Housing Assistance Corporation
Cape Cod

HOUSING ASSISTANCE CORPORATION
COMMUNITY INVESTMENT PLAN
2017 – 2019
SUBMITTED: FEBRUARY 16, 2017

INTRODUCTION

Housing Assistance Corporation (HAC) is a nonprofit based in Hyannis, which has been providing housing services and solutions to those on Cape Cod, Martha's Vineyard and Nantucket, since 1974. Our agency was initially created to administer the state's rental assistance program to assist year-round residents in finding and maintaining housing on Cape Cod.

Since that time, HAC's programs have expanded to encompass the following: operating four family shelters on Cape Cod; homelessness prevention; outreach to homeless individuals on Cape Cod; administering over 1,000 Section 8 vouchers on Cape Cod; serving as the Housing Consumer Education Center (HCEC) for Cape Cod and the Islands; developing a range of affordable housing, from rentals to homeownership units; conducting financial literacy classes that focus on rebuilding credit, budgeting, first-time homebuyers, community resources and tenancy; managing the HUD-sponsored Family Self-Sufficiency (FSS) program which gives low-income clients the opportunity to increase their savings through escrow savings accounts; overseeing Barnstable County's Down Payment and Closing Cost Program; conducting energy audits and weatherization for low-income residents in the region. HAC also maintains its own nonprofit real estate office, Cape Community Real Estate, which conducts affordable housing lotteries and also assists in the sale and purchase of market rate and affordable units on Cape Cod and the Islands.

Since January 2014, when HAC's Board of Directors adopted its previous Community Investment Plan, our agency has gone through a number of significant changes. In January 2017, we welcomed a new CEO, Alisa Galazzi, who replaces our founder and previous CEO, Rick Presbrey. We also have a new Chief Operating Officer (COO); a new director of Housing Development; a new director of Community Relations and Fundraising; a new director of our Energy and Repair Department; and a new director of our Family and Individual Services Department.

On June 29, 2016, HAC's Board approved a new Strategic Plan to guide the agency's work through 2020. This five-year plan details HAC's goals, strategies, priorities and activities and a portion of it has been included with this application. Our Strategic Plan is intertwined with our Community Investment Plan, ensuring a comprehensive, coherent approach to our community development priorities.

Additional changes over the past year include the creation of a Homeless Outreach program in which we have staff dedicated solely to working with homeless individuals living in the streets and woods of Cape Cod. We partner with several organizations including Duffy Health Center, the Barnstable Police Department, Vinfen, Cape Cod Hospital and the Cape & Islands Veterans Outreach Center to connect these individuals to the services they need to get them off the streets and into safe, secure housing. During the winter of 2016-17, we embarked on a program in Falmouth to assist that community in housing its homeless in two local motels and one short-term rental. Through case management, we are working to move them into more permanent housing. We are undertaking this program with financial support from the Town of Falmouth, assistance from several faith-based groups and a partnership with a licensed social worker. If successful, this is a model we hope to replicate in other communities throughout the region to serve the homeless at the town level. We have also added a housing counselor on Martha's Vineyard to provide that community with direct on-island support and access to our housing services. As part of our expanded services on Martha's Vineyard, we are focusing on addressing the homeless issues there with both a short-term and long-term approach that provides homeless individuals with temporary housing and case management while we help them find permanent housing.

Thanks to funding from the Department of Energy Resources, we are in the midst of installing 50 wood pellet stoves or air source heat pumps for income-eligible residents on Cape Cod and the Islands. And through Community Preservation Act (CPA) funds, we have implemented a Home Ownership Preservation Program in Yarmouth, which is aimed at preserving the structural integrity of homes owned by residents earning up to 80% of the Area Median Income (AMI) for Barnstable County in that Mid-Cape community.

With all these changes, HAC continues to focus on its mission to ensure all on Cape Cod and the Islands have access to safe, decent and secure housing. Our programs span the range of those who are homeless to those who are seeking to become homeowners. We plan on expanding our efforts to increase the supply of year-round affordable housing while building a more robust affordable home repair program that allows our agency to ensure the region's current housing stock is kept safe and habitable for those who meet income eligibility requirements and are unable to conduct those repairs on their own.

HAC is nearing the completion of its 500th unit of affordable housing built in the region, aligning with the ideals of community development. In the fall of 2015, we constructed 27 rental units at The Residences at Melpet Farm in Dennis, in conjunction with the Preservation Of Affordable Housing (POAH). In June 2016, we finished the first phase of Sachem's Path, bringing 15 homeownership units to Nantucket. We are starting the second and final phase of Sachem's Path which will bring another 22 affordable homes to the island's workforce. HAC is in the pre-development phase on several rental projects including Canal Bluffs in Bourne (44 rental units), Brewster Woods in Brewster (30 rental units) and FORWARD at the Rock (8 rental units) in Dennis.

