



Harborlight Community Partners

Building Homes.
Strengthening Communities.
Changing Lives.

Harborlight Community Partners, Beverly, MA CDC UPDATED COMMUNITY INVESTMENT PLAN (CIP) 2021-2023

Prepared for
Massachusetts Department of Housing and Community Development
Community Investment Tax Credit Program

SECTION 1 COMMUNITY OR CONSTITUENCY (IES) TO BE SERVED BY THE ORGANIZATION

Harborlight Community Partners (HCP) is focused on providing affordable housing with supportive services in Essex County for low- and moderate-income people.

- Income:** We seek to increase and preserve the supply of affordable housing for residents below 30% through those up to 60% area median income, with a small percentage at or below 80% area median income (primarily through First Time Home Buyer opportunities); 60% of our residents earn below \$20,000 per year and 94% earn below \$35,000 per year. Our primary interest is in providing housing for those in that 30%-60% AMI range. Should there be a compelling need in a municipality in our service area to consider moderate income housing or mixed income housing, we are open to this as a third level priority. HCP would engage in this kind of project in relation to and supportive of our primary housing goals.
- Geography:** HCP’s footprint includes 22 communities on the North Shore, listed below and in the Service Area Map. HCP currently owns or manages housing in 10 of the 22 communities, and is supporting, as a consultant, the housing development efforts in an 11th community, also a Gateway City*¹; in total, three of the communities in this footprint are Gateway Cities and 7 of the communities are rural. HCP is involved with housing in two of the Gateway Cities (Peabody, Salem) and consulting in the third (Lynn) and two of the rural communities (Rockport, Wenham). HCP is or has been active at various times considering projects in 15 of the 22 communities or by providing guidance to meet the housing goals of these communities.

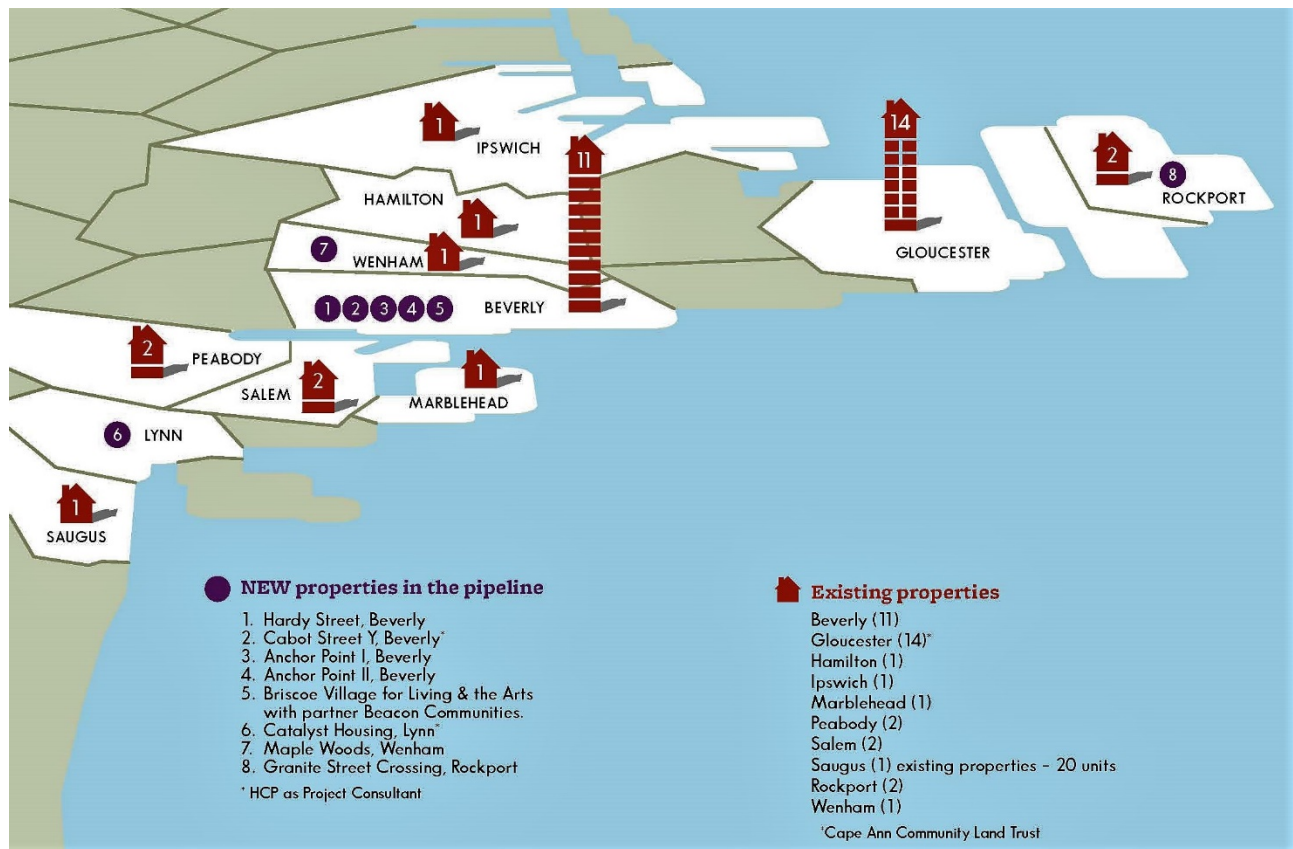
Beverly*	Boxford	Danvers	Essex
Georgetown	Gloucester*	Hamilton*	Ipswich*
Lynn* ¹	Lynnfield	Manchester	Marblehead*
Middleton	Nahant	Peabody*	Rowley
Rockport*	Salem*	Saugus*	Swampscott
Topsfield	Wenham*		

*HCP Current Community *¹ HCP as Development Consultant

- Residents:**
 - HCP is open to considering the preservation or creation of affordable housing that may benefit any group needing additional special services provided the housing serves people in the income range noted and that the housing is located in this geography. This may include frail elders, families, individuals with disabilities, and families or individuals experiencing homelessness.
 - We are highly interested in expanding access to the North Shore for individuals and families of color, thereby

increasing racial equity throughout the region. The demographics of the North Shore reveal the extreme lack of diversity in Essex County and we seek to impact this with our housing efforts, making this a high priority.

