

Chilmark Community Preservation Committee Application for CPA Funds

Date: September 29, 2022

Project Title: Permanent Supportive Housing

Applicant/Contact Person: Harbor Homes of Martha's Vineyard
Karen Tewhey, Director of Institutional Advancement

Mailing Address: P.O. Box 4795, Vineyard Haven, Mass 02568

E-mail Address: harborhomesmv@gmail.com

Phone Number: 978-273-0533

3. Project Category: This project qualifies as Community Housing. It will provide 5 -6 units of affordable housing for low-income residents who are currently homeless.

4. Funding Scope: Harbor Homes is requesting **\$50,000** from Chilmark to assist with the purchase of an existing building and the creation of 5 – 6 additional units of affordable housing. This is a regional project. CPC funds from all towns will be used to help finance the property.

CAPITAL BUDGET - PROPERTY ACQUISITION

Real estate purchase price	\$1,200,000
----------------------------	-------------

FINANCING SOURCES for ACQUISITION

Community Preservation Funding (6 towns)	\$ 450,000 (anticipated)
Harbor Homes Funding	\$ 250,000
Bank Financing*	\$ 500,000

*Harbor Homes of MV received Martha's Vineyard Bank financing of \$750,000 for the purchase of a property in 2021. That lien is now paid off. Harbor Homes owns two (2) congregate houses outright with no mortgage.

Other revenue sources including private/public funds or in-kind contributions

Other revenue sources will include Capital Campaign funds, mini grants, and in-kind contributions (for marketing, printing, publications, furniture, furnishings).

Annual revenue and operating costs, once the project is operational

EXPENSES

Personnel		
HH Director	.1	9500
Case Manager	1.0	62,400
	Subtotal	71,900
Mortgage	\$500,000 – 6% / 30 years	35,976
Utilities		
• Water		700
• Electric		2260
• Propane		5000
• Infinity		660
• Trash		600
Taxes		1200
Home Insurance		4500
Maintenance		3500
Repairs		2600
House Supplies		2400
	Subtotal	59396
	Program costs	131,296
Administration	5% of program costs	6564
TOTAL		137,860

REVENUE

Donations	67,860
Grants for Staffing	70,000
TOTAL	137,860

Annual cost to the town, once the project is operational.

Harbor Homes will be applying for a "Safe Haven" grant from the MA Department of Mental Health and a HUD grant through the Cape and Islands Regional Network on Homeless Prevention to fund staff and operating costs. We do not anticipate any direct cost to Chilmark to support the operating budget of the property.

5. Goals:

Specific objectives of the project?

Harbor Homes will purchase a residential property that will,

on the individual level,

- ensure that chronically homeless adults on Martha's Vineyard have access to safe, sanitary and permanent housing.
- provide individualized case management services to low income chronically homeless residents to help them better address their health and mental health concerns,
- engage adults 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 chronically homeless adults 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.

Who will benefit and why?

We anticipate that, with normal turnover, this project will provide housing for 8 – 10 low-income adults annually. The target population are chronically homeless adults who have been homeless for at least one year and have health and/or mental disabilities. They are often on medications that need to be refrigerated and monitored. Harbor Homes will ensure they are linked up to appropriate community resources and providers. Without this housing option, they would be homeless and their health and mental health would be greatly at risk.

Why are you seeking Chilmark CPA funds?

This is a regional initiative to provide housing to individuals who are homeless and Island residents, but who do not have an address in any particular town. Harbor Homes is approaching all six towns for support to create a new housing opportunity that could be accessed by any eligible resident of the Vineyard.

6. Community Need and Support:

Why is the project needed?

Martha's Vineyard faces a rental housing crisis. This is true for all income brackets, but particularly challenging for residents who have very low incomes and a disabling condition. Approximately 120 individuals and/or families self-report that they are without secure housing each year. This includes youth, families, elders who are on the waitlist for Island Elderly Housing, and injured workers who are on SSDI. In addition, there are chronically homeless adults who have been homeless for at least one year and who have a disabling health or mental health condition. This last subgroup is often the most vulnerable population and the least competitive for housing. Many in this category utilize the winter shelter and sleep in a vehicle or tent during the warmer months. Living without easy access to potable water, nutritious food, or a heated space exacerbates their health and mental health problems. This project will provide at least 5 units of affordable housing for our most vulnerable neighbors.

Does it address needs outlined in existing Town or regional plans—such as master plans?

There have been extensive needs assessments completed by town Housing Production Plan committees, Island Housing Trust, and the MV Commission that document the rental housing crisis and the increasing number of residents who are housing insecure or homeless. Harbor Homes has collected data on homelessness, including chronically homeless since 2016. The latest Community Needs Assessment completed by Martha's Vineyard Hospital identified housing insecurity as the most serious public health concern on the Island. Any expansion of affordable rental housing on the Vineyard addresses a vital need.

What is the nature and level of community support for the project? How have you solicited public input and what public feedback have you received in support of your project?

Harbor Homes has previously and successfully solicited Community Preservation funding from all six Island towns for the purchase of two properties that are now providing affordable housing to low-income residents who were formerly homeless. This project will continue to expand the number of housing units that are accessible to very low-income residents, including those who are chronically homeless.

For this project, Harbor Homes has the support of the Dukes County Manager, MV Community Services, the Dukes County Regional Housing Authority, Island clergy, and the community social worker at MV Hospital. The Harbor Homes Director of Institutional Advancement has outreached to local mental health providers, recovery coaches, social workers, community case workers and other professionals who provide services and supports to chronically homeless residents. They are acutely aware of the need to house this population in order to stabilize their health and mental health conditions and they support this project.

7. Timing:

Please provide an itemized project timeline from start to finish.

Apply for CPA funding from 6 Island towns	September/October 2022
Begin Capital Campaign for purchasing property	November 2022 - ongoing
Get CPA Committee approvals for project funding	November/ December 2022
Get approval for project at town meetings	April/May 2023
Secure bank financing pre-approval	July 2023
Identify property	Fall 2023
Purchase property	Fall / Winter 2023
Harbor Homes begins screening applications for new residents	Winter 2023
Harbor Homes opens affordable, permanent supportive congregate housing	Winter 2023 / Spring 2024

When will you need Chilmark CPA funds?

Harbor Homes will request payment of CPA funds from Chilmark after the purchase of a property that will provide 5-6 units of affordable housing. We anticipate that we will have funding and financing in late 2023 in order to purchase a property.

8. Other Information: Please provide any additional information such as sketches, renderings, plans, photos, designs, feasibility reports.

We have not identified a property yet.

9. Permits: Please provide evidence that the project does not violate any Town bylaws. Is approval required from the Martha's Vineyard Commission?

Harbor Homes has previously purchased residential properties in Vineyard Haven and Oak Bluffs to operate congregate housing for low-income residents who were formerly homeless. We did not need to seek approval from the MV Commission and we assume this project will be assessed similarly.

We do not anticipate purchasing a property in Chilmark because the residents of the house will be low income, often without cars and in need of a location that is near the bus line, food store and community providers, particularly MV Community Services and MV Hospital.