

Housing Corporation of Arlington Strategic Plan for 2013 - 2017 Background Information

The Housing Corporation of Arlington's **mission** is to provide and advocate for decent affordable housing for low and moderate income families and individuals in Arlington and surrounding communities, while promoting social and economic diversity. The Board of Directors, committee members, volunteers and small professional staff have all worked closely with residents, churches, businesses, tenants, the Town and housing professionals over the years to keep Arlington and the surrounding communities diverse and stable.

The Housing Corporation of Arlington provides a variety of housing services to low- and moderate-income residents which include developing a growing portfolio of affordable housing units, providing homelessness prevention grants to stabilize residents' housing situations and referring residents in crises to social service agencies in the area. As a three hundred member-strong organization, HCA is the local Community Development Corporation in Arlington.

HCA is run by a fifteen member Board of Directors. Board members include bankers, realtors, HCA tenants, architects, community organizers, housing developers and other interested community residents. Every board member is elected by HCA's general membership. Our board members reside in Arlington as well as communities such as Acton, Cambridge, Boston and Winchester. The board and the half a dozen board committees provide an ongoing platform for active involvement of community residents and stakeholders in the mission, planning and implementation of the organization's work.

HCA utilized the services of Sandra Swink of Sustainable Futures to design the five year strategic planning process and facilitate the board retreat. Prior to the actual retreat day, the board was given a set of questionnaires to help prepare for mapping HCA's strengths and successes and to begin moving the organization forward into crystallizing the vision and intent for the future.

The Strategic Planning Retreat was held on January 21, 2013. A full day was set aside to discuss program and organizational strengths, the potential for organizational expansion, identifying and prioritizing strategic issues, and planning for sustainable ways to grow and fund future efforts. In all, twenty two people participated in paving the way forward. They included Town employees, Board Members, staff, Community residents and tenants.

Section1:

Current Service Area/ Constituency

Housing Corporation of Arlington's (HCA) primary service area is the Town of Arlington. According to the 2010 US Census, Arlington's population of roughly 43,000 citizens represents a vibrant and strong employment base. Individuals over 65 years in age account for less than 16% of the population and the median age of the community is 41.7 years. The median household income in Arlington as of 2010 was \$84,907, significantly higher than the statewide average of \$64,081. For the population of Arlington that is 25 years and older, 52.8% hold a bachelor's degree or higher professional degree or certification. The national average for the same category of education is roughly 31%. 85.7% of Arlington's population identifies as "White," 2.4% identify as "Black," 8.3% identify as "Asian," and 2.5% identify as "Multiracial."

The Affordable Housing Need

According to a September 19, 2012 article in the Boston Globe, "Rents soar in suburbs west of Boston," median asking prices for monthly rents jumped 14.6% from July 2011 to July 2012 to a high of \$2,416. Currently, 5.9% of units in Arlington are affordable (1,146 units). The need is high for affordable housing in Arlington, and waitlists are long.

The Arlington Housing Authority (AHA) has a total of 389 people on their waitlist for a one bedroom unit, with 81 of those individuals from Arlington. For AHA's two-bedroom units, there are 177 households on the waitlist, with 20 from Arlington. Arlington's Millbrook Square Apartments, a senior low income housing apartment subsidized by the federal government, has a waitlist of 86 individuals who are 62 plus years of age and 31 disabled who are under the age of 62. According to Arlington Housing Authority, "There are 571 applicants on the Centralized Waiting List, who are receiving an Arlington preference, i.e.: they live or work in town."

Recent affordable housing lotteries in Arlington have high numbers as well. In November 2012, Housing Corporation of Arlington's lottery for our Capitol Square Apartments totaled 333 eligible applications, with 70 of those households from Arlington. In February 2013, Alta Brigham Square's 17 affordable units in Arlington received a total of 135 applications, 60 being complete and eligible, for their lottery. Twenty six of those 60 households were from Arlington.

In a review of the demographics of the tenants in the Capitol Square Development, 59% of the tenants are over age 50, 71% are over 38 years old. 10 tenants were formerly homeless, 15 have either mobile or project based vouchers. There are 11 HOME units and 32% were already Arlington residents.

