



**HOUSING ASSISTANCE CORPORATION  
COMMUNITY INVESTMENT PLAN 2023-2025  
SUBMITTED: November 18, 2022**

**INTRODUCTION**

Founded in 1974, Housing Assistance Corporation is a nonprofit leader that provides essential housing services to low- and middle-income households on Cape Cod, Martha's Vineyard, and Nantucket. Our mission is to strengthen the Cape and Islands region by empowering individuals, fostering community connections, and increasing year-round affordable housing opportunities.

Our main areas of focus include:

- Homelessness Prevention – We operate three family shelters which include Angel House in Hyannis, Carriage House in North Falmouth, and the Village at Cataumet in Bourne. We also conduct homeless outreach to individuals living in the streets and woods of Cape Cod to connect them to the services they need to move into transitional and permanent housing. We prevent families and individuals from becoming homeless, using public and private funding to ensure we can support both low- and middle-income households with emergency financial assistance.
- Housing Stabilization – We administer over 1,200 housing vouchers, providing essential rental assistance to households in our region. We conduct free energy audits and weatherization measures for low- income households. Since our inception, we have developed over 550 units of affordable housing and have 120 units in our pipeline over the next three to four years.
- Empowerment – We offer one-on-one foreclosure prevention and reverse mortgage counseling. We also conduct a series of financial literacy classes, including Money Matters, which provides practical strategies for households to take control of and strengthen their personal finances. Our classes also include a First-Time Homebuyer workshop to help our clients realize their dreams of homeownership. In 2017, we organized the Cape Housing Institute to provide municipal officials with the tools, education, and resources needed to boost affordable housing in their communities. We currently organize Cape Housing Advocacy Training to give the general public the education, skills, and confidence to speak up in favor of the affordable housing needed in their towns. Our nonprofit Cape Community Real Estate department connects individuals and families to affordable and attainable homeownership opportunities in our region. In 2021, we launched Housing to Protect Cape Cod which encourages local action by Cape Cod residents in support of year-round housing that is affordable for the people who make our communities work.

As the housing crisis increased to a dire state during the pandemic and has not improved, our attention is focused on a multifaceted approach to chip away at the crisis by providing emergency services to those most in need while adding rental inventory through Accessory Dwelling Units (ADUs), new multi-unit construction, and the adjustment of zoning regulations in towns across the Cape where 82% of our dwellings are single family homes.

While pursuing many new innovative approaches outlined in this plan, Housing Assistance 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 and beyond.

The Housing Assistance Board of Directors approved our latest Strategic Plan for 2021-2025 on July 23, 2021. The plan was written at the height of the pandemic and is a living document that is updated annually. This Community Investment Plan (CIP) was on the agenda for the Board of Directors meeting on November 2, 2022, when it was presented and discussed. The Board approved the CIP for submission on November 18, 2022.

## **SECTION 1: COMMUNITY/CONSTITUENCY SERVED**

In 2021, Housing Assistance served more than 6,200 low- and middle-income residents of Cape Cod, Martha's Vineyard, and Nantucket by connecting them to housing services that properly addressed their needs. We offer a continuum of housing services, including the operation of three family shelters; rental voucher programs; homelessness prevention; homeless outreach; housing search and stabilization; housing consumer education; energy efficiency and weatherization services; first-time homebuyer programs; and affordable housing development. With 100 full- and part-time staff and hundreds of volunteers, Housing Assistance has a sizable contingent of employees and supporters that help us deliver these housing programs to those we serve.

We offer programs to residents living in Barnstable County, Nantucket County and Dukes County. Based on figures from the United States Census, there are 228,996 people in Barnstable County; 14,255 people in Nantucket County; and 20,600 people in Dukes County.

For many people, the beauty of the Cape and Islands is a draw to the region, and it keeps them here. Yet, the popularity of the region as a vacation destination and retirement community has exacerbated a shortage of affordable housing for our year-round workforce. Cape Cod has extremely limited housing diversity. Approximately 82% of our housing is single-family detached homes. This means we have very limited apartments or multi-family housing at attainable rates for our local workforce, young professionals and even retirees who want to downsize and live in denser walkable neighborhoods. In addition, we have nearly 60,000 seasonal homes on the Cape that are often used for only a few weeks of the year, if at all.

The high demand for housing and low supply of rentals means landlords are at an advantage and charge a higher premium for their properties. In Barnstable County, typical rents for a two- bedroom apartment range between \$2,000 and \$2,500 per month. To afford this, a household must earn \$85,000 to \$98,000 per year which is equivalent to \$41-\$47 per hour. For many people working at minimum wage, rental prices are simply out of reach.

It's a similarly daunting struggle for those looking to purchase a home here where housing prices have far outpaced incomes and wealthy second home buyers are driving up the purchase price for homes. The median sales price for a home in our region has increased by over \$100,000 in the past three years. In July 2022, the median sales price for a single-family home in Barnstable County was \$686,000, requiring an annual household income of \$188,000, far exceeding the region's median household incomes.

Within Housing Assistance's service area, the Town of Barnstable meets the three criteria necessary to qualify as a Gateway City. Based on figures from the U.S. Census, Barnstable's estimated population is 48,923, which is between 35,000 and 250,000 as required for a Gateway City. Barnstable's median household income is \$77,227, which is below the state average of \$84,385. And the rate of educational attainment of a bachelor's degree is 40.9%, which is below the state average of 44.5%.

