

The June 1 tornado that swept from Westfield to Springfield to Brimfield cut a swath right down the middle of our service area, destroying houses, apartments and businesses throughout the valley and piling a whole new layer of urgent need over existing ones.

At HAP Housing, staff members stepped forward as "FIRST RESPONDERS."

 **HAP Housing™**

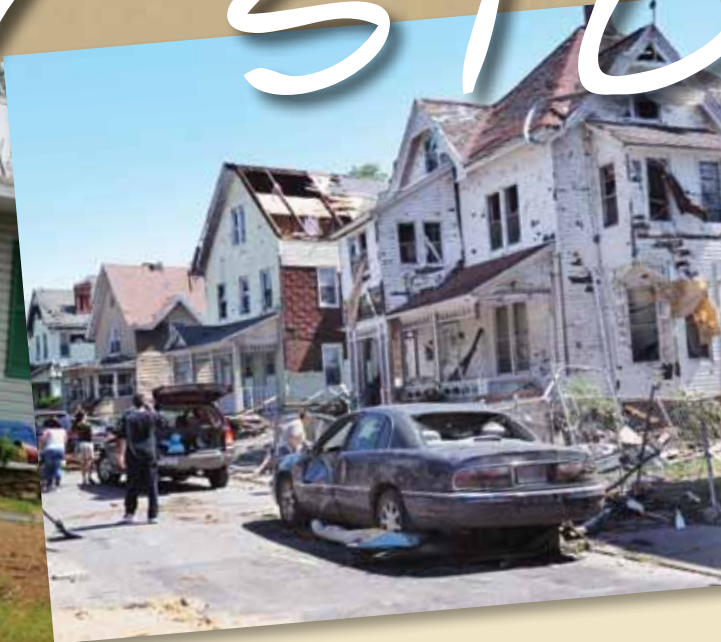
2011 Annual Report

TAKEN BY STORM

HAPHousing first responders get storm victims rehoused

For HAPHousing, 2011 was a year of tough jobs but great new achievements. We rehoused 375 families as part of our ongoing effort to combat homelessness in the region ... delivered furnishings and household items to dozens of families in need ... completed 26 new affordable apartments in Amherst and renovated 39 in Charlton ... had 12 single family homes under development ... and stepped up our collaborative efforts to revitalize a Springfield neighborhood badly affected by foreclosure and blight.

For 11 months of the year, we thought life couldn't get any busier. And then the tornado hit.



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In Springfield, where 524 homes were condemned, including 357 apartments, triage and recovery efforts began immediately. At HAPHousing, staff members were dispatched as “first responders” – walking the streets to assess damage to the many houses we’ve built, checking buildings where our clients live, and talking with landlords and tenants in buildings that were damaged. In some cases, we discovered formerly homeless families we had helped to house were once again made homeless by the storm.

FEMA praised the region’s coordinated response and called out HAPHousing specifically for putting Springfield “light years ahead of most communities.”

Within hours, staff members were on the scene at temporary crisis relief centers in three communities. There, as families arrived for shelter, HAPHousing and many other organizations worked side-by-side, conducting over 600 housing assessments for displaced families and calling landlords and property managers to identify housing available for use.

For HAPHousing, the tornado changed two things immediately: It scaled up our efforts to tackle homelessness and housing insecurity to a level we’d never known. And it put our longstanding collaborative relationships – with government agencies, partnering nonprofits, financial institutions and property owners – into overdrive.

“What was very fortuitous,” said HAPHousing Executive Director Peter Gagliardi, “was that



HAPHousing was part of processes and procedures that had already been put into place to work on the ongoing crisis of homelessness in the region. None of the collaborating agencies were planning for a disaster – but we were prepared for one.”

The result, he noted, was a coordinated effort that rehoused more than 400 people in Springfield and West Springfield within four weeks.

It was an effort that FEMA officials called “one of the most effective, coordinated responses” they’d ever witnessed. Susan Mills, FEMA’s housing group supervisor during the recovery, praised **HAP**Housing specifically for putting Springfield “light-years ahead of most communities, which don’t have an organization with its finger on the pulse of the local housing market.”

