

# VETERANS HOUSING



COVER: RESIDENT JOHN WOODMAN AT THE GORDON H. MANSFIELD VETERANS COMMUNITY IN PITTSFIELD, MASSACHUSETTS.

The mission of the Federal Home Loan Bank of Boston is to provide highly reliable wholesale funding and liquidity to its member financial institutions in New England. We deliver competitively priced financial products, services, and expertise that support housing finance, community development, and economic growth, including programs targeted to lower-income households.

The Advisory Council of the Federal Home Loan Bank of Boston was organized in 1990. Appointed by the Bank's board of directors, the council is made up of representatives of housing and community-development organizations throughout New England. Each of the six New England states is represented on the council, which meets quarterly. Both as a body and through special committees, the council advises the Bank and its board on the administration of its special programs for housing and community development.

## FROM THE CHAIR

In 2012, the Federal Home Loan Bank of Boston's Affordable Housing Program continued to grow, with the Bank's AHP funding rising to \$14.2 million from \$9.5 million in 2011.

The 2012 AHP funded 48 affordable-housing initiatives and created an additional 1,004 affordable homes across the region. The 2012 program funded a diverse mix of initiatives that spanned the affordable-housing spectrum.

To ensure the AHP remains flexible and provides funding to a wide range of project types in the years ahead, the Advisory Council, in consultation with Bank staff, adopted a Statement of AHP Purpose and Principles, which outlines the values and objectives of the AHP. The goals highlighted in the statement are reflected in the mix of urban and rural, large and small, homeownership and rental initiatives funded in the 2012 AHP round.

In 2012, the Bank approved a plan to allow community development financial institutions and other qualifying organizations to use AHP awards in revolving loan funds. Under the plan, CDFIs can apply for AHP funds as a sponsor and lend their awards to eligible housing initiatives. Once the loans are repaid, the CDFI can re-lend the funds to another eligible affordable-housing initiative. This change recognizes the important role that revolving loan funds and CDFIs can play in producing and preserving affordable housing.

In 2012, the Bank's Equity Builder Program helped 219 low- and moderate-income homebuyers purchase a home. Fifty-three member institutions accessed \$2.1 million in EBP grants to help homebuyers cover closing-cost and down-payment expenses.

Member financial institutions also borrowed \$573.4 million in Community Development advances to support the development or preservation of 4,425 housing units and 58 economic development or mixed-use initiatives.

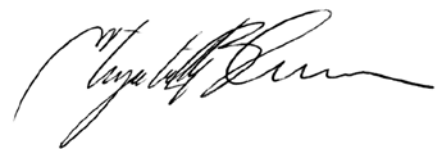
For the 12th consecutive year, Boston-area graduate students and regional housing developers participated in the Bank-sponsored Affordable Housing Development Competition. In addition to contributing to the education of the next generation of affordable-housing developers and designers, the competition provides area nonprofit developers with access to fresh perspectives and additional expertise to help in the development of new affordable-housing initiatives in their communities.

In 2012, the Bank participated in additional events to further its affordable-housing mission. In partnership with the Federal Reserve Bank of Boston, the Federal Deposit Insurance Corporation, the Office of the Comptroller of the Currency, and other organizations, the Bank hosted a series of Business Opportunities in Community Development Lending conferences across New England. These conferences provide technical assistance and networking opportunities for members, developers, and other stakeholders involved with the creation of affordable housing. Such partnerships and meetings will likely expand in 2013.

In June, the Bank sponsored a focus group to help CDFIs learn more about the Bank and membership opportunities. In January 2013, Maine-based Coastal Enterprises, Inc. became the Bank's first non-depository CDFI member. The nonprofit organization provides funding to create affordable housing and support micro-, small, and medium enterprises.

In this year's Advisory Council report, we explore the AHP's continuing support for veterans housing. The sponsors of these initiatives are often at the forefront of developing innovative approaches to providing stable housing with supportive services to veterans — a significant number of whom struggle with substance abuse and mental illness. As the stories that follow make clear, this is housing that truly matters to the people who live in it.

Sincerely,



Elizabeth B. Crum  
Chair of the Advisory Council  
March 31, 2013



## SUPPORTING VETERANS HOUSING

# COMING HOME

A 2010 U.S. DEPARTMENT OF VETERANS AFFAIRS STRATEGIC PLAN REPORTED THAT 33 PERCENT OF HOMELESS MALES IN THE U.S. ARE VETERANS AND THAT ABOUT 76 PERCENT OF THEM EXPERIENCED ADDICTION OR MENTAL-HEALTH PROBLEMS.

WHILE VETERANS ARE OFTEN CALLED UPON TO RISK THEIR LIVES IN WAR ZONES AROUND THE WORLD, MANY OF THESE SOLDIERS RETURN HOME TO LIVES MARKED BY JOB-LESSNESS, HOMELESSNESS, AND ADDICTION. IN RECENT YEARS, AS THE STRUGGLES OF VETERANS BECAME MORE APPARENT, HOUSING ADVOCATES NATIONWIDE AND ACROSS NEW ENGLAND DEVELOPED STRATEGIES TO REDUCE VETERAN HOMELESSNESS BY BUILDING NEW HOUSING FOR THEM.