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



Section 2

INVOLVEMENT OF COMMUNITY RESIDENTS AND STAKEHOLDERS

A Strong History of Resident and Stakeholder Plan Engagement:

- HCP is an amalgamation of the work of several regional North Shore-based affordable housing advocates.
- 2008: founded by community stakeholders: representatives from seven entities affiliated with First Baptist Church in Beverly worked toward becoming the key regional affordable housing entity for the North Shore. This resulted in a merger, new name, by-laws and board by 1/1/2009; this involved well over 30 stakeholders in this process.
 - 2009: three smaller local affordable housing groups (We Care About Homes, Home at Last, and North Shore Housing Trust) merged with HCP for the stability and infrastructure to sustain the housing. This involved 15 board members and three families who were owners of the limited equity cooperative.
 - 2010: HCP underwent a strategic planning process requiring multiple meetings and data evaluation. This involved the HCP board of directors, all of whom are residents of the service area resulting in a business plan for 2010-2013.
 - 2011: HCP merged with the Community Land Trust of Cape Ann to steward 49 units of first-time homebuyer housing. This involved CLT board members and owners of land trust units (40-50 people).
 - 2013: HCP board of directors underwent a strategic planning process to evaluate the progress and consider challenges and potential partnerships. This included very involved discussions with two other non-profits

about significant partnership or merger. These extensive discussions dominated 2013-2014 and included over 40 people.

- 2014: Out of this one collaboration with the Women's Institute for Housing and Economic Development was engaged for multiple years and is now complete.
- 2014: HCP 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.
- 2015-17: HCP and the YMCA of the North Shore considered possible options for partnership, but it was decided that HCP and the YMCA of the North Shore would collaborate as mutually supportive, but distinct, entities. This manifested in HCP providing development services for a YMCA supportive housing project.
- As a part of the original CIP process in 2015 a community wide survey was completed which provided valuable data from stakeholders about how they understood affordable housing and what they thought HCP's priority missional areas should be. A second community survey is now being planned for early 2021.
- 2015: A Resident Advisory Council was created as a means by which residents could participate in the missional outcomes of HCP. The RAC has participated in housing advocacy policy; the group and how it functions continues to evolve. One RAC member has also joined the Board of Directors.
- Three HCP residents currently serve on the Board of Directors.
- 2015: Creation of the HCP Policy Committee which includes board and community members to review the local and legislative policies and political landscape impacting affordable housing; determining actions needed and writing/crafting public response and potential involvement of the RAC. An HCP resident is a member of the policy committee, as are two persons of color.
- 2015: Began hosting legislative breakfasts, at which annually up to 50 local legislators, planning board members, housing trust and CPA committee members, members of boards of selectmen, and concerned citizens attend for updates on HCP pipeline projects, legislative updates and agendas, and issues impacting low income persons regarding housing, economic issues and racial equity.
- 2017: HCP conducted first Resident Survey to collect data on lived experience in HCP housing and quality of life assessment. This will be repeated in 2021.
- 2017-2018: HCP board and staff engaged in a Strategic Planning process for 2018-2020. The result was a purposeful and intentional directive to impact racial and socio-economic inclusion and equity in the region.
- 2018: HCP created the position of Resident Services and Community Advocacy Manager to oversee resident services needs (Manager and services staff meet with residents for focus/discussion) as well as to establish a broader advocacy presence in the region.
- 2019-2020: HCP applies to Health Resources in Action for a Policy & Systems Change grant and is awarded a five-year grant to support community advocacy and education with the goal of impacting racial equity and the Social Determinants of Health. The grant will support robust stakeholder engagement, from residents, potential residents, lawmakers, and community decision influencers.

• Stakeholder Monitoring/Implementation

▪ **Type and Number of Engagements:** Board of Directors

The Board of Directors meets 4 times per year; the executive committee meets 12 times per year and there are 4 audit and finance committee meetings per year (6 members: 2 HCP staff, 2 community members, 2 Board). Other committees meet monthly or as needed: Personnel (3 members: 1 Board, 2 community, 1 staff liaison), Project (7 members: 1 HCP staff, 3 Board, 2 community members), Policy (5 members: 1 HCP staff, 1 resident/Board, 3 Board, 4 members are persons of color), Stewardship (8 members: and are comprised of both community members and members of the board). There are currently 20 members of the Board of Directors.

▪ **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) Quarterly financial report demonstrating the viability of the entities pursuing the missional goals. 3) Quarterly committee reporting on priorities, progress, and outcomes. 4) Regular email updates from the Executive Director on missional outputs and goals.

The makeup of the HCP board of directors will continue to adjust in response to its goals of a more full and ongoing community representation. This will include consistently having a percentage of LMI local residents and racial minority local residents that match the ratio of the HCP footprint population. The minority population in the HCP footprint is 13%; the LMI HCP board ratio is therefore similar. HCP will have on an ongoing basis minority Directors making up a minimum 13% and LMI representative 13% of the total board. Currently HCP has 3 of 20 Directors, (15%) who are also residents representing the LMI population and 4 of 20 who is a person of color (20%). The goal is to improve the ratio of Directors of color to at least 25% in the next two years while maintaining the representation of LMI residents at least at 15%.