HCA has a combined 1000 household waiting list . The largest demand is for one and two bedroom units with far fewer applications for the larger three and four bedroom family units, although state wide the demand appears to be for family housing. This ongoing analysis will

assist in determining what type of units HCA will develop in the future. The total number of senior-headed households in the region will grow 30% over the next ten years, as the first wave of Baby Boomers ages past 65. Cities and towns need to allow and facilitate more diverse housing opportunities—such as multifamily housing near a town center

Lexington, Belmont, Winchester, Melrose, Medford, Malden and Everett have been identified as a secondary market for continued development efforts through Academy Development Partners, ADP, which was established in 2011 as a related entity to HCA to do housing development outside of Arlington. Additional detail on demographics and housing needs of each of these communities will be gathered and included in the Strategic Plan over time.

Because of the opportunity to respond to the City of Everett's RFP on the redevelopment of the Old Everett High School, the staff has spent time getting to know Everett. Anne Dinoto, an HCA tenant and Board Member, has developed a market study of Everett. A small section of that plan is included here. Population data from the 2010 Census Summary shows Everett's total population was 41,667. The average age was 35.3 years. People ages 25 to 29 years was the highest number at 3,669 or 8.8 percent and the lowest number was people 85 years and over at 711 or 1.7 percent. The number of people ages 60 to 85 years and older was 6,527 or 15.7 percent.

There were 15,543 total households. There were 3,638 households with individuals 65 years and over. There were 443 males and 1,009 females 65 years and over living alone. There were 2,768 female householders with no husband present and 1,498 with their own children under eighteen years. There were 400 male householders with no wife present and with their own children under eighteen years. Average household size was 2.67 and average family size 3.26.

The MAPC map shows Everett in the "more than 2,500" change in population range and 500-2,500 range for change in housing units. There were 16,715 total housing units. Seven percent or 1,172 housing units were vacant with six hundred for rent and 191 for sale only. The homeowner vacancy rate was three percent and the rental vacancy rate was six percent.

Housing tenure consisted of 15,543 occupied housing units with 39.9 percent owner-occupied. Renter-occupied housing units were 9,345 or 60.1 percent of the total housing units. Average household size of renter-occupied units was 2.53.

According to the 2009-2011 American Community Survey 3-year estimates, income in the past twelve months (in 2011 inflation-adjusted dollars) for the city of Everett the median household income was \$47,534 and for families was \$53,075. The household mean income was \$60,039 and for families it was \$65,645. An estimate of 20.3 percent of households and 20.8 percent for families was in the \$50,000 to \$74,999 range. 10.1 percent of households and 13.3 percent of families estimated income was \$25,000 to \$34,999.

The total number of senior-headed households in the region will grow 30% over the next ten

years, as the first wave of Baby Boomers ages past 65. Cities and towns need to allow and facilitate more diverse housing opportunities—such as multifamily housing near a town center.

Section 2

Involvement of Community Residents and Stakeholders

HCA is a membership organization and currently has over 846 dues paying members. The organization is accountable to these members and makes every effort to keep them informed. Information on of HCA's Programs and activities is regularly sent out through newsletters, tweets, facebook, the new updated webpage and events and particularly at the Annual Meeting where members elect Board Members and vote on any bylaws changes. HCA's intent is to have informed and involved members. Over 200 individuals and families join staff and Board members on the annual Walk For Affordable Housing through Arlington, they volunteer in the office and other sites, we usually have over 100 attend the Annual Meeting. To fund the Homelessness Prevention Fund, HACA sends an annual letter asking for donations to every household in the Town. HCA raises more than \$30,000 for the program each year.

PARTNERSHIPS AND COLLABORATIVE EFFORTS

Town of Arlington

Peabody Properties

Massachusetts Housing Partnership

North Suburban Consortium

Cambridge Savings Bank

Winchester Savings Bank

State Department of Housing and Community Development

Community Churches

Arlington Housing Authority

Massachusetts Housing Investment Corporation

Section 3

Plan Goal What specific goals and objectives will we adopt to address the priorities we identified?