EARLY ON, THE BANK'S AFFORDABLE HOUSING PROGRAM RECOGNIZED THE IMPORTANCE OF THIS HOUSING, SUPPORTING NUMEROUS VETERANS' INITIATIVES IN NEW ENGLAND IN THE LAST DECADE.

"IT IS IMPORTANT TO RECOGNIZE WHAT VETERANS GIVE UP TO SUPPORT THIS COUNTRY'S GOALS AND OBJECTIVES," SAYS KENNETH WILLIS, THE DIRECTOR OF THE BANK'S HOUSING PROGRAMS. "MANY GIVE UP JOBS OR LOSE HOMES TO

SERVE. THEY SHOULD BE ABLE TO COME BACK TO A SAFE, DECENT PLACE TO LIVE.

"JOBLESSNESS, POST-TRAUMATIC STRESS DISORDER, SUBSTANCE ABUSE, AND OTHER MENTAL AND PHYSICAL ILLNESSES ARE ADDRESSED IN THE SUPPORTIVE HOUSING ENVIRONMENT," ADDS MR. WILLIS. "THIS IS HOUSING THAT REALLY PROVIDES AN IMPORTANT SOCIAL BENEFIT."

IN RECENT YEARS, VETERANS' ADVOCATES HAVE LEARNED FROM EXPERIENCE WHAT DOES AND DOESN'T WORK FOR VETERANS HOUSING. JACK DOWNING, PRESIDENT AND CHIEF EXECUTIVE OFFICER OF SOLDIER ON IN NORTHAMPTON, MASSACHUSETTS, ARGUES THAT CONSTRUCTION OF MORE PERMANENT HOUSING — AS OPPOSED TO TRANSITIONAL HOUSING — FOR VETERANS REPRESENTS THE BEST LONG-TERM STRATEGY TO STABILIZE THE LIVES OF VETERANS.

IN THE PAGES THAT FOLLOW, WE FOCUS ON THE IMPACT VETERANS HOUSING WITH SUPPORTIVE SERVICES HAS ON THE PEOPLE WHO USE IT. THESE STORIES OF PERSONAL STRUGGLE SHOW CLEARLY HOW STABLE HOUSING, COMBINED WITH ACCESS TO SUPPORTIVE MENTAL-HEALTH AND ADDICTION-RECOVERY SERVICES, HAS THE POWER TO TRANSFORM LIVES.



RESIDENT DAVID MEEHAN AND SOLDIER ON CEO JOHN DOWNING; VIEW OF THE GORDON H. MANSFIELD VETERANS COMMUNITY.

## GORDON H. MANSFIELD VETERANS COMMUNITY

Member: Berkshire Bank

Sponsor: Soldier On

AHP: \$350,000 Grant, \$351,000 Subsidized Advance, \$10,981 Advance Subsidy

IT WAS A PATTERN THAT HAD BECOME ALL TOO FAMILIAR TO JACK DOWNING: A RESIDENT OF SOLDIER ON'S TRANSITIONAL HOUSING PROGRAM FOR VETERANS WOULD RECOVER SOBRIETY AND STABILITY ONLY TO END UP IN A HOSPITAL OR CRISIS CENTER SOON AFTER RETURNING TO HOUSING IN THE COMMUNITY.

As president and chief executive officer of Soldier On — a veterans' advocacy group and housing developer based in Northampton, Massachusetts — Mr. Downing concluded that the best strategy to help veterans escape this destructive cycle was to build permanent, supportive housing for them.

Mr. Downing recalls hearing an Army major on his way back to Iraq conclude a speech by saying: "I am going back to Iraq and I will die for you."

This direct and simple statement of fact by a soldier brought home to Mr. Downing what it means to serve in the military and why it is so important to find a solution to the travails many veterans face when they return to civilian life.

"As a result of their activity in the military, or whatever life had dealt them, they had become homeless and were living in shelters and wearing used clothing," Mr. Downing says. "I knew that if I could get people to own where they lived, and we could deliver services to them there, then they would never be homeless again."

Guided by experience and the belief that veterans deserved better than the homeless life many were living, Mr. Downing set out to develop permanent, cooperative, ownership housing for veterans

on land adjacent to the AHP-funded transitional housing Soldier On had developed almost a decade earlier in Pittsfield, Massachusetts. Mr. Downing's determination and support from veterans' advocates led to the construction, in 2011, of the AHP-funded Gordon H. Mansfield Veterans Community — 39 units of permanent, limited-equity cooperative housing for homeless veterans.

Residents of the Mansfield project pay an initial \$2,500 to join the cooperative and then pay an affordable rent based on their income. If veterans haven't sufficient savings to cover the initial cost of membership, Soldier On provides them with financial assistance. Veterans who leave the cooperative are reimbursed their initial investment, and the housing is passed on to another veteran.

The success of the Gordon H. Mansfield initiative has opened up new opportunities for Soldier On, which has plans to develop new permanent housing for veterans in Agawam and Northampton, Massachusetts, and in Albany, New York.

