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Housing Assistance

Housing Assistance Corporation

460 West Main Street, Hyannis, MA 02601

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Housing Assistance

2021 ANNUAL REPORT

At a groundbreaking for Brewster Woods, an affordable housing project that will be completed this summer, Housing Assistance CEO Alisa Magnotta was joined by Aaron Gornstein CEO of our project partner POAH, Senator Julian Cyr, Representative Tim Whelan, Secretary of Housing and Development Mike Kennealy, and Brewster town officials.

Founded in 1974, Housing Assistance is in its 48th year providing essential housing services and solutions to low- and middle-income households on Cape Cod, Martha's Vineyard, and Nantucket. Since its inception, Housing Assistance has served over 190,000 year-round residents through an array of programs that include shelter, homeless prevention, affordable housing development, weatherization, financial literacy workshops, rental assistance, and empowering households to realize their dreams of homeownership.

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

Our mission is to strengthen the Cape Cod and Islands region by empowering individuals, fostering community connections, and increasing affordable housing opportunities.

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Local Donors Fuel Innovation, Attract State Support

As we dive into a new year, we want to pause for a moment to reflect back on all we have achieved over the past extremely challenging year – thanks to steadfast and generous support from across our community. You may have heard that as part of the American Rescue Plan Act (ARPA) funding passed by the Commonwealth, $3.25 Million is due to be invested in solving our local housing crisis through initiatives launched by Housing Assistance. We are extremely grateful to Senator Julian Cyr and Senator Susan Moran who fought for our region's fair share of the ARPA relief funds, and for their continued commitment to solving the housing crisis which hits our region harder than elsewhere in the state.

In 2022, we look forward to adding more housing inventory and implementing new programs thanks to the following ARPA funding:

- $1 Million for 14 rental units in Orleans
- $1 Million for 42 rental units in Bourne
- $500,000 for THRIVE - Tools to House Residents in a Vulnerable Economy. This program will combine rental assistance with financial coaching to improve housing stability for daycare and disability care workers.
- $500,000 for My Home Plus One, a technical assistance and financial incentive program to encourage homeowners to build Accessory Dwelling Units (ADUs).
- $250,000 for a regional advocacy coalition to increase housing production across the Cape and Islands.

We never would have been in a position to develop these initiatives and ask for this funding if it were not for the commitment our local residents have shown to helping their neighbors in need of housing. Thanks to donations from individuals, our corporate sponsors, and foundations, last year Housing Assistance completed a new five-year strategic plan that positioned us to respond to the ever-evolving challenges and opportunities in our local housing market and economy. In addition, we piloted several new programs, including an affordability rental voucher and financial coaching program that attracted state funding for the THRIVE program.

Our community cares about housing. Thanks to local donations and support, Housing Assistance stands ready to face the challenges and leverage the opportunities that emerge as we work together to shape a future where everyone has a safe place to call home.

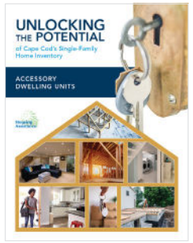
Alisa Magnotta, Chief Executive Officer
Peter Muise, Board Chair

TABLE OF CONTENTS

Innovative Approaches	2
Adding Housing Inventory	3
Regional Impact	4-5
Client Stories	6
Financial Snapshot	7
Loyalty Circle Donors	8
Corporations, Organizations and Foundations Donors	9-10
Individual Donors	11-16
Housing Legacy Society Members	17

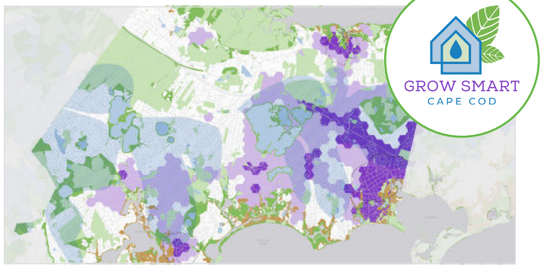
INNOVATIVE APPROACHES

Accessory Dwelling Units: Unlocking Potential in our Single-Family Home Inventory



Traditional affordable housing developments take five, ten, or more years to bring online. And our region has limited land on which to build. That's why Housing Assistance is always looking for ways to better use our existing single-family home inventory. Most homes on Cape are three- or four-bedrooms but only have one or two people living in them. Many homeowners can create a separate, rental unit within their existing property, an Accessory Dwelling Unit (ADU), which will provide an income stream for the homeowner and badly-needed small rental units for our workforce.