ORGANIZATIONAL:

Board Development Committee:

Strengthen and expand the board committee structure

Create ways to strengthen Board skills and knowledge base

Fundraising and Engagement Committee:

Increase profile in the community through memberships and mailings

Strengthen overall communications to establish identity

Improve website

Design posters

Explore new resources for programs and operations

Build in-house capacity for raising money from foundations

Raise additional resources through fundraising initiatives

Finance Committee:

Improve balance sheet

Build a pool of cash to use for pre-development costs and establish line item in the budget to ensure funding

Ensure up to date financial statements on a quarterly basis

PROGRAMMATIC:

Development:

Close a larger multi-unit development project every two years

Continue to develop smaller projects at the same pace as now

Potential Projects:

19R Park Street, Arlington: The owner of a one acre parcel of land and HCA are entering into an option agreement. The site is located behind the Gulf station at the intersection of Park Street and Lowell Street. The original design had the building face the bike path with a driveway off Lowell Street. The lower floor is a parking garage. The soil has environmental issues although some remediation has been completed. The project was permitted for 22 condominiums in 2005/2006. The price is \$2,000,000. HCA is also interested in buying the CITGO gas station site to enlarge the total site to 1.3 acres. This would allow an additional mixed use building to run along Park Street with another approximately 10 residential units.

Old Everett High School Proposal: ADP responded an RFP from the City of Everett regarding the redevelopment of the Old Everett High School. The proposal was to form a partnership between ADP, Towards Independent Living and Learning (TILL) and the City to create a vibrant mixed use development which incorporates rental housing, commercial catering kitchen and café, plus the City Hall and community spaces. The areas would be three distinct condominiums, each area owned by one of the partners. The City received three proposals and is reviewing each submittal. We are anticipating a meeting to make a presentation of the development concept to the City.

Drake Village, Arlington: Discussions are in the early stages with the Arlington Housing Authority about forming a partnership to demolish and redevelop a portion of the underutilized land at Drake Village. The partnership would have a long term lease for the land. HCA would bring the majority of the funding: tax credits, bonds or first mortgage, CDBG, HOME both local and through DHCD, etc. The Housing Authority would lease the land, and provide rental vouchers. The property management would need to be negotiated.

Atwood House, Arlington: A proposal to the owner regarding a capitalized long term lease was made in late December 2012. The owner needed to discuss it with his advisors. There has been no response to recent inquiries. This project appears dead.

93 Broadway, Arlington: There is a 17000 sq ft lot at the corner of Broadway and which the owner is interested in selling but wants more than \$1,500,000. The site might allow for construction of 10 rental units with a variance.

10 Sunnyside, Arlington: There is 1/3 of an acre at 10 Teel St. available for sale at \$2,500,000. It currently houses an automotive shop with a building. It probably has environmental issues.

Winchester Condos: The proposal from Winchester Housing Corporation that HCA merge with them to take ownership of the land under 8 condominium units affordable to buyers at 100% AMI plus approximately \$25,000 cash. We have countered saying HCA is interested in having the assets transferred to HCA but not in merging. We are waiting a response.

Whitlock Farm, Winchester: The town purchased the farm land and wants housing development on a several edge pieces of it. It has been recommended the Town implement inclusionary zoning requiring a % of units developed to be affordable, the number will depend on the size of the development. Winchester also has established an Affordable Housing Fund which currently has a balance of \$1,000,000. This site has potential for affordable housing if HCA is prepared to move into Winchester.

Garden Street, Arlington: Potential for a Mixed Use development on Garden Street. Garden Street has four parcels with one story buildings on a private road. Current zoning would need to be changed to allow mixed use.

Mt Gilboa, Arlington: Rehab existing brick house into three units and potentially one additional unit in current garage. Because it is located on Conservation Land it is a politically sensitive site. A barrier to additional development opportunities is the current zoning in Arlington. Mixed use developments are difficult to do as the current commercial zoning often restricts the ability to add housing to a parcel and the current industrial zoning which covers much of the property on the north side of Mass Ave, and along the Mill stream is outdated and discourages more appropriate uses of the property.