Mr. Downing believes the Soldier On model will dramatically reduce the cost of health care and mental-health treatment for veterans. He says the

demand for veterans housing will continue to escalate as the U.S. military presence in Iraq and Afghanistan winds down. "I have about 230 transitional beds now in Pittsfield and Northampton that are at 115 percent capacity every night," Mr. Downing says. "We're overloaded all the time."

As in most affordable-housing developments, financing for the Mansfield initiative involved about 11 funders, including HUD, the State of Massachusetts, and the Bank. "There are ways to cobble together the money to make it work," he says. "The Federal Home Loan Bank of Boston's AHP program has become a necessary part of the funding we need to do this."

"I think there's an overall movement in America to have more permanent housing with services for the homeless and people with substance abuse and mental illness," Mr. Downing says. "The trend will be for those people to get their services where they live rather than in shelters and hospitals."

"I think that is where we are heading, and over the long haul the model we're using here will be the one used to meet the needs of a lot of different groups in crisis on our streets."



RESIDENT MICHAEL JONES AND JOHN LAWSON, VICE PRESIDENT OF OPERATIONS; SCROLL PAINTING; RESIDENT BRAD LEVIGNE.

***John Downing is president and chief executive officer of Soldier On, the developer of the Gordon H. Mansfield Veterans Community.***

Eighty-four percent of the people in our care have a mental-health diagnosis, 88 percent have an addiction problem. Sixty-two percent have some form of diabetes. Sixty-eight percent also have some form of hypertension. We have a lot going on here.

Veterans as a group appear two and a half times more homeless than any other group in our society. A survey done in New York showed that 22 percent of returning veterans were diagnosed with post-traumatic stress disorder and/or major depression — that's eight times higher than the general population. It's stunning!

In my years as a social worker and counselor, I have found that people who have a stable place to live are much more able to accept counseling and other supports if it means they can stay where they are living. Transitional housing doesn't give people that kind of motivation because they know that at some point they have to leave.

If residents have a real investment in where they live, they will never leave, which is why we need to build more ownership housing for veterans.

Since we opened the Gordon H. Mansfield Veterans Community in 2011, we have had a 95 percent occupancy rate. Our turnover is extremely low. Providing beautiful affordable housing with services where people live is the key.

In transitional housing, we eventually move people into apartments in the community, which are not as beautiful as the ones we have here. We continue to deliver services to them where they

live, but it's harder to do this when people are scattered throughout a community. Also, living outside doesn't give them the sense of community they get by living here.

To live in Soldier On housing, residents need to be homeless veterans. When they first arrive we put them into transitional beds, but once they are stable we move at least some of them into permanent housing.

I have a full-time psychologist, substance-abuse counselors, case managers, and employment specialists. There's almost nothing we can't do for people here. It's much cheaper for a VA nurse or doctor to deliver services to 15 or 20 people here than at a hospital or clinic, which requires an appointment.

We know what works and are working fast and furious to get another five or six ownership projects up and going.

***Brad Lavigne is a resident of the Gordon H. Mansfield Veterans Community.***

I was going to a program for drug and alcohol abuse in White River Junction, Vermont, and the people there suggested I come down here to Soldier On. I have been here for more than five years now.

I lived at Soldier On in Northampton for about eight months, then came down here to Pittsfield to live in their transitional housing. I eventually received an apartment there and started working as a chef in the kitchen.

I'm a staff member of Soldier On now. I went to culinary school in Philadelphia and worked as a chef before coming here. I have also been a professional musician for 40 years.

When Soldier On built these new apartments I was pretty much first on the list to get one because I had been here for quite a while. It was pretty exciting to have an opportunity to move into an apartment like this. I have a HUD voucher that allows me to move anywhere in the United States, but I don't think I'm going anywhere. I like it here. Soldier On has been good to me — helped me turn my life around.

Jack and the guys put their heart into this place. I couldn't believe it when they built these apartments. I mean take a look around. This is amazing! I walk across the parking lot and I'm at work. I couldn't ask for more. Where else could I own something like this?

I was an Army medic in a combat situation in Vietnam. It's something I don't think about too much anymore. I was also in the Navy for about four years.

I think it's great that there's more recognition of what happened in Vietnam and great that they are making this housing available to veterans. This housing means security and camaraderie to me. I have friends here who are drug and alcohol free.

I am safe here. I know that the guy over in the corner isn't going to be selling packets of heroin or anything else that could tempt me. Everything is provided for me here. Plus, I've started a better relationship with my mom, who is 93 and lives right up the road.

I find peace in meditation now. It's really hard for me to meditate, but I try. I like the Eastern religions. Whenever I'm around anything Asian, especially Japanese, I feel a lot calmer. The scroll paintings on my wall are just beautiful pieces of artwork.



RESIDENT CHRISTOPHER WORTHINGTON; THE GORDON H. MANSFIELD VETERANS COMMUNITY.

***David Meehan is a resident of the Gordon H. Mansfield Veterans Community.***

I served in the Navy from 1969 to 1973. I enlisted right out of high school — signed myself up in May when I was 17 years old. They said, ‘you got to get your mother’s signature,’ and I said, ‘I’ll be 18 by the time I’m ready to take off, so I don’t need it.’ They said OK because at that point they would take anybody.