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

There are also a number of resident committee meetings at specific properties that vary in frequency, and one of the properties has its own Board comprised of 7 members of both residents (4) and community members (3). The resident committees at other properties (senior properties) host various meetings (pre-Covid19) have a constant ability to refer issues at a property level to the HCP Property Management staff. They also have the ability to call or email to request information/communication with the supervisors of the Property Management staff. In time of significant site rehabilitation residents have access to management staff through periodic meetings, depending on the scope of the project.

The Resident Advisory Council was created in 2015 and continues to evolve in outcomes and purpose. With the afore mentioned grant award from HRiA HCP has created a position of Community Education & Advocacy Coordinator, who will support this work in earnest as this area grows for HCP. This newly designated staffing resource will augment the Resident Services and Community Advocacy Manager with a singular focus on building out the resident stakeholder engagement as well as community stakeholder engagement, specifically, LMI community residents. Residents and LMI community residents will inform the Community Advocacy program by sharing lived experience. RAC members will participate in the Housing Institute, which is being developed and has its intention the education of local planning, zoning, and CPC boards, as well as elected officials.

Due to staffing changes in late 2018 and into 2019, the number of RAC meetings were fewer during the time of transition. The RAC met 4 times in 2018, but did participate in legislative alerts, and email and phone campaigns for housing-related legislation. The RAC also participated in a private tour of the State House, guided by Rep. Brad Hill; this was attended by 11 RAC members and three staff members. In 2019, the RAC met 2 times to determine legislative action of housing bills. In 2020, the intention was to more robustly pursue a RAC agenda, but COVID19 thwarted that effort. When the weather improved, Resident meetings were held outside and largely focused on quality of life issues during COVID19.

As the RAC becomes more engaged in the new Community Education & Advocacy efforts, the number of meetings will be determined by the persistence of COVID19 and the members' ability to function on tools such as Zoom. Incorporated in the grant is the option to purchase tablets if needed to increase participation electronically. When the pandemic is not a concern, the number of meetings and council structure will be determined by the council itself. The purpose of the council will be to provide feedback to the full HCP Board about the HCP organizational strategy, affordable housing advocacy in the region, potential projects, and ongoing improvement of management of existing projects. We also expect that the RAC may be involved in advocacy for policies or projects that increase or preserve affordable housing in the region as

they may decide.

▪ **Mechanism to Monitor:**

There will be three monitoring mechanisms used track HCP’s progress on Resident engagement and the RAC. 1) HCP will survey the HCP resident community in 2021 and again in 2023. This survey will not only acquire data on quality of life details and concerns but will also gauge RAC interest and interest in broader housing issues. 2) HCP will track participation in the Housing Institute and lead-up Community Advocacy program development. 3) The RAC will appoint a member to track the RAC activities and engagement, in collaboration with the Community Education & Advocacy Coordinator. 4) The council will have a liaison to the HCP Board of Directors, who will provide and receive feedback from the Resident Council and the full HCP Board of Directors.

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

HCP will continue a community survey triennially; the next survey will take place in early 2021. This survey seeks feedback from stakeholders on what they think HCP should have for priorities, goals, and actions as well as what information would be helpful to meet the housing goals of individual communities.

This survey seeks participation every three years from representatives in all 22 communities in our footprint and not less than 200 people. The data and the survey will be published on the HCP website and be distributed via email and social sites. The aggregate data will be recirculated to all survey respondents.

- HCP will also host two meetings per year inviting stakeholders to come and provide feedback on the HCP CIP and survey, if there is interest. These will be in-person or via Zoom.
- HCP will also inform each planning department and affordable housing committee in each of the 22 communities that we would like to come and meet with them at their location to seek their feedback (COVID19 planning notwithstanding) directly on the CIP and or how they would like to have HCP involved in helping them meet their goals. Also in person or via Zoom.

- **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 progress in this area, as will participation in Zoom meetings. The type and quality of questioning/participation from respondents will also be a gauge of the effectiveness of the HCP communication.

SECTION 3

PLAN GOALS - COMMUNITY INVESTMENT PLAN GOALS FOR HCP

GOAL 1: Provide high quality operation or support for the current North Shore portfolio of affordable homes and foster high quality of life environments for HCP residents. This would include property management and long-term asset management as relevant to the specific property as well as provision of supportive services.

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. Senior residents are able to age in place, families and individuals are able to sustain and maintain their housing.
- **Service Entities:** Other non-profits and for-profits that provide services to LMI people will benefit from the stability of the housing situation of these current residents. The affordable housing will make the service provision more effective. These entities will likewise 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”.
- **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. The collective benefits to improved health outcomes for all members of a community are broadly recognized.

GOAL 2: Develop and/or preserve additional affordable housing throughout the region. Establish housing management partnerships with nonprofit housing providers in alignment with HCP's housing mission.

Benefits:

- **LMI:** More people who need affordable housing will be able to access it in the HCP footprint. LMI households living in existing buildings HCP might preserve will be secure in knowing the affordability will be maintained. LMI residents of housing owned by other non-profit partners will benefit from HCP's high-quality management and supportive service model, impacting their quality of life and health outcomes.
- **Service Entities:** Other groups needing housing for their clients will have access to new units for them. Non-profit management partners benefit from HCP's operating and management experience and collective portfolio strength.
- **Municipalities:** Cities and Towns maintain existing units on the subsidized housing inventory which may have been expiring use. They will add units to their inventory as HCP creates new housing. They may address fair housing problems, specifically issues of segregation by race and class. Finally, they will have more units of housing in the region for their citizens.
- **Community at Large:** With demand far outpacing supply for housing in Essex County, we will, in some part, impact this by provision of more units. Regional inventory will also 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: Through strategic education and advocacy, improve and expand stakeholder participation in HCP strategic planning, governance of HCP and associated properties, including an intentional effort toward broader diversity in both HCP and in pushing for housing access and equity in our region.