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We offer the community – individuals, businesses, groups, public entities and organizations – a number of opportunities to become involved in a tangible way in our housing programs. Our Big Fix is a prime example. This day of service, held annually in the fall, mobilizes nearly 300 volunteers who assist their neighbors in need as they focus on small household tasks including yard work; repair of decks, walkways and stairs; interior and exterior painting; installation of fences; and more, all to benefit senior citizens, veterans and disabled homeowners on Cape Cod. Now in its eighth year, the Big Fix has been to Barnstable, Dennis, Sandwich, Mashpee, Yarmouth, Bourne and Brewster; in total, nearly 1,750 volunteers have helped more than 100 homeowners make small repairs to their homes that have made a big difference in their lives. In 2017, HAC will bring the Big Fix to Falmouth.

This Community Investment Plan (CIP) is on the agenda of HAC's Board of Directors for its March 1, 2017 meeting, where it is scheduled to be presented and discussed. This meeting is within the 30-day window of February 16, the submission due date of this application. HAC will send the agenda of that meeting as well as the minutes, which will list attendance and document the vote, as part of this application.

SECTION 1: COMMUNITY/CONSTITUENCY SERVED

In 2016, HAC served roughly 5,300 low- and middle-income residents of Cape Cod, Martha's Vineyard and Nantucket, connecting them to housing services that properly addressed their needs. We offer a continuum of housing services, including the operation of four family shelters; rental assistance; homelessness prevention; homeless outreach; housing search and stabilization; housing consumer education; energy and home repair services; first-time homebuyer programs; and affordable housing development. With 115 full- and part-time staff and hundreds of volunteers, HAC has a sizable contingent of employees and supporters that help us deliver these housing programs to those we serve.

Our programs are offered to residents living in Barnstable County, Nantucket County and Dukes County. Based on figures from the United States Census, there are 214,333 people in Barnstable County; 10,925 people in Nantucket County; and 17,299 people in Dukes County.

For many of these people, the beauty of the Cape and Islands is a draw to the region and it keeps them here. Yet, there is a harsh reality caused by the Cape's tourist economy, a limited supply of affordable housing, a high number of second homes that remain vacant for much of the year, and low wages for the year-round population. Because of the high demand for housing and low supply of rentals, local landlords are at an advantage and charge a higher premium for their properties. In Barnstable County, Fair Market Rent (FMR) for a two-bedroom apartment is $1,234 per month.[1] To afford this, a household must earn $49,360 per year which is equivalent to $23.73 per hour. In Barnstable County, the estimated mean wage for a renter is $10.84 per hour.

[1] National Low Income Housing Coalition, *Out of Reach 2015: Barnstable, MA*

It's a similarly daunting struggle for those looking to purchase a home here where housing prices have far outpaced incomes. In 2014, the median sales price for a single-family home in Barnstable County was $342,800, requiring an annual household income of $84,960.[2] That far exceeds the region's median household income which was $60,685 in 2013, enough to purchase a single-family home costing $254,829. Further data released in 2014 revealed that nearly 41% of all households were at or below 80% of AMI for Barnstable County.[3]

These figures are indicative of the housing issues facing the region. What is happening in Barnstable County is a microcosm of the challenges in Nantucket and Dukes counties where there is an even wider disparity between incomes of year-round residents and the costs to rent and purchase a home.

Within HAC's service area, the Town of Barnstable meets the three criteria necessary to qualify it as a Gateway Municipality. Based on figures from the U.S. Census, Barnstable's estimated population is 44,331, which is between 35,000 and 250,000 as required for a Gateway Municipality. Barnstable's median household income is $59,711, which is below the state average of $68,563. And the rate of educational attainment of a bachelor's degree is 37.5%, which is below the state average of 40.5%.

SECTION 2: COMMUNITY INVOLVEMENT

HAC's success is dependent on not only the support, but the involvement of the community in our work. Because of this, we continually seek to engage residents and stakeholders in furthering our mission and enhancing our programs and services so we can ultimately make the biggest impact on those we serve.

The adoption of our most recent Strategic Plan is a perfect example. Our consultant, Ridley & Associates, sat down with both internal stakeholders at HAC as well as external ones. This included other regional housing service providers, funders, board members, state and county officials, and leaders in the business community; all were given an opportunity to voice their thoughts and suggestions, not only on HAC's current role, but its future one as it continues to address the community's housing needs. We used that input to shape our agency's short-term goals over the next five years.

