



## Harborlight Community Partners (DBA Harborlight Homes) COMMUNITY INVESTMENT PLAN (CIP) 2024-2026

*Prepared for Executive Office for Housing & Living Communities  
Community Investment Tax Credit Program*

**Mission:** Harborlight Homes (HH) collaborates with communities to cultivate just, equitable and sustainable housing opportunities vital to the health and strength of the individuals and communities of our region. HH creates and operates hundreds of service-enriched, affordable homes with resources to build economic mobility and break the cycle of poverty, while advocating for equitable systems to advance opportunity in thriving, inclusive communities, because everyone deserves a home.

### SECTION 1: COMMUNITY OR CONSTITUENCY TO BE SERVED BY THE ORGANIZATION

Harborlight Homes (HH) provides affordable homes with supportive services in Essex County for low, very-low, and moderate-income people. We serve essential workers, vulnerable elders, low-earning families, those who are disabled, and families and individuals who have experienced homelessness.

- **Income:** We seek to increase and preserve the supply of affordable housing for residents below 30% through those up to 60% area median income. We currently serve families within this AMI range (97% of residents), with a very small percentage at about 80% area median income. The majority of residents earn below \$40,000 per year, with a significant portion earning below \$20,000 annually. Should there be a compelling need in a municipality in our service area to consider moderate income housing or mixed income housing, we would only engage in this kind of project in relation to and supportive of our primary housing goals.
- **Geography:** HH's footprint includes 22 communities on the North Shore, listed below and in the Service Area Map. HH currently owns, manages, or is developing affordable housing in 12\* of the 22 communities, including three Gateway Cities\*\* ; seven communities are rural. HH is or has been active considering projects in an additional five of the 22 communities, providing guidance to meet the housing goals of these communities.

Beverly*	Boxford	Danvers	Essex
Georgetown	Gloucester*	Hamilton*	Ipswich*
Lynn**	Lynnfield	Manchester	Marblehead*
Middleton	Nahant	Peabody**	Rowley*
Rockport*	Salem**	Saugus*	Swampscott
Topsfield	Wenham*		

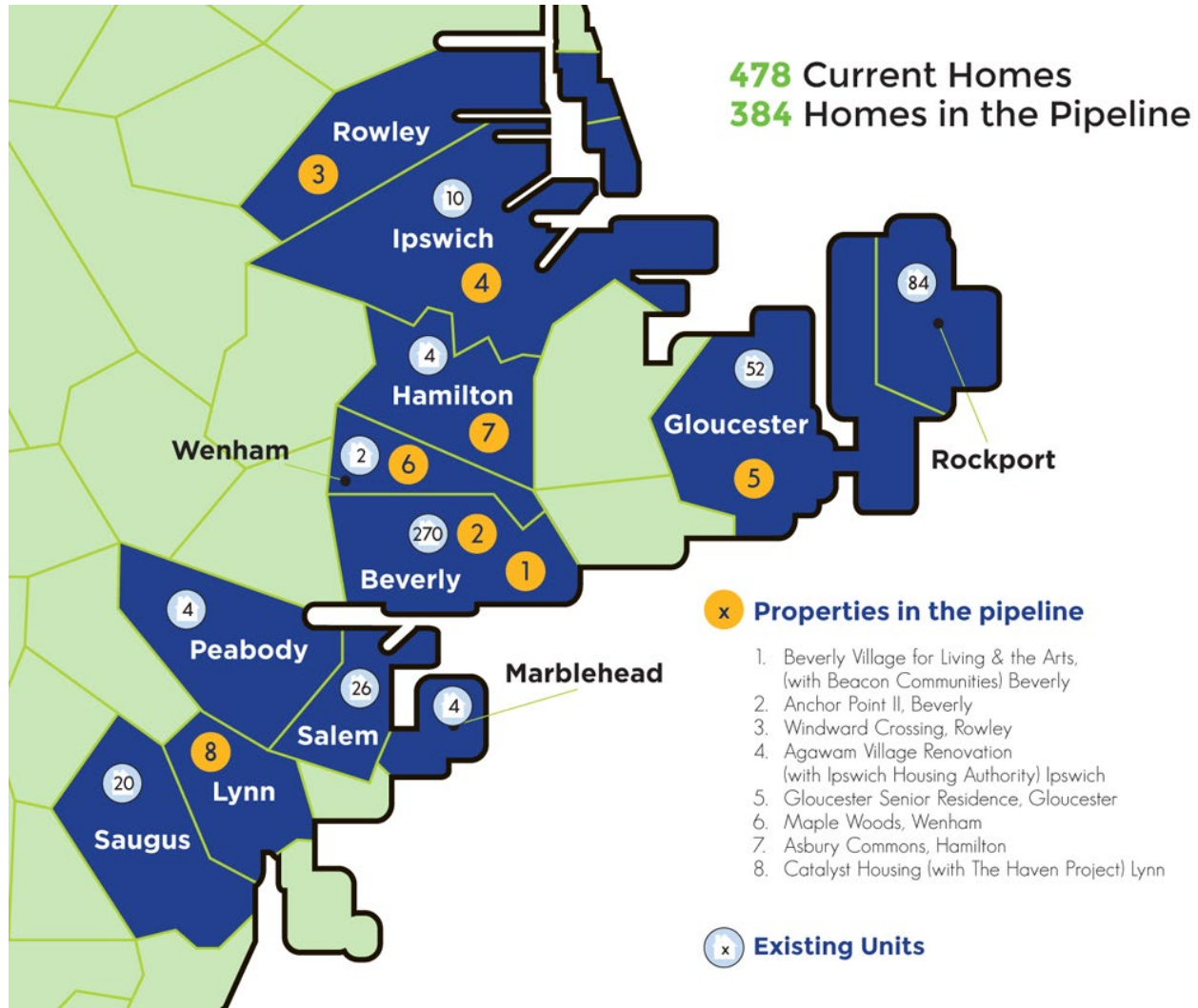
Note most of the communities in our footprint are majority White Non-Hispanic (68%), Hispanic (22.2%), Black Non-Hispanic (5%), AAPI (3.37%), and mixed race (Non-Hispanic) and Native American (1.43%) (<https://datausa.io/>). This has been driven by decades of discriminatory and exclusionary zoning practices, as well as racial inequity throughout the housing and economic sectors. Our elder properties reflect this, with around 90% White residents. Our family properties are more reflective of regional shifting demographics, serving more Hispanic and Black families. Our newer family property, in fact, exceeds local statistics (Anchor Point 1, Beverly, 68% families of color). This illustrates the need in the region to create more affordable and accessible housing such that families can access opportunity and economic mobility.

- **Residents:**
  - As stated, we serve low-earning essential workers, vulnerable elders, low-earning families, those who are disabled, and families and individuals who have experienced homelessness. HH is open to considering the preservation or creation of affordable homes that will benefit any group needing housing and additional special services, provided the homes serve people in the income range noted and the housing is located in this geography. A project outside of the

above stated geography may be considered only if it falls within the scope of mission, complements the existing portfolio without reducing services in other locations, is critical to a community, and no other regional housing organization or CDC is able and available to undertake the project.

- We are highly interested in expanding access to the North Shore for individuals and families of color, thereby impacting racial and socio-economic equity throughout the region. The existing demographics of the North Shore reveal the extreme lack of diversity in Essex County, and we seek to impact this with housing opportunity.