Benefits:

- **LMI:** LMI households will have the ability to influence existing HCP property management, the provision of new HCP units, and any strategy HCP 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 HCP'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 them 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 HCP in their specific areas to meet local, unique goals. They are able to utilize HCP as the regional housing driver to work toward housing goals 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 HCP establish mutually beneficial working relationships.
- **Community at Large:** The wider population also benefits from a more collaborative effort with HCP to attain housing goals that are contextually competent and diverse. This communities to have some measure of influence and cooperative engagement with HCP's efforts to address the needs they find most important.

GOAL 4: 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:** If more local money is put into use there will be more units for the clients of service organizations.

- **Municipalities:** The benefit is that local groups who are building capital without the ability to use it will be able to 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.
- **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 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 5: Encourage, educate, and/or assist local municipal affordable housing groups and associated municipal staff or officials in community-based affordable housing efforts.

Benefits:

- **LMI:** LMI households will have more access to more affordable units.
- **Diversity:** Municipalities will move toward greater racial and socio-economic diversity.
- **Service Entities:** Organizations will be able to refer their clients to newly created units.
- **Municipalities:** Cities and Towns will be able better meet their local affordable housing goals when locally-driven. Municipalities will, with HCP guidance and support, be able to deal with challenges as they arise, which most lack the capacity to handle currently. 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 community at large will have more access to more affordable housing. They will also have access to it in more locations with more opportunities for choice and access to resources. 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 6: Support home ownership goals of those at or around 80% AMI and encourage a new generation of home owners that is more racially and economically diverse.

Benefits:

- **LMI:** Potential LMI homebuyers have access to a locally-based and well-informed resource to assist in their efforts to buy a house. Potential LMI 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.
- **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 HCP values and the respectful treatment of residents.
- Create service partnerships to meet the needs of the residents for a full service-enriched experience.
- 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 HCP operates housing.

Property Management Impact on Goals and Community/Constituencies:

- Residents of the buildings will have quality places to live where they are treated well and the rent is affordable.
- Residents will have access to services they need to maintain their quality and stability of life.
- 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.

Development Activities:

- HCP will build local relationships with municipal housing groups.
- Evaluate and visit potential sites for new projects or preservation.
- Navigate and work with local politics including local neighborhoods, perform with the proper team all manner of due diligence (environmental, design, engineering, financing etc.), assemble a financing package and submit all needed applications, close financing, manage construction, and ensure effective and compliant lease up processes.

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.

Stakeholder Participation Activities:

HCP is committed to enhancing our local and constituent-based governance structure. Our intent is to augment our local leadership, as shown by the excellent percentage of Board members who are residents of our service area (100%), in five ways.

- HCP will conduct its biennial Resident Survey to glean data on quality of life, HCP management, and interest in the RAC and other advocacy roles.
- HCP will undergo an Equity Audit of its board, organization, front facing and internal communications to increase awareness and implicit bias understanding/training at all levels of the organization. We look to better awareness, communication, and inclusion as we broaden stakeholder involvement.
- HCP will continue to cultivate the breadth and quality of the Resident Advisory Council and LMI stakeholder participation in our expanding Community Advocacy programming. This council is open to all residents of our buildings across the North Shore (all LMI). The RAC will be revitalized as part of the HRiA grant and as we emerge from the pandemic. RAC members will serve as “community educators”, sharing lived experience, as part of the HCP Housing Institute, to be developed under the HRiA grant. The RAC will connect via email, in-person when possible, and potentially Zoom if necessary, throughout the year to discuss and become involved in various advocacy efforts. The RAC is also affirmed and encourages to make recommendations to the full HCP Board of Directors regarding project priorities and needed advocacy around affordable housing in our region.
- Through the expanding Advocacy program funded by HRiA, HCP will engage LMI community members (non-HCP residents) in the development of its growing Advocacy program. Their lived experience will inform and help construct this program. This will predominantly take place in 2021 in the program development phase. If there is interest, the participants will stay involved in the program as advisors, as members of the RAC will be.
- HCP will continue to maintain and improve the percentage of low- and moderate-income persons and those of racial and ethnic minorities in the governance and planning process of the organization. Great progress has been made over the last 5 years and HCP commits to continue this effort such that there will always be a representation on the board consistent with the community makeup.

Stakeholder Participation Impact on Goals:

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

Local Capital Usage Activity:

HCP will continue to build on its track record of helping communities use locally held capital by maintaining existing relationships and building relationships with other local municipalities within our footprint. HCP has used local capital seven times in recent years, most recently in Wenham which made a \$1,000,000 commitment, voted with 80% of town meeting in favor, and in Beverly, with CPA approvals on three separate projects. In the past decade, HCP has encouraged the investment in built or planned housing of over \$3,000,000 in otherwise fallow CPA or Housing Trust funds. HCP will continue to formally reach out to each of the 22 communities and offer assistance in thinking through each City or Town's housing goals and how they might put local money into use. We will also be available to talk with communities who have no local capital about ways they may want to consider creating such a capital pool. Finally, HCP will apply to use local capital sources for projects in the region.