On a more micro and immediate level, HAC has its own Constituency Committee which is made up of clients or former clients of the agency. The committee meets bimonthly, working to represent the interests and concerns of HAC's clients. Currently, the Constituency Committee is

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[2] Cape Cod Times, "Locked Out: The Cape's Growing Housing Gap" (June 14, 2015)

[3] Department of Housing and Urban Development American Community Survey Census analysis (2007-2011) via www.census.gov

conducting a Needs Assessment, meeting with shelter clients to gather data to determine whether new programs should be implemented there. Additionally, the committee plans on meeting with HAC staff in its Family Housing Department to gather information on the agency's Residential Assistance for Families in Transition (RAFT) and HomeBase programs which may lead to additional outreach to clients who benefit from those services.

In 2016, HAC had roughly 750 volunteers who donated more than 17,000 hours of their time to support HAC's mission. Our volunteers do so in a number of ways, ranging from the clerical to more service-oriented work. Volunteers assist us with mailings; cradling babies at our family shelters; serving food at our family shelters; driving shelter clients to and from necessary appointments and errands; leading shelter clients in recreational activities, including music groups and yoga classes; and serving as guest instructors for our financial literacy classes. Many of our Housing Consumer Education Center (HCEC) workshops are taught by community volunteers who are experts in their fields, including bankers, home inspectors and realtors.

One of HAC's most visible volunteer efforts takes place every fall as part of our Big Fix. This day of service brings together nearly 300 volunteers in one community on Cape Cod to conduct small home repairs for senior citizens, veterans and disabled homeowners. Last year's Big Fix was held in Brewster where roughly 275 volunteers assisted 14 homeowners in that Cape Cod community. The Big Fix started in 2010 in Barnstable and has since been to Sandwich, Dennis, Mashpee, Yarmouth, Bourne and Brewster. Volunteers run the gamut of skilled and unskilled labor. Together, they assist HAC in doing work on anywhere from 10 to 15 homes in one community. We always receive many more applications than we are able to undertake in one day. The event allows HAC to partner with each town, working closely with public officials in organizing the event. We also rely on local businesses, including banks, as well as organizations which help to sponsor the Big Fix. In recent years, we have worked closely with Heroes In Transition, a nonprofit that has helped fund the work on the homes of veterans. This year's Big Fix will be coming to Falmouth. HAC's goal is to bring the Big Fix to every town in the region.

HAC also organizes and participates in a number of events throughout the year that are intended to raise awareness to the work we do, raise funds to support our mission and engage the public. Every spring, HAC holds its Annual Meeting & Volunteer Recognition where we honor our volunteer base and recognize individuals and organizations in the community that are making a positive impact in addressing the region's housing needs. In July, HAC staff, board members and supporters participate with eight other housing agencies in the annual Bob Murray Housing with Love Walk which raises awareness and funds to address the housing challenges facing Cape Codders. And in December, our agency organizes the Shelter Cape Cod Telethon which airs live on public access television and features HAC staff as well as local and regional experts who work in fields that positively impact those we serve.

As part of our advocacy to increase affordable housing on the Cape, we are gathering data and analyzing and reporting on this region's unique housing needs. Advocacy efforts include

communication with state and municipal leaders and work with sister agencies on efforts to change zoning rules to encourage more affordable housing. We partner with other groups concerned with the Cape's demographic challenges, the loss of young families and the difficulty for senior citizens on fixed incomes to afford to live in the region. Our advocacy efforts have included two written projects on the following topics: substance abuse treatment options for the homeless on Cape Cod and the Islands, and waiting lists for the region's federal rental voucher program, also known as Section 8. In a partnership with the Regional Housing Network (RHN), HAC also completed a 2015-2016 analysis of Residential Assistance for Families in Transition (RAFT) in Massachusetts that included a 2015-2016 analysis of RAFT on Cape Cod and the Islands as well as similar studies in other parts of the state. These papers are serving to educate and inform the general public about housing issues while engaging local, regional and state leaders in an effort to enact change for the betterment of the community.

Over the past three years, HAC has deepened its inbound marketing efforts, utilizing Facebook, Twitter, LinkedIn, Instagram and email as another way to reach residents and stakeholders. These outlets provide for an immediate connection to those in the community and are another avenue to open up dialogue and engage the public.

HAC continues to perform frequent client surveys, seeking input from those we serve as a measuring stick for the efficacy of our programs. These surveys also inform us as to what changes should be made to our services to ensure they are meeting the needs of those in the community.

