

**APPLICATION FOR
COMMUNITY PRESERVATION ACT FUNDING**

For REGIONAL PROJECTS Only

This application form is for regional projects only, for use in Oak Bluffs, Chilmark, and Aquinnah. Edgartown, Tisbury, and West Tisbury use their own application forms. NOTE: Each town has its own guidelines for submission and process for considering applications. Some towns require eligibility forms due prior to the final application; others do not. Obtain eligibility forms from those towns that require them. Deadlines and contact information for each town are on page 2.

Contact Information

1. Date: September 28, 2020
2. Project title: Harbor Homes of Martha's Vineyard Women's House
3. Applicant/Contact person: Harbor Homes of Martha's Vineyard/ Karen Tewhey, Executive Director
4. Name of co-sponsor, if applicable: Island Housing Trust
5. Mailing address: P.O. Box 4795, Vineyard Haven, MA 02568
6. Daytime telephone: 978-273-0533
7. E-mail address: harborhomesmv@gmail.com

Project Description:

- 8. CPA Category:** Community Housing.
- 9. Funding:** Harbor Homes of Martha's Vineyard, an Island nonprofit, requests **\$55,450** from the town of Chilmark to assist with the purchase of a residential property to operate a permanent, supportive congregate house for women who are homeless or at risk of becoming homeless.

Island Housing Trust (IHT) is co-sponsoring this application. IHT will hold a land lease on the property to ensure that it remains as affordable housing in perpetuity. Harbor Homes will own the house and improvements and operate the program.

This is a regional application and the following details the amount of funding requested from the six towns for a **total of \$600,000.**

Community Preservation Funding Requests

Aquinnah	\$16,250
Chilmark	\$55,450
Edgartown	\$254,100
Oak Bluffs	\$104,800
Tisbury	\$94,250
West Tisbury	\$75,150

10. Goals: *General project description. What are the goals and objectives? Explain how they meet CPA category funding criteria?*

Program Description: Harbor Homes is a strengths-based program that acknowledges the unique contributions that all individuals can bring to a community. Each resident will be required to assist with the maintenance and daily upkeep of the household and to pay toward program costs. Harbor Homes will provide housing as well as access to life skills education to empower adults with low incomes. Harbor Homes will offer women the support and opportunity to strengthen a range of skills that will enhance their employability and inclusion in the community. All of the residents will be expected to develop, with the support of staff, an individualized plan that details personal goals as well as activities that will help them attain the communication, financial literacy, social, life skills, and/or technology skills critical to functioning successfully in employment settings and/or the community. First, it reintroduces formerly homeless adults to the routines and responsibilities of living in a community. This includes maintaining basic hygiene, doing laundry, assisting with cleaning and chores, planning meals, food shopping, paying toward program upkeep, etc. Second, Harbor Homes is self-governed by adults who come to appreciate the importance of developing social competency skills including conflict resolution, cooperative decision making, appropriate and assertive communication, positive interpersonal relationships, empathy, and teamwork in order to reside comfortably together. Lastly, the Harbor Homes case worker and volunteer staff will mentor guests in developing prevocational skills that are important in attaining and sustaining employment. These include practicing good personal hygiene, dressing appropriately for work, interviewing for a job, being responsible, reliable, and dependable at work, taking pride in one's work, accepting authority, being a team player, exhibiting a good attitude, following directions, and being eager to learn. Each house will also have internet and computer access to ensure residents have an opportunity to develop technology skills.

Eligibility: The facility will house women who are homeless and who have been long term island residents, have “roots” in the community, and/or who have family or employment histories on Martha’s Vineyard. Eligible individuals will have very low incomes and may have disabling health or mental health conditions. Applicants with a previous drug or alcohol abuse problem will be required to document 2 years of sobriety as a prerequisite to acceptance in Harbor Homes.

The following are the criteria to be eligible for Harbor Homes. Adults must

- Be at least 21 years of age
- Have Incomes at or below 30% of the Area Median Income (AMI) for Dukes County
- Be Homeless or imminently at risk of becoming homeless
- Be a resident of Martha's Vineyard: priority will be given to those residents who were born or raised on Martha's Vineyard or who have lived on the Island full time for at least the previous five years.
- Be capable of independent living.

Intake: Pre-applications are available online at www.harborhomesmv.com. All potential residents will participate in an interview that helps screen applicants. Each applicant is asked to sign consent for a CORI check, income verification and communication with providers and references. Candidates are then offered an opportunity to tour the Harbor Homes residence, visualize living arrangements, discuss program expectations, and question current residents.

Applications will be reviewed and prioritized by a subcommittee comprised of the Harbor Homes executive director, the Harbor Homes case manager and a community provider. This subcommittee will choose applicants who might benefit from life skills education and who are invested in moving toward greater self-sufficiency.