Local Capital Usage Activity Impact on Goals:

- Communities will have a local resource in HCP to help guide and plan for how to use their capital.
- Through HCP'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 on their fair housing status.

Municipal Education and Assistance Activity:

- HCP will conduct its triennial municipal survey in 2021 to determine how best to serve local officials, municipal boards and housing groups.
- HCP will maintain an updated directory of the ever-changing lists of municipal leaders and city board appointments and elected officials.
- HCP reach 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. This help will be available to evaluate specific projects, solve specific problems or support planning for affordable housing goals or funding mechanisms including improving fair housing access.

Municipal Education and Assistance Activity Impact on goals:

Each municipality will have access to 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.

First Time Homebuyer Activity:

- HCP will continue its partnership with the North Shore Association of Realtors to provide first time homebuyer education and counseling at least four times a year.
- 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.
- HCP 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

OUTCOMES

GOAL: Provide high quality operation or support for the current North Shore portfolio all 408 homes (as of 2021) providing housing for over 600 people. This includes day to day property management and long-term asset management as relevant to the specific property.

- **Projected Outcomes:** 1) High quality resident experience; 2) strong project compliance; 3) excellent financial and physical performance of all facilities.
- **Measurement Mechanism(s)/Benchmarks:** Low vacancy rates, low eviction rates, high resident satisfaction expressed by residents via surveys, good financial performance shown via annual audits and quarterly financial reports, good compliance reports from lenders, investors or their designees, good physical evaluation reports internally by HCP (quarterly) and by any outside entity on their schedule, and refinancing plans and implementation for recapitalization and sustainable operation as needed. HCP is working to create a more accurate Monthly Management Review which will reflect all of these performance outcome measures (this was started in 2018 but a shift in staffing to a new COO (with extensive property management and finance experience) has prompted HCP to revisit the existing tool. This will ultimately access a prioritization and scoring of various functions and association outcomes such as those listed here.
- **Participants:** Project residents, property staff, family members, neighbors, resident advisory council members, lenders and investors, public evaluating bodies, service partners, auditors, HCP Board of Directors, including committees, and municipal leaders. All of these groups will have access to the measurement data in meetings and/or reported data. They will also have the opportunity to comment on the data in meetings or via the community survey. The property staff will be directly involved in the effort to deliver on the action items that will result in the project outcomes. The feedback from all these groups will be used by the HCP Board of Directors to adjust and improve the organizational strategy plan for the following year.

GOAL: Develop and/or preserve additional affordable housing in the region. Increased property management via partnership with nonprofit housing providers.

- **Projected Outcomes:** The preservation or creation of more affordable housing units in more locations throughout the region. Increased number of units under management by HCP.
- **Measurement Mechanism(s)/Benchmarks:** The number of units preserved or created. The number of units that are managed by HCP via partnership. The quality of the experience of the host community in that process evaluated via a survey for neighbors and community leaders. The locations of the units created or preserved from a fair housing perspective with the goal of fostering wider racial housing access and equity.
- **Participants:** HCP Board of Directors, Resident Advisory Council, pertinent community leaders and neighbors. All will view the measurement data in meetings. They will have the opportunity to provide feedback on the data in meetings or via the community survey. The feedback from all these groups will be used by the HCP Board of Directors to adjust and improve the organizational strategy plan for the following year.

GOAL: Improve stakeholder participation in the strategic planning and governance of HCP and associated properties.

- **Projected Outcomes:** 1) Stewardship, growth and effectiveness of a Resident Advisory Council; 2) ratio of LMI and

racial minority members on the board and in all community feedback loops to (at minimum) match regional ratios on an ongoing basis with annual progress until base goals are met; 3) local community feedback available via triennial survey; 4) inclusion of LMI and LMI resident lived experience sharing and participation in community advocacy and education and HCP strategic decisions and property management.

- **Measurement Mechanism(s)/Benchmarks:** Existence and function of Resident Advisory Council, ratio of LMI and racial minority members on the board, implementation, and result of community survey. Tracked participation measures of LMI and LMI residents in the HCP advocacy and community education efforts. Inclusion of ideas generated by LMI participants in these processes. Tracked participation in the Housing Institute, when underway, by local elected officials, members of various town/city boards/councils, and community influencers.
- **Participants:** HCP Board of Directors, Resident Advisory Council (RAC) members, local community members, non profits, businesses, and municipal leaders. The other groups will have access to and interact with the data via the community survey. The feedback from all these groups will be used by the HCP Board of Directors to adjust and improve the organizational strategy plan moving forward.

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

- **Projected Outcomes:** The use of local capital by HCP and others to create affordable housing.
- **Measurement Mechanism(s)/Benchmarks:** The amount of local capital committed to HCP projects and then used in these projects. The number of units actually created with local capital. The municipal location of the units created and its impact on 40B threshold.
- **Participants:** Local members of Housing Trusts and CPC committees in local communities; HCP staff and Board of Directors, wider community and Resident Advisory Council will receive this data regarding local participation in projects. This dashboard data will be available to all and the broader public once a data dashboard is created as part of our web presence on the HCP website (2021). If it is appropriate this data will also be shared with municipal groups in the HCP footprint. These groups will have the opportunity then to provide comments via the community survey process. The feedback from all these groups will be used by the HCP Board of Directors to adjust and improve the organizational strategy plan for the following year.

GOAL: Encourage, educate, and/or assist local municipal affordable housing groups and associated municipal staff or officials in their community-based housing efforts.