A mass response

Nothing about the rehousing effort has been easy. Despite great cooperation from the proactive landlords we work with on a regular basis, locating sufficient housing continues to be a challenge. Relocating families also has been costly.

Explained Sarah Page, **HAP**Housing Associate Executive Director, “Many families displaced by the storm did not have \$4,000 set aside, which is the average cost of securing a new apartment.”

Also, she noted, many people displaced from an apartment had just paid their monthly rent. And because landlords too were struggling, few renters were hopeful of getting their security deposits back in time to move into a new apartment right away.

Once again, thanks to good relationships with ongoing supporters, **HAP**Housing was ready for the challenge. We spent the last month of our fiscal year soliciting financial help, raising over \$320,000 to cover move-in costs and furniture.

“People were generous, and many responded quickly,” said Page. “Right after the storm, I got a call from Citizen’s Bank, saying ‘We’re ready to help, we’re hoping that in the next two hours you can tell us what you’re going to need.’ It was incredible. They didn’t even wait to be asked and this response characterized the generosity of many new and long-term supporters.”

Although the worst of the disaster is behind us, with demolitions and repairs now underway, our cities and towns are still dotted with the blue roof tarps that cover damaged

homes. Disaster work will be with us for months to come, as families continue to trickle into our office. Their insurance wasn’t adequate. Their landlord was forced to close down the building after all. Their temporary housing with family members or friends is no longer viable.

Looking to the future

As our staff is slowly catching its breath, our organization looks forward to evaluating what we learned. And much of that undoubtedly will revolve around the true value of collaboration. While we have always valued a collaborative approach as part of our business model, we now know what a huge difference it can make when disaster strikes.

“Our new place is nice. I don’t know what we would have done without **HAP**Housing’s help.”

Irene Malave didn’t think it was anything but a heavy thunderstorm.

However, 10 minutes after her husband called her outside to look at trees bending in the wind, Irene, her husband, and two of their three children sheltered themselves as best they could as the tornado tore apart their apartment on Central Street in Springfield.

“Windows broke. The air was black. My appliances were spinning like the house was possessed,” she said.

When the family got outside, bricks were still tumbling off the building. Irene and her family – including a 1-year-old – weren’t hurt. But her oldest daughter had been at the city library when the tornado hit. “I couldn’t get through to her,” said Irene.

Malave’s home was uninhabitable so, like other neighbors, she was directed to the MassMutual Center. Her family got there on foot, stepping over rubble. Her oldest daughter, bruised from flying debris, caught up with them there.

Hundreds of residents were pouring into the shelter in the same shape as Irene’s family — stunned, clinging to whatever they could grab in the immediate aftermath of the storm, wondering when or if they could get back home. “We had almost nothing except clothes for my youngest,” Irene said.

Soon after a housing needs assessment was conducted with Irene, we were able to find suitable affordable housing for her family. We also offered move-in costs, delivered furniture and housewares through our Household Essentials program and provided links to other services that could help put the family in charge of their own continued recovery.

Irene and her family now have a three-bedroom apartment on Summit Street and are happy with their new home. Another school year has started.

“Our new place is nice,” says Irene Malave. “I don’t know what we would have done without **HAP**Housing’s help.”



Relief to Recovery and Rebuilding

The last month of **HAP**Housing’s fiscal year began unremarkably on June 1, but launched a month that dramatically changed our work and our community for months and years to come. As we go to print, we are marking the six-month anniversary of the tornado that ripped through our region. The month of June was a blur of relief activity that gave way to recovery – defined by FEMA as an 18-month period – and to a multi-year period of rebuilding.

Springfield’s tornado rebuilding began on June 28 when Mayor Domenic J. Sarno announced the creation of Rebuild Springfield, a public/private partnership to be led

by the Springfield Redevelopment Authority and DevelopSpringfield, a nonprofit 501(c)(3) originally created to expedite city economic development. **HAP**Housing Executive Director Peter Gagliardi was tapped to join the Rebuild Springfield Advisory Committee, tasked with helping to select a consulting firm and oversee an inclusive planning process. A team of consultants led by Concordia LLC of New Orleans, LA, has since been chosen to develop a master recovery plan by January 2012.