Expectations of Residents: Harbor Homes is a homeless prevention program for low income adults who agree to comply with specific house rules and program expectations in order to remain in residence. All women will be expected to contribute both financially and socially to the community. Residents are responsible for the cost and preparation of their own food. Shopping for groceries, preparing meals, cooking and cleanup are an essential part of the life skills curriculum. In addition, residents will be asked to assist with household maintenance and repairs.

Each woman will sign a contract that details Harbor Home rules of occupancy. The contract provides Harbor Homes with the opportunity to be transparent with residents about living arrangements, financial and social expectations, life skills programming and the termination policy.

All Harbor Homes participants must

- Be able and willing to live with other adults in a cooperative and respectful fashion.
- Respect the privacy of other residents.
- Attend weekly house meetings.
- Remain clean and sober.
- Refrain from bringing illegal drugs, marijuana, alcohol or weapons of any kind into the residence.

- Refrain from smoking in the house.
- Remain on prescribed medications and not share them with anyone else.
- Not have overnight guests.
- Limit daytime guests to the number and visiting times designated at each house.
- Help maintain the property, keep room clean and complete assigned household tasks.
- Meet regularly with case worker and develop an individualized service plan with specific functional goals.
- Comply with all house rules.
- Notify the case worker if unable to attend a house meeting or if not sleeping at the house that evening.

Specific goals and objectives for the project: Harbor Homes will purchase a residential property that will,

on the individual level,

- ensure that women on Martha's Vineyard who live in poverty have access to safe, sanitary and permanent housing.
- provide individualized case management services to low income women to help them better address their health, mental health, education, employment, and financial issues.
- engage women in life skills education to strengthen their social competency and pre-vocational skills and their capacity to be successful tenants, employees, and community members.
- offer a supportive and transformative experience to women traumatized by homelessness.

on the county level,

- set aside an existing building to expand affordable housing options for long term Island residents
- model the cost effectiveness of using congregate housing to provide permanent shelter for low income adults
- help eradicate homelessness and the abuse of low-income residents who are victimized in the present housing market.

How does this project accomplish the goals of the CPA?

Harbor Homes accomplishes the goals of the Community Preservation Act because it expands opportunities for Affordable Housing on Martha's Vineyard. Harbor Homes will reuse existing housing stock to operate an affordable congregate housing program for the lowest income residents of the Island. Currently, there is a growing population on the Island with incomes 30% or below the area median income (AMI) who are considered too poor to rent an "affordable unit" on the Vineyard. Harbor Homes will fill this gap in the rental housing market and ensure that women with low incomes have an opportunity to secure safe, legal and stable housing.

11. Community need and support: *Why is this project needed? How does it benefit the public? Does it address needs outlined in existing town or regional plans? Include solicited public input and feedback.*

Need for Project: Waitlists for the few affordable housing opportunities on the Island continue to lengthen. The Dukes County Regional Housing Authority offers housing to those with incomes between 50% and 120% of the adjusted median income (AMI) of Dukes County. Currently, it has over 250 residents on their waitlist. Without a second subsidy, Individuals with incomes of 30% or below the AMI are too poor to participate in these housing opportunities.

One of the dire consequences of this lack of access to rental housing on the Vineyard is the continuing spike in homelessness. The Department of Housing and Urban Development (HUD) defines homelessness as

- *An individual who lacks a fixed, regular, and adequate nighttime residence;*
- *An individual who has a primary nighttime residence that is a public or private place not designed for or ordinarily used as a regular sleeping accommodation for human beings, including a car, park, abandoned building, bus or train station, airport, or camping ground;*
- *An individual or family living in a shelter*
- *An individual or family who will imminently lose their housing and lacks access to or the resources or support networks needed to obtain other permanent housing*

The Department of Health and Human Services goes further to include *“An individual may be considered to be homeless if that person is “doubled up,” a term that refers to a situation where individuals are unable to maintain their housing situation and are forced to stay with a series of friends and/or extended family members. “*

The incidence of homelessness has remained constant since 2016. There are approximately 100 individuals or families annually who self-report being without a year-round legal residence. These statistics do not factor in the growing number of residents and families who are “doubled up” or “couch surfing” on a routine basis, in a winter rental or renting an illegal apartment and do not choose to bring attention to their housing situation.

For the past 4 winters, approximately twenty-five (25) chronically homeless adults have taken advantage of the winter shelter, Houses of Grace, that is operated by the Island clergy. These individuals have been homeless for at least one year and have complex profiles and documented physical or mental health disabilities. In 2017, in recognition of the documented growing population of chronically homeless on the Island and the lack of services, HUD awarded Martha’s Vineyard an \$81,658 renewable grant to house five (5) chronically homeless residents on the Island. After a well-publicized, several months search for a rental property that would comply with strict HUD financing requirements (max. \$719/room/month), the search was unsuccessful due to market rates on Martha’s Vineyard being much higher than HUD standard regulatory rate. Housing Assistance Corporation on Cape Cod used the funding to establish the proposed program in Hyannis instead.