• **Regional Footprint and Partner Communities (including pipeline projects):**



## Section 2: INVOLVEMENT OF COMMUNITY RESIDENTS AND STAKEHOLDERS

### ***Strong History of Resident and Stakeholder Plan Engagement:***

To understand the deep roots of stakeholder and resident involvement, it is important to understand the history of the organization. HH is an amalgamation of seven regional North Shore-based affordable housing organizations, all founded in the spirit of grass roots efforts of neighbors helping neighbors in need. Indeed, HH exists *because* of stakeholder and resident involvement and action.

### **MERGERS**

**2008-2010:** founded by community stakeholders: representatives from the First Baptist Church in Beverly worked toward becoming the key regional affordable housing entity for the North Shore, resulting in mergers with seven smaller housing organizations and new name (Harborlight Community Partners), involving over 30 individual stakeholders in this process. These included entities founded by First Baptist in Beverly and other smaller local

affordable housing groups (We Care About Homes, Home at Last, and North Shore Housing Trust), merging under Harborlight for stability and infrastructure. This involved 15 board members and three families who were owners of a limited equity cooperative.

**2011:** Harborlight merged with the Community Land Trust of Cape Ann stewarding 49 units of affordable, first-time homebuyer units (up to 80% AMI), involving CLT board members and owners of units (40-50 people).

**2014:** Harborlight became sole member of the Marblehead Community Housing Corporation to preserve its housing. This involved 7-8 directors of MCHC, including a low-income resident. The preservation of this was essential: the home created by the MCHC, still in the HH portfolio, remains the only affordable housing in Marblehead to date.

## **FURTHER ADVANCEMENT**

### **2015:**

- **HH** becomes a MA Certified CDC. The designation directly impacts stakeholder and resident engagement.
- **A regional survey** was completed within the footprint to capture valuable data from stakeholders (city/town officials, planning boards, community members) about the general understanding of affordable housing needs and creation process. This began to inform how HH interacts with communities seeking guidance to meet housing goals. In 2021 a second community survey checked progress and needs. The results of these surveys create the foundation and justification for HH Advocacy programming.
- **A Resident Advisory Council** formed for residents to participate in the missional outcomes of HH, and later expanded to the RAC participating in local housing policy work. The RAC and how it functions continues to evolve. From the RAC, HH has recruited residents to serve on the Board of Directors.
- **HH begins hosting annual legislative breakfasts**, attended by an average of 50 local legislators, planning board members, housing trust and CPA committee members, members of boards of selectmen, residents, and other concerned citizens. Gatherings provide the community with updates on HH pipeline projects, legislative priorities, agendas, and issues impacting housing and racial equity.
- In response to community needs, HH collaborates with the North Shore Association of Realtors (NSAR) to create a CHAPA-approved **First Time Home Buyers program** to reach a younger, more diverse demographic of new homeowners; all classes (now 6 times per year) are at capacity for attendance (50 attendees) and have been attended by racially diverse cohorts.

**2017:** HH conducted the first Resident Survey to collect data on lived experience in HH housing and quality of life assessment and service needs. This was repeated in 2022 and will be repeated in 2025.

**2017-2018:** HH board and staff engaged in a Strategic Planning process resulting in a purposeful and intentional directive to impact racial and socio-economic inclusion and equity in the region.

**2018:** As a result of resident input and stakeholder feedback, HH created the position of Resident Services and Community Advocacy Manager to oversee resident service needs as well as to establish a broader advocacy presence in the region.

**2019:** HH receives a three-year research grant to establish a Resident Services data collection and analysis tool and consult with the goal of creating replicable, data-informed and resident-experience informed services across the portfolio, capturing the resident experience to improve or amplify needs.

**2020-2024:** Driven by community/stakeholder input and needs, HH created a Community Education and Advocacy program via a five-year grant through Health Resources in Action (HRIA). The overarching goal is to impact racial equity and the Social Determinants of Health through community housing education and advocacy, which ultimately leads to housing creation (and more equitable region). The grant has transformed stakeholder engagement.

- **Residents:** post pandemic, the RAC was been revitalized and reformed, and in past year had 93 participants have attend 11 meetings across the portfolio at varied sites.
- **Policy Makers/City Workers:** A newly created Housing Institute (to date has run two times in different communities, with a third planned for 2024) is intended to inform and instruct local planning boards, zoning boards, housing trust and community preservation committees, and other elected and appointed officials in the mechanics and process of affordable housing creation. To date each Institute has been attended by 50+ persons.
- **Community Members:** A newly created Housing Stewards Program engages community members in an

extended affordable housing education program with the intention of creating more informed housing advocates throughout this region still deeply impacted by exclusionary zoning and policy. To date one 8-week program has taken place with plans underway for 2024-2026.

- **Board of Advisors (new in 2022):** The Board of Advisors (BOA) meets four times per year; members engage in with HH activities in a variety of ways. The goals of the BOA are to bring sector representation and expertise to HH, as well as expand our network of advocates and supporters. The 30 BOA members represent education, finance, child support services, healthcare, real estate, investing, construction and policy making.
- In 2024, HH and NSAR are launching a **First Time Home Buyers** all-Spanish language class.

## ***Stakeholder Monitoring/Implementation***

### **Type and Number of Engagements:**

#### Board of Directors

The Board of Directors meets six times per year; the executive committee meets 12 times per year and there are four audit and finance committee meetings per year (six members: two HH staff, two community members, two board). Other committees meet monthly or as needed: Nominating (four members), Innovations (five members), and Personnel (four members). There are currently 16 members of the Board of Directors, including people representing LMI communities or residents.

#### Board of Advisors

Meets four times per year with the expectation that each member attend at least two other HH events and introduce new colleagues to this work (individuals, community groups, etc.). Each BOA meeting includes learning to inform and improve members' ability to understand housing.

### ***Mechanism to Monitor:***

- The Board and committees have four main mechanisms to monitor the organization and missional progress. 1) A pipeline report detailing what affordable housing development projects are being considered, projects in process, and what projects are closing out. 2) Financial reports demonstrating the viability of the entities pursuing their missional goals. 3) Regular email updates from the Executive Director on missional outputs and goals. 4) Tracking of attendance and minutes.
- The makeup of the HH Board of Directors is evolving in response to goals of a fuller, more representative community representation, including having a percentage of LMI local residents and a number of persons of color which match or exceed the ratio of the HH footprint population. The goal is to improve the ratio of Directors of color to at least 25% (currently 19%) in the next two years while maintaining the representation of LMI/ residents at least at 15% (currently 12%).
- The number of attendees is tracked at Board of Advisor meetings, as are individual outreaches to the community, attendance at HH events and guests brought to learn more about HH. Engagement opportunities are tracked and reported out to the Advisors, along with Advisor-driven program advancements or donations as a result of this board's interactions.

### **Type and Number of Engagements: Resident Stakeholders**

- Resident participation in programs is tracked using the previously mentioned Resident Services tracking software. All Resident Service Coordinators actively use this software to gather data not only on numbers of interactions but also for what purpose and if it involved a third party provider (such as PACE), scheduled activity (such as Meditation, a shopping trip, an educational program), intervention to prevent eviction, and for some interactions, duration. In 2023 alone, close to 5,000 interactions with residents were tracked.
- In addition, the Resident Survey is conducted biennially with the most recent survey gleaming a 60% survey participation rate revealing a 90% high or very high satisfaction rate with living in an HH property. The vacancy rate for the HH portfolio is 3.7% or less throughout the year, and we strive for 0% avoidable vacancies.



