



**HOUSING ASSISTANCE CORPORATION  
COMMUNITY INVESTMENT PLAN 2020 - 2022  
SUBMITTED: November 22, 2019**

**INTRODUCTION**

Housing Assistance Corporation (HAC) is a nonprofit based in Hyannis that has been providing housing services and solutions to those on Cape Cod, Martha's Vineyard and Nantucket, since 1974. Our agency was initially created to administer the state's rental assistance program to assist year-round residents in finding and maintaining housing on Cape Cod. Since that time, our programs have expanded to encompass the following: operating four family shelters on Cape Cod; homelessness prevention; outreach to homeless individuals on Cape Cod; administering the following housing vouchers on Cape Cod: 1,050 Section 8; 90 MRVP; 22 Cape Cod Supportive Housing; and 25 Housing First; serving as the Housing Consumer Education Center (HCEC) for Cape Cod and the Islands; developing a range of affordable housing, from rentals to homeownership units; conducting financial literacy classes that focus on rebuilding credit, budgeting, first-time homebuyers, community resources and tenancy; managing the HUD-sponsored Family Self-Sufficiency (FSS) program which gives low-income clients the opportunity to increase their savings through escrow savings accounts; conducting energy audits and weatherization for low-income residents in the region. Housing Assistance also maintains its own nonprofit real estate office, Cape Community Real Estate, which conducts affordable housing lotteries and assists in the sale and purchase of market-rate and affordable units on Cape Cod and the Islands.

HAC's Board approved a Strategic Plan for 2017-2020 and welcomed a new CEO in 2017. The CEO and board have been using the Strategic Plan to guide their work while also refining goals and activities through annual CEO goal setting. Over the past few years, these goals have focused on operational efficiencies and stability and strategically adding smaller rental unit housing for year-round, low-income and workforce households which do not find the housing they need among the region's dominant single-family, three- and four-bedroom homes. HAC's programs to add rental inventory include developing housing ourselves, increasing the capacity of towns to add appropriate housing, and training citizen advocates to support community housing in their towns.

Our Strategic Plan and annual CEO goals are intertwined with our Community Investment Plan ensuring a comprehensive, coherent approach to our community development priorities. The last Community Investment Plan, passed by the board in March of 2017 covered the years 2017-2019.

New initiatives since the last Community Investment Plan include:

- The Cape Housing Institute – a series of trainings for municipal officials to encourage the development of more Affordable and workforce housing;
- Public education in the form of a new report, *Housing on Cape Cod: The High Costs of Doing Nothing*, associated media coverage and citizen advocacy training;
- An innovative incentive program, Rent 365, that encourages seasonal homeowners to convert their properties to year-round rentals (a total of 22 new year-round rentals were added to the region through this program in a little more than one year);
- Expansion of our HCEC program to provide financial literacy classes at locations throughout the Cape and on Martha’s Vineyard;
- Expanded collaborations with partner organizations to bring services such as job training and adult education to our clients;
- Expanded partnership with the leading local environmental organization, the Association to Preserve Cape Cod (APCC), the Cape Cod Chamber of Commerce, and the Cape and Islands Association of REALTORS so that we can collaborate to achieve mutually important goals such as increasing housing and economic development while protecting critical habitats and water quality;
- In 2019, Housing Assistance began providing case management services to unaccompanied youth who are homeless or at risk of becoming homeless in the Upper and Mid-Cape. This program currently serves 17 individuals and is funded by a grant from the Executive Office of Health and Human Services through the Barnstable County Department of Human Services;
- Coordinating with other agencies such SER-Jobs for Progress and CACCI’s Hi-Set high school equivalency program to make services more accessible to clients by co-locating services at each other’s locations.

While pursuing these innovative new approaches, 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.

HAC has completed 550+ units of affordable rental or ownership housing. We are under construction at an innovative mixed-income property, the Lofts at 57, which will provide 8 new 1-2 bedroom apartments in Hyannis. Next year, we expect to begin construction of 30 units of affordable housing in Brewster. In 2021, we expect to begin construction of 51 units of affordable housing in Bourne. We are working toward a construction goal in 2022 for 39 units in Mashpee. In addition, each year we typically assess four smaller properties for potential community-scale (5-10 units) affordable housing development.

