



a home is built of love and dreams

LETTER FROM EXECUTIVE DIRECTOR AND PRESIDENT

There's good news and bad news here at South Shore Housing, and it's the same news. Over the last year SSH has served more people — over 36,000 in all — than in any of our previous 42 years. The bad news is that over 36,000 people or about 13,000 families/households in our region struggled with the most basic of human needs — a place to live. The good news is that we were there to help with qualified and committed staff, a strong track record, and public and private resources.

Perhaps the most compelling and important of these cases were the homeless families that we and our partners served through the new state-funded HomeBASE program. In one short and intense year we and our partners housed 1,400 families who were in motels and shelters, doubled-up in unsafe circumstances, timing out of other temporary subsidies or otherwise unable to house their families. The HomeBASE resources and services we provided were a lifeline for these families.

With these families as with those we serve through our rental assistance program, our own affordable housing developments, and our other housing services, we've seen how affordable housing for a low-income family can change everything. In addition to the safety that a home brings, it is also a prerequisite to a child's success in school, a parent's pursuit of a job, and a family's full engagement in their community. With this in mind and with housing resources scarce and often time-limited, we feel the best thing we can do for these families is to help them develop the earning power to maintain their housing and move forward in their lives.

It's for this reason that South Shore Housing has made it a top priority to promote and support economic independence among the families we house

and serve. The stories in this Annual Report show that this is a difficult but achievable proposition.

With SSH's financial strength and expertise, we will be ready for the families who need our help to secure housing but we're not eager to surpass this year's record-high numbers. Instead, we'd be happy to report in the coming years that fewer people needed our help and that the ones we helped last year or the year before are managing — or better yet thriving — on their own thanks in part to the stable, affordable housing we helped them secure and the support we provided.



Michael McGowan
Executive Director



Carl Nagy-Koechlin
President





A JUMP-START ON THE ROAD TO SELF-SUFFICIENCY

As a single mother of seven, it would be an understatement to say that Anita Matier's path to economic stability was steep.

But when she first met with Joanne Wilmot, South Shore Housing's Family Self-Sufficiency Program Coordinator, the North Easton resident had a few things working in her favor: her own determination to improve her family's

economic circumstances and an organization that was just as determined to help get her there.

FSS is an anti-poverty program through which Section 8 tenants work with SSH's case managers to establish a five-year plan to increase their income and improve the family's economic prospects. SSH sees education as the key to achieving this, and Anita agreed.

At intake, Anita told Joanne that it was her dream to become a nurse. She had a nursing degree, but her child-rearing responsibilities prevented her from getting any meaningful experience and her nursing skills were rusty. She knew of an RN refresher course at UMass Dartmouth that she felt would help to jump-start her career, but the tuition was beyond her means. In addition, Anita would need to get childcare in place and pay for her commute to school.

Fortunately, while Anita was working hard to move forward in her life, Jeff Mitchell, SSH's Housing Program Director, was working just as hard to raise grant funds from the Harold Brooks Foundation, the Frederick E. Weber Charities, Bridgewater Savings Bank, Sovereign Bank and others to provide 21 FSS participants, including Anita, access to a pool of flexible funds to help them overcome obstacles like these.

With these flexible funds Anita was able to pay for the refresher course as well as help cover the cost of her daily commute. With this funding in place, Anita struggled to arrange for child care and crossed her fingers that her car would remain road worthy.

With a renewed nursing license, an updated resume, and an outstanding recommendation from the coordinator of the refresher program, Anita recently secured a full-time position at a family-sustaining salary as an RN Case Manager caring for homebound clients. Her car may not take her much further. But her dreams, well, that's another story.



Father Bill's & Mainspring case managers consult on plans for families in the HomeBASE program.

IF YOU WANT SOMETHING DONE RIGHT, DO IT TOGETHER

The Yankee self-reliance ethic notwithstanding, most of what we accomplish personally and more broadly is done with help. Noble Prize winners have collaborators; rock stars have back-up bands; and a pitcher needs a skilled catcher, fielders and an umpire with a good sized strike zone to pitch a perfect game.

South Shore Housing and those we serve are no different. It's why we implemented DHCD's HomeBASE program as a partnership of the best housing and social service agencies in the region, namely Father Bill's Mainspring, Community Care Services, Quincy Community Action, and BAMSI.