Our agency also has a close relationship with the Community Leadership Institute of Cape Cod, a program created by Cape Cod Community College that offers potential leaders in the region the opportunity to learn about different aspects of our community. A number of HAC's employees have participated in the program, resulting in HAC staff being a part of a strong network of leaders throughout the community.

SECTION 3: PLAN GOALS

HAC's most recent Strategic Plan, adopted on June 29, 2016, identifies internal and external goals intended to strengthen our agency's operations and to bolster our programs that will have a larger impact on our community and those we serve. The following represents identified goals from that Strategic Plan which align with the objectives of community development:

Strategic Goal #1: ***Meet the Region's Diverse Housing Needs for Low-Income Residents***

Over the next four years, HAC is placing an emphasis on meeting the region's housing needs for low-income residents by enhancing established programs while putting forward new initiatives that effect positive change when it comes to housing on Cape Cod and the Islands.

Strategic Goal #2: ***Expand Resources for Affordable Home Repair***

With an aging housing stock on Cape Cod and a population that has both a lower median income and a higher proportion of seniors than the rest of Massachusetts, expanding HAC's affordable home repair program for multi-family and single-family homes is a priority.

Strategic Goal #3: ***Expand Housing Production***

As our agency nears completion on its 500th unit of affordable housing, HAC understands that developing even more units, from rentals to homeownership, is crucial to maintaining the region's character and diverse workforce.

Strategic Goal #4: ***Strengthen Homelessness Prevention***

HAC will continue to focus its efforts on homelessness prevention as it is far less costly to keep individuals and families in their homes than the alternative. Homelessness prevention also minimizes the emotional, psychological and physical tolls that can arise due to the trauma of being homeless.

Strategic Goal #5: ***Prioritize Leased Housing Programs***

Managing roughly half of the 2,000 Section 8 vouchers on Cape Cod, HAC uses the program to provide an essential safety net to families and individuals to maintain safe, stable and decent housing on Cape Cod.

Strategic Goal #6: ***Expand HAC's Energy Program***

The agency's energy efficiency program allows low-income clients an opportunity to reduce their energy costs and increase their comfort. Expanding this program will allow HAC to have an even greater reach so more Cape Codders can reduce their household costs and live in safe, secure housing.

Strategic Goal #7: ***Policy Leadership on Regional Housing Issues***

With affordable housing a critical issue on Cape Cod and the Islands, HAC is prepared to play a leadership role in setting a regional housing agenda that addresses housing needs in a comprehensive way. The agenda would reflect the input of a variety of perspectives, including local, regional and state officials as well as other regional stakeholders.

SECTION 4: ACTIVITIES

The following are activities HAC will undertake in order to reach our aforementioned goals listed under Section 3:

I. MEET THE REGION'S HOUSING NEEDS FOR LOW-INCOME RESIDENTS

HAC plans on strengthening its existing programs that serve those most in need in an effort to move them into safe, stable housing so they can begin to turn their lives around. The following represents action steps as it relates to those with little to no income:

- Place an emphasis on our homeless outreach programs which started in 2016 as a way to connect those living in the woods and streets of Cape Cod to the services they need to get into safe, secure, decent housing. In order to maximize our capacity to address this need, we will have to strengthen our relationships with other social service providers including local police and fire rescue departments as well as human service agencies throughout the region that have a knowledge of their community's homeless population. In Barnstable, we are doing exactly that as we work closely with their police department as well as Vinfen, Duffy Health Center, Cape Cod Hospital and the Cape & Islands Veterans Outreach Center. Our outreach efforts encompass the entire Cape and we are committed to working cooperatively with other like-minded agencies to move the homeless into stable housing.

- In Falmouth, we are utilizing a $9,000 grant from Falmouth Human Services to temporarily house homeless individuals, from December to the end of March, as we work to connect them to the services they need to move them into permanent housing. Through the grant, we are able to house 13 men and women at any one time. With the support of the faith-based group Belonging To Each Other as well as a licensed social worker, we are able to provide them with food, case management and connect them to necessary services. If successful, this model could be replicated in other communities throughout Cape Cod as a way to address homelessness at the town level.

- HAC currently operates four homeless shelters – Angel House in Hyannis; Carriage House in North Falmouth; The Village at Cataumet in Bourne; and our Scattered Site program in Barnstable and Yarmouth – as we provide families with housing and wraparound services so they can become self-sufficient and successfully transition into permanent housing. Angel House serves homeless mothers struggling with addiction and their children. Carriage House typically serves first-time mothers and their children. Both The Village at Cataumet and our Scattered Sites serve homeless families. These shelters represent a vital safety net to those who are homeless and who need temporary housing and supportive services so they can begin to rebuild their lives. We will continue to place an emphasis on our shelter program and assess our work in an effort to find ways to improve our delivery of services to those most in need.