## **SECTION 2: COMMUNITY INVOLVEMENT**

Housing Assistance's success is dependent on the support and the involvement of the community in our work. 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.

Quarterly, Housing Assistance hosts a roundtable of more than 20 human service providers and community agencies to identify trends and potential solutions to problems facing our community. In addition, our homeless outreach team helps people living on the streets, in their cars, or in the woods to get into safe, secure housing. For this program, we work in partnership with the Barnstable Police Department; Falmouth Police Department; Vinfen; St. Joseph's House; Community Health Center of Cape Cod; local food pantries; and Falmouth Human Services. Our Accountable Care Organizations Case Management programs partner us directly with local federally funded Community Health Centers and our staff are also imbedded within the Town of Falmouth's Human Services Department.

Housing Assistance staff also hold several seats on our Regional Network on Homelessness Policy Board, Executive Committee, Coordinated Entry System Committee, and Homeless Management Information System Committee. In 2022, we were involved in Barnstable County's development of a Community Needs Assessment Update, specifically targeting Youth and Young Adults (under the age of 25) and creation of a Prioritized Strategies plan to address youth homelessness.

In the summer of 2021, we partnered with a group of local employers to offer a pilot program to their staff which offered a shallow housing subsidy and housing counseling services. This program was so successful, we were able to expand the program to a full launch. THRIVE launched July 1, 2022, and is targeted towards employees currently working in the childcare and disability services industry, specifically targeting rent burdened employees who may be unable to sustain their housing or current employment without additional resources.

New initiatives since the last Community Investment Plan include:

- Piloted "My Plus One Accessory Dwelling Unit (ADU)" program, an expansion of our existing successful Rent365 program, which provides incentives and support to create new rental inventory through homeowners converting underutilized portions of existing properties into rental units.
- Conducted joint mapping project with the Association to Preserve Cape Cod identifies priority areas in each town for housing production and for natural resource protection. It was launched at the end of 2021 and subsequently used to advocate for rezoning, infrastructure and housing funding and bylaw advocacy with a focus on areas of agreement between conservationists and housing advocates.
- Assessed parcels for development projects. On average, 12 parcels per year are assessed for potential housing development by Housing Assistance. In 2021, we had 120 units in our development pipeline, which we define as having site control or having received positive response on a Request for Proposal (RFP). We plan to continue this pace of as opportunities allow.
- Renewed marketing for Rent365 program, which provides incentives and support for landlords to convert seasonal rentals into year-round rentals.
- Expanded fundraising plan to support innovative approaches to adding inventory & increasing affordability.
- Published *The Great Job-Housing Mismatch on Cape Cod* in November 2022 to convey housing need and support advocacy.
- Implemented THRIVE – "Tools to Help Residents in a Vulnerable Economy" – a program which provides an eligible household with a monthly rent stipend, while providing HUD certified housing counseling.

As part of our advocacy to increase affordable housing in our region, we hired The Concord Group to gather data and study the growing housing crisis on Cape Cod. Subsequently, we published a new report, *The Great Job-Housing Mismatch on Cape Cod* in November 2022 to outline the severity of the need for affordable housing and to foster community involvement. November 2022 also saw the launch of our “Housing to Protect Cape Cod” initiative, which brought together stakeholders from across Cape Cod to find new ways to address the housing shortage. The initiative’s launch and summit were attended by over 350 community members and featured a business panel discussion and a keynote address by a nationally recognized economist.

In 2022, Housing Assistance had over 500 volunteers donate their time to support Housing Assistance’s mission. Our volunteers do so in several ways, ranging from clerical tasks to more service-oriented work and peer to peer fundraising. Volunteers assist us with mailings and are 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 Housing Assistance’s volunteer efforts is a day of service that focuses 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 twelfth year, the Big Fix has been held in almost all 15 towns across Cape Cod; in total, nearly 2,600 volunteers have helped 150 homeowners make small repairs to their homes that have made a big difference in their lives.

In 2021, Housing Assistance brought the Big Fix to Orleans and, in 2022, we did smaller monthly projects across the Cape in the summer and early fall. Volunteers run the gamut of skilled and unskilled labor. The event allows Housing Assistance 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.

Housing Assistance also organizes and participates in several events throughout the year that are intended to raise awareness about the work we do, raise funds to support our mission and engage the public. Every spring, we host the region’s legislative delegation to share concerns and opportunities for improving housing in the region. We hold at least one public event 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 May, our Walk for Hope in Falmouth, Hyannis and Orleans raises awareness and funds to prevent homelessness. In December, our agency organizes the Telethon for Hope which is posted on our social media outlets and on YouTube. The telethon features Housing Assistance staff as well as local and regional experts who work in fields that positively impact those we serve.

We partner with other groups concerned with the Cape’s affordable housing challenges. Prior to *The Great Job-Housing Mismatch on Cape Cod*, Housing Assistance published *Housing on Cape Cod: The High Cost of Doing Nothing*. This report helped towns and advocates access a clear set of data that describes the housing problem. Housing Assistance has also published reports 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 the last five years, Housing Assistance has deepened its online 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 dialogue and engage the public.