We offer the community – individuals, businesses, groups, public entities and organizations – a number of opportunities to become involved in a tangible way in our housing programs. Our Big Fix-A-Thon is a prime example. This day of service, held annually in the fall, mobilizes nearly 300 volunteers who assist their neighbors in need as they focus on small household tasks including yard work; repair of decks, walkways and stairs; interior and exterior painting; installation of fences; and more, all to benefit senior citizens, veterans and disabled homeowners on Cape Cod. Now in its tenth year, the Big Fix-A-Thon has been to Barnstable, Dennis, Sandwich, Mashpee, Yarmouth, Bourne, Brewster, Harwich, and Falmouth; in total, nearly 2,500

volunteers have helped 140 homeowners make small repairs to their homes that have made a big difference in their lives. In 2020, Housing Assistance will bring the Big Fix-A-Thon to Orleans.

This Community Investment Plan (CIP) is on the agenda for HAC's Board of Directors meeting on January 8, 2020 when it is scheduled to be presented and discussed. This meeting is just beyond the 30-day window of November 22, the submission due date of this application. We have discussed this with DHCD who agreed that a January 8 vote date is acceptable. HAC will send the agenda of that meeting as well as the minutes, which will list attendance and document the vote.

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

In 2018, Housing Assistance served more than 5,000 low- and middle-income residents of Cape Cod, Martha's Vineyard and Nantucket, connecting them to housing services that properly addressed their needs. We offer a continuum of housing services, including the operation of four family shelters; rental 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 115 full- and part-time staff and hundreds of volunteers, HAC has a sizable contingent of employees and supporters that help us deliver these housing programs to those we serve.

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

For many of these people, the beauty of the Cape and Islands is a draw to the region and it keeps them here. Yet 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 83% 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 ranges between \$1,400 and \$1,900 per month. To afford this, a household must earn \$60,000 to \$75,000 per year which is equivalent to \$29-\$36 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 gone up by \$100,000 in eight years. In 2019 year-to-date, the median sales price for a single-family home in Barnstable County is \$432,000, requiring an annual household income of \$108,000. That far exceeds the region's median household incomes. The Cape Cod Commission's most recent town-by-town analysis in its Regional Policy Plan estimates the median income per town ranges from a low of

\$36,958 in Provincetown to a high of \$83,305 in Sandwich, meaning many residents simply don't have enough income to afford to purchase a home here.

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

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

## **SECTION 2: COMMUNITY INVOLVEMENT**

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.

Once a quarter, Housing Assistance hosts a roundtable of more than 20 human service providers and community agencies so that we can 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.

In 2018, Housing Assistance had 763 volunteers donate time to support HAC's mission. Our volunteers do so in a number of ways, ranging from the clerical to more service-oriented work. Volunteers assist us with mailings; cradling babies at our family shelters; serving food at our family shelters; driving shelter clients to and from necessary appointments and errands; leading shelter clients in recreational activities; and serving as guest instructors for our financial literacy classes. Many of our Housing Consumer Education Center (HCEC) workshops are taught by community volunteers who are experts in their fields, including bankers, home inspectors and realtors.

One of HAC's most visible volunteer efforts takes place every fall as part of our Big Fix-A-Thon. This day of service brings together over 300 volunteers in one community on Cape Cod to conduct small home repairs for senior citizens, veterans and disabled homeowners. This year's Big Fix-A-Thon was held in Barnstable (the villages of Hyannis and Centerville) where volunteers assisted 16 homeowners with small home repairs and yard clean-ups that helped these neighbors stay safely in their own homes. The Big Fix-A-Thon started in 2010 in Barnstable and has since been to Sandwich, Dennis, Mashpee, Yarmouth, Bourne, Brewster, Falmouth, Harwich, and this year, Barnstable. Volunteers run the gamut of skilled and unskilled labor. The event allows HAC to partner with each town, working closely with public officials in organizing

the event. We also rely on local businesses, including banks, as well as organizations which help to sponsor the Big Fix-A-Thon. Since 2013, we have worked closely with Heroes In Transition, a nonprofit that has helped fund the work on the homes of veterans. In 2020, we will bring the Big Fix-A-Thon to Orleans.

Housing Assistance also organizes and participates in a number of events throughout the year that are intended to raise awareness to the work we do, raise funds to support our mission and engage the public. Every spring, Housing Assistance hosts 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 June, our Walk for Hope in Falmouth and Hyannis raises awareness and funds to prevent homelessness. And in December, our agency organizes the Telethon for Hope which airs live on public access television and features Housing Assistance staff as well as local and regional experts who work in fields that positively impact those we serve.