I put in for Vietnam, but they sent me to Europe for two and a half years instead. I was home-based in Italy and on the same ship for three years.

After the Navy I worked as a bartender at the Ritz Carlton Hotel in Boston and at the Sheraton Tara Hotel in Springfield. After that I was a custodian at Springfield Tech for 12 or 13 years, but I lost that job because of my drinking.

I was married with three kids, but at that point my family life was ruined. About 10 years ago I was more or less thrown out of my house for alcoholism.

Eventually, my brother brought me to the hospital in Northampton to be cleaned out, which was where I found Soldier On.

Over the years I have started drinking again. I always wanted to go out and test the market again, and invariably I got caught. I’ve been caught a couple of times in the years I have been here. Once a year I’d go out — just for that taste — but I’d wake up the next day and realize it wasn’t worth it — it really wasn’t.

At one point I left here for about two or three years. I hopped in my car and ended up in Idaho. Then I came back here and went through the pro-

gram again — for the third or fourth time. I progressed to the point where they had enough trust in me to give me this apartment.

At this point I feel really healthy. I don’t have the desire to taste anything. I can maintain a proper lifestyle here, which contributes to the progression of sobriety and a sense of self-peace and awareness. I’m just now starting to get back together with my kids.

Living here has been really fantastic for me. It took someone like Jack Downing to get this project up and running. Soldier On goes out to find you when you get in trouble — when you end up sleeping on someone’s floor or on the railroad tracks. They bring you in and dry you out and try to set you up again.

***Christopher Worthington is a resident of AHP-funded transitional housing at Soldier On in Pittsfield.***

I served in the U.S. Army in Baghdad, Iraq, from 2008 to 2009. Three times a day we went out on patrol — morning, afternoon, and night. Sometimes we would stay out until 4 or 5 in the morning. We would go out a couple of miles on foot and set up in a house. We would wait there to see if guys tried to dig holes for bombs or do something fishy like that.

Nothing ever happened to us, though after we moved out the 10th Mountain got shot up a couple of times. For some reason they never shot at us — maybe they were scared of us.

I liked being in the military. I was in the U.S. Army for four years and got out January 20, 2012. It wasn’t a huge transition to leave the military, though leaving it kind of leaves a hole in your

heart. You miss your guys, you miss your team.

My twin brother and I became homeless down in North Carolina after we left the military. We came up here because it’s not as fast-paced as North Carolina. Living here is a lot better than sleeping out in the streets in North Carolina. So much bad stuff happened down there. There were a lot of homeless people and drug addicts. It wasn’t good. I came up here to get away from that stuff.

My brother, my sister, and I were born in Russia. Our parents adopted us when we were five years old and brought us to New Jersey. We lived there for eight years then moved to Gill, Massachusetts, where we lived on a farm for four years.

In North Carolina, I worked for two months in a Laundromat, but I didn’t have any money or a job when I came back here. My mother picked us up at the bus station and recommended we go to Soldier On. I went to Soldier On in Northampton for two months and then I came back here. Everybody who does this program goes to Northampton first.

I’ve been living here a month and a half now. I have a job working for Soldier On — on a box truck that picks up furniture. I also have three job applications out. My twin brother is working over at the Spice Dragon Restaurant, but he lives here too — in the same room with me.

Someday I want to start a business to support myself. Eventually I want to get a farm in Pennsylvania. I liked living on my family’s farm in Gill. It was a 175-year-old farm that had been passed down on my father’s side of the family.





RESIDENTS DANIEL STICCO AND JOHN WOODMAN.

***John Woodman is a resident of the Gordon H. Mansfield Veterans Community.***

I spent four years in the Pacific islands during World War II — no relief, no home, no nothing. We shipped out to an island called New Caledonia. Then we heard there was something going on at a place called Guadalcanal. I knew the Cape Cod Canal and the Suez Canal and the Panama Canal, but I had never heard of the Guadalcanal. But that was the name of the island. We went up there and engaged in the battle — yes, it was the famous battle.

When I was in the army Genny was working for the war effort at home. After the war, we were married and had four children — one of them, my son, will be here to see me in the next half hour.

So I was living happily with my wife and we had reached our 50th wedding anniversary when something started to go wrong with her. At first it manifested itself as anger but it grew to be more than that. Every night at 1 or 2 o'clock in the morning, she would call the police. She'd shake me awake and pull the blankets off of me. 'Why, Genny?' I'd ask. 'The police are coming,' she'd say.

Well this went on for a long time until finally the police got tired of it. Their thinking was that 90 percent of the time the woman is right and the man is mistreating the woman. So they ordered me to stay away from her for a year. I put all of my money in her name, hoping that this would help our relationship, but it didn't.

I heard about Soldier On in Northampton, Massachusetts, and I rode up there and introduced myself. I told the social worker my story. I was broke. I had spent several nights in a motel and was eating in restaurants and trying to keep my

car going. I was living on Social Security, but it wasn't enough.

I met Jack Downing and he said, 'Sure, we have a bed for you.'

When my stay-away-from-Genny period was over, I drove down to West Springfield to see her. I took her out and things went well for a little while, but soon the same pattern developed. When they opened up the new Soldier On housing up on the hill here in Pittsfield, they gave me a one-room apartment.