Homeless Prevention:

Identify gaps in service needs to tenants and to preventing homelessness

Create a self-sustaining homeless prevention program

Analyze past performance and effectiveness of grants

Review existing policies regarding homeless prevention and make adjustments based on analysis results

Property Management Services:

Shift property management services

Conduct a capital needs assessment on all properties

Asset Management Services:

Review monthly, quarterly and annual financial

Conduct annual inspection of each unit

Develop capital improvement plan for existing units

The Affordable Housing Need

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wave of Baby Boomers ages past 65. Cities and towns need to allow and facilitate more diverse housing opportunities—such as multifamily housing near a town center

Section 4

Activities to be Undertaken

In order for HCA to become sustainable we need a consistent four-fold focus on capacity in four strategic areas:

- **Adaptive Capacity:** The ability of HCA to monitor, address, and respond to internal and external changes
- **Management Capacity:** The ability of HCA to ensure the effective and efficient use of organizational resources
- **Technical Capacity:** The ability of HCA to implement all of the key organizational and programmatic functions
- **Leadership Capacity:** The ability of all organizational leaders to create and sustain the vision, inspire, model, prioritize, make decisions, provide directions, and innovate, all in an effort to achieve the organization mission

ORGANIZATIONAL:

- Hold Strategic Planning Session with Board
- Give time for Board and Staff input
- Update Written 5 Year Strategic Plan Annually

Staffing

- Establish and Maintain Operating and Program Policies and Procedures
- Hire interns to supplement staff on housing research
- Hire HPP staff full time.

Board Development

- Recruit new members to fill gaps (CPA, etc.)
- Strengthen Board Committees
- Develop a Board Training strategy

Fundraising/Development of Resources

- Develop an overall fundraising plan for all income:
Earned Income, Grants, and Fundraising
- Develop and maintain relationship with lenders
- Maintain and Update Website regularly

Fundraising/Development of Resources (continued)

DHCD
LISC
TD BANK
Federal Home Loan Bank
CSB
Boston Foundation
Town
All Current Banks
NSC

Expand Foundation and Bank Supporters

Broaden contributors

500 members - \$5,000	fall 2013
Four new banks- \$10,000	fall 2013
Three more churches- \$3000	fall 2013

Financial

- Complete 2013 Audit / AFF
- Update Boston Foundation Profile
- Create training tool for Board to understand funding needs and issues

PROGRAMMATIC:

Affordable Apartment Program

- Create Development pipeline:
- Lowell Park P&S signed
- Outside Arlington
Everett
Winchester
- Define 2014 Capital Improvement Project for current Portfolio and implement

Homeless Prevention Program

- Seek new sources for funding and referral resources

Section 5

How will we measure our success?

HCA will create an annual work plan with measurable outcomes consistent with our overall blueprint from the 5 year Strategic Planning Process. Staff will give updates at each Board meeting as to the achievement of goals.

We will revisit our strategic plan annually to see if there need to be changes or additions to the plan and evaluate progress made towards the yearly work plan for both programs and organizational goals and objectives. An example of the 2013 Work Plan is attached as Exhibit #1 to this Strategic Plan. The annual work plan will be reviewed at the Annual strategic planning meeting and achievement of goals will be reviewed

Staff performance will be judge on their attainment of the goals specific to their position.

Section 6

Collaborative Efforts to Support Implementation

Below is a list of HCA's current partners in our housing development area.

CURRENT PARTNERSHIPS AND COLLABORATIVE EFFORTS

Town of Arlington

Peabody Properties

Massachusetts Housing Partnership

North Suburban Consortium

Cambridge Savings Bank

Winchester Savings Bank

State Department of Housing and Community Development

Community Churches

Arlington Housing Authority

Massachusetts Housing Investment Corporation

Local R.E. Brokers

We intend to continue these relationships as well extend our efforts to create new collaborations. One which is specifically been approved for funding is the Catalyst Fund grant.

The Catalyst Fund has awarded HCA a \$20,000 grant to examine a possible collaboration with Towards Independent Living and Learning (TILL). We will jointly examine the potential for organizational growth if HCA and TILL worked together to produce affordable accessible housing with tenant services. HCA has the expertise in the housing development arena and TILL has the expertise in the provision of services to clients/tenants. This analysis will be completed within six months, by June 2014.

Section 7

Integration of Activities with Community Strategy and Vision

On our annual revisiting of the strategic plan HCA staff and Board along with employees of the Town and resident stake holders will start the meeting by revisiting the organization's vision to tie the strategy and any changes to it to the vision. Town employees and a few residents attend most Board Meetings. Information on activities of the organization and future plans are discussed at membership meetings, events, in newsletters, and on the website. Over 100 residents and stakeholders attend the annual meeting and most events have 60 people at a minimum. Over 200 walkers attend the Walk for Affordable Housing each years.