In July, the planning process began with community meetings to gain input from homeowners, residents and

business owners. **HAP**Housing has actively participated in these meetings, and is working to ensure that residents attend and give their input into the rebuilding of their own neighborhoods.

As a result of our substantial work in neighborhood revitalization, **HAP**Housing is preparing to provide leadership in community engagement during implementation of the rebuilding plans. We expect to work with neighborhood councils, other neighborhood leaders and our

collaborators in the Old Hill and Six Corners neighborhoods and the South End of Springfield.

As we continue helping families recover, we look forward to helping our city transform itself. As our mayor says, together we will rebuild “Bigger, Better and Stronger than before.”



Deborah Price, a longtime member of the Old Hill Neighborhood Council, talks with (left to right) Rudy Perkins and Sarah Page of **HAP**Housing, Gerry McCafferty, Director of the Office of Housing for the City of Springfield and Peter Gagliardi, Executive Director of **HAP**Housing.

Delivering the Essentials

Household Essentials began in March as a quiet program for formerly homeless families, who sometimes move into new housing without so much as a bed.

Working from donated warehouse space in Springfield, HAPHousing staff began by collecting gently used furniture, cookware and other essential items to give to homeless families as we helped them into their new apartments.

While it started small-scale, every delivery made a world of difference, helping families build a new sense of home and stability for their children.

And then in June, the words “small-scale” were swept away by an F-3 tornado. Suddenly, the need for Household Essentials mushroomed into a crisis. What had been a few appointments a day now turned into a full-time job finding donations, taking in furnishings and matching items to family needs.

Program coordinator Jennifer Kinsman described the process of churning out hundreds of items, from bed frames, dining tables and couches to dishes, linens and small appliances. She estimates her staff helped outfit 100 families affected by the tornados, with items tailored to the size and needs of the family. Each family worked through a caseworker, who checked for FEMA



documentation identifying them as people affected by the tornado.

As donations ballooned thanks to flyers and word of mouth, so did the need for more warehouse space. Originally working from donated space in two rooms of a Peter Pan Bus warehouse, we were later offered larger space by the City of Springfield, with a loading dock for truck deliveries. In addition to small



personal contributions, we received college dorm beds, housefuls of furniture from retiring individuals, and 100 beds each from the Salvation Army and Jordan's Furniture in Greater Boston.

We also received many financial donations, used to hire trucks for pickups and occasional home delivery and to purchase less frequently donated items like kitchen tables and dressers.

As with our rehousing services, Household Essentials was scaled up to be the right program in the right place at the right time. It will now continue to help both tornado victims and other families in need in our region.

This kitchen table built by Springfield College students for the Household Essentials program was presented by students to Tashia Davis and her twin sons, Jadiel and Adiel Baez. Tashia, whose mother died when she was 15, got her GED while in our Turning Point program for teenage moms. Tashia moved into a new apartment this year and attends college.



Jennifer Kinsman, Household Essentials program coordinator, takes stock of available furnishings in the warehouse with lead volunteer Ron Sadowsky (left) and VISTA member Tyler Lawrence.



In 1901, when this charming Victorian home was built, the Old Hill area of Springfield was an inviting workingman's neighborhood anchored by St. John's Congregational Church.

New Life for Old Hill

Quincy Street in Old Hill was something of an early social experiment in integration. Developed during the Civil War years, it hosted an interracial Sunday school years before the Civil Rights movement, and became known as a place where black veterans of the war could make a home. The street seemed to demonstrate a reassuring mix of ethnicities and stability.

By 2010, however, the Hancock-Eastern block of Quincy was anything but stable. As part of a neighborhood targeted by predatory lending and plagued by blight and absentee investor-owners, this street began the year with trash-strewn vacant lots and 12 boarded or vacant buildings.

The Victorian at 176 Quincy was one of those buildings. Built by John Mulrone, a longtime employee of the

Springfield Armory, the house went through a series of owners – including a haberdasher, a mechanic and the United States government – before HAPHousing acquired the property off the city's rolls of tax-foreclosed homes.