- The Resident Advisory Council continues to evolve in outcomes and purpose. In 2023, there were 93 participants and 11 meetings. The Manager for Community Education & Advocacy supports this work and is an area of continued growth for HH as we build out resident stakeholder engagement. The RAC has participated in legislative alerts, email, mail, and phone campaigns, has toured the State House, and meets regularly at various properties to become informed on housing policy, and how to be an advocate (both within and outside of HH). Resident Committees, apart from the RAC, meet regularly to discuss concerns, plan events with the resident services coordinators, and generally liaison between property management and the resident community.

#### ***Mechanism to Monitor:***

There are four monitoring mechanisms used track HH's progress on Resident engagement and the RAC:

- 1) HH Resident survey goes out to the HH resident community in 2024 and again in 2026. This survey will not only gather data on quality of life and concerns, but will also gauge RAC interest and that in broader housing issues.
- 2) HH tracks RAC participation in on-site meeting, policy activities, learning opportunities, and Resident participation in the Housing Institute/Stewards programs and lead-up Community Advocacy program development.
- 3) All Resident interactions and activities are tracked via the American Association of Service Coordinators (AASC) software implanted over the past year and occupancy is tracked via RealPage.
- 4) The Director of Community Engagement & Services reports findings to the Board of Directors six times per year.

#### **Type and Number of Engagements:** Community Member Survey & Engagement

- HH hosted (and will continue to host) a Community Forum: The ABC's of Affordable Housing (via in person and Zoom) which garnered 75 attendees. This successful effort will be duplicated in the coming years.
- The Housing Institutes and Steward Programs had a robust launch in 2023 (Housing Steward program capped at 31 and three Housing Institutes each had up to 50 participants).
- HH will continue the community survey triennially; the next survey will take place in 2025. The survey seeks feedback from stakeholders on feedback HH priorities, concerns, goals, and actions as well as what information would be helpful to meet the housing goals of individual communities. This survey seeks participation from representatives in all 22 communities in our footprint and not less than 200 people.

#### ***Mechanism to Monitor:***

The survey results and their interaction with the CIP progress report will be the primary method for the broader public to monitor this area. The type and quality of questioning/participation from respondents will also be a gauge of the effectiveness of the HH communication.

### **SECTION 3: COMMUNITY INVESTMENT PLAN GOALS FOR HARBORLIGHT HOMES**

**GOAL 1:** Provide high quality operation of the active North Shore portfolio of affordable homes and foster excellent quality-of-life built environments for HH residents. This includes outstanding property and facilities management, long-term asset management ensuring financial stability.

#### **Benefits:**

- **LMI:** Residents of these buildings have safe, high quality, affordable places to live that are well maintained. Positive impact on the Social Determinants of Health for these residents adds to improved health equity.
- **Service Entities:** Other non-profits and for-profits that provide services to LMI people will benefit from the stability of the housing and services of HH properties. Affordable housing will make the service provision more effective. These entities will have access to housing units for new residents in need.
- **Municipalities:** Cities and towns have well-managed, high quality affordable housing for their residents and have the benefit of these units counted as part of their "subsidized housing inventory." They will benefit financially from the property

taxes paid by Harborlight properties in their communities.

- **Community at Large:** Communities have good, affordable places for families, neighbors, employees, others to live with dignity within the region. Access is created for greater racial and socio-economic diversity throughout the region.

**GOAL 2:** Develop and/or preserve additional affordable housing throughout the region. Establish housing management partnerships with nonprofit housing providers in alignment with HH's housing mission and create joint venture partnerships with the goal of increased housing production.

**Benefits:**

- **LMI:** More people who need affordable housing will be able to access it in the HH footprint as more housing is created. LMI households living in existing buildings HH might preserve will be secure in knowing affordability will be maintained. LMI residents of housing owned by other non-profit partners will benefit from HH's high-quality management and supportive service model, impacting their quality of life and health outcomes.
- **Service Entities and Joint Venture Partners:** Service entities needing housing for clients will have access to new units. Non-profit management partners benefit from HH's operating and management experience and collective portfolio strength. Joint Venture partners have a local collaborator in HH, familiar with needs and systems to bring projects to fruition. JV projects strengthen the HH balance sheet and create new avenues to increase the pace of housing production.
- **Municipalities:** Cities and towns maintain existing units on the subsidized housing inventory which may have been expiring use and add units to their inventory as HH creates new housing. They will address long-standing fair housing hurdles, specifically issues of segregation by race and class. They may benefit from additional state funding opportunities. They will have more units of housing in the region for their citizens. Municipalities will move toward greater racial and socio-economic diversity.
- **Community at Large:** With demand far outpacing supply for housing we will impact this by provision of more units. Regional inventory will be protected by preserving existing units. Community members will have the chance to pursue housing in North Shore high opportunity areas with greater access. Communities broaden inclusivity in historically closed off cities and towns.

**GOAL 3:** Provide high quality resident services for elders to age in place as long as possible, and families and essential workers achieve economic mobility; those who have been homeless achieve independence and stability.

**Benefits:**

- **LMI:** Senior residents are able to age in place safely and well and connected to their networks via multiple third-party partnerships for health and well-being and a responsive Resident Services team throughout the portfolio. Families are not only able to sustain housing, but to also achieve economic mobility with intentional programming and opportunities focused on career and personal development and children thrive. Those who have been homeless are stabilized and supported well in maintaining housing and in personal growth when appropriate. Those who are disabled have a welcoming and supportive environment.
- **Service Entities:** Will partner with HH services to expand their service reach and impact more individuals and families, including children. Collaborators will have opportunity to grow and expand with creativity and effectiveness.
- **Municipalities:** Will know all their community members, especially the most vulnerable, are being well cared for and supported withing the Harborlight portfolio. They will know local investments made in these projects are directly uplifting people within their town borders.
- **Community at Large:** Communities will have an expanded workforce of people who can live and work in the community. Community members will have improved economic outcomes impacting households struggling with poverty. The collective benefits to improved health outcomes for all members of a community are broadly recognized.

**GOAL 4:** Through strategic education and advocacy, educate and assist municipal groups, staff, or officials in community-based affordable housing efforts. Improve and expand stakeholder participation creating more housing advocates, including within the HH resident community, advancing housing access and equity in our region.

### Benefits:

- **LMI:** Via resident stakeholder engagement, LMI households will have the ability to influence existing HH property management and strategy HH might engage in for advocacy or planning. Their housing could be improved, and they could help create more housing for other LMI households. They will be involved in advocating for local, state, or federal policies that better support their success or other LMI households in need of housing. They will participate in the housing of local elected officials, planning, zoning, and other boards by sharing lived experience and thereby will be affirmed and will speak their truths to community decision makers.
- **Service Entities:** Fellow non-profits and service providers can influence HH's existing housing operation and the development of future housing. This benefits them by improving operational challenges needed to serve their clients. It also benefits by giving them a platform to advocate for certain kinds of housing needed by their constituents (i.e., homeless housing, housing for those with developmental disabilities, and the like).
- **Municipalities:** Cities and Towns benefit by having the ability to collaborate with HH in their specific areas to meet local, unique goals and become better educated in the housing creation process. They will meet housing goals with HH as the regional housing driver to work toward housing needs constructively and efficiently without having to carry or recreate infrastructure in these communities that are often too small to have such capacity. Local officials and HH establish mutually beneficial working relationships.
- **Community at Large:** The wider population benefits from a more collaborative effort with HH to attain housing goals that are contextually competent and diverse. Communities have some measure of influence and cooperative engagement with HH's efforts to address the needs they find most important. There will be an increased number of knowledgeable housing advocates writ large throughout the region, influencing local policy. Issues around racial discrimination and fair access will be at the forefront, forcing difficult but necessary conversations across Essex County, ultimately paving the way for more housing.