As part of our advocacy to increase affordable housing on the Cape, we gathered data and published a new report, *Housing on Cape Cod: The High Cost of Doing Nothing*. This report received wide media coverage and helped towns and advocates access a clear set of data that describes the housing problem. The report also offered information about some of the policies contributing to our housing shortage and recommendations to turn the tide on housing. Our advocacy efforts include communication with state and municipal leaders and work with sister agencies on efforts to change zoning rules to encourage more affordable housing. Housing Assistance hosted its 3<sup>rd</sup> Annual Cape Housing Institute, a day-long training for municipal officials and community leaders on November 15. Nearly 100 participants attended, including 60 municipal officials, which is an indication of the broad community interest in housing and HAC's initiatives.

We partner with other groups concerned with the Cape's demographic challenges, the loss of young families, and the difficulty for senior citizens on fixed incomes to afford to live in the region. Prior to *Housing on Cape Cod: The High Cost of Doing Nothing*, we recently 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.

Over the past three years, HAC 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 up dialogue and engage the public.

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

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



employees have participated in the program, resulting in HAC staff being a part of a strong network of leaders throughout the community.

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

HAC's most recent Strategic Plan identifies internal and external goals intended to strengthen our agency's operations and to bolster our programs so that we will have a larger impact on our community and those we serve. Note that in addition to the Strategic Plan, which identifies goals for 2016-2020, the CEO and Board create annual CEO goals that represent the evolving vision and strategy of the organization. For 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 activities description section.

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

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

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

With an aging housing stock on Cape Cod and a population that has both a lower median income and a higher proportion of seniors than the rest of Massachusetts, expanding HAC's affordable home repair program for multi-family and single-family homes is a priority. Our largest project to address this need is our annual Big Fix day of service in which hundreds of volunteers complete critical home repairs and yard clean-ups for seniors, veterans, and disabled people in a specific Cape community. Another significant program is energy efficiency and weatherization.

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

As our agency celebrates completing 550+ units of affordable housing, HAC understands that developing even more units, from rentals to homeownership, is crucial to maintaining the region's character and diverse workforce.

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

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

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

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

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

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

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

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

### **SECTION 4: ACTIVITIES**

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

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

HAC plans on strengthening its existing programs that serve those most in need in an effort to move them into safe, stable housing so they can begin to turn their lives around. Our activities to Expand Housing Production are covered under item III and are critical to meeting the region's housing needs. This item focuses on action steps that relates to people who are homeless or those with little to no income:

- Place an emphasis on our homeless outreach programs which started in 2016 as a way to connect those living in the woods and streets of Cape Cod to the services they need to get into safe, secure, decent housing. In order to maximize our capacity to address this need, we will have to strengthen our relationships with other social service providers including local police and fire rescue departments as well as human service agencies throughout the region that have a knowledge of their community's homeless population. In Barnstable, we are doing exactly that as we work closely with their police department as well as Vinfen, Duffy Health Center, Cape Cod Hospital and the Cape & Islands Veterans Outreach Center. Our outreach efforts encompass the entire Cape and we are committed to working cooperatively with other like-minded agencies to move the homeless into stable housing.
- Our HCEC department provides counseling and classes that help low-income residents secure and maintain housing, such as foreclosure prevention and reverse mortgage counseling, as well as housing search, financial literacy and first-time homebuyer classes.
- HAC currently operates four homeless shelters – Angel House in Hyannis; Carriage House in North Falmouth; The Village at Cataumet in Bourne; and our Scattered Site program in Barnstable and Yarmouth – as we provide families with housing and wraparound services so they can become self-sufficient and successfully transition into permanent housing. Angel House serves homeless mothers struggling with addiction and their children. Carriage House typically serves first-time mothers and their children. Both

The Village at Cataumet and our Scattered Sites serve homeless families. These shelters represent a vital safety net to those who are homeless and who need temporary housing and supportive services so they can begin to rebuild their lives. We will continue to place an emphasis on our shelter program and assess our work in an effort to find ways to improve our delivery of services to those most in need.