By November, when HAPHousing highlighted the plight of Quincy Street at our symposium on foreclosure, the City of Springfield and the Old Hill Revitalization Collaborative already had it targeted for action. By year's end, the collaborative's development partners – Springfield Neighborhood Housing Services, Habitat for Humanity and HAPHousing – had all made commitments to help stabilize Quincy Street as part of our revitalization effort in that community. Neighbors will also be encouraged to fix up their homes with help from Rebuilding Together

and a curb appeal loan program.

The home at 176 Quincy is one of 4 properties on Quincy, plus seven nearby, that are targeted for renovation by HAPHousing. Formerly boarded up and dilapidated, it is a great symbol of the turnaround now in progress here. It has an eye-catching new exterior that includes a new roof, front porch, repaired foundation and attractive, shingle-style siding. It is also getting an even more impressive makeover inside, with an open floor plan, a spacious contemporary kitchen, all-new Energy Star-rated appliances and three spacious bedrooms on the second floor. Contractor Brian Henry of Springfield pointed out the many features, including new windows, insulation

and Trex decking, that make the property not only attractive, but energy efficient and maintenance-friendly.

When finished in December 2011, the renovated home at 176 Quincy will provide desirable, affordable housing for a family while helping to anchor the larger goal of revitalizing the Old Hill neighborhood with stable, owner-occupied housing.



General contractor Brian Henry puts the finishing touches on the new siding for 176 Quincy Street, a HAPHousing project targeted for completion by December 2011.

Tackling Family Homelessness

It didn't take a tornado to create an epidemic of homelessness

Sometimes the best man does win. In the case of Jeremy Race, unemployed, homeless and raising his son in a local motel, winning required some strategic help from HAPHousing.

Jeremy was not feeling like a winner when he found himself hopelessly unemployable and homeless. But the reason he could not find work told a different story.

“As I started case management with Jeremy, I realized he was an extremely intelligent individual and a wonderful father to a child who suffers from autism,” recalls HAPHousing Case Manager Toni Bator. Although he was highly motivated to work, she said, his job prospects could not compete with the complications of raising Jeremy Jr. and helping him feel safe and loved.

“Jeremy is actively involved in his son’s treatment, and without transportation he walks or hops on the bus to numerous therapy and psychiatry appointments,” said Bator. He also found it necessary to meet his son at the bus stop in the afternoons – which cost him his job.

HAPHousing first met Jeremy and his son at Springfield’s Howard Johnson Inn, where they were living. Like hundreds of other homeless families in our region, they felt abandoned and frustrated, and found the motel to be a dangerous place for children. Living with no car, no childcare and no practical way to prospect for a job, most

feel helpless to turn their lives around.

What turned the tide for Jeremy was some extra effort by HAP staff, who coached him on interview skills, office protocol and the responsibilities of a full-time job; helped him prepare his resume; got him a job interview and took him shopping for an “interview suit.”

Once there, Jeremy needed no help winning the job. He now works second-shift, which gives him much-needed income and flexibility.

Others Left Behind

Like many families we help, Jeremy was conscious of how many others are in line behind him. His desire was to “get out of the system to give someone else a chance.”

One of those people was Saralyn Torres, whose backstory included domestic violence and sexual abuse from the age of 13, plus a family breakdown that left her homeless from age 18.

While living in our Prospect House shelter with her daughter, Saralyn earned her GED, wrote poetry and studied culinary arts. Today, with the help of housing specialist Sonia Colon, she has a new apartment and has landed a job in the

kitchen of a local college. She is so grateful for her own new sense of safety that she packed clothes from her closet to give to tornado victims.

There are hundreds of families like these in western Massachusetts, left homeless by a bad economy, foreclosures and catastrophes, natural or otherwise. Today, helping families left in limbo restart their lives and find housing has become one of the most compelling aspects of fulfilling our mission.



Former shelter resident Saralyn Torres with her daughter, Jenacy.