Housing Assistance 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 meet 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. Several of Housing Assistance employees have participated in the program, resulting in our staff being a part of a strong network of leaders throughout the community.

### **SECTION 3: PLAN GOALS**

Housing Assistance's most recent Strategic Plan identifies internal and external goals intended to strengthen our agency's operations and to bolster our programs and create a larger impact on our community and those we serve. In addition to the Strategic Plan, which identifies goals for 2021 – 2025, the CEO and Board create annual CEO goals that represent the evolving vision and strategy of the organization. For the purposes of this application, we have listed goals from our Strategic Plan that align with the objectives of community development, and we have noted any refinements under the activity's description section.

#### **Homeless Outreach and Prevention**

Our outreach staff meet with people living on the streets, in their cars, or in the woods to connect them with services and housing. In addition to individual visits, we staff coffee hours and warming stations in central locations where homeless individuals can learn about available services. We are part of the county-wide Continuum of Care consortium, and we work closely with Barnstable Police, Vinfen, Duffy Healthcare and other organizations to ensure kind and efficient collaboration of care for clients accessing services from multiple agencies.

#### **Financial Assistance, Supportive Housing and Family Empowerment**

Housing Assistance manages RAFT and HomeBASE financial assistance programs for the region, and we created a Workforce Housing Relief Fund to aid households suffering from COVID-19 impacts, but not eligible for government assistance. We also have a privately funded program for expenses not covered by government assistance that has been in existence for over 30 years. We manage two permanent supportive housing settings for up to 11 chronically homeless individuals who also have a disability. In addition, we established a new Family Empowerment Director position to provide additional casework and coaching for families transitioning out of shelter.

#### **Financial Education & Counseling – First-Time Home Buyer, Money Matters, Reverse Mortgage, Foreclosure**

Housing Assistance is the region's HCEC (Housing and Consumer Education Center) agency, which means that we have HUD-certified staff managing from a single point of entry programs many state educational and counseling programs such as foreclosure prevention, reverse mortgage counseling, financial literacy and budgeting, housing search, affordable purchase, and first-time homebuyer education.

#### **Family Shelter Management**

Housing Assistance operates three homeless family shelters Carriage House in North Falmouth, Angel House in Hyannis, and the Village at Cataumet in Bourne. Our shelters serve up to 45 families at any one time. In 2021, we served 236 individuals in our shelters, including 138 children. Families stay in shelter an average of nine months. While in shelter, case workers connect shelter clients with additional resources to overcome their most difficult obstacles to achieving independence: housing, childcare, job training and transportation. Housing Assistance provides some of the education and services directly, and other services are provided through partnerships with other organizations.

### **Leased Housing Department**

Housing Assistance's Leased Housing Department manages two thirds of the 2,000 Section 8 vouchers on Cape Cod and the Islands. We also administer MRVP and other voucher programs. HAC's Leased Housing Department pours millions back into the local economy annually, helping about 1,300 households and 650 property owners each year. This, in turn, allows property owners to pay their mortgages; and it allows our workforce to continue to live on Cape Cod.

### **Energy Efficiency Services**

Housing Assistance conducts energy assessments for low-income households that will result in better insulated homes and energy savings. Auditors test heating systems for efficiency and safety, look for opportunities to have insulation installed, replace old lightbulbs, and replace inefficient appliances with new, energy efficient models, all at no cost to the client. Cape Light Compact, Eversource and National Grid are primary funding sources for weatherization installations, heating system repair and/or replacement, as well as energy conservation measures and education. Heating systems are tested for safety and energy efficiency; replaced and repaired as necessary. Customers learn conservation measures and experience savings through LED light bulbs, efficient appliances, and heating systems.

### **Housing Development**

Housing Assistance is one of the largest developers of affordable housing in our region, and we advocate for innovative solutions to add affordable year-round housing to our region. We've built over 550 homes and apartments for rent or purchase on Cape Cod, adding critically needed housing for families, seniors, veterans and the disabled. Our buildings are highly energy-efficient and use green materials and systems. Residential eligibility varies for our housing developments.

In addition to our own construction projects, Housing Assistance's regional advocacy and training programs promote the creation of affordable and workforce housing. These include legislative briefings, training for municipal officials and citizen advocates, publishing of housing reports, and an incentive program to encourage seasonal homeowners to convert their properties to year-round rentals.

### **Rental Property Management**

Housing Assistance owns 338 rental units, most of which are managed by a third-party property manager POAH Communities, a division of Preservation of Affordable Housing, and 28 units which we manage ourselves.

The purpose of these units is to provide critical Affordable rentals for low-income households and attainable housing for our workforce and moderate-income households, while generating some income for the agency. Over the course of the strategic plan period, we will work to integrate our rental property management with other housing services at the agency.

HDD has a goal of creating a property management operation plan that reflects the challenges and unique niche of our services. We manage a variety of scattered units throughout the Cape that very few professional property managers would be interested in, i.e., scattered duplexes, condo units, and single-family homes. In that way, we fill a niche on the Cape. Our services could be expanded to include managing units for other owners in Rent365 or ADU technical assistance programs.