## GOAL 5: Support the utilization of fallow local housing capital (CPA, Housing Trusts).

### Benefits:

- **LMI:** If more local money that is held can be put into action more units will be created and more LMI households will benefit from having affordable homes.
- **Service Entities:** More local money is put into use thereby creating more units for the clients of service organizations.
- **Municipalities:** Local groups who are building capital without the ability to use it put it into action and create units. These housing units will count on their subsidized housing inventory list, and they will provide much needed housing for their residents. The local investment of these funds supports the application efforts at the state level and may allow for some measure of local preference for the community. Municipalities will be encouraged, coached and able to address fair housing problems and discrimination rooted in historic zoning and financing patterns.
- **Community at Large:** The wider community will benefit as the others above will. There will be more units to meet the increasing demand. Essential workers will have access to housing in the places where they live and can work. Fallow funds will be leveraged to create housing. This housing will help communities meet their specific local goals while meeting the housing goals of the region.

## GOAL 6: Support home ownership goals of those at or around 80% AMI and encourage a new generation of homeowners that is more racially and economically diverse.

### Benefits:

- **LMI:** Potential LMI and Moderate-income homebuyers have access to a locally based and well-informed resource to assist in their efforts to buy a house. Potential homebuyers gain access to lending sources which are advantageous for them and support this goal and their overall economic well-being. LMI homebuyers begin to build personal economic growth.
- **Service Entities:** Non-profits and businesses that need this type of assistance for their clients, customers or employees would be able to access it.
- **Municipalities:** Cities and towns could have access to this service close to home for their residents who struggle to find their way into a high-priced housing market. They may benefit from a younger and more diverse homeowner community

and new families.

- **Community at Large:** The wider North Shore could access this service and benefit more potential homeowners without residents having to travel significant distances which are prohibitive. Communities are well-served overall with an informed, educated base of potential homeowners.

#### Section 4: ACTIVITIES TO BE UNDERTAKEN

##### Property Management Activities:

- Operate the buildings with good and measurable quality and a commitment to HH values and the respectful treatment of residents.
- Establish and/or maintain property management protocols and systems in response to shifting resident needs and building operations.
- Establish and uphold outstanding municipal and community relationships within each host community in which HH operates housing.
- HH will continue its DEI work/training across the organization, board, front facing and internal communications to confront and mitigate inequities and implicit bias at all levels of the organization and in the management space.

##### *Property Management Impact on Goals and Community/Constituencies:*

- Residents of the buildings will have quality places to live where they are treated well, equitably, and rent is affordable.
- Host communities are assured of well-maintained facilities which contribute to the fabric of the community while providing a valuable asset to the municipality and its residents.

##### Real Estate Development Activities:

- HH will build local relationships with municipal housing groups.
- HH will ensure local fallow funding is part of financing packages and will commit to paying local property taxes whenever possible.
- Evaluate and visit potential sites for new projects or preservation.
- Navigate and work with local politics including local neighborhoods, perform all manner of due diligence (environmental, design, engineering, financing etc.), assemble financing packages with state and local funders, submit all needed applications, close financing, manage construction, and ensure effective and compliant lease up processes.
- Maintain a robust project pipeline with an eye to a three-to-five-year strategic plan and beyond.

##### *Real Estate Development Actives Impact on Goals and Constituencies:*

- Existing units (including expiring use) will be preserved.
- New housing units will be created.
- Access to high opportunity communities with very little housing choice will be created.
- Communities which do not meet their 40B threshold will make strides toward their 10% goal.
- Communities will take steps toward greater racial equity and inclusivity, breaking down segregation barriers.
- Expanded health equity will be fostered with expanded housing access.

##### Resident Services Activities:

- Create service partnerships to meet the needs of the residents for a full service-enriched experience.
- HH will create robust Resident Services programming designed quality of life, positive health outcomes at all stages of life, and engagement grounded in the Social Determinants of Health.
- Track with regularity and frequency Resident Services touchpoints, programs, and outcomes; elicit feedback on programming and service needs requiring augmentation or development.
- Strive for 0% avoidable vacancies/evictions.
- Conduct its biennial Resident Survey to glean data on quality of life, HH management, program interests and daily needs, and interest in the RAC and other advocacy roles.
- HH will create The Lighthouse Center at Anchor Point, providing childcare, afterschool care, mentoring and adult education to foster economic mobility and thriving children.



### ***Resident Services Impact on Goals and Community/Constituencies:***

- Residents will have access to services they need to maintain their quality and stability of life.
  - Seniors can age in place safely and well and in engaging communities.
  - Families and essential workers can achieve economic mobility, breaking the cycle of poverty.
- Residents will have a voice in the design and quality of programs and services at HH properties.
- Families of residents will know their loved ones are well cared for and part of the community.
- Communities will have a collaborative partner in HH, offering both high quality, affordable senior living and family stability and mobility.

### **Stakeholder Participation Activities:**

- HH will actively involve Residents in the RAC and other advocacy roles and continue to cultivate the breadth and quality of the Resident Advisory Council and LMI stakeholder participation.
- RAC members will serve as “community educators,” sharing lived experience, as part of the HH Housing Institute, and Stewards programs.
- HH will engage LMI community members (non-HH residents) in the development of its growing Advocacy program.
- HH will continue to maintain and improve the percentage of low- and moderate-income persons and those of racial and ethnic minorities in the governance of the organization. HH commits to continue this effort such that there will always be representation on the board (goal: 25%).
- The Board of Advisors will continue to bring sector representation to the organization to expand its reach and support.

### ***Stakeholder Participation Impact on Goals:***

- Residents, organizational stakeholders, multi-racial/multi-ethnic constituents, and community/municipal stakeholders, have the ability to influence the policy and planning of the HH.
- Residents, LMI constituents and multi-racial/multi-ethnic constituents will participate in governance and exercise influence over the planning and policy priorities of HH.

### **Local Capital Usage Activity:**

- HH will build on its track record of supporting communities to locally held capital to achieve housing goals.
- HH will seek and apply for local capital sources for projects in the region.
- HH will maintain existing relationships and build relationships with new local municipalities within our footprint.
- HH will be available to our footprint communities to offer assistance in thinking through housing goals and how to deploy local money and assist those who have no local capital about ways to create such a capital pool.

### ***Local Capital Usage Activity Impact on Goals:***

- Communities will have a local resource in HH to help guide and plan for how to use their capital.
- Through HH’s experience, communities will have local examples of how this capital can be used effectively.
- Communities will have a trusted local non-profit group who can and will put their capital into constructive, impactful use in their city or Town in a way that is consistent with their affordable housing goals to create or preserve units.
- Communities will be able to deploy their own capital to improve fair housing status.

### **Municipal and Community Education, Advocacy, and Assistance Activity:**

- HH will conduct its Housing Institute in varied communities in our footprint for members of planning and zoning boards and affordable housing trusts, and other elected or appointed officials.
- HH will conduct its Housing Stewards program to create a strong housing advocacy network throughout the region.
- HH will participate in varied community education opportunities around housing and housing policy.
- HH will actively participate, with stakeholders, at the state and local level to undo exclusionary zoning or other policies which create harm and inequitable communities.
- HH will conduct its triennial municipal survey of local officials to determine needs and general housing understanding at the planning level.
- HH will maintain a directory of the changing lists of municipal leaders, board appointments and elected officials.
- HH reaches out directly to the appropriate committee and/or staff members in each municipality within our footprint to

offer help and guidance to reach housing goals.