- In 2019, Housing Assistance began providing case management services to unaccompanied youth who are homeless or at risk of becoming homeless in the Upper Cape and Mid-Cape. This program currently serves 17 individuals and is funded by a grant from the Executive Office of Health and Human Services through the Barnstable County Department of Human Services.

## II. STRENGTHEN HOMELESSNESS PREVENTION

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

- We are actively seeking ways to partner with towns as well as local housing authorities and committees to provide rental assistance and emergency funds to keep families and individuals in their homes and off the streets. Case management is a large piece to this puzzle. We received funds from Falmouth Human Services for this specific purpose, enabling us to connect an estimated 100 people a year in that community with homelessness prevention funds and services. We will continue working with agencies such as Duffy Center, Homeless Prevention Council and Vinfen so that our clients have access to the wraparound services they need to maintain their housing.
- Explore federal and state funding opportunities to boost homelessness prevention efforts on Cape Cod and the Islands, such as the teen/youth outreach program mentioned under item I.

## III. EXPAND HOUSING PRODUCTION

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

- Since our inception, we have built 550+ units of affordable housing. As noted earlier, we have three large affordable housing projects in our pipeline representing another 129 units that would come online in the next five to seven years.



- In addition, our Rent 365 program promotes the conversion of seasonal housing to year-round rentals. Already 22 units of rental housing have been added to the region's inventory in just over one year without even picking up a hammer.
- Our Cape Housing Institute for municipal officials and other planning and advocacy initiatives will make it easier for towns to encourage the kind of housing development they want through updating their zoning especially in town activity centers, the use of form-base code and other policy and funding tools.

#### **IV. EXPAND HAC'S ENERGY PROGRAMS**

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

- Review and refine processes to achieve operational efficiencies so that we can serve more households in need.
- Identify households on Cape Cod and the Islands that qualify for our energy services, but have not yet accessed them.
- Develop an outreach plan to reach an annual target for the number of homeowners and landlords to participate in HAC's energy programs.
- Continue to make energy efficiency a major component of current and future developments: The Residences at Melpet Farm in Dennis, for example, was designed as a net zero development, creating as much energy as it produces.

#### **V. POLICY LEADERSHIP**

As the leading agency for housing services on Cape Cod and the Islands, HAC takes a prominent role in prioritizing the region's housing issues. In October 2018, we published a new report, *Housing on Cape Cod: The High Cost of Doing Nothing*, which analyzed and compiled research by the Cape Cod Commission, US Census and an analysis of real estate available for rent or purchase. It made a compelling case regarding the region's need for more housing to ensure that we can maintain and grow our year-round communities and economies. Additional steps include:

- Continue to update and expand regional housing data and present that to towns and decision makers as a demonstration of the connection between housing and economic development.
- Continue to hold citizen advocate trainings to cultivate more support for year-round rental housing and landlord trainings to support seasonal homeowners to rent their

properties year-round.

- Collaborate with the Cape Cod Commission and other stakeholders in creating a Regional Housing Plan. This will be a collaborative effort to include internal and external stakeholders in identifying an agenda that focuses on tackling the region's most vital housing challenges. These could potentially include increasing affordable rental housing; promoting friendlier zoning regulations when it comes to the creation of affordable housing; and promoting policies to encourage the private development of affordable rental housing.
- HAC will pursue potential collaborations with the Cape Cod Commission, Cape Cod Young Professionals, Association to Preserve Cape Cod, the Cape Cod Chamber of Commerce, large employers and housing authorities in an effort to identify and promote affordable housing development opportunities in the region.

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

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

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

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

### **I. MEET THE NEEDS OF LOW-INCOME RESIDENTS**

#### **1. Refine and expand financial literacy and self-sufficiency programs to better help participants**

*To Do:*

- Expand the popular new “Money Matters” financial literacy curriculum to other venues to reach a larger population.
- Pilot credit builder program with Family Self-Sufficiency program participants and other Section 8 voucher holders.

*How Measured:*

- Number of people who participate in financial literacy classes and proceed on to first-time homebuyer classes.
- Number of people who successfully complete 2-year credit builder program and improve their credit score.

## II. STRENGTHEN HOMELESSNESS PREVENTION

### 2. Find avenues to expand homelessness prevention efforts to have greater impact on the community.

*To Do:*

- Identify and tap into funding sources to bolster homelessness prevention efforts.
- Improve efficiency of prevention services delivery, so clients receive aid sooner.