### **Affordable Real Estate Monitoring (Cape Community Real Estate)**

Cape Community Real Estate (CCRE), a division of HAC, is a full-service, nonprofit real estate company. In addition to selling deed-restricted homes and conducting lotteries for affordable homes, CCRE can serve as your broker on market-rate sales. All CCRE's brokerage fees are used to support HAC's programs. There are approximately 400 homes on Cape Cod that are Affordable and carry a resale restriction which ensures continuing affordability. We monitor about 140 of these homes. When one of these homes is placed on the real estate market as a "resale," Housing Assistance is responsible for finding eligible buyers.

### **Community Relations & Government Affairs**

This department helps to educate, inform, and engage the community by using a variety of mediums. While community relations staff's focus is on education, outreach and advocacy, the staff also support Resource Development Department with communications and event promotion. The goals of this department are to energize the community in the vision and mission of the organization through speaking engagements, events, and a monthly newsletter; and to engage policy makers, community members and others in creating lasting improvements in housing diversity, affordability, and opportunity. This department manages the agency's media, communications, and public relations efforts including tools such as direct mail and online appeals, donor events, foundation, corporate and major donor proposals, community, and municipal education events, legislative, coalition and partner relationship management, media relations, website, emails, social media – Twitter, Facebook, Instagram, and the HACbeat newsletter both digital and print versions.

### **Agency Operations (Finance, IT, Facilities)**

Resources needed to achieve strategic goals: It is always difficult for a nonprofit organization to increase its administrative overhead. However, it will be necessary to invest in staffing, technology, and training to take our agency to the next level of operational excellence. Housing Assistance has a deep commitment to fiscal responsibility, and we will strategically make these investments over time so that we keep our administrative cost percentages within industry standards.

Housing Assistance will need to invest in more technology training and support moving forward. We have one IT staff person, who focuses primarily on hardware issues and coordination with an outsource vendor for helpdesk services. We completed an IT security audit with an external vendor, KPM, in 2020/2021. This audit found that our agency was reasonably secure but could and should make improvements moving forward. However, it is clear with Work from Home style operations likely to continue, and an ever-increasing need for integrated organizational data and reporting, there will need to be additional software and training and expanded staff support and/or consultants who can build out our more complex and strategic data management plans.

Our facilities department manages the maintenance of our shelters and office properties, and our director often participates in the assessment of properties we may purchase, and our housing development projects. At times, housing development projects can pull focus from the maintenance operations, and we may need to look at ways we can boost that internal capacity as needed.

The Finance department recently completed an adjustment in staffing and process whereby the department assumed many responsibilities, such as contract billing and payroll processing, that were previously handled in other departments. This centralization has helped with accuracy and efficiency.

The Resource Development Department's focus is on fundraising including annual fund, mid-level and major donors, foundations, corporate sponsorships, events, and we also recruit and steward volunteers. RDD currently also houses the Community Relations team which is responsible for our digital presence (emails, website, social platforms) advertising and marketing, and for our advocacy and government affairs activities. Highlights of major initiatives follow.

Housing Legacy Society is a quasi-endowment fund managed by the Cape Cod Foundation. We accept donations to the fund as major gifts or grants, as well as through planned giving. We launched this Fund at our 45<sup>th</sup> anniversary with a goal of \$1 million by the 50<sup>th</sup> anniversary in 2024. The response was overwhelming and in 2021, we had already reached our \$1 million goal. A new campaign will be launched at our 50<sup>th</sup> anniversary celebration in 2024.

We promote planned giving on the reply device for every appeal, on our website, in HACbeat and through direct mail and donor visits.

Since we have many new fundraising initiatives underway, we do not anticipate a traditional major capital campaign during this time. However, we will continue to raise capital funds from foundation sources as needed, and we will identify potential capital campaign opportunities as longer-term capital plans develop.

Advocacy opportunities are important stewardship and cultivation activities for donors and volunteers. We will make sure these groups are offered every opportunity to get involved with our education and advocacy efforts and sponsorships for businesses.

We are expanding the agency's online marketing and lead generation activities such as distribution of educational content and videos and advocacy resources to secure more followers and email addresses for people that are very active with housing issues. For events, we will enhance our peer-to-peer fundraising reach and marketing to ensure the broadest possible audience and engagement for events and thorough follow-up after events that solidifies participants' connection with the agency.

#### **SECTION 4: ACTIVITIES**

The following are activities Housing Assistance will undertake to reach our goals listed under Section 3:

*Provide and expedite access, services and support that enable clients to stabilize housing and provide opportunities for economic mobility.*

As the regional agency charged with administering many federal and state housing assistance for the region, we have identified several issues and obstacles to clients' access to existing services and to their economic mobility. Gaps and funding cliffs in public contracted services keep some clients from receiving services that would help them stabilize and potentially pursue longer-term outcomes. Over the next five years, we will strive to develop and create a funding case for expanded casework/coaching for every client, an agency-wide casework methodology, and an integrated client dashboard that tracks clients' progress throughout their housing and economic mobility journey. We will expand internal referrals to Housing Assistance's services, enhance partnerships with other agencies, and research and assess business cases for building economic mobility for clients via training and/or a social enterprise business that will put clients on path to meet area median income standards.