However, designing, permitting, financing and leasing an ADU is challenging for most homeowners. We created My Home Plus One, a new program of technical assistance and financial incentives to help. In the first six months of announcing the program, we've already received more than 100 inquiries from homeowners interested in creating ADUs. After securing ARPA funding for the program, we are now positioned to bring to market the same number of new ADU rental units in one year as we could bring online with a multi-year, large apartment development.



Building a Sustainable Future: Grow Smart Cape Cod

After two years of intensive collaboration, in 2022 Housing Assistance Corporation and the Association to Preserve Cape Cod will be launching Grow Smart Cape Cod—a land use mapping project that used the best available data and geographic information system (GIS) technology to identify priority areas for natural resource protection and priority areas for moderate-density housing that year-rounders can afford.

The objectives of this mapping project are to encourage local land use policy discussions to be more productive in addressing the housing crisis and regional environmental challenges and to focus proactive attention on identified priority housing and natural resource protection areas. The project highlights the role of wastewater infrastructure development in helping to improve water quality, fostering housing density and affordability in priority housing areas, and protecting the most critical lands for habitat and other natural resources.

The maps are intended as a discussion and planning tool and have no formal regulatory weight. Accompanying the maps are a series of recommended actions that towns and advocates for housing and natural resource protection can take to move our communities toward our goals in both areas. Learn more at **GrowSmartCapeCod.org**.

Housing to Protect Cape Cod: Advocacy for a Thriving Year-Round Community

Most housing decisions are made at the town level which means each of us can help increase the development of housing that our local workforce can afford. Housing Assistance launched the Housing to Protect Cape Cod coalition with the Cape Cod Chamber of Commerce, the Cape Cod and Islands Association of REALTORS®, the Homebuilders and Remodelers Association of Cape Cod, and CapeBuilt Companies. This initiative will ensure that individuals and businesses have the information they need to advocate for housing in their communities by commenting on zoning and bylaw decisions, on investment in housing and infrastructure, and on specific housing developments before town boards and committees.

Speaking up at planning board meetings, volunteering to serve on a local committee or board, and writing letters in support of affordable and attainable housing projects are all part of the equation. Individuals and businesses can sign a petition at **HousingToProtectCapeCod.org** to show their support for smart housing development that supports our local workforce and limits our impact on the environment. From there, our staff work with advocates to identify opportunities to get engaged in specific housing efforts in their community.

Every voice is critical towards enacting the changes the Cape needs to build more housing for our workforce to keep our towns economically and socially diverse, vibrant, and sustainable.

ADDING HOUSING INVENTORY

Building a Sustainable Community Through Affordable Housing Development

At the heart of our region's housing crisis is the shortage of rental units that the people who work here can afford. Housing Assistance remains one of the largest developers of affordable housing in the region. With 125 units in our development pipeline, we're providing housing opportunity for our neighbors in need.

Brewster Woods Nears Completion

Last June, we broke ground on the construction of 30 affordable rentals that will be completed this summer. It's the latest project that Housing Assistance has built with Preservation Of Affordable Housing (POAH) who have partnered with us on several recent developments, including High Meadow Townhomes and Canal Bluffs in Bourne.

LeClair Village (Mashpee)

Named after former Barnstable County Commissioner, community supporter, and longtime Housing Assistance champion Mary LeClair of Mashpee, this joint Housing Assistance-POAH project has been fully permitted. When finished, it will bring 39 affordable apartments to the Upper Cape community.

107 Main Street (Orleans)

Housing Assistance's newest project was awarded to the agency in December by the Orleans Select Board and Affordable Housing Trust Board. Once the home of a Masonic Lodge, the 1.3-acre parcel will be converted into 14 affordable units.

Cape View Way (Bourne)

Situated near the Sagamore Bridge parking lot in Buzzards Bay, Cape View Way is another project being developed with POAH. Now fully permitted, Housing Assistance is seeking the necessary financing to begin construction on 42 affordable apartments in Bourne.