We will continue to offer ways for Board Members to remain actively involved in setting policy for our ongoing work through setting specific days for planning and evaluation.

We will strengthen our committees and expand committee membership through which service is expanded and opportunities offered for continued innovation and growth.

The committee structure will also provide a way for community residents and members to be involved with our efforts to "train" to become future Board members and continue to help us grow and improve conditions for all of our residents.

HCA staff and board will continue to remain actively involved with the Town's Vision 20 process by attending meetings, providing input and serving on committees. HCA continued relationships with our elected officials will also be maintained.

Section 8

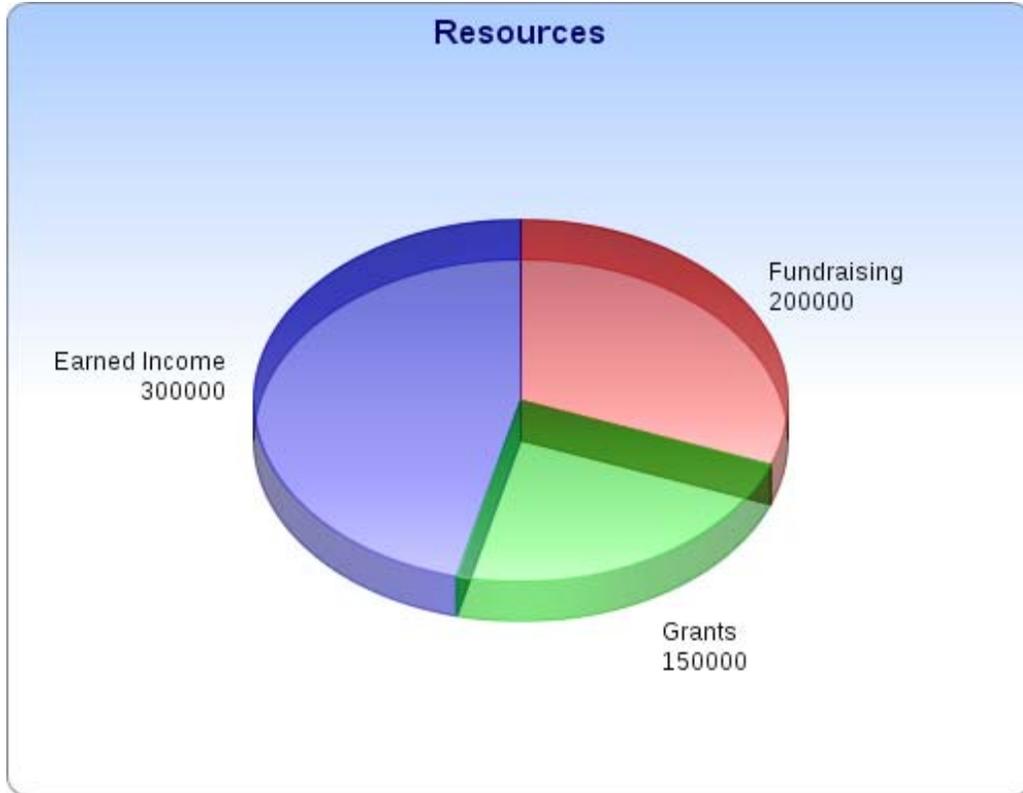
Financing Strategy

Will we need to tap into additional resources or partners to accomplish our goals?
Who, what, when, how?

CITC investment has been discussed with Cambridge Savings Bank,= A full description of the program is being studied by their counsel. Discussions with Brookline Bank and Winchester Savings Bank are also set to happen. Leader Bank and Rockland Trust have both expressed interest in working with HCA however they do not seem likely candidates for the CITC but they will be approached regarding a potential investment.

We need to create an intentional plan to reach beyond our borders into a more regional development plan. Earned income will come through engaging in affordable housing development in the region in expanded ways. We will explore relationships with other partners, towns, nonprofits and for profit entities who share our vision of decent, affordable housing. We will also be open to others who approach us with potential partnerships and opportunities, including other community development opportunities such as mixed use activities and other development initiatives. One promising connection is the Arlington Housing Authority, which may prove to be a way to create more development on underutilized land in Arlington and to connect with other communities through the Housing Authority network.