**Municipal and Community Education, Advocacy and Assistance Activity Impact on goals:**

- Municipalities have access to education and support in planning and evaluation of projects or solving problems with existing projects. This will result in more of the 22 communities in our footprint being able to act on their affordable housing goals.
- More outspoken and confident housing advocates at the local level will result in improved outcomes in housing creation.
- Policies which have caused harm and exclusion will be changed.
- More people will have access to high opportunity communities.

**First Time Homebuyer Activity:**

- HH will continue its partnership with the North Shore Association of Realtors to provide first time homebuyer education and counseling at four-six times a year. In 2023, six classes ran, resulting in 218 graduates, 40% of whom were persons of color and 92 were first generation homebuyers, 62 were born outside the US.
- Classes will take place both online and, when possible, in-person to increase participation. In the past year with classes moving online, they have more than doubled in size.
- HH will conduct follow up tracking and support of course attendees to track demographics, outcomes, and experiences, including where, when, if they purchase a home (or not).

**First Time Homebuyer Activity Impact on goals:**

- LMI households on the North Shore will have access to quality homebuyer support to achieve home ownership in the region, improving their equity position over time and accessing the region’s myriad benefits, such as securing access to local resources such as quality public education.
- This will also improve the fair housing standing of some communities.
- They will create greater racial equity with their participation in the housing market on the North Shore.
- Living and participating in high opportunity communities will improve their personal economic growth and may impact their health outcomes.

**SECTION 5: HOW SUCCESS WILL BE MEASURED AND/OR EVALUATED**

**GOAL 1:** Provide high quality operation of the active North Shore portfolio of affordable homes and foster excellent quality of life built environments for HH residents. This includes excellent property and facilities management, long-term asset management ensuring financial stability.

Projected Outcomes	Measurement Mechanisms/Benchmarks	Participants / Roles
1. High quality resident experience. 2. Strong project compliance. 3. Excellent financial and physical performance of all facilities	<ul style="list-style-type: none"> <li>▪ Low vacancy rates</li> <li>▪ Low/no evictions and 0% avoidable vacancies</li> <li>▪ High resident satisfaction via survey</li> <li>▪ Good financial performance shown via annual audits and quarterly financial reports</li> <li>▪ Good compliance reports from lenders, investors, or their designees,</li> <li>▪ Good physical evaluation reports internally by HH and outside entities</li> <li>▪ Refinancing plans and implementation for recapitalization and sustainable operation as needed.</li> </ul>	<ul style="list-style-type: none"> <li>▪ Property residents, management and staff, family members, RAC members: <i>have the opportunity to comment on the data in meetings or via community/resident surveys</i></li> <li>▪ Lenders and investors, public evaluating bodies: <i>will assess the quality and viability of projects and financing structures</i></li> <li>▪ Service partners: <i>will provide direct feedback and qualitative data on service delivery, needs</i></li> <li>▪ Auditors, HH Board of Directors Municipal leaders: <i>will scrutinize and assess stability and strength of HH properties and organization; feedback will be used by HH</i></li> </ul>

		<i>Board of Directors to adjust and improve the organizational strategy plan.</i>
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**GOAL 2:** Develop and/or preserve additional affordable housing throughout the region. Establish housing management partnerships with nonprofit housing providers in alignment with HH's housing mission and create joint venture partnerships with the goal of increased housing production.

Projected Outcomes	Measurement Mechanisms/Benchmarks	Participants / Roles
<ol style="list-style-type: none"> <li>1. The preservation or creation of more affordable housing units in more locations throughout the region.</li> <li>2. Increased number of units under management by HH.</li> </ol>	<ul style="list-style-type: none"> <li>▪ The number of units preserved or created.</li> <li>▪ The number of units that are managed by HH via partnership.</li> <li>▪ The quality of the experience of the host community in that process to evaluate either by survey or conversation, with neighbors and community leaders.</li> <li>▪ The locations of the units created or preserved from a fair housing perspective with the goal of fostering wider racial housing access and equity.</li> </ul>	<ul style="list-style-type: none"> <li>▪ HH Board of Directors and Management: <i>evaluate quality and viability of projects, effective missional output and relevance</i></li> <li>▪ Funders (state, local, federal): <i>asses the financial viability and sustainability of projects</i></li> <li>▪ Nonprofit and joint venture partners: <i>participate in the viability and quality of proposed and executed projects</i></li> <li>▪ Community leaders and neighbors: <i>offer feedback meetings or via community survey</i></li> </ul>

**GOAL 3:** Provide high quality resident services such that elders can age in place as long as possible, and families, and essential workers achieve economic mobility, and those who have been homeless can achieve independence and stability.

Projected Outcomes	Measurement Mechanisms/Benchmarks	Participants / Roles
<ol style="list-style-type: none"> <li>1. High resident satisfaction, elders age in place</li> <li>2. Families/others attain economic mobility</li> <li>3. Children thrive</li> <li>4. Those who have experienced homelessness are stabilized</li> <li>5. Data-informed service planning</li> </ol>	<ul style="list-style-type: none"> <li>▪ Number of elders who remain with HH as long as possible.</li> <li>▪ Implementation of Resident Surveys</li> <li>▪ Tracking Service touchpoints and data via ACCS</li> <li>▪ Number of heads of households who experience advancement pertaining to education, financial position/savings, or employment</li> <li>▪ Number of children who attend school through completion of high school; number who attend college, enter a trade program, or secure employment</li> <li>▪ Number of families or individuals who transition to HH from being unhoused and maintain housing for one year +</li> </ul>	<ul style="list-style-type: none"> <li>▪ HH Residents: <i>via information feedback and resident survey</i></li> <li>▪ HH Resident Services Team: <i>tracking day to day programs, participation, and outcomes of individuals (adults and children), review data monthly for effectiveness, patterns, needs</i></li> <li>▪ Nonprofit and community partners: <i>participate in the viability and quality of programs and participation</i></li> </ul>

**GOAL 4:** Through strategic education and advocacy, educate and assist municipal groups, staff, or officials in community-based affordable housing efforts. Improve and expand stakeholder participation to create more housing advocates across the region and including within the HH resident community, pushing for housing access and equity in our region.

Projected Outcomes	Measurement Mechanisms/Benchmarks	Participants / Roles
<ol style="list-style-type: none"> <li>1) Improved knowledge of local municipal staff and groups to effectively support housing goals (i.e., housing</li> </ol>	<ul style="list-style-type: none"> <li>▪ Number of local officials who engage in HH education or community discussions/events</li> <li>▪ Implementation of Community Surveys</li> </ul>	<ul style="list-style-type: none"> <li>▪ HH Advocacy and Education staff and Executive Director: <i>implementing survey, tracking participants and feedback on</i></li> </ul>

<p>production plans, housing created)</p> <p>2) Measurable success in local solutions of affordable housing hurdles</p> <p>3) Improved local/state policies and infrastructure to support housing creation, equity, and access</p> <p>4) Growth/effectiveness of the Resident Advisory Council;</p> <p>5) Higher ratio of LMI and racial minority members on the board and all community feedback loops</p>	<ul style="list-style-type: none"> <li>▪ Number of measurable improvements made in communities toward housing goals or productions plans, housing trust creation, etc.</li> <li>▪ Number of policy impacts throughout our footprint (policy adjustments or relevant steps toward same)</li> <li>▪ Number of residents participating in the Resident Advisory Council, number of interactions and meetings</li> <li>▪ Improved ratio of LMI and racial minority members on the board and inclusion of LMI resident lived experience in community advocacy, education, HH strategic decisions and property management.</li> </ul>	<p><i>quality of participation</i></p> <ul style="list-style-type: none"> <li>▪ Community/Municipal Leaders: <i>feedback via program survey; reporting back on community advancements</i></li> <li>▪ Local and state officials: participation in local policy change or progressive steps toward</li> <li>▪ Resident Advisory Council (RAC) members: <i>feedback via meetings and questionnaires, participation in activities</i></li> <li>▪ HH Board of Directors: <i>active and intentional effort to encourage more LMI/directors of color on the board to a minimum of 25%</i></li> </ul>
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**GOAL 5: Support the utilization of fallow local housing capital (CPA, Trusts).**