We now know the scope of this crisis and what does not work to address the immediate need. Finding a year-round rental property to house the homeless with HUD funding and its restrictions is an impossibility. Low income residents who feel fortunate to be allotted a state or federal rental voucher find that this is a useless piece of paper since there are no affordable apartments to lease up. Harbor Homes is the result of an extensive needs assessment, a review of SAMHSA research on effective programming for high risk low income homeless populations and a recognition of the community values and characteristics of Martha's Vineyard.

Harbor Homes is successfully operating a congregate house for men in Vineyard Haven. With CPC funding, Harbor Homes will expand this critically needed program to women on the Island, including those who are currently on its waitlist.

Benefit to the public: Martha's Vineyard has a housing crisis that has had a serious impact on the most vulnerable members of our community. Individuals with incomes at or below 30% of the Median Family Income (MFI) for Dukes County are considered too poor for current affordable rental opportunities. Harbor Homes will fill this gap in services for low income women who need access to permanent housing. Harbor Homes of Martha's Vineyard will offer secure housing and individualized support to Vineyard residents facing homelessness. Eligible women may include the low-income employed, elderly on fixed incomes, adults on SSI/SSDI, and unsheltered individuals living in poverty. Harbor Homes will offer the most accessible, cost effective and practical solution to low income women who lose their housing. Harbor Homes of Martha's Vineyard will be a resource for female residents of Chilmark and other Island towns who find themselves homeless.

Currently, when faced with the loss of an apartment, low income residents of Chilmark must turn to seasonal, illegal or unaffordable options, couch surfing, living in a vehicle or tent or moving to a shelter off island. By contrast, participants of Harbor Homes experience a safe, secure and supportive environment that promotes their emotional well-being, personal dignity, successful tenancy and healthy engagement in the community. Experiencing homelessness is considered a serious trauma with long lasting effects - emotionally, physically and spiritually. It strips adults of their sense of dignity and robs them of hope. Individuals who have no home address feel disconnected from their community. Sleeping in a setting that is "not meant for human habitation" is a frightening and degrading experience. Harbor Homes will provide women with security and support so they can function productively in our community as parents, employees, and neighbors.

Harbor Homes will offer housing in a congregate setting. The house will be operated as an educational facility¹ that offers a life skills curriculum for low income individuals. Each facility will provide a combination of affordable housing and support services to help individuals transition to more stable and productive lives and maintain successful residencies. Women will reside in single rooms (SRO) and have access to shared kitchen and bath facilities. Residents will be required to help with program costs and contribute to the maintenance of the facility as they move forward in their own personal growth.

¹ Educational Facility as defined by the Massachusetts General Law Chapter 40A, Section 3, aka the Dover Amendment, does not regulate or restrict the interior area of a single family residential building for educational purposes on land owned or leased by a non-profit educational corporation.

The house purchased will be a 5+ bedroom residential property and offer single room occupancy. It is anticipated that between 5 and 7 adults will be housed at any one time. The turnover rate is projected at 20% as individuals choose to transition to other housing options or are not able to comply with the Harbor Home expectations for residents. Annually, the house should serve 6 to 10 women who would otherwise be homeless.

Measuring success of the project: Harbor Homes will be considered successful if it results in homeless women on Martha’s Vineyard living cooperatively and productively in congregate housing, developing an individualized plan to strengthen or attain new skills, and moving toward better functioning in their personal health, mental health, employability, parenting, and/or community engagement.

The case manager will assist each resident in establishing personal goals and accessing appropriate community services and resources that support their personal growth. The case manager will meet with residents individually and monitor their progress in attaining these personal goals.

Harbor Homes will also be considered successful if it is perceived within the community as a “good neighbor.” The property will be professionally managed and meet all Board of Health regulations. Residents will comply with a list of behavioral expectations that ensure they are respectful of their environment, house mates and community. Feedback from neighbors will be another way to measure success of this housing project.