### Strategic Activities

1. Develop and launch funding plan for new programs that bridge gaps between contracted casework/coaching – explore peer mentoring and client incentive options.
2. Establish agency-wide client services dashboard.
3. Expand outreach and Affirmative Fair Marketing to ensure underserved populations are reached, especially those with limited English proficiency and limited digital access
4. Expand access through virtual chat and online services and education; Offer courses that address debt, budgeting, credit – going as “upstream” as possible – high school students.
5. Expand partnerships with location-based service providers – either through embedded HAC staff or HAC training.
6. Develop plan to leverage physical assets into combined satellite service office and rental housing locations throughout region
7. Advocate DHCD to allow and incentivize clients who get a rent deduction because they are going to school or working.
8. Enhance job opportunities and career training through partnerships. Develop and assess business cases for training or social enterprises that provide training that will put clients on path for \$25 per hour jobs.

*Increase inventory, diversity, and affordability of housing in our region with minimal impact on our environment.*

More than 82% of the region’s housing is single-family homes on large lots and 86% of the region’s land is already developed or under conservation. We have limited space to build, and we desperately need new year-round rental properties for low-income households as well as for our workforce, young professionals and seniors wishing to downsize. With limited space to build and the region facing dual crises of lack of housing and environmental resilience issues, it is critical that we work in collaboration with natural resource protection, water quality and climate resilience advocates to create a cohesive plan that makes the most of the land that we have available. Outdated, restrictive zoning and bylaws prevent building capital “A” affordable housing that is deed-restricted to low-income households as well as smaller apartments and homes that are attainable – affordable for people who work on the Cape.

Over the next five years, Housing Assistance will focus on the creation of moderate- density, affordable and workforce housing that increases housing inventory, diversity, and affordability. We will achieve this through building housing ourselves, and through education and advocacy initiatives, which will result in rezoning and new bylaws and a movement of housing advocates across the Cape that encourages others to develop new housing.

Overall, our Housing Development department pursues multiple approaches to increasing inventory, diversity and affordability in our region: infill projects like our Lofts at 57 “pocket neighborhood” of eight units in a transitional neighborhood in Hyannis, larger scale Low-Income Housing Tax Credit projects in partnership with Preservation of Affordable Housing (POAH partnerships), encouraging rezoning and bylaw changes to encourage more housing, acquisition of additional rental properties, and affordable homeownership projects. In each case, we adhere to current best practices to minimize housing impact on the environment and contribute to regional climate resiliency goals, such as reducing dependence on individual transportation, and supporting wastewater infrastructure investment.

Other programs and services that contribute to increasing housing affordability in the region are ownership and management of 344 units of rental housing, affordable home sales and lotteries and market-rate sales through Cape Community Real Estate, energy efficiency services for low-income households, and our Big Fix event which provides home repair for low-income households.

#### Strategic Activities

1. Research and assess feasibility for new approaches to adding inventory such as ADUs, Cape Cod modular construction kits, pocket neighborhood design kits, and commercial property conversion templates.
2. Keep up with best practices of reducing carbon footprint and other environmental impacts of housing. Develop a HAC “basis of design” to define energy efficiency features that HAC includes as baseline in all developments.
3. Expand access to, reach and impact of energy department via unified case management, with Cape Light Compact identifying major causes of deferral – such as roof replacement, water damage, mold, etc.; and exploring tie-in to healthy homes Year-Round Big Fix program possibly with Accountable Care Organization funding.
4. Plan to increase sustainability of Big Fix event in terms of staff time, cost, and integration into departmental operations.
5. Enhance Cape Community Real Estate’s regional role in monitoring deed-restricted Affordable homes, supporting First Time Homebuyer, Ready to Buy list, integrating Ready Renters and rental listing clearinghouse. Assess feasibility of expanding lottery service contracts; town service consulting; developer consulting.
6. Establish expanded landlord recruitment, education, and support initiative. It may include enrolling them in energy services, exploring risk reduction program for landlords to our client, and/or tenant matchmaking program.
7. Improve efficiency of Rental Property Management through digital forms and processes.

*Address housing instability and the affordability gap through collaboration, education, and advocacy focused on zoning, financial obstacles, and other social causes.*

There is a combination of social attitudes, policies, and systems that drive current housing inequalities. Social attitudes and perspectives lead many people to oppose affordable and attainable housing development, zoning and bylaws create obstacles rather than encourage the housing development we need, and financial systems and incentives are not in place to make it feasible for developers to build anything but high-end single-family homes. Through education, advocacy and outreach, our towns will change the zoning, bylaws and other systems that limit affordable and attainable housing creation. Our solution includes public education, advocate recruitment and training, municipal official training through Cape Housing Institute, and decisionmaker and stakeholder engagement through coalitions, strategic relationship building, membership organizations, task forces, and other collaborative endeavors. We work in consultation with other agencies, such as Community Development Partnership, which also has a municipal training and advocacy program in the Lower- and Outer-Cape towns, but each agency sometimes takes on different issues.

#### Strategic Activities

1. Attract board members with extensive state-level contacts to support our contract advocacy.
2. Publish or collaborate on periodic reports, blogs, articles, and website resources regarding estimated need for housing of different types and costs to meet support the economic well-being and diversity of the region.