HAPHousing Board of Directors as of June 30, 2011

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Old Hill Neighborhood Council

HAP, Inc. Financial Statement Highlights

Statement of Financial Position June 30, 2011

Assets:

Cash	\$	1,615,545
Restricted Cash		5,510,119
Accounts Receivable		977,857
Related Party Receivable		1,311,501
Work in Process		1,591,234
Fixed Assets, Net		1,936,332
Investments Long Term & Other Assets		188,866
Loans Receivable		754,275
Total Assets	\$	13,885,729

Liabilities and Net Assets:

Accounts Payable & Accrued Liabilities	\$	1,224,672
Contract Advances		4,039,492
Escrow Liabilities		644,687
Loans Payable		2,765,758
Deferred Income		1,085,073
Total Liabilities	\$	9,759,682

Unrestricted Net Assets	\$	2,339,181
Board Designated Net Assets		1,091,871
Temporarily Restricted Net Assets		283,270
Permanently Restricted Net Assets		411,725
Total Net Assets	\$	4,126,047

Total Liabilities and Net Assets	\$	13,885,729
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Statement of Activities For The Year Ended June 30, 2011

Revenues:

Contributions	\$	290,995
Grant Assistance Payments		38,616,629
Grants - NeighborWorks America		89,025
Grant Administrative Fee for Services		8,321,569
Program Fees		2,268,604
Investment Income		34,566
Total Revenues	\$	49,621,388

Expenses:

Rental Assistance	\$	3,167,207
Client Services		3,344,142
Homeownership Programs		510,544
Real Estate Development		1,732,341
Assistance Payments		38,616,629
Depreciation and Amortization		188,874
Administration		1,612,577
Total Expenses	\$	49,172,314

Change in Net Assets - Operations	\$	449,074
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Restricted Grants - NeighborWorks America	\$	256,725
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Total Change in Net Assets	\$	705,799
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A YEAR OF Unbridled Response

The economy in Hampden and Hampshire counties remained challenging in 2011. The unemployment rate in Western Massachusetts averaged 9.2% from January to July, exceeding the state average of 8%. By July, the number of homeless families housed in shelters and motels in Western Massachusetts had jumped to 653. High foreclosure rates slowed briefly as banks struggled with legal issues, leaving everyone waiting for the other shoe to drop; but by June began rising again.

Despite such challenges, **HAPHousing** found many ways to help at-risk families create a better living situation and build hope.

In fiscal year 2011, we:

- built 26 new affordable apartments, completely renovated 39 affordable apartments and had 12 single family homes in development
- stepped up our collaborative efforts to revitalize a Springfield neighborhood badly affected by foreclosure and blight
- helped 7,176 people with housing questions and problems through our Housing Consumer Education Center
- helped 1,012 families avoid becoming homeless



Marsha Crutchfield (right), Director of HAP's Housing Consumer Education Center, where more than 7,000 people were helped with housing issues and questions this year.



Staff Inspector Aaron Cole inspects one of thousands of rental units inspected each year through our housing assistance programs.

- rehoused 108 homeless families into new apartments
- provided \$189,000 in direct financial assistance to 133 families made homeless by the tornado, helping to rehouse many of them; and delivered furniture and household goods to 75 storm families through our Household Essentials program
- counseled 722 households facing foreclosure
- provided pre-purchase counseling to 337 prospective homebuyers; plus 220 took homebuyer education courses
- provided educational workshops attended by 59 landlords
- delivered \$33.79 million in rental assistance to 2,082 landlords, on behalf of 4,605 tenants enabling them to afford decent, safe housing
- helped 153 heads of households work toward economic independence through our Family Self-Sufficiency Program
- provided \$1,050,000 in Home Modification Loans to 35 homeowners to make homes accessible for family members with disabilities

Institutional Donors

Many thanks to all who supported **HAPHousing** in fiscal 2011 in meeting the critical need.

Massachusetts Department of Children & Families
Massachusetts Department of Developmental Services
Massachusetts Department of Housing and Community Development
Massachusetts Department of Transitional Assistance
Massachusetts Division of Banks
Office of the Massachusetts Attorney General
U.S. Department of Housing & Urban Development
U.S. Department of Agriculture, Rural Economic & Community Development

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City of Northampton
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Town of West Springfield

Community Economic Development Assistance Corp.
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