- **Projected Outcomes:** Improved knowledge of local municipal staff and groups, increased confidence of these groups in utilizing HCP to support: 1) housing goals; 2) housing plans developed by these groups; 3) actual housing created with the support of municipal groups; 4) solved affordable housing problems of various municipalities; 4) improved local and state policies and infrastructure that support housing creation.
- **Measurement Mechanism(s)/Benchmarks:** Commentary of these group's knowledge, confidence, and plans via the community survey. Number of problems solved for municipalities. Actual units planned for or created by local communities.
- **Participants:** HCP Board of Directors and the Resident Advisory Council will receive this data in the CIP dashboard report in their regular meetings where they will also be able to comment on it. Data on community housing plans created, units planned, and units created will be provided in the public CIP dashboard report, coming in 2021. These groups will have the opportunity then to provide comments via the community survey process. The feedback from all these groups will be used by the HCP Board of Directors to adjust and improve the organizational strategy plan for the following year.

GOAL: Provide first time homebuyer support on the North Shore using both in-person and via online platforms.

Projected Outcomes: The number of participants in the programs remains robust, reflects a more diverse cross section of the community, and the ultimate purchase of homes by program participants.

- **Measurement Mechanism(s)/Benchmarks:** The number of program participants who seek support in the home buying process remains steady and/or grows, the number of households below 80% AMI who participate in the program, the number of households below 80% AMI who purchase homes, the number of households below 80%

AMI who access financial assistance for a housing purchase including closing assistance, deposit support, or first time homebuyer mortgage access. Bi-lingual classes (Spanish) by 2022 or sooner.

- **Participants:** North Shore Association of Realtors, several real estate, lending and home-buying professionals in the region, with a particular interest in inclusion of multi-racial and/or multi-ethnic professionals. HCP Board of Directors and the Resident Advisory Council will receive this data in their regular meetings where they will also be able to comment. Data on the program participants purchasing outcomes will be tracked and provided. Participants complete a survey at the course conclusion for data collection and will also have opportunity to provide comment via the community survey process. The feedback from all these groups will be used by the HCP staff, North Shore Association of Realtors, and the HCP Board of Directors to adjust and improve the organizational strategy plan and program.

Section 6

COLLABORATIVE EFFORTS TO SUPPORT IMPLEMENTATION

Stakeholder and Nonprofit Involvement:

HCP has significant partnerships with other non-profit groups, businesses, and municipalities in our service area. HCP views itself as a heavily embedded local body which is driven to respond to the needs of the community. Often these needs are expressed by these non-profit or municipal partners. We also seek to fostering more relationships with organizations led by multi-racial and multi-ethnic people. A sample list of HCP partnerships that will support the implementation of the CIP are included below:

- HCP has excellent relationships with state-wide organizations such as CHAPA, MHP and MACDC, and MA CPC for funding, legislative, policy, and data provision.
- Beverly Bootstraps, The Open Door, and Acord Food Pantry provide food access to our residents. This includes support during the COVID19 pandemic, a “mobile farmer’s market” at particular HCP sites, EBT advocacy, and food pantry access.
- Mission of Deeds and Beverly Bootstraps provide assistance for furniture, clothing, housewares, holiday gifts and food, back to school supplies and other crisis intervention.
- When able to meet in person, Montserrat College of Art provided artwork for some buildings and Montserrat teachers offer classes for residents. Montserrat students assist with HCP administrative projects as needed.
- When able to meet in person, North Shore YMCA provides exercise classes at our buildings.
- HCP provides real estate development services to the North Shore YMCA, currently resulting in 67 units of individual supportive housing in Beverly.
- Danvers Council on Aging, Beauport Transportation and Northeast ARC provide transportation to some of our elderly residents.
- Senior Care and Element Care provide state and federal home care funding and case management for elders respectively. Between them they fund the subsidized home care at Turtle Creek, Turtle Woods, Whipple Riverview Place, H.E.A.R.T. Homes, Rockport High School Apartments, and Pigeon Cove Ledges.
 - Element Care can also provide day services and medical services.
- Associated Home Care and Action Inc. provide the home care funded by Senior Care and Element Care.
- HCP provides a commercial space for the Acord Food Pantry. Acord can provide 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.
- Lifebridge North Shore is providing case management services to the 26 residents in our Boston Street Crossing Project (for formerly homeless individuals) as well as other programming at their nearby headquarters.
 - HCP will likely provide housing to some of the residents in Lifebridge’s shelters.

State and Municipal Government

- HCP worked with three Cities to help form an MOU with affordable housing development goals, with a focus on the formerly homeless, in each municipality. HCP has completed two of these projects in two of the Cities and is working on three other projects to help meet those goals.
- HCP has worked with various municipalities to evaluate project opportunities or housing strategy. This includes affordable housing committees or trusts and/or municipal staff in Saugus, Topsfield, Boxford, Middleton, Gloucester, Wenham, Hamilton, Danvers, Rockport, Georgetown, Peabody, Beverly, Salem, Ipswich, Manchester, and Marblehead. HCP has utilized local capital in Rockport (twice), Hamilton, Beverly (twice and in process for a third and fourth), and Salem. Of the 22 communities in the HCP 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 HCP and to partner with others to finance projects, create local plans, advocate for fair housing, and solve specific issues.
- HCP is committed to the local economy and often uses local vendors and suppliers to operate and develop housing. These include but are not limited to Moynihan Lumber, Salem Plumbing Supply, Siemasko+Verbridge Architects, Groom Construction, Timberline Enterprises LLC, The Building Center, Inc., Doyon's Appliances, Tri-City Sales Appliances, Waters and Brown Paint, Helco Electric, Bilco Plumbing, Sperling Interactive, Brian Murphy Design, WAM Plowing and Heavy Equipment, Wilson Electric, Stephen O'Brien Plumbing & Heating Co., Hayden Security Systems, Inc., and many more. We expect to continue building local relationships that will enable us to manage and develop property well while also creating a local pro affordable housing constituency.
- HCP has worked with and expects to continue to work with MHIC for tax credit financing.
- HCP 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. HCP has worked with CEDAC, MassDevelopment and Boston Community Loan Fund on past projects.
- HCP expects to continue working with MassDevelopment for any tax-exempt bond financing.
- HCP plans to work with local banks for various kinds of financing and grant support especially as it may regard the CITC. HCP has financing relationships with North Shore Bank, Boston Private, Cape Ann Savings Bank, Eastern Bank, East Boston Savings Bank and the Institution for Savings. The banks here and others such as Salem Five Bank, Bank Gloucester, Marblehead Savings Bank, and People's United have been philanthropic supporters of HCP.
- In connection with the First Time Homebuyer Program HCP plans to communicate with major area employers about housing needs they have for their employees with a focus on first time homebuyer housing. These will include Salem State University, Beverly Hospital, Addison Gilbert Hospital, Gorton's of Gloucester, Axcelis Technologies, Varian Semiconductor, Gloucester Engineering, Endicott College, Montserrat College of Art, Gordon College, North Shore Medical Center at Salem, and various smaller employers located at large facilities like the Cummings Center in Beverly and Shetland Park in Salem.
- HCP plans to continue working with Rockport Mortgage Corporation for any HUD financed projects.