*How Measured:*

- Number of individuals and families who are assisted by HAC’s Project Prevention program, enabling them to remain in their homes or apartments and off the streets.
- Number of individuals and families HAC helps find more secure housing, helping them avoid homelessness.
- Number of individuals and families HAC assists through case management.
- Number of individuals and families that access HAC’s HCEC workshops to reduce their expenses in order to remain in their homes or apartments.
- Length of time between request for assistance and receipt of funds or services.

## III. EXPAND HOUSING PRODUCTION

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

*To Do:*

- Continue Rent 365 program to convert seasonal and short-term rentals to year-round rentals.
- Successful completion of current development projects: Lofts at 57; Brewster Woods; and FORWARD at the Rock.
- Identify properties where affordable housing can be created.

*How Measured:*

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

#### IV. EXPAND HAC'S ENERGY PROGRAMS

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

*To Do:*

- Identify low-income residents that can benefit from HAC's energy program.
- Implement a process improvement plan for the department to enhance efficiency and ensure we serve more clients.

*How Measured:*

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

#### V. POLICY LEADERSHIP

##### 1. Collaborate with the Cape Cod Commission on a Regional Housing Plan

*To Do:*

- Work with the Commission to help develop a stakeholder team to provide input to the Regional Housing Plan.
- Identify regional housing priorities and town implementation recommendations.

*How Measured:*

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

#### SECTION 6: COLLABORATIVE EFFORTS

HAC realizes that the successful implementation of our housing services and programs require collaboration among a variety of public and private entities. Within our family shelters and homeless outreach programs, we collaborate closely with the Duffy Health Center; Horizons for Homeless Children; Cape Cod Hospital; Vinfen; Barnstable Public Schools; Barnstable Police Department; Barnstable County Human Services; Falmouth Police Department; Cape & Islands Veterans Outreach Center; and several faith-based groups on Cape Cod and Martha's Vineyard. Our Project Prevention staff works closely with the faith-based groups DYECH and BIC which raise private funds for HAC to prevent homelessness.

In our Energy and Repair Department as well as our Housing Development Office, staff works with local landlords, architects, contractors, engineers as well as permitting offices in municipalities throughout the Cape and Islands. Our HCEC staff collaborates with local lenders, some of whom serve as guest speakers in our financial literacy classes. And our Cape Community Real Estate staff collaborates with local lenders as well as local realtors and housing authorities.

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

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

We are committed to bringing our services to partner locations 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.

## **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. Our Cape Housing Institute day-long training was held on November 15, 2019, and had nearly 100 people attend, including 60 municipal officials from 15 towns. The most recent Cape Cod Commission Regional Policy Plan, which was published in December 2018, 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 Lofts at 57 apartments, on an underutilized lot near Hyannis downtown, 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. In regard to housing, the Principles call for building homes "near jobs, transit, and where services are available."

As mentioned in the introduction, Housing Assistance is deepening its partnerships with leading organizations in our region outside the human services field. As an example, earlier this year our agency joined 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.



## **SECTION 8: FINANCING**

HAC has a 45-year history of managing a variety of housing programs, including those funded by the federal, state and local government. Public sources make up 83% of our revenue, while 5% comes from grants and contributions, and fees and rent make up the remainder.

In the past 18 months, we have had over 1,900 donors including 69 churches/organizations. In 2019, we received \$200,000 in tax credits and we are close to committing all \$200,000. In the past year, we have received grant funding from the Cape and Islands United Way, the Cape Cod Young Professionals Giving Circle of The Cape Cod Foundation, Eastern Bank, TD Bank and Santander Bank, among others.

In 2014, HAC was approved to participate in the state's Community Investment Tax Credit (CITC) program. Since that time, we have been able to find donors for the \$50,000 in tax credits in 2014; and \$150,000 in tax credits in 2015, 2016, 2017 and 2018. 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.

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

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

Since 1974, HAC has been focused on addressing the housing needs on Cape Cod, Martha's Vineyard and Nantucket. Over the years, those needs have grown in size and complexity. Housing has emerged as one of the most critical issues facing the region. As wages have remained stagnant, housing costs have risen, making it even more difficult for low- and middle-income residents to afford to live here.

During our 45-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 ultimate 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 175,000 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.

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.*

## **ATTACHMENTS**

**I.** Cover Sheet

**II.** HAC Strategic Plan (2016-2020), pages 12-21