II. EXPAND AFFORDABLE HOME REPAIR PROGRAM

HAC will place a greater emphasis on its affordable home repair programs in order to assist low- to middle-income residents in areas of Cape Cod where there is not presently a repair program in existence. If successful, these efforts will ease the stressors on this segment of the population, reducing the number of cost-burdened families and individuals in the region who pay more than 30 percent of their income on housing. This will increase their ability to not only live on Cape Cod and the Islands, but to thrive here. The following represent the specific action items to be undertaken by our agency to meet our goals:

- In the past, HAC has tapped into Community Development Block Grant (CDBG) and Community Preservation Act (CPA) funds to provide necessary repairs to the region's housing stock. The agency will look to develop a more holistic approach, tapping into public and private funding to create a more robust home repair program. The region's aging housing stock combined with a higher proportion of low- to middle-income seniors than elsewhere in Massachusetts necessitates that an established repair program be put into place. Such a program will ensure the safety and habitability of homes while potentially reducing energy costs, making them more affordable for homeowners.

  In order to move forward in a meaningful way in developing a home repair program, HAC will identify other communities where CPA or CDBG funds could be used for these purposes. We will also prioritize areas of need on Cape Cod, utilizing information captured from our Energy and Repair Department as well as our annual Big Fix which identifies homeowners who could benefit from a repair program.

III. EXPAND HOUSING PRODUCTION

As noted in our most recent Strategic Plan, there is an extreme need for more affordable housing in the region as 58% of renters and 42% of homeowners are spending more than a third of their household income on housing, meaning they are housing cost-burdened. The following are the steps we will take to address that issue through housing production:

- Since our inception, we have built 484 units of affordable housing. We are starting construction on the second phase of Sachem's Path, bringing another 22 homeownership units to Nantucket. We anticipate completion of those homes in the spring of 2018. And in March 2017, we will begin construction with the Preservation Of Affordable Housing (POAH) on 44 rental units in Bourne as part of the third phase of Canal Bluffs. We also have two additional projects in the development pipeline: Brewster Woods will bring 30 rental units to Brewster and FORWARD at the Rock will bring eight affordable units, for adults with autism, to Dennis. We are currently exploring other options that will add to the region's affordable rental and workforce housing inventory. Such development is

vital because roughly 5% of Cape Cod's 103,000 housing units are considered affordable for those earning 80% to 150% of AMI.[4]

To increase its productivity and better meet the needs of the community, HAC is assessing ways in which it can change its housing production model and provide technical assistance in collaboration with local and regional partners, all in an effort to boost the affordable housing stock on Cape Cod and the Islands.

IV. STRENGTHEN HOMELESSNESS PREVENTION

Over 27 years ago, HAC developed a homelessness prevention program, becoming the first agency in the state to do so. We understand that prevention is the best way to combat homelessness which is why this is an agency priority. We receive state funding for homelessness prevention through the Residential Assistance for Families in Transition (RAFT) and HomeBase programs. The majority of our private funding for this program comes from the Dennis-Yarmouth Ecumenical Council for the Prevention of Homelessness (DYECH), which assists families, and the Barnstable Interfaith Council (BIC), which assists individuals. Our action steps for strengthening this program include:

- We are actively seeking ways to partner with towns as well as local housing authorities and committees to provide rental assistance and emergency funds to keep families and individuals in their homes and off the streets. Case management is a large piece to this puzzle and we are in the midst of applying for funds from Falmouth Human Services for this specific purpose in an attempt to further our homelessness prevention efforts in that community. We will continue working with agencies such as Duffy Center, Homeless Prevention Council and Vinfen so that our clients have access to the wraparound services they need to maintain their housing.

- Explore federal and state funding opportunities to boost homelessness prevention efforts on Cape Cod and the Islands.

V. PRIORITIZE LEASED HOUSING PROGRAMS

Our agency is the regional administrator for Section 8 vouchers which provide financial assistance to low-income tenants. We administer roughly 1,000 vouchers on Cape Cod and the Islands and also work closely with housing authorities that manage their own vouchers. We also oversee Family Self-Sufficiency (FSS), a program offered to those with vouchers that provides incentives for them to further their education, find employment and increase their income through the establishment of escrow saving accounts. We are looking to enhance our leased program through the following activities:

[4] Cape Cod Commission: Barnstable County Ch 40B Study Summary of Findings (September 1, 2012)

- Increase training opportunities for management and employees so they can remain proficient in administering Section 8 vouchers.