It is also clear that we must continue to put energy and time into our fundraising efforts, as well as develop a well thought out approach to developing new resources through grant opportunities. An example might look like the following graph:



How will we connect the assets we mapped this morning to our future?

We will continue to offer ways for Board Members to remain actively involved in setting policy for our ongoing work through setting specific days for planning and evaluation.

We will strengthen our committees and expanding committee membership through which service is expanded and opportunities offered for continued innovation and growth.

The committee structure will also provide a way for community residents and members to be involved with our efforts to “train” to become future Board members and continue to help us grow and improve conditions for all of our residents. The financing plan for the larger real estate project will be the customary Low income tax credit , 4 or 9%, secondary soft funding such as State HOME, State Stabilization Funds, Housing Trust Fund, Local CDBG, Local HOME, Private First Mortgage or bonds and other possible funding sources such as Federal Home Loan Bank, McKinney Funds etc. . Smaller projects (2 to 6 units) will more likely be funded with Town CDBG, Private first Mortgage, Local HOME funds, and perhaps grant funding or cash from HCA.

Section 9

Programs

To promote a more diverse community where everyone can live sustainably, HCA works to make Arlington inclusive for all residents through two programs: our Affordable Rental Housing Program and our Homelessness Prevention Program. With the acquisition and redevelopment of 32 units known as Capitol Square Apartments, HCA now owns 90 units of [affordable rental housing](#) in Arlington. Eligibility for our Affordable Apartment Program is determined by household income annually adjusted by HUD. Eligible incomes are capped at 60% to 65% of the area median income (AMI) for all units depending on funding sources.

Affordable Apartment Program

A former thriving agriculture and mill town with a strong sense of community, situated just six miles from Boston proper, Arlington has been, and continues to be, a very desirable place to live. As a result of the economic turmoil of the late 1970s and early 80s, mortgage interest rates reached a high of 18%. For the first time, the housing market in Arlington became out of reach for individuals that were born and raised in the community. This was Arlington's first glimpse of an unstable housing market that would soon become the norm and eventually lead to overcrowded, displaced families and threats of homelessness throughout the area.

In 1986, a small group of Arlington town leaders and residents had the troubling realization that housing prices were far outpacing growth in income. Prices were escalating at 10% per year. Median single-family home prices were approaching \$200,000—out of reach for many of Arlington's renters and young adults who grew up in the area. The lack of open land for development added to the need for creative solutions. Out of crisis, community commitment, and opportunity, Housing Corporation of Arlington was launched to address the community's growing affordable housing shortage.

In its early years, HCA provided down-payment assistance loans for first-time, moderate-income homebuyers. Incorporated as a 501(c)3 non-profit in 1990, HCA's mission statement, "to provide and advocate for decent, affordable housing for low- and moderate-income families and individuals in Arlington and surrounding communities, while promoting social and economic diversity," reflects the commitment of HCA to ensure that the community's most vulnerable members have adequate housing.

By the late 90s, the housing market began to shift with the growing acceptance of condo conversions of two-family houses. Suddenly, as older owners began selling their properties for record amounts, Arlington began facing the loss of its existing affordable rental stock. The Housing Corporation stepped in and purchased the first of its two-family houses in 2001.

By 2005, HCA had purchased and renovated 14 two-family buildings, serving 30 low-income families. Over the next four years, the Housing Corp focused on purchasing and improving one more two flat and several apartment buildings, providing one- and two-bedroom units for smaller households. With the purchase and rehab of the Mass Ave project and the Forrest Peirce project, six properties containing twenty-eight rehabbed units were added to HCA's inventory. Most recently, with the acquisition and historic rehabilitation of 32 units known as the Capitol Square Apartments, HCA will own and manage 90 units of affordable rental housing in Arlington. Please see the attached map for locations.

All of the units in HCA's portfolio serve families at or below 60 % of median income. In 2013 terms, that equates to a 4 member household earning less than \$56,640 and a 1 member household earning less than \$39,660 according to the HUD adjusted income limits effective March 15, 2013. The majority of two family units have two bedrooms. Three units contain four bedrooms and one offers five bedrooms. All the two family buildings and the Peirce building have individual boilers. Tenants pay their own heat, hot water and electric. In the larger buildings the tenants pay only electricity as heat and hot water are covered in the rent.