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 plans including Harvard's *The State of the Nation's Housing* and *Housing Americas Older Adults*, 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*.

On the North Shore this evidence of the consistency of the HCP CIP with the community vision is more specific in the form of the North Shore HOME Consortium's periodic multiyear strategic plan. By way of example the NSHC Plan has four objectives:

- 1) Develop More Affordable Rental Housing Including for those with Special Needs
- 2) Reduce Homelessness

- 3) Preserve Existing Affordable Housing
- 4) Expand Homeownership Opportunities for Low Income Households

The HCP goals in this CIP are very consistent with the objectives of the North Shore HOME Consortium. In late 2017 HCP underwent 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 plan will be in effect for 2021. This racial equity goal is one which has been brought to the forefront by communities in the movements sparked by the killing George Floyd though one to which HCP had put into our strategic vision two years prior.

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 (made particularly evident during the pandemic of 2020/21), and; 2) HCP is a trusted and well-respected leader in affordable housing development.

Section 8

FINANCING STRATEGY

Summary: HCP has been in existence in various forms for close to 6 decades. The operational model relies on property management revenue, development fees, investment income, asset management fees, and philanthropy including the CITC; a description of the various programs in this CIP and the associated funding are detailed below as is a description of HCP'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 HCP management infrastructure, and some modest philanthropy.
- 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 themselves are supported with a variety of sources per project. Examples of these sources are below:
 - **Municipal:** Local CPA or Trusts
 - **Regional:** North Shore HOME Consortium, FHLB
 - **State:** Various subordinate debt (AHTC, 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. HCP uses a variety of local banks for this purpose including Institution for Savings, Boston Private, Eastern Bank, Cape Ann Savings Bank, and North Shore Bank. Additional banks are available.
 - **Federal:** HUD projects would utilize Rockport Mortgage Corporation 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 done with philanthropic lending as HCP is doing currently 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.
- Public Education and Advocacy:
 - HCP has been awarded (2020) and five-year, \$381,000 (total) grant from HRiA (Community Benefit Investment Funds via DPH) for Policy and Systems Change. This grant will support the staffing and some activities toward the development of a Community Advocacy and Education program as well as Housing Institute for local officials. Stakeholder organizing, some of the program's activities, including the support of the Resident Advisory Council and the community survey process, will be paid for with philanthropy generated as a result of CITC.

- **Resident Services:** Planning and management of resident services staff, vendors, and partners is supported by philanthropy generated as a result of the CITC.
- **First Time Homebuyer:**
 - This program is supported by related program fees and with revenue coming from philanthropy generated with the CITC.

HCP Philanthropic History: HCP has successfully used and generated mainly local philanthropy in recent years, showing annual growth. This philanthropy has supported our infrastructure, development work, and specific projects. The philanthropy generally comes from the following sources with the following requirements.

- **Philanthropy**
 - Operating Capacity Grants such as United Way (most recently \$40,000) or Enterprise Foundation (most recently \$30,000) or The Boston Foundation.
 - Individual Donations/Annual Event: In the range of \$200,000-\$250,000 annually. Unrestricted and used to support infrastructure and the family portfolio family units.
 - Grants for special projects: Varies from \$5,000 to \$75,000. Typically restricted to a specific project cost. HCP has generated in the range of \$300,000 in the past three years for this purpose and close to \$1,000,000 over the last decade.

BUDGET: A three-year budget projection is provided as an attachment as well a fundraising breakdown and brief narrative.

SECTION 9

History, Track Record and Sustainable Development

Track Record: HCP in its historic form has been developing and operating service enriched affordable housing as a part of the North Shore community for close to 60 years. HCP is a creative, community based, and missionally persistent organization founded in Beverly on the simple principal that everyone deserves a home and has grown to make affordable housing available more robustly in in a wider this geographic footprint. Provided in the Attachments is a demonstration of this history and current body of work along with the HCP North Shore property management portfolio.