*Achieve operational excellence, financial sustainability, and measurable, meaningful impact across all our program areas.*

Although every department within the organization will integrate activities related to this focus area, there will be more activities related to operational excellence in the “back of house” departments of Agency Operations (Finance, Facilities, Human Resources, and Information Technology and Agency Resource Development Department (RDD), which includes fundraising, branding, and marketing. These departments are critical for maintaining organizational stability and a strong foundation for growth by maintaining our financial and physical assets, protecting our data security, and attracting and retaining the very best staff. Housing Assistance maintains very high- performance metrics for all its departments as determined by financial audits, performance metrics of similar agencies, and other objectives measures. We constantly look for new ways to achieve more and do better, creating operational efficiency while containing administrative overhead.

In recent years, we have grown and focused our Resource Development Department to enhance issue and agency awareness and financial support. The Finance Department has consolidated functions from other departments to increase efficiency and accuracy, including launching a new online purchase order system. In Human Resources, we completed the first-ever, anonymous third-party administered all staff survey to measure engagement. In our client service areas, we have reorganized and streamlined operations in our Energy Department and that program is poised for growth. Our process improvement initiative in our front-desk and client intake areas has reduced the time it takes from first contact to a client receiving financial assistance.

#### Strategic Activities

1. Identify new process improvement initiatives annually.
2. Implement process and policy learnings related to the impact of Covid-19. Develop staffing pattern for home-based and office staff.
3. Approve staff training plan and budget that likely includes areas such as work from home, project and staff management, technology, customer service and client management.
4. Grow endowment and planned giving program.
5. Automate annual budget process and government contract invoicing to eliminate manual work and increase accuracy.
6. Refine property, fleet and other capital maintenance and replacement policy and long-term budgeting plan.

### **SECTION 5: HOW SUCCESS WILL BE MEASURED**

In its daily operation, Housing Assistance staff track 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 identify 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.

Housing Assistance also has a Finance Committee comprised of members of its Board of Directors who regularly review programs, budgets, and the financial status of each program in detail. In this way, we can 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 our programs and that work is audited. In 2018, we began a formal process improvement initiative that identifies up to four key areas of operation each year. As part of that effort, teams of staff members develop baseline measures and a project to improve their outcomes.

We have just completed the first four process improvement projects which focused on: decreasing the amount of time between requests for assistance and receipt of assistance; decreasing length of stay in shelter; decreasing staff turnover in shelters; and decreasing the number of days it takes to close the financial books each month. We not only improved our performance in these areas, but also increased staff engagement and satisfaction.

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:

*Provide and expedite access, services and support that enable clients to stabilize housing and provide opportunities for economic mobility.*

1. Establish baseline client progress metrics across programs; then measure individual client progress and program effectiveness.
  - a. For example, more clients take advantage of economic mobility opportunities and move through HAC services; increased internal HAC referrals; more clients take advantage of multiple HAC programs; clients take trainings to enter a career that provides a living wage for region, more clients pursue self-sufficiency goals.
2. Establish baseline measures and then set goals regarding client access to services digitally, in non-English languages and at satellite locations. Our goal in improving access is to ensure that our clients reflect the full diversity of the population in our region, and that those who most need services are reached.
3. Establish baseline and measure positive change in customer satisfaction ratings.
4. Study longitudinal client outcomes.
5. Research incentives for outcomes.
6. Research methods of expanding our Family Self-Sufficiency program.

*Increase inventory, diversity, and affordability of housing in our region with minimal impact on our environment.*

1. On average, 12 parcels per year are assessed for potential housing development by HAC.
2. 3-5 towns rezone to promote moderate density housing based on map
3. 120 units completed in five years. Continue to respond to RFPs with POAH as possible
4. Staff take relevant courses and certifications and join professional groups related to net zero and passive house building
5. Several innovative approaches to adding inventory assessed for feasibility.
6. Increase number of clients served and diversity of services offered through the Energy Department; More clients assisted with healthy homes improvements. Work is ongoing with Cape Light Compact, Department of Energy, and National Grid to address these barriers to entry
7. More landlords representing more units engage with us – baseline is Leased Housing Department landlords and Rent 365 landlords.
8. Online forms and payment established for Rental Property Management.

*Address housing instability and the affordability gap through collaboration, education, and advocacy focused on zoning, financial obstacles, and other social causes.*

1. Increase in # of followers on social media and email list as well as increase engagement metrics online and in town meetings
2. Maintain HAC's reputation, influence, and program funding streams appropriate to regional need.
3. Offer opportunities for regular community feedback and coordination with a goal of greater diversity and quality of housing opportunity.

4. Continued and enhanced media coverage of reports and use of data by collaborating organizations.
5. 6-12 advocates in each town prepared to engage in town advocacy for housing diversity & affordability.
6. Regular participation in HAC trainings and initiatives from officials in every Mid- and Upper Cape town and other sub-regions as relevant.
7. New board members added with state-level contacts.