- Find ways to incentivize landlords to participate in the voucher program and reduce the lengthy wait lists that currently exists.

- Encourage more clients with Section 8 vouchers to enter into the FSS program so they can become self-sufficient.

VI. EXPAND HAC'S ENERGY PROGRAMS

A key aspect to affordable housing is the cost of maintaining a home. For low-income residents, those on fixed incomes or those who have suddenly undergone a life-changing event, such as divorce, loss of family member, illness or layoff, it can be difficult to cover these expenses. Our energy program is a perfect way to reduce these costs while increasing the energy efficiency of these homes. The following are action steps we will take to expand our energy program on Cape Cod and the Islands:

- Identify those households on Cape Cod and the Islands that would qualify for our energy services, but have not yet accessed them.

- Develop an outreach plan to reach an annual target for the number of homeowners and landlords to participate in HAC's energy programs.

- Continue to make energy efficiency a major component of current and future developments; The Residences at Melpet Farm in Dennis, for example, was designed as a net zero development, creating as much energy as it produces.

VII. POLICY LEADERSHIP

As the leading agency for housing services on Cape Cod and the Islands, HAC can take a leadership position when it comes to prioritizing the region's housing issues. Since November 2015, we have taken a step in that direction, conducting research and publishing papers related to housing in this section of the state. This is just the first step in bringing together the community to work collectively in an effort to address the housing needs here. Additional steps will include:

- Develop a housing agenda for Cape Cod 2020. This will be a collaborative effort to include internal and external stakeholders in identifying an agenda that focuses on tackling the region's most vital housing challenges. These could potentially include increasing affordable rental housing; promoting friendlier zoning regulations when it

comes to the creation of affordable housing; and promoting policies to encourage the private development of affordable rental housing.

- HAC will pursue potential collaborations with the Cape Cod Commission, Cape Cod Young Professionals, large employers and housing authorities in an effort to identify and promote affordable housing development opportunities in the region.

SECTION 5: HOW SUCCESS WILL BE MEASURED

In its daily operation, HAC staff keeps track of each client served, gathering vital demographic information such as their age, gender, town, income and how we assisted them. We conduct regular client surveys to find ways to make our housing programs even more efficient. Management reviews this data to determine where improvements can be made. Our management team meets weekly to discuss goals, programs, policies and activities of the agency.

HAC also has a Finance Committee made up of members of its Board of Directors which regularly review programs, budgets and the financial status of each program in detail. In this way, we are able to track the financial viability of programs and determine whether adjustments need to be made in the delivery of services.

Our agency is required to file Uniform Financial Reports to the IRS annually. As part of these reports, we tabulate the number of households served in all of our programs and that work is audited.

In addition to these tracking methods, the following key performance measures will serve as indicators of our success as it pertains to the goals in our Community Investment Plan:

I. MEET THE HOUSING NEEDS OF LOW-INCOME RESIDENTS

1. **Place emphasis on Homeless Outreach Program**
   To Do:
   - Strengthen relationships with social service providers who work with the region's homeless.

   How Measured:
   - Number of homeless individuals connected to services.
   - Number of homeless individuals that HAC can move into housing.
2. **Utilize Falmouth Model (pg. 8) as way to address homelessness in other communities**
   To Do:
   - Assess efficacy of Falmouth model, in terms of homeless individuals who were provided temporary housing and moved into permanent housing.

- Work with other community leaders to determine if Falmouth model for addressing homelessness can be implemented in their municipality.

How Measured:

- Number of communities that adopt a similar model.
- Number of homeless individuals served using that model.
- Number of homeless individuals provided temporary housing.
- Number of homeless individuals who transition into permanent housing.

3. **Strengthen HAC's Family Shelter Program**

To Do:

- Continually assess shelters to determine where improvements can be made.

How Measured:

- Number of families served.
- Number of families HAC successfully transitioned into permanent housing.

II. EXPAND AFFORDABLE HOME REPAIR PROGRAM

1. **Develop home repair programs in communities where they do not currently exist.**

To Do:

- Identify potential private and public sources of revenue to fund an expanded home repair program; apply for funding when appropriate.

How Measured:

- Number of towns HAC can expand its home repair program into.
- Number of homes that HAC repairs and brings up to safe, secure, livable conditions.
- Number of homeowners who benefit and are able to live more comfortably in their homes due to this repair program.
- Number of local contractors and staff employed through an expanded home repair program.