12. Financial Information:

Purchase of Property:

CAPITAL BUDGET - PROPERTY ACQUISITION

Real estate purchase price	\$800,000
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FINANCING SOURCES for ACQUISITION

Community Preservation Funding (6 towns)	\$600,000
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Harbor Homes Funding	\$100,000
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IHT Funding	<u>\$100,000</u>
	\$800,000

Annual revenue and operating costs, once the project is operational:

EXPENSES

HH Director	.3125	26000
Case Manager	.3125	20800
D &O Insurance	.5	800
Worker's Compensation	.5	155
Bookkeeping		5500
Accounting		2000
Utilities		
• Water		700
• Electric		2260
• Propane		4000
• Infinity		660
• Trash		600
Taxes		1200
Home Insurance		4500
Maintenance		3500
Repairs		2600
House Supplies		2400
TOTAL		\$77,675

REVENUE

Program Fees	27000
Multi-year Pledges	7500
United Way Grant	5000
Donations	35,675
Fundraising Events	2500
TOTAL	\$77,675

13. Timeline: *What is the schedule for project implementation and completion, including milestones?*

Projected Action Plan and Timeline including major steps needed to complete the project.

Apply for CPA funding from 6 Island towns	October 2020/ Spring 2021
Get town approvals for CPA funding	April/May 2021
Identify property	Spring 2021
Secure grant funding and donations	July 2021
Obtain bank financing, purchase property	Summer 2021
Harbor Homes begins enrollment and operation	September 2021

14. Implementation: *Who will be responsible for implementing the project? Who will be project manager? What are this person’s relevant experience and credentials?*

Staffing and Service Delivery: The Harbor Homes staff consists of an Executive Director who administers the daily operations of the program and who supervises a Case Manager who is responsible for providing resource and referral services to Harbor Homes residents. In collaboration with the Harbor Homes Board, the Director drafts policies, procedures and marketing materials for Harbor Homes and coordinates services with other community agencies that provide services to low income adults.

The Harbor Homes *Executive Director* is a certified educator (superintendent, principal, teacher) and an experienced human service administrator who has helped design and administer programs for low income and at-risk populations, including congregate housing for homeless families in Bristol County and support services for homeless families in Boston and Lowell, MA. The Executive Director oversees the Life Skills Education component of Harbor Homes and ensures that each resident develops an individualized plan for personal growth that is supported and monitored by staff, collaborators and volunteers. In addition, she facilitates a weekly house meeting to engage residents in developing policies for their home and foster a congenial and supportive culture within the residence.

The Harbor Homes *Case Manager* designed and operated the Island’s Warming Center that provided food, daytime shelter, laundry facilities, showers, and support services for homeless individuals for the past 3 years. The Case Manager provides residents with information about the availability, accessibility and affordability of health, mental health, educational, employment and housing services available in the community. The case manager meets individually with each resident and helps them develop a plan to attain the skills they need to move toward greater self- sufficiency. She solicits community volunteers and adult education providers to offer mentoring onsite. The nature of activities to be carried out is aimed at assisting the formerly homeless in attaining the communication, financial literacy, social, life skills, and/or technology skills critical to function successfully in employment settings and/or the community. In addition, the case manager monitors the activities and climate of the program and provides updates on residents’ well-being to the Harbor Homes Director.

Harbor Homes partners with county programs that target individuals with low income, health and mental health concerns. *Vineyard Health Care Access* assists residents with the application process for subsidized health insurance and other health services. The *Dukes County Social Services Department* helps residents with applications for Food Stamps, transitional assistance or aid from charitable organizations.

Harbor Homes staff work collaboratively with *Martha's Vineyard Community Services*, the Island's largest behavioral health provider, to link residents to mental health supports using third party insurance billing. Harbor Homes also maintains a close collaboration with *Martha's Vineyard Hospital* and will, with client written consent, share information about potential referrals and current residents who need health services.

While staff will facilitate a weekly group meeting and the case manager will meet with each resident individually each week, there will be no staff person living onsite. The Director and Case Manager will, however, coordinate their schedules to ensure that a professional will be available to respond to program needs on a 24/7 basis.

15. Other information: Harbor Homes of Martha's Vineyard is a 501©3 nonprofit that was founded in 2018 to ensure that all residents of the Island have access to safe, sanitary and secure housing, regardless of income. It purchased its first residence at 103 Tashmoo Avenue, Vineyard Haven and opened its doors to residents in June 2020. This congregate house is now home to 6 men who have very low incomes and who faced homelessness. The residence offers a safe, attractive and spacious environment and a quiet and congenial atmosphere. The occupants pay a monthly program fee of \$450 and assist with the maintenance of the house. During the past few months, residents have painted a room, landscaped the front yard, hung deck railings and window blinds, mowed the lawn, and are currently building a patio. Harbor Homes is viewed as a good neighbor. Several of the residents work in the community while others collect SSDI for health issues.

Harbor Homes is also the only nonprofit on the Island that is focused on homeless prevention. In addition to operating congregate housing, Harbor Homes is administering over \$78,000 in homeless prevention funding during the COVID pandemic. MV Bank, MV Hospital, MV Community Services and the Department of Housing and Community Development have awarded grants to Harbor Homes to house homeless individuals and families in hotels from March 2020 through June 2021.