*Achieve operational excellence, financial sustainability, and measurable, meaningful impact across all our program areas.*

1. Achieve a minimum 2% surplus in revenue over expenses.
2. Maintain robust benefits package and explore cost of living increases at regular intervals.
3. Staff retention and attraction metrics improve or maintain above industry benchmarks.
4. Maintain excellent ratings on regular IT security assessments.
5. Process improvement initiatives result in continuous positive changes for clients, staff, and the organization.

## **SECTION 6: COLLABORATIVE EFFORTS**

Housing Assistance understands that the successful implementation of our housing services and programs requires 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. Our HCEC staff collaborates with local lenders, many 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.

Our intake and referral coordinators who work with clients are committed to a “no wrong door approach” to helping people in crisis. They assess the client’s needs and determine if our agency can assist them or if an outside agency is better able to meet their needs. We collaborate with outside agencies to ensure clients are directed to the proper resource in the community.

In administering Section 8 vouchers, overseeing the Family Self-Sufficiency (FSS) program, and operating three family shelters, 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.

In 2022, we hired a Director of Community Engagement and Donor Stewardship to work with the faith-based community to identify client needs and bridge service gaps in our community. We are committed to our service partners throughout the Cape and to inviting other agencies, such as SER-Jobs and adult education providers, to hold office hours and workshops at our locations.

## **Grow Smart Cape Cod-new in 2022**

Housing Assistance Corporation and The Association to Preserve Cape Cod have undertaken a mapping project that uses the best available existing data and GIS technology to identify priority areas for natural resource protection and priority areas for affordable moderate-density housing development. This new collaboration is aptly named, Grow Smart- [growsmartcapecod.org](http://growsmartcapecod.org).

By agreeing on the data and criteria used to identify priority areas for natural resource protection and affordable moderate density housing in advance, the two organizations hope to streamline town-level land use planning and help local leaders focus on areas where we can make significant progress in addressing the housing crisis and our regional environmental challenges.

## **Housing to Protect Cape Cod- new in 2022**

Housing Assistance Corporation, Cape Cod Chamber of Commerce, Cape Cod & Islands Association of REALTORS, Home Builders & Remodelers Association of Cape Cod and CapeBuilt came together to ensure individuals and businesses have the information they need to advocate for housing in their communities.

The Housing to Protect Cape Cod Coalition is a community organizing initiative that mobilizes residents in support of a local legislative platform to foster year-round housing while protecting our critical environmental resources and community character.

We officially launched this new collaboration at The HPCC Summit on November 3, 2022, with 350 community stakeholders, leaders and residents in attendance, the largest formalized housing initiative of this scale in Cape Cod's recent history.

## **SECTION 7: CONSISTENCY WITH COMMUNITY STRATEGY**

Housing Assistance's plan aligns closely with the community's strategy when it comes to affordable housing. We maintain open collaborative discussions with many municipalities since housing decisions are made on a town level. The most recent Cape Cod Commission Regional Policy Plan acknowledges the need for additional Affordable and attainable housing and prioritizes housing development within Community Activity Centers, such as our traditional village Main Street districts. Housing Assistance's apartments, Lofts at 57, is on an underutilized lot near Hyannis downtown, and is a perfect example of such development. We are also looking forward to collaborating with the Commission over the next few years on a Regional Housing Plan, which is a recommended action in their RPP.

On a broader scale, Housing Assistance's plans are in alignment with the state's Sustainable Development Principles that encourage the creation of "pedestrian-friendly" districts and neighborhoods that mix commercial, civic, cultural, educational, and recreational activities with parks and homes. Regarding housing, the principles call for building homes "near jobs, transit, and where services are available."

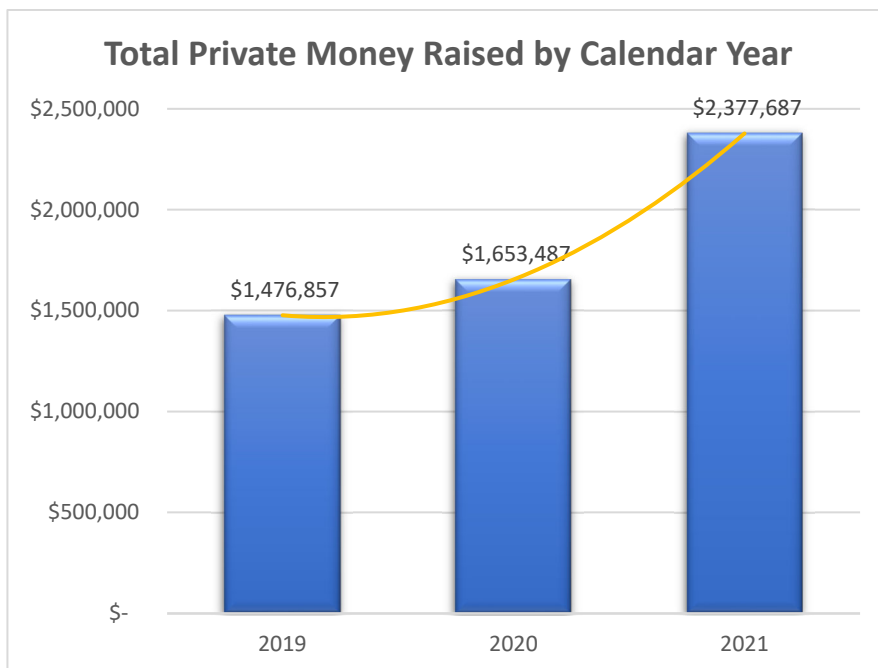
Housing Assistance is deepening its partnerships with leading organizations in our region outside the human services field. We continue to join forces with the Future Cape Cod Coalition with the Association to Preserve Cape Cod (APCC), the Cape Cod Chamber of Commerce, and the Cape and Islands Association of REALTORS. By collaborating with the leading environmental preservation organization and the leading business organization focused on economic development, we can ensure that we develop initiatives in each of our focus areas that do not put us at odds with each other and thus, have a high likelihood of success.