Projected Outcomes	Measurement Mechanisms/Benchmarks	Participants / Roles
<p>The use of local capital by HH and others to create affordable housing.</p>	<ul style="list-style-type: none"> <li>▪ The amount of local capital committed to HH projects and used in these projects.</li> <li>▪ The number of units actually created with local capital.</li> <li>▪ The municipal location of the units created and its impact on 40B threshold.</li> </ul>	<ul style="list-style-type: none"> <li>▪ Local members of Housing Trusts and CPC committees in HH footprint communities: <i>participate in town/city meetings, hear justifications, vote in favor of municipal/CPC commitments.</i></li> <li>▪ HH staff, Board of Directors, wider community (HH/Housing Advocates), Resident Advisory Council: <i>when needed and appropriate, participate in support of local committee meetings where votes are taken and/or discussed, provide testimony if needed or favorable support</i></li> <li>▪ Local community: <i>invited to provide feedback at open meetings and in community survey</i></li> </ul>

**GOAL 6: Support home ownership goals of those at or around 80% AMI and encourage a new generation of homeowners that is more racially and economically diverse.**

Projected Outcomes	Measurement Mechanisms/Benchmarks	Participants / Roles
<p>1. Participants in the First Time Home Buyers (FTHB) program reflect a more diverse cross section of the community racially and economically.</p> <p>2. Participants complete the full program and attain the FTHB Certificate</p> <p>3. Program participants</p>	<ul style="list-style-type: none"> <li>▪ Number of FTHB classes offered</li> <li>▪ Number of participants/and how many classes are full or close to full capacity.</li> <li>▪ The number of households at or below 80% AMI who participate</li> <li>▪ The number of households below 80% AMI who purchase homes and the number of households who access financial assistance for a</li> </ul>	<ul style="list-style-type: none"> <li>▪ North Shore Association of Realtors, several real estate, lending, and home-buying professionals in the region: <i>with a particular interest in inclusion of multi-racial and/or multi-ethnic professionals, providing feedback post classes and reporting any outreach by potential homebuyers</i></li> <li>▪ HH Staff/Home Buyer Counselor:</li> </ul>



progress toward home ownership and/or become homeowners. 4. Run 4-6 courses each year including a Spanish-only class.	housing purchase (closing assistance, deposit support, or first time homebuyer mortgage access). ■ Number of participants in the bi-lingual classes (Spanish)	<i>reporting number of participants, feedback on concerns and issues, and aggregating demographic data and outcomes of course participants</i>
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## Section 6: COLLABORATIVE EFFORTS TO SUPPORT IMPLEMENTATION

### Stakeholder and Nonprofit Involvement:

The work of HH dovetails with community organizations at multiple levels. HH is a convener: of advocates, service providers, and funders. We share data and ideas with service partners, elected officials, and development partners.

Examples of providers and partners include (20-25): school districts, food pantries, mobile farmers' markets; healthcare providers; financial coaching; tax preparation; legal assistance; educational institutions. A sample list of HH partnerships that will support the implementation of the CIP are included below:

- HH has created a unique partnership with North Shore Community College and Lahey Beverly Hospital at our Anchor Point, Beverly, property to create a workforce training program with direct line to employment. The certification course takes place at the Anchor Point property (accessibility for parent), with clinical work at the hospital. It is free to participants, who are provided a laptop, stethoscope, two stipends, and upon graduation, and linear path to employment at the hospital. This program will grow once The Lighthouse Center, previously mentioned, is created.
- Beverly Bootstraps, The Open Door, and Acord Food Pantry provide food access to our residents. This includes support such as a "mobile farmer's market" at HH sites, EBT advocacy, and food pantry access.
- Mission of Deeds and Beverly Bootstraps aid with furniture, clothing, housewares, holiday gifts and food, back to school supplies and other crisis intervention.
- Montserrat College of Art provides artwork and Montserrat teachers offer classes for residents.
- North Shore YMCA provides exercise classes on-site, as do community members providing chair yoga and meditation.
- HH provides affordable housing consulting to surrounding municipalities to assist in meeting housing goals.
- Councils on Aging and Beauport Transportation provide transportation to some of our elderly residents, with COAs providing programming augmentation.
- Senior Care and Element Care/PACE provide state and federal home care funding and case management for elders, respectively. Between them, they fund the subsidized home care at Harborlight House, Turtle Creek, Turtle Woods, Whipple Riverview Place, Rockport High School Apartments, and Pigeon Cove Ledges. Element Care also provides day services and medical services.
- HH provides a commercial space for the Acord Food Pantry in its Hamilton Firehouse Place property. Acord provides food access for Firehouse Place residents and Whipple Riverview Place residents.
- Beverly Hospital provides CPE counseling and group support at several senior buildings and will support the new Anchor Point family building with service and funding.
- Local faith communities provide chaplain services.

### State, Municipal Government and State-wide Overseer Organizations

- HH has excellent relationships with state-wide organizations such as CHAPA, MHP and MACDC, and MA CPC for funding, legislative, policy, and data provision, with HH staff serving on the CHAPA board and committees.
  - HH created an MOU between three cities to create affordable housing in each community, with a focus on the formerly homeless. "Local preference" extends to all three communities. HH has completed three such projects in two of the cities, is starting construction on a fourth.
- HH has worked with various municipalities to evaluate project opportunities or housing strategy. This includes affordable housing committees or trusts and/or municipal staff in Rowley, Saugus, Topsfield, Boxford, Middleton, Gloucester, Wenham, Hamilton, Danvers, Rockport, Georgetown, Peabody, Beverly, Salem, Ipswich, Manchester, and Marblehead.
- HH has utilized local capital in Rockport (for three projects), Hamilton, Wenham, Beverly (multiple projects), and Salem. Of the 22 communities in the HH footprint 15 have either CPA funds and/or local Housing Trust funds. We expect to

continue to partner with the existing communities already connected to HH and to partner with others to finance projects, create local plans, advocate for fair housing, and solve specific issues.

- HH has worked with and expects to continue to work with MHIC for tax credit financing.
- HH has worked with and will continue to work with CEDAC, MassDevelopment, MHP, Boston Community Capital, and The Life Initiative among others to provide pre-development funds and bridge funds for housing projects. HH expects to continue working with MassDevelopment for tax-exempt bond financing, and Rockport Mortgage Corporation for HUD financed projects.
- HH works with local banks for various kinds of financing and grant support especially as it may regard CITC. HH has financing relationships with North Shore Bank, SVB, Cape Ann Savings Bank, Eastern Bank, Newburyport Bank, and the Institution for Savings. These banks others such as Salem Five Bank, Bank Gloucester, and Marblehead Savings Bank, and Rockland Trust have been philanthropic supporters of HH.
- In connection with the First Time Homebuyer Program, HH collaborates closely with the North Shore Association of Realtors, as well as Real Estate professionals in the region, supporting the education components of the program.
- HH is committed to bolstering the local economy, using local vendors and suppliers including working with MBE and WBE vendors. We work with over 200 locally based vendors in housing development and portfolio management and make a concerted and earnest effort to seek out and engage minority and woman owned businesses.