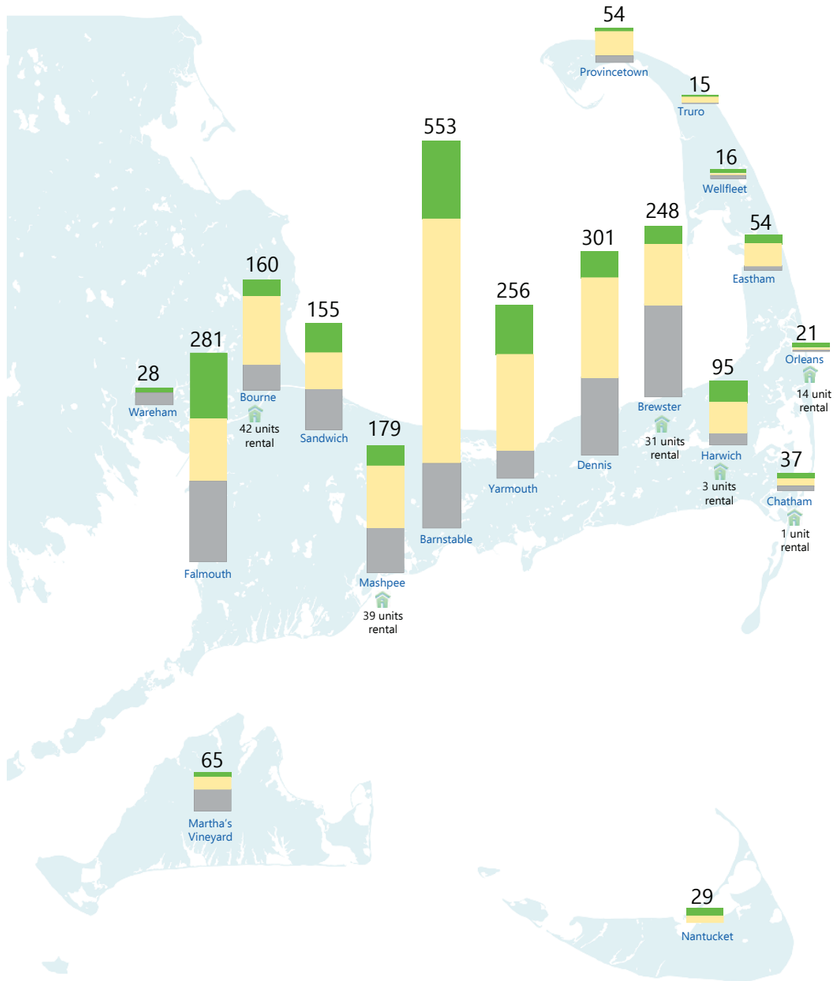
ARPA FUNDS CRITICAL TO MOVING HOUSING DEVELOPMENTS FORWARD

One of the biggest challenges when it comes to developing affordable housing is financing. In 2021, Housing Assistance was the recipient of $2 million in American Rescue Plan Act (ARPA) funding that will help two of our developments – 107 Main Street ($1 million) and Cape View Way ($1 million) – move forward.

Senators Susan Moran and Julian Cyr were instrumental in getting federal dollars allocated to these projects, adding 56 units of affordable rentals to the region.

REGIONAL IMPACT

During the second year of 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 ten times our annual average in financial assistance to keep people safely housed. In total, we served more than 5,000 households in 2021.



Housing Information
1,362
HOUSEHOLDS
Counseled by intake staff

Emergency Assistance
$5.4M
RENT/MORTGAGE
Funds awarded

Homeless Outreach
244
INDIVIDUALS

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. HAC also educates 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.

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

Communities where HAC worked on developing year-round housing and adding inventory in 2021.

HOUSING IS THE FOUNDATION

PREVENTION

Homeless Outreach – Provides outreach and case management for individuals who are homeless or at risk of homelessness. In 2021, we maintained warming stations, food delivery, and coffee hours for the homeless who stayed away from shelters due to COVID concerns.

Family Shelters – Housing Assistance runs three homeless shelters for families on Cape Cod. A total of 236 people were sheltered, including 138 children.

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.

2,239 families secured in year-round housing

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 125 rentals in development.

1,767 people connectect to services and education

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 during 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

Homelessness to Homeownership

When Melissa Harris arrived at the Village at Cataumet with her then three-year-old son, she couldn't have imagined where she would be today – the owner of an affordable 3-bedroom condo, a few hundred feet from the Cape Cod Canal.

"Never in a million years did I think I'd ever be able to buy my own home," she said.