Sustainable Development Principles

1. Concentrate Development and Mix Uses

HCP redeveloped Firehouse Place in a downtown center within the footprint of an existing and deficient building. HCP also preserved and or rehabilitated We Care About Homes, Cotton Mill Coop, 23 Chase Street Beverly, Pigeon Cove Ledges, Turtle Creek, and Rockport High School Apartments (in process). In Salem, HCP created 26 units for homeless individuals by renovating two existing and run down rooming houses. In Rockport, HCP plans to use the site of an old greenhouse operation to create 23 units (elder and family) of housing, transit and walking oriented. In Beverly, HCP just created new construction on land donated to HCP (donated for inclusionary credits) which also transit and walking oriented. In the project planned for Anchor Point in Beverly, walking trails will be incorporated into the three-acre site. Also in Beverly, HCP, with partner Beacon Communities, will redevelop the historic Briscoe School to create 85 units of senior housing, 6 live/work artist studios, revive the building's historic theater and will create walking paths and open space as well as a park. HCP favors the reuse of existing buildings or sites when possible but is open to other locations when fair housing goals require it.

2. Advance Equity

HCP'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 (2018) strategic plan (attached) as well as in the recent pursuit and award from HRiA to impact racial equity pertaining to the Social

Determinants of Health on the North Shore via housing creation. In this affluent area HCP is creating tangible plans and pathways to make sure that those who would be excluded by current economic structures would instead be included. Working to create choice-based access to communities with significant public resources and limited racial or economic diversity is an important part of HCP's effort. 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 makes this difficult. HCP 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. Often we see this working very well and at times the community building work is extensive before actual housing can be made. We are hopeful this can improve and we are eager to be a part of that process locally and regionally. This is where we hope to have influence with the HCP's Housing Institute, to be created as part of the HRiA grant.

4. Protect Land and Ecosystems

HCP is committed to caring for environmental systems as a part of our work. We have navigated a permit for a project in Wenham with sensitive wetlands issues and impact on the vulnerable Ipswich River, for which we worked very hard in process. As a result we have 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. HCP 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

HCP is committed to protecting natural resources. This is most robustly demonstrated by the recent Hardy Street, Beverly project, a "test case" for HCP to maximize energy efficiency and sustainability in our new housing projects. It includes the following sustainability measures: building envelope improvements to limit energy loss; triple 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 - a 22.11 kW solar power system is installed on the roof, projected to generate a substantial portion (50%+) of the energy needs of the building (all systems in the building are high efficiency, 100% electric). As noted in #4 above in Wenham, HCP plans to create an Energy Star certified building and to make the building "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 recent project HCP added a cogeneration system to create electricity on site. Currently we seek to add solar panels to another large Beverly project. In all projects we are pursuing high efficiency systems, significant insulation levels, and well-designed building envelopes.

6. Expand Housing Opportunities

HCP's purpose is to create housing opportunity for income groups not generally served by the market particularly in our footprint with many communities that only allow single family housing. We have a focus on rental housing for families, seniors and the disabled in need of services, and individuals. We are also eager to be involved with homeownership projects as the market requires affordable alternatives. In all our work we strive to make sure the projects we create are consistent with the communities they are in. HCP's Hardy Street project, in a dense neighborhood is 6 units is within walking distance of the commuter rail and was made possible by the Community Scale Initiative in support of smaller projects. The proposed Granite Street, Rockport project (an intergenerational project) is also nestled in a dense community setting. Anchor Point in Beverly will be family housing with a bus stop incorporated and walking trails, community gardens, recreational spaces. The Briscoe School renovation will be multi-generational with its inclusion of the live/work art studios. Other examples of this are Firehouse Place in Hamilton and the planning for very contextually respectful and missionally impactful projects in Wenham, Hamilton, and Rockport. All HCP buildings are created or renovated with energy-efficient design.

7. Provide Transportation Choice

Whenever possible HCP 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 HCP utilizes existing van transportation mechanisms to provide efficient and accessible transportation. HCP's Salem project is next to a bus line. Firehouse Place is in walking distance of the commuter rail. The Granite Street, Rockport project is ¼ mile from the commuter rail, Hardy Street project is two blocks from the commuter rail, Anchor Point will incorporate a bus stop for regional transit, another Beverly project in partnership with the YMCA is near different bus lines and the commuter rail respectively. Transit-oriented housing is especially critical in these North Shore communities to provide options to car transport.

8. Increase Job and Business Opportunities

HCP 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, HCP 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 have systems in place in our larger buildings and upcoming projects which provide back up to loss of power in extreme weather events. 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. We are connected to local and state government departments and committees working on emergency response (especially as it relates to our most vulnerable residents). By way of further example, HCP completed a large rehabilitation project of an existing 30 year old HUD 202 building. We updated the HVAC systems, added two inch rigid insulation to the entire exterior, changed all windows to high efficiency models, switched from oil to gas, changed existing light fixtures for LED systems, exchanged existing exterior bollard lights for solar powered LED lights, and added a cogeneration system to create electricity on site. In a recent rehab of an old LIHTC deal HCP upgrades systems, added insulation where there was none and added LED lighting.

10. Plan Regionally

As detailed in Section 7 above, HCP is the result of an intentional organizational planning process to move from a Beverly only organization to a regional North Shore entity. We support and live a regional approach to affordable housing development and management on the North Shore while remaining informed by out state partners such as CHAPA, The Boston Foundation, MHP and others for broader perspective and best practices.

Conclusion

Access to affordable housing is foundational to community health. Decades of exclusionary housing policies, stagnant wage growth, and dramatically increased construction costs have dramatically worsened housing cost burdens, creating a burgeoning need for affordable housing. With the support of the Community Investment Tax Credit program, Harborlight Community Partners is able to focus on the housing needs of underserved populations and create, preserve and operate, safe, affordable housing with supplemental supportive services. Thanks to CITC, DHCD, and so many in the community, HCP can strive to make homes available to all, because everyone deserves a home. Thank you.