## Section 7: INTEGRATION OF ACTIVITIES/CONSISTENCY WITH COMMUNITY STRATEGY AND VISION

The need for affordable housing and the associated activities in this CIP are well supported in a variety of relevant national and regional outlooks including the National Low Income Housing Coalition's *Out of Reach* and *The GAP*, The Boston Foundation's *The Greater Boston Housing Report Card*, MHP's *Boston Indicators*, and the MHP report *Unlocking the Commonwealth*.

HH has been and continues to be involved in the Housing Choice Initiative for the state and its impacts regionally, as well as the MBTA Zoning Law, in advocating for and helping communities navigate understanding the law, while meeting requirements and community housing goals. We are also involved in the creation of or updating various Essex County communities' Housing Production Plans. The HH CIP is consistent with community vision more specifically in relation to the North Shore HOME Consortium's Five-Year Consolidated Plan and most recent Action Plan, and our data-informed planning augmented by the indicators of Impact Essex County from the Essex County Community Foundation. By way of example, the NSHC Plan includes these objectives:

- 1) Assisting low, very low, and extremely low-income households in need of affordable housing by creating new truly affordable rental housing units.
- 2) Addressing the immediate need of low-income households who are homeless or on the verge of being homeless to become stably housed.
- 3) Ensuring housing for low-income households with disabilities
- 4) Maintaining the existing stock of affordable rental housing.

The HH goals in this CIP are very consistent with the objectives of the North Shore HOME Consortium and local Housing Production Plans, as well as the vision of the Commonwealth. In 2022 HH completed a Strategic Planning process which not only reflects these shared goals but also stresses the directive to encourage and strive for, regionally, racial equity and inclusion. This commitment to racial equity is one brought forth in our 2017 Strategic Plan and remains a driving factor in our work. Excerpted from the 2022 Strategic Plan:

### **Actionable and measurable strategies:**

- 1) *Develop the cohesive narrative across affordable housing types and services which increases racial equity and economic inclusion so that HH can break down the community barriers and minimize delays in permitting.*
- 2) *Expand affordable housing and services for diverse communities using sustainable methods and materials while maintaining a healthy pipeline and creating performing real estate assets*
- 3) *Up level the operational and technical infrastructure with appropriate platforms, systems, tools, and skills that will minimize risk in the immediate terms and set up Harborlight for its future footprint, include racial diversity, and reputation*

#### 4) Diversify and expand financing options by growing the management portfolio and expanding donor commitment

In addition, given the frequency of requests by local municipalities in our footprint for counsel on how to create housing/integrate housing into local community vision, we know: 1) qualitatively that there is wide-spread recognition of the need for affordable homes and; 2) HH is a trusted and well-respected leader in affordable housing development.

### Section 8: FINANCING STRATEGY

**Summary:** HH has been in existence in various forms for over six decades. The operational model relies on property management revenue, development fees, investment income, asset management fees, and philanthropy including CITC; a description of the various programs in this CIP and the associated funding are detailed below as is a description of HH's philanthropic history.

#### Operations and Programs:

##### Property Management and Supportive Service Programs

- Property Management is paid for by project revenue including cost coverage of site staff, management fees which support HH management infrastructure, and philanthropy to support some scattered site capital needs and augment supportive services.

##### Development/Preservation and Asset Management, Local Capital Use:

- Development and preservation activity along with asset management and the pursuit of local capital is paid for with development fees (one time or over time) from projects or cash flow from projects with available asset management fees.
- Development Expenses are supported with a variety of sources per project. Examples of these sources are below:
  - **Municipal:** Local CPA or Housing Trusts
  - **Regional:** North Shore HOME Consortium,
  - **State:** Various subordinate debt (AHTF, HIF, HSF, HOME, CBH, etc.), 4% credits, 9% credits, tax exempt bonds, State tax credits
  - **Local Banks:** First position debt, construction lending, direct low-income housing tax credit purchasing, tax exempt bond purchasing. HH uses a variety of local banks for this purpose including Institution for Savings, SVB, Eastern Bank, Cape Ann Savings Bank, North Shore Bank, Newburyport Bank, and additional banks as interested and available.
  - **Federal:** 9% tax credits, HUD projects would utilize an FHA-insured financing as the lender. USDA projects could use a USDA guarantee and a local lender, or they could use a direct loan from USDA.
  - **Predevelopment and Bridge Financing:** This could be completed with philanthropic lending as HH is currently doing for a project in Wenham. This work could also be supported by traditional pre-development lenders such as CEDAC, MassDevelopment, Boston Community Capital, MHP, and The Life Initiative. In some instances, municipalities may offer predevelopment and/or acquisition financing.
- Community Education and Advocacy:

HH has been awarded (2020) and five-year grant from HRIa (Community Benefit Investment Funds via DPH, \$382,000) for Policy and Systems Change. This has supported the Advocacy program since its inception funding staffing and activities toward the development of a formalized Community Advocacy and Education program, Housing Institute for local officials, and Housing Stewards program, activities of stakeholder organizing, and the Resident Advisory Council; community survey process is paid for with philanthropy generated as a result of CITC. HRIa expects a continuation grant of one year moving into 2025 and grants are being pursued to further and sustain this effort. CITC is essential to the growth of this program.
- Resident Services:

The majority of Resident Services are incorporated into the operations budgets of the properties (Resident Service Coordinator staffing) and many Resident Services are provided via third party on-site at our properties, offering an economy and scale and allowing for residents to be supported by programs such as PACE/Element Care and SeniorCare. Family Resident Services staff are incorporated into the (newer) family properties such as at Anchor Point

1 or Granite Street Crossing, but programming at these locations is supported by some collaborative projects and philanthropy (including CITC).

- First Time Homebuyer:**  
 This program is supported via the collaboration with the North Shore Association of Realtors, related program fees, and with CITC-generated revenue.

**HH Philanthropic History:** HH has experienced steady growth in philanthropy through the years and since inception as Harborlight. This has increased significantly with CITC, which has allowed HH to attract new and higher-level donors with this state-sponsored leverage. In addition to CITC, HH has a non-CITC growing donor base regionally and works to intentionally maintain and develop this base of support. This intersects with other areas of the organization, such as the development of the Board of Advisors, the Housing Steward Program and Housing Institutes, and even properties under development, offering a vehicle by which donors can be cultivated as these projects take shape. This philanthropy has supported our infrastructure, development work, and specific projects. The philanthropy generally comes from the following sources with the following requirements.

**The Lighthouse Center Capital Campaign**

As noted in Section 7, Harborlight has been working toward a goal of raising \$5.5M for a capital campaign to build The Lighthouse Center at Anchor Point. The Lighthouse Center will provide on-site childcare, educational and health programming, career mentorship and more to the 77 families living at Anchor Point 1 and 2 (when complete) and the community beyond. To date, \$4.2M has been raised with over \$3M in asks in the pipeline. This is apart from the annual fundraising to support operations.

**Philanthropy Summary – Operating**

<b>Operating Capacity Grants</b> (examples of past and current grants		
• United Way Mass Bay	Multi -year, seven years	\$50,000
• Alfred Chase Charitable Fund	Annual application	\$20,000
• Enterprise Community Partners	Annual application	\$45,000 in 2023/4
• First Citizens Bank	Annual application	\$30 - \$60,000
• Cummings Foundation	Multi-year / apply 2024	\$100,000 over 2 years
<b>Individual Donations/Non CITC</b>	Annually	\$345,000 +
<b>CITC Revenue</b>	Annually	\$600,000
<b>Grants – Restricted Revenue</b> (non-capital campaign)	Annually Applications depending on portfolio needs	\$100,000 +/-

**BUDGET and additional detail:** A three-year budget projection is provided as an attachment.

**SECTION 9: History, Track Record, and Sustainable Development**

**Track Record:** HH in its historic form has been developing and operating service enriched affordable housing as a part of the North Shore community for over 60 years. HH is a creative, community based, and missionally persistent organization founded in Beverly on the simple principle that everyone deserves a home and has grown to make affordable housing available robustly in a wider geographic footprint. Provided in the Attachments is the current project pipeline as evidence of such, as well as a snapshot of current data, and further Track Record examples are illustrated in the Sustainable Development Principles.