The Housing to Protect Cape Cod initiative, in partnership with the Cape Cod and Islands Association of REALTORS, the Cape Cod Chamber of Commerce, CapeBuilt Companies, and the Homebuilders and Remodelers of Cape Cod was launched in 2022. This partnership will work to implement the Report Recommendations outlined in *The Great Job-Housing Mismatch on Cape Cod*. The partners will work together to increase opportunities for the development of Affordable housing through continued engagement with the community and municipalities.

In October 2022, Housing Assistance opened another location on the lower cape in Orleans. This location will offer services to over 400 people- the homeless, clients interested in homeownership, home repair, rental and financial assistance, and the elderly.

## **SECTION 8: FINANCING**

Housing Assistance has a 48-year history of managing a variety of housing programs, including those funded by the federal, state, and local government. Public sources currently make up 58% of our revenue, while 20% comes from grants and donations, and fees and rent make up the remainder. Since our previous CIP submission in 2019, our private fundraising has grown by 61%. The chart below illustrates the growth in private fundraising from 2019 to 2021.



In 2014, Housing Assistance was approved to participate in the state's Community Investment Tax Credit (CITC) program. Since that time, we have leveraged the CITC program to raise more than \$3,150,000 for our initiatives. Those donations have come from new and current donors, as well as corporate sponsors. We have been able to leverage the tax credits by attracting new donors while having existing donors and sponsors increase their previous year's donations.

In the past 18 months, we have had 2,451 donors. In 2022, we received \$250,000 in tax credits and have allocated all those funds. This month, we applied for and received an additional \$30,000 in tax credits.

We are on track to fully allocate those funds before the end of the year. In the past year, we have received grant funding from the Cape and Islands United Way, the Hermann Foundation, Cape Cod Healthcare, Eastern Bank, the Cooperative Bank of Cape Cod, and Santander Bank, among others.

We understand that the tax credit program is one tool in our fundraising box that we can use to further our plan, all to improve this community where we work and live. The program has been vital to our fundraising efforts since its inception. To expand our sources of funding, Housing Assistance has recently expanded its Resource Development Department to leverage grants and foundation relationships. Some of these grants and foundation awards are new sources of funding. The tax credit program allows us to continue developing these relationships, by providing incentives to increase private donations. By increasing our private fundraising, we have reduced government sources as a percentage of our budget from 83% in 2019 to 58% in fiscal year 2022.

## **SECTION 9: HISTORY, TRACK RECORD AND SUSTAINABLE DEVELOPMENT**

Launched in 1974, Housing Assistance Corporation is a nonprofit leader that provides essential housing services to low- and middle-income households on Cape Cod, Martha's Vineyard, and Nantucket. Our mission is to strengthen our region by empowering individuals, fostering community connections, and increasing year-round affordable housing opportunities. We were founded to administer rental assistance programs for the Cape and Islands and to provide year-round housing to the region's workforce, seniors, and disabled individuals. Our work has expanded to encompass a range of programs and services that prevent homelessness; stabilizes housing; and empowers households to achieve their personal and professional goals, using housing as the catalyst: We annually serve an average of 5,000 households in our region, in 2020 and to date in late 2022, that number has increased to 6,200 households annually.

During our 48-year history we have expanded our portfolio of services to address the evolving needs of the region. While we 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. With each client, permanent housing is the goal. With some clients, the focus may be to transition from homelessness or from one of our family shelters into a rental unit. For other clients, we may be able to provide emergency funding so they can maintain their housing. And with other clients, through our energy efficiency programs or financial literacy classes, we help them reduce expenses so they can better afford stable housing.

Since inception, we have served more than 195,000 residents of Cape Cod, Martha's Vineyard, and Nantucket, and built 550+ units of affordable housing. We prioritize our activities to reduce homelessness through increased prevention; rental voucher and financial literacy programs that help people stabilize their budgets and housing; and developing more affordable rental and homeownership units.

Housing Assistance has completed 550+ units of affordable rental or ownership housing. We completed construction at an innovative mixed-income property, the Lofts at 57 in 2020 which provides 8 new 1–2-bedroom apartments in Hyannis. Construction is under way for 30 units of affordable housing in Brewster. We have over 149 units in the predevelopment stage across Cape Cod with projected completion dates of 2023-2025. In addition, each year we typically assess four smaller properties for potential community-scale (5-10 units) affordable housing development.

Sustainable development is central to our program planning. It affects housing site selection and housing design, and it is integrated into our energy efficiency programs. Minimizing our impact on the environment is a core part of our mission: to deliver housing and services that meet the needs of the community and limit our impact on natural resources.