I was happy living in my apartment when my daughter called me one day from Florida and says, 'Dad, I've got news that mom is going to be evicted from her apartment. You'll have to do something about it. You are the only one that can help her because she won't go with anyone else.'

So I gave Genny a call and told her I would like to come down and see her and take her out for a bite to eat. And she said that will be fine.

*Jack eventually brought his wife to his apartment at Soldier On. They lived there for a while until the same pattern developed. Jack Downing suggested they take her to the hospital in Springfield for treatment, but she ran away when they got there.*

I went to the state subsidized housing office and talked with them about getting Genny an apartment. They found one for her immediately, and I moved in with her. For a while it wasn't too bad — I kept things under control.

But then she started all over again and we had to take her to Pittsfield Hospital. She said: 'Jacky 'you're not going to leave me here are you.' I put my arm around her. I didn't know what to tell her. She looked at me and said, 'you are, aren't you, Jacky?' I said, 'Genny, it will only be for a little

while. They just want to help you.'

They finally got her settled in at a nursing home in Pittsfield. She was happy there. She engaged in all the activities. I would take her out and we would go to have submarine sandwiches at the lake and take walks.

Everything was going great when I got a call early one morning telling me that Genny had fallen and was in Pittsfield Hospital. This began a period where she wouldn't eat. I started to cook organic vegetables for her, but she continued to get weak.

I got a call early one morning. 'Come up here quick, Genny's fading.'

I got up there but I was too late. She had just gone. I didn't have time to say good-bye. I had her buried in a military funeral down in Agawam. It was in February so you couldn't attend the grave because the ground was frozen and loaded with snow.

Jack Downing gave a wonderful speech. It was very sad. Someday I'll recover.

Under the conditions I was faced with it was a godsend to be able to live here. I lucked out in the final analysis of my life. I have a lovely place here. I have a washer and a dryer in there. I have just about everything I need. There isn't any more that I want.



VIEW OF THE NASHUA RIVER.



DALIANIS HOUSE (FOREGROUND); RESIDENT MARK PEREIRA AND DIRECTOR MICHELLE COOL.

## DALIANIS HOUSE, NASHUA, NEW HAMPSHIRE

Member: Merrimack County Savings Bank

Sponsor: Harbor Homes, Incorporated

AHP: \$400,000 Grant, \$516,000 Subsidized Advance, \$143,714 Advance Subsidy

IT WAS TRAGEDY THAT INITIALLY FOCUSED ATTENTION ON THE PLIGHT OF HOMELESS VETERANS IN NASHUA, NEW HAMPSHIRE.

“The death of several homeless veterans on the streets here was the trigger for us to do more to try to prevent that from ever happening again,” says Peter Kelleher, president and chief executive officer of Harbor Homes, Incorporated, the non-profit at the forefront of developing veterans housing in New Hampshire.

With support from the Bank’s AHP through member Merrimack County Savings Bank, Harbor Homes has developed a series of veterans’ initiatives, including Buckingham Place in Nashua (2006); Dalianis House in Nashua (2008); and BAE Systems Independence Hall in Manchester (2010). Each of the developments provides transitional housing, though Buckingham Place and Independence Hall provide a limited number of permanent apartments in addition to the transitional units.

Located in a converted furniture store overlooking the Nashua River near downtown Nashua, Dalianis house provides 39 transitional apartments and supportive services. “It’s really a place for veterans to come and get back on their feet,

reconnect with family, get tied to education, employment, and treatment, and then move on to permanent housing,” Mr. Kelleher says.

“Our approach is to get to know people, assess their individual needs, and work with them to get access to services quickly,” he says. “If someone needs mental health or substance-abuse services, we’re able to quickly connect people through our affiliate organizations or other organizations in the community.”

Harbor Homes’ veterans housing is largely transitional, though residents are sometimes allowed to stay longer than the two-year limit on a case-by-case basis. The organization’s approach to veterans housing has evolved since it began developing it in 2006.

While Buckingham Place focuses special attention on providing housing for female veterans and veterans with families, Dalianis House provides housing and services for men. “It’s a model that maximizes military camaraderie,” says Mr. Kelleher. “There’s a great esprit de corps and mutual support among the veterans at Dalianis House.”

Harbor Homes’ decision to expand its focus on veterans housing coincided with the state of New Hampshire’s four-year plan to end veteran home-

lessness. “Right now we’re about half way through that plan,” says Mr. Kelleher. “We hope to be among the first states that actually end veteran homelessness.”

The construction of Harbor Homes’ veterans housing appears to have played a role in the declining number of homeless veterans on New Hampshire’s streets. “We have seen a very significant decline in the number of unsheltered veterans from about 277 early on to 11 in 2012,” says Mr. Kelleher.

Harbor Homes currently has plans to develop new permanent housing for homeless veterans in Dover, New Hampshire. “Our ultimate goal is for veterans to be able to own their own homes and to live there permanently,” says Mr. Kelleher. “If you talk to veterans, you’ll find that homeownership is the ultimate for them. The VA has promoted this approach in other parts of the country, but not yet in New Hampshire.”