III. EXPAND HOUSING PRODUCTION

1. **Increase housing development to bring more rental and homeownership units to Cape Cod and the Islands.**

To Do:

- Successful completion of current development projects: Sachem's Path; Canal Bluffs; Brewster Woods; and FORWARD at the Rock.
- Identify properties where affordable housing can be created.

How Measured:

- Number of additional rental units HAC will create in the region.
- Number of additional homeownership units that HAC will create in the region.
- Number of individuals and families HAC can help find affordable rental housing.

- Number of individuals and families HAC can help find affordable homeownership units.
- Number of local contractors HAC can employ.
- Number of individuals and families that access HAC's Housing Consumer Education Center (HCEC) workshops that enable them to move into new HAC rental or homeownership units.

IV. STRENGTHEN HOMELESSNESS PREVENTION

1. **Find avenues to expand homelessness prevention efforts to have greater impact on the community.**

   To Do:
   - Identify and tap into funding sources to bolster homelessness prevention efforts.

   How Measured:
   - Number of individuals and families who are assisted by HAC's Project Prevention program, enabling them to remain in their homes or apartments and off the streets.
   - Number of individuals and families HAC helps find more secure housing, helping them avoid homelessness.
   - Number of individuals and families HAC assists through case management.
   - Number of individuals and families that access HAC's HCEC workshops to reduce their expenses in order to remain in their homes or apartments.

V. PRIORITIZE LEASED HOUSING PROGRAMS

1. **Enhance leased housing program to maximize safety net for low-income tenants.**

   To Do:
   - Increase training opportunities for management and employees who administer Section 8 vouchers

   How Measured:
   - Number of additional landlords who participate in Section 8 voucher program.
   - Number of clients who participate in FSS program.

VI. EXPAND HAC'S ENERGY PROGRAMS

1. **Increase HAC's reach so more households and landlords participate in HAC's energy offerings.**

   To Do:
   - Identify low-income residents that can benefit from HAC's energy program.

   How Measured:
   - Number of residents who access HAC's energy program.
   - Number of residents who experience energy savings as a result of utilizing HAC's energy program.

VII. POLICY LEADERSHIP

1. **Develop a housing agenda for Cape Cod 2020.**
   To Do:
   - Identify regional housing priorities for 2020.

   How Measured:
   - Number of local, regional and state officials who collaborate in creation of housing agenda.
   - Number of residents, community groups, organizations and businesses that collaborate in creation of housing agenda.
   - Number of individuals, groups and organizations that embrace priorities identified in housing agenda.

SECTION 6: COLLABORATIVE EFFORTS

HAC realizes that the successful implementation of our housing services and programs require collaboration among a variety of public and private entities. Within our family shelters and homeless outreach programs, we collaborate closely with the Duffy Health Center; Horizons for Homeless Children; Cape Cod Hospital; Vinfen; Barnstable Public Schools; Barnstable Police Department; Barnstable County Human Services; Falmouth Police Department; Cape & Islands Veterans Outreach Center; and several faith-based groups on Cape Cod and Martha's Vineyard. Our Project Prevention staff works closely with the faith-based groups DYECH and BIC which raise private funds for HAC to prevent homelessness. In our Energy and Repair Department as well as our Housing Development Office, staff works with local landlords, architects, contractors, engineers as well as permitting offices in municipalities throughout the Cape and Islands. HAC's HCEC staff collaborates with local lenders, some of whom serve as guest speakers in our financial literacy classes. And our Cape Community Real Estate staff collaborates with local lenders as well as local realtors and housing authorities. HAC also has an intake and referral counselor who works with clients, determining whether our agency can assist them or whether an outside agency can do so. In this capacity, the intake counselor collaborates with those outside agencies to ensure clients are directed to the proper resource in the community to meet their needs.

In administering Section 8 vouchers, overseeing the Family Self-Sufficiency (FSS) program, operating four family shelters and managing Barnstable County's Down Payment and Closing Cost Program, we work closely with the Department of Housing and Urban Development (HUD), the Massachusetts Department of Housing and Community Development, the Massachusetts Department of Children & Families and the Massachusetts Bureau of Substance Abuse Services.

As part of our community development efforts, HAC will utilize its well-established network to implement this plan and ensure its success.

SECTION 7: CONSISTENCY WITH COMMUNITY STRATEGY

HAC's plan aligns closely with the community's strategy when it comes to affordable housing. The most recent Regional Policy Plan, which became effective on August 17, 2012 and was published by the Cape Cod Commission, places an emphasis on the creation of new affordable housing units, explaining the need this way:

"In a region dominated by lower-wage service sector and tourism-related employment, it is critical to have a sufficient amount of housing that is affordable in order to attract and retain a diverse workforce."

