of her time at Angel House, Amanda is setting goals. "I want to have our own home with me and my kids. I want my kids to be happy and to be there for them physically, mentally, and emotionally," she said. "It's meant everything to be able to have this place. It is me and my kids in a room. This is our home. I'm beyond grateful. ...I owe a lot to Angel House. I will always remember that when I leave here."

**Amanda's name has been changed to protect her identity.*

Why We Give to Housing

The drive from Orleans to Bourne is a little less than an hour. The distance hasn't stopped Scott Barron from making that trek from his Orleans home, nearly once a week for the past 17 years, to volunteer at the Village at Cataumet. Until the pandemic, Scott would drive clients to go shopping every Tuesday while also picking up groceries for the Bourne shelter. And this service opportunity turned into inspiration for he and his wife Pat to strengthen their support of Housing Assistance by becoming donors. Scott recalled one client he would talk to during his weekly trips to the grocery store. She was a mother in her late 20s with two young children. She had come to the shelter after leaving an abusive relationship. "Cataumet had given her a new life and after seven or eight months she moved out," Scott said. "A couple years later, [former shelter director] Paula Mallard told me she was doing really well. She had found a really nice guy, was getting married, and things were looking really good for her. It really touched me. The shelter really saved someone's life and had given them a new direction."

2020 FINANCIAL SNAPSHOT

The financials below represent Housing Assistance Corporation's expenses and revenues for the fiscal year beginning July 1, 2019 and ending June 30, 2020. Audited statements are available on our website.

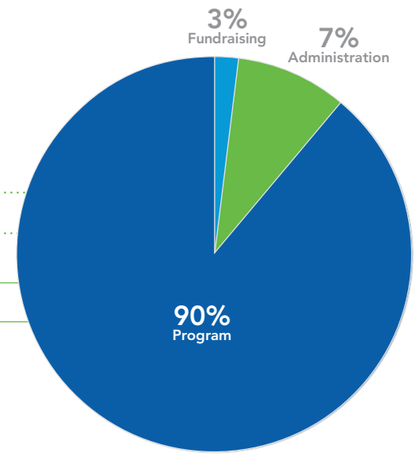
2020 Annual Report Finance Overview

REVENUE

	FY2020 From Audit	FY2020 Percentage
Contributions	$1,311,577	5%
Grants	$605,167	2%
In-Kind Contributions	$478,179	2%
Program Fees & Reimbursements	$23,978,494	85%
Low-Income Rental Housing	$698,658	2%
Other – Real Estate Services Fees & Rental Income	$1,142,690	4%
TOTAL REVENUE	**$27,997,166**	**100%**

EXPENDITURES

	FY2020 From Audit	FY2020 Percentage
Program Services	$24,117,535	90%
Administration	$1,830,134	7%
Fundraising	$736,015	3%
TOTAL EXPENDITURES	**$26,683,684**	**100%**



"Because real estate has done really well during the pandemic, we wanted to help those who aren't doing well because of COVID," said Cape Cod and Islands Association of REALTORS CEO Ryan Castle.

The Cape Cod and Islands Association of REALTORS raised more than $20,000 for the Workforce Housing Relief Fund, and contributed more than 50 baskets full of household goods for people moving out of homeless shelters.

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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$100,000+

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$50,000 – $99,999

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Eastern Bank Charitable Foundation^
The Harrison Foundation
Home Builders & Remodelers Association of Cape Cod Workforce Housing Relief Fund Campaign

$25,000 – $49,999

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$10,000 – $24,999

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$2,500 – $4,999

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Consistently Clean, Inc.
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Premium Plywood & Specialties
Starbuck Construction Services
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Brewster Baptist Church
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$500 – $999

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A Great Yarn Knit-a-thon
AP Kimball Construction
Ayco Charitable Foundation
Town of Barnstable
The Beachcomber
Best Climate Control
Cape Cod Insulation
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Dennis Union Church
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Federated Church of Hyannis
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$250 – $499

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Arnold's Lobster & Clam Bar
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First Parish Brewster
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iKitchens Etc.
Joyce Landscaping, Inc.
Murray & MacDonald Insurance Services Inc.
Nauset Marine
Northside United Methodist Church
Robie's Heating, Cooling, & Refrigeration Inc.
Rusty's
Sandwich Monthly Meeting
St. Barnabas Memorial Church
St. Mary of Magdala Church
Steve & Sue's Par-Tee Freeze
West Yarmouth Congregational Church

$100 – $249

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BRIGHT FUTURES BEGIN WITH HOUSING

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 into the future.

A special thanks to these contributors for placing Housing Assistance in a position of stability and strength to meet whatever future housing crisis our community may face.

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ARE YOU CONSIDERING YOUR LEGACY?

You can leave a lasting impact on our Cape Community. Help us meet our Million Dollar Challenge by 2024!

Make a gift to the Housing Legacy Fund today, through a bequest or by naming Housing Assistance as a beneficiary to your retirement or life insurance policy. Visit HAConCapeCod.org to learn more.

Several Housing Assistance employees participated in last year's Walk for Hope including a team, 4 Walls for All, from our family shelters. They included Kevin Crawford (top), Cassi Danzl (above left), Paula Mallard (above right), Lindsey Richmond (bottom left), and Martina Guess (bottom right).