DALIANIS HOUSE DIRECTOR MICHELLE COOL; DALIANIS HOUSE.

**Michelle Cool is the director of Dalianis House.**

I have veterans from all eras living here. We have people who served in Vietnam and people who served during the Cold War, which isn't recognized a whole lot right now. I'm getting a lot of calls from people who have recently served. It's a little frightening when you hear that someone has been home for just six weeks and is already out of work.

Dalianis House is transitional housing with support programs and case management. Our hope is that when the residents leave here they are better able to manage their lives and that their time here will lead to permanent and future success. Typically, we're trying to connect people with employment opportunities, education, and other support services.

This is a substance-free building, so we ask that everyone abstain. We try to look at everybody holistically. We focus on issues that the residents haven't been able to look at because they have been in survival mode for such a long time. We try to get them in the habit of looking at long- and short-term goals. That means thinking about budgeting and where they want to live when they leave here. Staying here gives people an opportunity to take a breather.

At Dalianis House, we try to focus on the person — on the individual. The program generally operates the same for everyone, but each person is an individual and we try to work with that. Typically, trauma has led them here, but we try not to focus too much on that. Our goal is to get them to springboard back into the community and work on skills and strategies.

These guys do especially well in a big group. I think one of the difficulties of leaving the military is being pulled away from the military community. Veterans are very good at forming communities. They are familiar with structure and what it takes to have successful communities. I think they do this without even realizing it is one of their strengths. It's amazing what they are able to do as a group. I always find that they are more capable than they give themselves credit for.

In the future, I think there needs to be more permanent housing opportunities for veterans.

**John Elsten is a resident of Dalianis House.**

**John:** I served in the Navy, on the USS Forrester. I did two Pacific tours and two Mediterranean tours.

I was looking for the unemployment office when I saw a sign that said 'Veterans First.' At that point I was definitely homeless. I was into alcohol and drugs. I walked in there and asked for directions to the unemployment office, and the lady there said, 'It's right behind here.' I said, 'What's Veterans First?' and she said, 'It's a shelter for honorably discharged homeless veterans.' I said, 'Well that's me.'

I went through the program here, and with Michelle's and the staff's help I got straightened out and have started to work again — this time at Harbor Homes.

**Michelle Cool:** I rely on John heavily for many things. I have limited staff, and he does a lot of volunteer work within the program. I rely on these guys mainly for being role models, but also for things we need in the program. John is my go-to guy. He always gets it done for me.

**John:** I have been here since February 2012 and have already completed four courses in the medical-billing field. I will eventually be working in Harbor Homes' medical department. Before I lost my job I was Internet manager for Quirk Automotive in Manchester.

I'm very lucky because I have real family support. My mother and my three sisters support me in everything I do.

This is a two-year transitional program, so I can't live here permanently.

**Michelle Cool:** It's hard to hear him say that. My greatest day is when somebody says to me, 'I'm good, I don't need you anymore, I'm good,' but it's really difficult to say good-bye because these guys are just phenomenal people.



RESIDENTS MARK PEREIRA AND JOHN ELSTEN.

**Mark Pereira is a resident of Dalianis House.**

I joined the Navy in 1999, when I was 18, and I'm 31 now. My dad was in the Navy, his dad was in the Navy, and my uncle just retired from the Navy.

There was a lot of trouble brewing before I joined. I felt like my life was always going to be the same where I was. I was living in the Manchester area and was getting caught up in things. My dad said, 'Why don't you join? Stop smoking pot and you can go.' So I stopped two months later and then I was in boot camp in the Great Lakes. I was in Operation Enduring Freedom (Afghanistan) and Operation Iraqi Freedom. I was stationed in Japan on an aircraft carrier. We were the first ones to go to Afghanistan after September 11.

I liked being in the military. It gave me a sense of purpose. You only have to worry about what they tell you to do. You don't have to think further than that because there's somebody else thinking about that for you. There's a lot of structure.

I had some substance-abuse issues when I came home in 2002 and ended up at the VA, which is how I got routed here. It's hard coming back to civilian life. The first thing I noticed was a lot of people were being destroyed by hard drugs.

About three or four months after I returned it really set in that I was home. I started working at Walmart. I stopped sleeping for weeks at a time, and my parents were getting worried. They said, 'What's going on?'

I was eventually diagnosed with bipolar disorder and was put on meds. I'm still trying to come to terms with mental-health issues.

I started going to the VA in 2004, but I eventually stopped going. I was taking fistfuls of pills and started to think, 'This isn't working, I'm not supposed to be medicated like this.'

So I stopped, and my parents eventually put me out of my house and I had to move in with my buddy. Then my dad broke me down. He said, 'You should go to the VA again and finish up.'

So I went back to the VA and the counselor there told me about Dalianis House. She said, 'Don't smoke pot, don't get wasted, don't do any of that stuff and you'll be able to get some things to happen for you.'

Once I got here I got the feeling that everything was going to be all right. They started to engage me right away. They know what they are doing. There are multiple counselors here. I started to go to the computer lab and I eventually got a job there.

Every week I have a counseling appointment. They push me to live my life. They help us a lot but they are friends too. I've been here five months now. Soon I'm going to be starting school at the community college in Nashua. I eventually want to do something with computers, maybe write code and work with hardware. But that is for the future.