The report calls for changes in local zoning bylaws; increased public and private resources; and significant citizen support and political will to increase affordable housing development in the region. These proposals align with HAC's goals to increase its production of affordable housing and to serve as a policy leader on regional housing issues.

The Cape Cod Commission's regional plan also recommends funding for homelessness prevention programs in order to meet the housing needs of this vulnerable segment of Cape Cod's population, again aligning with HAC's goals in this plan.

In December 2014, the Town of Barnstable released a Housing Needs Assessment, another document that shows that HAC's goals are in concert with those of the community. The report's findings show there is a need for affordable (at or below 30% and 50% AMI) and market rate (at or below 120% AMI) rentals as well as homeownership units for those who earn at or below 120% AMI. This corresponds with HAC's goals which focus on affordable housing development for a wide array of incomes.

Barnstable's report also highlights the need to create housing for seniors and those with special needs while addressing homelessness through assistance and prevention. Our goal to enhance our prevention program ties into this aspect of Barnstable's needs assessment.

On a broader scale, HAC's plan is also intertwined with the state's Sustainable Development Principles as we are looking to expand housing opportunities (#6) and are planning regionally (#10) to address the housing issues on Cape Cod and the Islands.

SECTION 8: FINANCING

HAC has a 43-year history of managing a variety of housing programs, including those funded by the federal, state and local government. Nearly 75 percent of our revenue comes from public

sources, 4 percent from private contributions, and fees and rent make up the remainder.

We have over 2,500 local donors, including 125 churches and community organizations that support the work we do on Cape Cod and the Islands. In the past year, we have received grant funding from the Cape and Islands United Way, the Yawkey Foundation, the Cape Cod Young Professionals Giving Circle of The Cape Cod Foundation, Eastern Bank, TD Bank and Santander Bank, among others.

In 2014, HAC was approved to participate in the state's Community Investment Tax Credit (CITC) program. Since that time, we have been able to find donors for the $50,000 in tax credits in 2014; $150,000 in tax credits in 2015; and $150,000 in tax credits in 2016. Those donations have come from new and current donors as well as corporate sponsors. We have been able to leverage the tax credits by having those existing donors and sponsors double their donations to HAC in support of our previously approved Community Improvement Plan. The program has also helped our agency engage new donors. On December 30, 2016, HAC exhausted all of our 2016 tax credits and we currently have a waitlist for 2017. Given our previous success with the CITC program, we are confident we will be able to find donors for these tax credits which will be used in support of the goals, initiatives and activities listed in our plan.

We understand that the tax credit program is one tool in our fundraising box that we can use to further our plan, all in an effort to improve this community where we work and live. The program has been vital to our fundraising efforts since its inception.

SECTION 9: HISTORY, TRACK RECORD AND SUSTAINABLE DEVELOPMENT

Since 1974, HAC has been focused on addressing the housing needs on Cape Cod, Martha's Vineyard and Nantucket. Over the years, those needs have grown in size and complexity. Housing has emerged as one of the most critical issues facing the region; as wages have remained stagnant, housing costs have risen, making it even more difficult for low- and middle-income residents to afford to live here. Because of this, our array of services are more necessary than ever as it ensures that safe, decent and secure housing options exist in this region.

During our 43-year history we have expanded our portfolio of services to address the ever-changing needs of the region. While we still continue to administer Section 8 vouchers, we now offer much more to help everyone from the homeless living in the woods of Cape Cod to families looking to purchase their first home here. With each client, permanent housing is the ultimate goal. With some, it may be to transition from homelessness or from one of our family shelters into housing. With others, it may be to provide emergency funding so they can maintain their housing. And with others, it may be to find ways to reduce their expenses through our energy efficiency programs or financial literacy classes so they can live more affordably here.

Over the past four decades, we have served more than 160,000 residents of Cape Cod, Martha's

Vineyard and Nantucket. Our history has shown us that there is more to be done. Housing remains our focus as we place our priorities on reducing homelessness through increased prevention; making the region more affordable by expanding our home repair and energy programs; and developing more rental and homeownership units.

A key component to these priorities is sustainable development. We are committed to minimizing our impact on the environment in our housing development and home repair programs. Whenever possible, we strive to implement energy efficient measures into our program just as we did with The Residences at Melpet Farm in Dennis, which is a net-zero development that was completed in 2015. We are proud of projects like this, not only because they create much-needed affordable units, but because they do so in an environmentally friendly manner.

ATTACHMENTS

I. Cover Sheet
II. HAC Strategic Plan (2016-2020), pages 12-21

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