Her journey to becoming a homeowner didn't happen overnight. It involved hard work, determination, and the support of Housing Assistance along the way. That support came in the form of a rental voucher, allowing her to move from shelter into an apartment, first in Mashpee and then in Bourne.

The single mother of two – she also has a daughter – ended up taking our First-Time Homebuyers workshop in 2020, before working with our Director of Real Estate Gael Kelleher in purchasing her first home.

"It's literally a dream come true," she said. "It means a lot to me because I promised my kids that one of these days we'd have our own home and they could paint their rooms any way they wanted."

Rental Assistance Keeps Single Mother Stably Housed

Shortly after the pandemic, the hair salon where Amanda* worked shut down for three months. When it reopened, work was slow. "I was lucky if I brought home $300 a week," she said. "The past year has definitely taken a toll on me."

Quickly, the single mother was unable to cover her monthly rent, which had increased from $1,100 to $1,600 in September 2020. Like many working Cape Codders, Amanda earned too much money to qualify for a rental voucher, but not enough to afford her rent.

Amanda reached out to Housing Assistance for help. We were able to cover a portion of her rent for six months through the state-funded RAFT (Residential Assistance for Families in Transition) program. It has allowed Melissa, who is in her late 20s and who grew up on the Cape, to remain in the community with her friends and family.

She understands not everyone has been this fortunate, which is why she's grateful to Housing Assistance. "I know a lot of people who don't make as much as me, there's a not a lot of places that have lower-priced rentals, so they have to move off-Cape," she said. "There definitely needs to be a lot more housing for people who don't have as much income."

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

A Home to Care for Mom

Before Georgia McDonald and her 72-year-old mother Sylvia moved into their 3-bedroom home in South Yarmouth last fall, they had been living in a cramped one-bedroom apartment in Brewster.

"It is the best thing ever to have a place to keep her safe because she is at home all of the time and I'm at work," Georgia said. "We went from a one-bedroom where I slept in the living room. It is amazing to have her feel content and feel like she's not moving into my space. I believe she is happy and I'm happy."

Their joy is a direct result of the support Georgia received from Housing Assistance. In her mid-30s, she took our First-Time Homebuyers class in 2020 before working with Cape Community Real Estate Director Gael Kelleher in purchasing her first home.

It's a home that not only provides comfort, but safety for Georgia's mom who is in remission from cancer and has a chronic respiratory illness.

For that, Georgia is thankful for all Housing Assistance did to make her dream come true. "I truly believe what Housing Assistance is doing is changing people's lives in a good way," she said.

2021 FINANCIAL SNAPSHOT

The financials below represent Housing Assistance Corporation's expenses and revenues for the fiscal year beginning July 1, 2020 and ending June 30, 2021. Audited statements are available on our website.

2021 Annual Report Finance Overview

REVENUE

	FY2021 From Audit	FY2021 Percentage
Contributions	$1,412,679	5%
Grants	$542,695	2%
In-Kind Contributions	$58,000	2%
Program Fees & Reimbursements	$27,454,554	85%
Low-Income Rental Housing	$742,014	2%
Other – Real Estate Services Fees & Rental Income	$1,055,869	4%
TOTAL REVENUE	**$31,265,811**	**100%**

EXPENDITURES

	FY2021 From Audit	FY2021 Percentage
Program Services	$27,866,572	91%
Administration	$1,868,053	6%
Fundraising	$840,512	3%
TOTAL EXPENDITURES	**$30,575,137**	**100%**

"The severe lack of housing options available to the average, year-round, working family is becoming more of a problem for the Cape every single day. Mid-Cape cares deeply about the community that our team and building partners live and work in, and we are always doing whatever we can to help better its future. Getting a team together to participate with HAC in initiatives like the telethon allows us to go beyond our sponsorship and roll up our sleeves to further make a direct impact on local housing. It's near and dear to our hearts."

Jack Stevenson, President of Mid-Cape Home Centers

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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Yarmouth Friends Meeting

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Catania Hospitality Group
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Enclore Falmouth Newcomers Club
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$100 – $249

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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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**These donors have included a future gift in their will or other planned giving that is designated to the Housing Legacy Fund.*

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

By letting us know you've included us in your will, it could influence and encourage others to do the same act of kindness and generosity.

Contact Anne Van Vleck at avanvleck@haconcapecod.org for more information.