I have blossomed since I came here. It's a no-stress environment. You can forge a new life and a new identity. I'm taking full advantage of everything they have given me. Being here has given me a whole new outlook. You're talking about real despair before I came here.

Sometimes you hear about the vets, how they're crusty old guys, but they have seen some stuff and have a lot to tell you. Unless you have been in the military, you may not be able to relate to it.

OTHER HARBOR HOMES AHP AWARDS

**BUCKINGHAM PLACE**

Member: Merrimack County Savings Bank  
Sponsor: Harbor Homes, Incorporated  
AHP: \$398,747 Grant,  
\$760,000 Subsidized Advance,  
\$179,249 Advance Subsidy

**BAE SYSTEMS INDEPENDENCE HALL**

Member: Merrimack County Savings Bank  
Sponsor: Harbor Homes, Incorporated  
AHP: \$400,000 Grant,  
\$1.3 million Subsidized Advance,  
\$399,799 Advance Subsidy



RIBBON-CUTTING, SEAN BROOKE HOUSE.



SEAN BROOKE HOUSE; THE NAVY BAND NORTHEAST PERFORMING AT THE SEAN BROOKE HOUSE RIBBON-CUTTING.

## SEAN BROOKE HOUSE, NEW BEDFORD, MASSACHUSETTS

Member: RBS Citizens, National Association  
Sponsor: Caritas Communities Incorporated  
AHP: \$280,000 Grant

### IT WAS AN IDEA THAT ORIGINATED WITH VETERANS.

A group of former soldiers participating in a counseling session at the New Bedford Vet Center were discussing the kind of issues many veterans face when they leave the military when the conversation turned to the need for permanent housing for veterans.

Some members of the group were graduates of a two-year transitional housing program for veterans in New Bedford and felt they had been forced to leave the program and find housing in the community before they were ready to live on their own again. “A lot of them felt they had been abandoned,” says Kathleen Splinter, who served as an Army nurse in Vietnam in the late 1960s. “They saw it as a revolving door.”

A counselor at the VA center challenged the veterans to act on their concerns rather than simply complain about them. The group accepted the challenge and formed a nonprofit organization — Welcome Home Veterans — to raise money and identify a developer to construct what would eventually become the Sean Brooke House, says Ms. Splinter, the organization’s former president.

While New Bedford had a shelter and a transitional housing program for homeless veterans, it did not have permanent housing for veterans. “New Bedford has the Veterans Transition House, but residents need to leave at the end of 24 months,” notes Mark Winkeller, executive director

of Caritas Communities, Incorporated, the eventual developer of the Sean Brooke House. “Sean Brooke is permanent, rental housing where you can stay for 50 years if you want to.”

When the original developer decided it didn’t have the resources to carry out the project, Caritas Communities stepped in to complete it. “We had developed a 60-unit, single-room-occupancy property for veterans on the Veterans Administration campus in Bedford, Massachusetts,” says Mr. Winkeller. “We were actually one of the only organizations doing veterans housing on a large scale at the time and thought the Sean Brooke House was an opportunity to expand our skill set and build something a little bigger.”

Developed with widespread support from the city and local community, the Sean Brooke House includes 19 one-bedroom, permanent, affordable apartments in a converted sweater factory in New Bedford. To live at Sean Brooke, residents must have incomes no higher than 60 percent of area median income.

“The only requirement to live in this housing is that a resident have a relatively low income and be honorably discharged from the service,” says Mr. Winkeller, adding that some residents receive support from the HUD-Veterans Affairs Supportive Housing program, which combines voucher rental assistance for homeless veterans with case man-

agement and clinical services from the Department of Veterans Affairs.

Mr. Winkeller says the design of the former factory building made conversion to housing relatively painless. “One challenging aspect of the conversion was putting solar panels on the roof, which complicated the roofline,” says Mr. Winkeller. “But other than that and some remediation issues in the basement, it was pretty clear sailing.”

An important component of veterans housing is providing residents with access to services. “Support services are available to the residents of Sean Brooke if they wish to avail themselves of them,” says Mr. Winkeller. “We have a contract with Veterans Transition House to provide counseling for job training and substance abuse, and many of the veterans have availed themselves of these services.”

A key to the effectiveness of veterans housing in helping veterans with substance-abuse and other challenges is creating a community of people with shared experiences.

“There’s a camaraderie among veterans that’s different from camaraderie amongst civilians,” notes Mr. Winkeller. “They have all been through a difficult shared experience and can talk shorthand with each other in a way that might not be as easy if they were living with people who hadn’t served.”



RESIDENTS ADAM CROWLEY AND BOB SOWERSBY.

***Adam Crowley is a resident of the Sean Brooke House.***

I enlisted in the U.S. Army National Guard in April 2007. I went to boot camp about two days after I graduated from high school. I really wanted to enlist.

A few days after I graduated from boot camp I went to Iraq, where I served as a military police officer for one year.

In Iraq, my primary job was working a personal security detail for my company commander, who worked with high-ranking Iraqi police. We were there to help train Iraqi police.