## Sustainable Development Principles

### 1. Concentrate Development and Mix Uses

HH is or has redeveloped several properties in an effort to reuse existing structures, protect historic resources, and revitalize neighborhoods. For example, Firehouse Place, Hamilton, is an old firehouse in a downtown center and is now housing and the Acord Food Pantry; HH preserved and rehabilitated several multi-family homes throughout Beverly and Marblehead, ensuring much-needed family housing; we made updates to and preserved expiring use properties Pigeon Cove Ledges and Rockport High School Apartments, in Rockport. In Salem, HH created 26 units for homeless individuals by renovating two run down rooming houses. Also in Rockport, HH used the site of an unsightly old greenhouse to create 23 units (elder and family) of housing, transit and walking oriented. In Beverly, we are working to renovate the historic Briscoe School to create 85 affordable senior homes, reviving the building's historic theater and creating walking paths as well as a park... Also in Beverly, is creating the Anchor Point campus for families, transit and walking oriented. In the project planned for Anchor Point in Beverly, walking trails will be incorporated into the three-acre site. HH favors the reuse of existing buildings or sites whenever possible.

### 2. Advance Equity

HH's mission and existence is rooted in making sure there is social and economic justice for current and future low- and moderate-income residents on the North Shore. This is evidenced in our most recent (2022) strategic plan as well as in our commitment to advocacy and education in our region. The creation of the Housing Stewards and Housing Institutes are evidence of that. Another example is the recent "Dirty Deed" project which uncovered Racial Covenants in over 500 Essex County home deeds; HH, along with the North Shore NAACP took up the effort to contact homeowners and, as a result, the Essex County Registrar issued a register's notice listing all the restrictive deeds encouraging homeowners to have the language removed. We offer our housing lottery applications in up to six languages and market to diverse communities. Internally, HH is working with the YWCA on strengthening DEI understanding, growth, and internal/external change. In this affluent area, HH is creating pathways to ensure make sure that those who would be excluded by current economic structures have access. Breaking down the barriers to make room for the creation of affordable housing options in locations with long-term restrictions designed to segregate makes this possible.

### 3. Make Efficient Decisions

Relationships with local municipalities and their trust in us often can facilitate the pace and efficiency of permitting processes that might otherwise be more cumbersome, though local zoning laws and regulatory boards make this difficult. HH continues to find local zoning and regulatory processes expensive, time consuming, unpredictable, and risky. We pursue mission in spite of these processes, not because of them. We have excellent relationships with funders who work closely with HH to assess risk and long-term costs, evidenced by our growing portfolio and pipelines, and number of Joint Venture and nonprofit partners.

### 4. Protect Land and Ecosystems

HH is committed to caring for environmental systems as a part of our work. We have, for example, navigated a permitting process for a project currently under construction that involved sensitive wetlands issues and impact on the Ipswich River. As a result, we established wetland lines, included a very high-end septic system and drainage system in the plans, agreed to utilize local drought resistant plants, provide resident education regarding pharmaceutical disposal, and avoid pesticides and irrigation. HH would extend this level of ethical commitments to providing housing for low-income people vigorously into caring for the environment our residents will live in.

### 5. Use Natural Resources Wisely

HH is committed to protecting natural resources. This is evidenced in all out most recently completed construction and current projects built to maximize energy efficiency and sustainability. This includes: building envelope improvements to limit energy loss; triple or double glazed windows; closed cell insulation in the walls, ceiling, and basement exceeding code requirements; high air quality: all units have fresh, tempered air continually introduced through ERV (energy recovery ventilator) systems; solar power installed on the roof when possible, all systems high efficiency, 100% electric. As noted in #4 above, HH's project is Energy Star certified building and "water neutral" by reducing water usage and contributing to water efficiency in other areas in town to offset all water impact on the Ipswich River by the project. In

another project HH added a cogeneration system to create electricity on site.

## **6. Expand Housing Opportunities**

HH's *mission* is to create housing opportunities to meet the needs of a variety of low-income people in a footprint primarily bogged down with zoning only for single family housing. We focus on rental housing for essential workers, families, vulnerable elders, those who are disabled, and those who have suffered from homelessness. We also advance homeownership via the First Time Home Buyers classes (English/Spanish) and the Community Land Trust of Cape Ann. We strive to make culturally competent housing in each community. Be it a dense neighborhood, such as in Rockport or Beverly, or in a more rural setting such as in Wenham, HH creates homes any community is proud to have; as of 2024, HH has close to 400 units in development, a pipeline that would have been unimaginable for us in 2010. The pipeline will serve adults with developmental disabilities, young adults aging out of the foster care system, vulnerable elders, families, and individuals, all of whom are 30% - 60% AMI or lower. We are reaching a more diverse population than ever before, evidenced by our Anchor Point 1 project in Beverly, in which we had 60% of applicants who are persons of color (over 600+ total applications). We are intentionally reaching out to a wider demographic to encourage applications, with over 200 points of contact for each housing lottery.

## **7. Provide Transportation Choice**

Whenever possible HH seeks to create and preserve housing close to public transport. Much of its housing currently is near bus and/or train lines. When that is not available HH utilizes existing van transportation mechanisms to provide efficient and accessible transportation. HH's projects in Salem, Lynn, Beverly, and Rockport are on bus lines; those in Hamilton, Beverly, Lynn, and Rockport are walking distance to the commuter rail. Transit-oriented housing is especially critical in North Shore communities to provide options to car transport.

## **8. Increase Job and Business Opportunities**

HH works actively and almost exclusively with local vendors, contractors, and suppliers, and is making a concerted effort to work with women and minority-owned businesses.

## **9. Mitigate and Adapt to Climate Change**

As demonstrated in #4 and #5 above, HH has a demonstrated commitment limit maximize our energy efficiency and renewable energy opportunities. This is part of all building plans throughout the portfolio. This even extends to our older, scattered site family housing portfolio, for which energy efficiency efforts have been made and continue to be made over time (new windows, improved insulation, energy efficient appliances, recycled materials, and the like. In renovations to our older buildings, such as in Salem, we reinforced the structure to improve seismic infrastructure as well as high quality insulation and LED lighting. We use building materials which are sustainable for the long term. We use systems in buildings such as motion sensor lights in common areas to reduce electricity waste.

## **10. Plan Regionally**

As detailed in Section 7 above, HH is the result of an intentional organizational planning process to extend to all 22 communities in our footprint, now serving 12 of them. HH is the only regional nonprofit housing organization creating housing at a robust pace in so many communities. We support and live a regional approach to affordable housing development and management on the North Shore while remaining informed by state partners such as CHAPA, The Boston Foundation, MHP and others for broader perspective and best practices.

**Conclusion:** Decades of exclusionary housing policies and stagnant wage growth have worsened housing cost burdens, creating a burgeoning need for affordable housing. With the support of the CITC program, Harborlight is able to make great housing strides on the North Shore. Thanks to EOHLC, the Governor, and Legislature for supporting this effort.