A Brockton resident named Julie didn't know it yet, but she was about

to become the beneficiary of this partnership. In 2010, she finally summoned up her courage, and with her year and half old child, left an abusive relationship.

She entered a family shelter in Marshfield and soon transferred to Father Bill's Mainspring's Evelyn House Family Shelter where she started working with Case Manager Colette Turner to find stable housing for her and her son. Colette helped her apply for and secure a 12-month HomeBASE rental subsidy through South Shore Housing.

With a suitable and affordable apartment for herself and her now 3-year-old son, she set about developing a strong support system that included four sisters and her former high school English teacher. She was able to support herself and her son financially with Department of Transitional Assistance benefits. True to its name, this public income has provided Julie with transitional support while she re-establishes herself and pursues job training.

Julie was always interested in becoming an Emergency Medical Technician and with financial, child care and transportation assistance from her family she completed the six-month EMT course at American Medical Response in Brockton and is now eligible to take the exam for licensure this fall. With this training and credential Julie will be in a position to secure work, support her family and maintain her housing.

Julie has made the most of her temporary HomeBASE housing assistance and the support from Colette at Father Bills/Mainspring. "I can only fail if I give up trying," she says. And South Shore Housing can only fail if we give up collaborating.

SSH'S HOUSING CONSUMER EDUCATION CENTER — AT YOUR SERVICE!

“The numbers are overwhelming, but I stay focused on the family that’s in front of me. Knowing that we’re helping keep these families housed keeps us all going.”

As the letter at the front of this Annual Report indicates, we served some 13,000 households through our various programs this last fiscal year (July '11– June '12).

Of these, about half came to us via our Housing Consumer Education Center, a state-funded program through which SSH provides area residents first-time homebuyer training, credit and foreclosure counseling, landlord training, housing search assistance, and other housing services.

As impressive — indeed unprecedented — as last year’s HCEC numbers were, FY13’s numbers are on a pace to dwarf them. From July through September we have trained, counseled, referred and otherwise assisted 2,764 households with a wide range of housing needs. That’s nearly 1,000 per month, or twice last year’s monthly average.

More than anything, this spike is attributable to the State’s revival of the Residential Assistance for Families in Transition (RAFT) program. RAFT provides up to \$4,000 of financial assistance to eligible families who are at risk of homelessness. It’s a companion program to the State’s HomeBASE program that targets families “upstream” from homelessness with the aim of preventing the trauma and complication of sheltering and then rehousing these families.

To deal with the anticipated increased traffic and demand, SSH added three new HCEC/RAFT in-take staff to work alongside Housing Services Manager Kathy Facchini. This newly established team along with the already well-established HCEC group hasn’t missed a beat. They’ve been efficient, empathetic, resourceful and effective, and thanks to the establishment of satellite offices in New Bedford, Brockton and Taunton they’ve also been accessible to residents across the region.

“The numbers are overwhelming, but I stay focused on the family that’s in front of me,” says Sasha Heggie, one of our new in-take counselors who works out of Brockton. “Knowing that we’re helping keep these families housed keeps us all going.”



Sasha Heggie works with a mother seeking housing assistance for her family.

SOUTH SHORE HOUSING'S DONORS 2012

Public Grants and Contracts

Department of Housing and
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Housing Partnership Network
Massachusetts Department of
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SOUTH SHORE HOUSING INCOME STATEMENT

12 Months Ended June 30, 2012

Revenues

Administrative Fees	5,233,764
Real Estate Income	118,906
Donations	70,460
Interest & Dividend Income	79,553
Development Income	423,924
Investment Gain/(Loss)	(122,870)
Miscellaneous Income	7,109
Total Revenues	5,810,846

Subcontractor Expenses	1,003,119
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Net Revenue **4,807,727**

Operational Expenses

Client Services	212,569
Wages & Benefits	2,500,791
Telephones	30,649
Office Supplies	84,996
Professional Services	109,592
Travel	71,149
Miscellaneous	109,803
Office Equipment	86,820
Liability Insurance	16,143
Operational Interest	3,524
Total Operational Expenses	3,226,036

Facility Expenses

Utilities	28,332
Janitorial & Maintenance	36,253
Property Taxes	12,361
Rent & Condo Fees	39,747
Property Insurance	8,519
Mortgage Interest	53,282
Depreciation	102,630
Total Facility Expenses	281,124

Net Income **1,300,567**



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