At the beginning of 2013, HCA had two management companies under contract. Warren Realty managed the 58 scattered units under HCA ownership. Peabody Properties managed the Capitol Square Apartments. This has led to many inefficiencies and it is anticipated this will change in early 2013.

The financing for the scattered site 58 units have been a combination of Local HOME, Local CDBG and a private first mortgage. MHP (Massachusetts Housing Partnership) provides the first mortgage on 40 units. Cambridge Savings is the first mortgage holder on 16 units and Winchester Savings Bank provided the mortgage on 2 units.

HCA Capitol Square Apartments LLC is funded with 4% Low Income Tax Credits, Historic credits, tax exempt bonds, local HOME funds, CDBG, State HOME funds, the Affordable Housing Trust Fund, HUD McKinney Vento and Stabilization funds. The 4% credits were syndicated through MHIC (Massachusetts Housing Investment Corporation) to Brookline Bank and Cambridge Savings Bank. The historic credits, both Federal and State, will be purchased by Brookline Bank. The rent up of Capitol Square was completed April 30, 2013.

HCA has a \$17,000 contract with the North Suburban Consortium which is to support development of new affordable housing projects. Consortium HOME funding of \$350,000 is currently available for a new identified project. Town CDBG could also be available.

Sustainable Development Principles

The Majority of HCA's portfolio is transit oriented situated on the main bus lines along Mass Ave in Arlington which connect to the MBTA lines at both Alewife and three Cambridge stations .

The entire rental portfolio has been made energy efficient with insulation, tight building envelope, new low e glass windows and now heating systems are being upgraded and

changed from oil burning to gas to lower utility bills and preserve our natural resources. Gardens are planted with perennials and drought resistant species. All of HCA's housing has been rehabilitation of existing buildings to preserve the original community character. With new construction HCA is intent on respecting the community character.

The proposed Downing Square proposal is on a brown field. As a part of the development HCA will undertake environmental remediation

Arlington is a green community and HCA supports all efforts by the Town to follow those principles including requiring our developments to be efficient, sustainable, transit oriented, walkable to Town center and shopping and services where possible and compatible with the community character.

Homelessness Prevention Program

Since 2001, HCA has run Arlington's Homelessness Prevention Fund with private donations of \$30,000 to \$50,000 per year to prevent Arlington households from becoming homeless. In late 2009, HCA expanded the program by administering HUD's [Homelessness Prevention and Rapid Re-Housing Program](#) (HPRP) with \$533,800. This three-year federal initiative provided assistance to people with housing issues due to the recent economic downturn. In the past twelve years, HCA has assisted over 500 households in emergency housing situations in Arlington and the surrounding communities of Winchester, Belmont and Lexington with over \$865,000.

In 2013 the HPF program conducted an analysis by a Tufts University Intern to determine how effective the grants have been in preventing homelessness. Of the 18% of respondents, 955 were still housed in permanent affordable housing and 655 were still in the unit HCA assisted them in moving into or remaining in. A database was constructed of past client information and the results of this survey on the grant impacts. The data will be updated for new client input moving forward. The format is in excel, simple enough for staff, volunteers or interns to continuously maintain with new client information. Surveys will be done annually and biannually for constant monitoring of the program. After analyzing the data, program adjustments were not seen as needed however some may be implemented if warranted.

In addition, HCA engages in ongoing advocacy and educational efforts to improve housing opportunities for low and moderate income residents of the area and provides referrals to social service agencies when needed.

Tenant Services

One area that will be new to HCA in 2013 is Tenant Services which is offered by the Peabody Tenant Services Division of Peabody Properties. This is a full service tenant support division which works with individual tenant needs for social services, housekeeping, mental health referral, case management, etc. There is no cost to the HCA. The funding is provided to the tenant through Mass Health or the tenant's own insurance program. Several

of HCA's current tenants in the scattered site portfolio have been referred. We expect this will be a very important part of our program in the future.

The Catalyst Fund has awarded HCA a \$20,000 grant to examine the possible collaboration with Towards Independent Living and Learning (TILL). We will jointly examine the potential for organizational growth if HCA and TILL worked together to produce affordable accessible housing with tenant services. HCA has the expertise in the housing development arena and TILL has the expertise in the provision of services to clients/tenants. This analysis will be completed within six months, by June 2014.