We drove him wherever he needed to go in Iraqi cities. We also did route security — making sure everything was going according to plan along a route.

Serving in Iraq was difficult at times. It was difficult being away from your family, difficult trying to adjust your body to such a different climate — to the heat. It was a hostile fire zone, but we lucked out because we really weren't attacked much at all.

The danger is stressful, but everybody gets used to that. When you see stuff every day you stop paying attention to it. If you stress about it every single day you're going to go insane. Some soldiers got combat stress and went home and eventually left the military.

A lot of people say they enlist because they want to serve their country, and this was true for me. But I also wanted to get free college tuition and veterans' preference for state jobs when I got out. I have some negative things to say about the military experience, but there are many more

pros than cons. If you're a strong person who can handle the stress and arduous activities, then the military is for you.

When I came back from Iraq I lived with my mom. I went to college for a while, but college just wasn't doing it for me. I had just been overseas and wasn't paying attention or finding motivation. It wasn't necessarily post-traumatic stress disorder, but you do go through stages of emotion when you come back. At first you don't care about anything because you're so glad to be home. All you want to do is be stagnant and take it all in. Then you get angry, though this too is just a phase that everybody goes through. So it's not necessarily PTSD or depression, but just acclimating yourself to the groove of the life you had before you left.

Right now I'm working security at the hospital, and I am fine with that. I get decent pay and I like doing the job. I just took the civil service exam for the fire department, though the chance of me getting on isn't that good because there are so few jobs and so many people who want them. Next, I plan to take the civil service exam for the state police.

My mom works across the street at the Boys and Girls club. She said 'Hey, why don't you check out the housing across the street.' So I filled out an application for the Sean Brooke House and shortly after that I got a call.

It's really nice to live here. It's pretty much stress free. I'm a person who likes to stay to himself because I deal with enough people at work. The rent is reasonable and I don't have to worry about the gas and electricity because everything is included in one bill.

I'm pretty much the only young guy that lives here — most of the people are from the Vietnam War Era.

I moved here because I wanted my own apartment. Living here will help me build on my life and move ahead. I want to continue to apply for civil service jobs, and living here will help me do that.

***Bob Sowersby is the site manager of the Sean Brooke House. He is also a resident.***

I joined the Air Force in the early 1970s and I got out in 1980. I was on active duty for three years and worked on intercontinental ballistic missiles in North Dakota. I was a missile mechanic. We switched out nuclear warheads. It sounds like a lot but actually Boeing did most of the work on those.

I spent a long time in the antiques business. My dad was an antiques dealer, and I still have an antiques license. I worked with my family for quite a long time, but I had to leave that job because of my drinking.

I miss my family's business every day and would go back to it in a heartbeat if I could. I now work as a retail manager for a company that sells unfinished furniture. They have about 14 stores in New England and I manage the one in Raynham.

I have been married and divorced. I have two wonderful children and three grand kids. I was married to the same woman for 28 years, but I had addiction issues and couldn't stay at home.

I became homeless and ended up at the Veterans Transition House in New Bedford, which provides outreach services for the residents here.





THE SEAN BROOKE HOUSE; RESIDENT KEVIN COUGHLIN.

I was there twice — once in the late 1990s and once in 2005. The counselor I see there recommended this housing to me. I expressed an interest in living here and was told they were looking for a site manager.

I have been off alcohol for six and a half years now. I just treat it a day at a time. I have to treat it that way. I couldn't see my grandkids if I wasn't doing what I am doing. I know that life is better without alcohol.

I think one of the things all veterans have in common is respect. I think the military engrains certain things in you no matter how you turn out later in life. It teaches you respect. I have always believed that, and I think a lot of people here still have that.

You learn to get along in the military because you have no choice. In the military, everyone comes from a different walk of life, but you learn to help each other out.

I have seen that play out on several occasions here. There was one gentleman who was having a tough time and had to leave. This is not a sober house, but public drunkenness is definitely not allowed. But every resident here tried to help him, and most of them didn't know him the day he walked through the door.

I am grateful to be here. I could afford to live elsewhere but living here helps me stay sober. I mean, six years ago my two sons would not talk to me. My youngest son took me to my last detox. I had no other way to get there. Not a day goes by when I don't think of that. And I mean that — not a day goes by when I don't think of that.

Living here helps keep me grounded, but I also wanted to help others because a lot of people have helped me. This is where my life has taken me, and I accept it.

There's not a lot of permanent housing dedicated strictly to veterans. There are a lot of shelters like Veterans Transition House, which has a set program that allows residents to spend a couple of years there then move into a grad house for another couple of years. But eventually you have to move and sometimes people don't make it without a support system.

Sean Brooke House is long-term independent living. That is the best thing about this housing and was the goal of Welcome Home Veterans when they started this project.

Welcome Home Veterans is still very active here. Anytime I need anything, I can pick up a phone and call them. The POW/MIA flag we had was torn and I sent them an e-mail asking them where I could purchase one. They said they had three of them. So they're still here to support the veterans. That support didn't end once the building was built.

***Kevin Coughlin is a resident of the Sean Brooke House. He served in the Army National Guard from 1987 to 1995.***

I was living on the streets of Somerville, Massachusetts, as an active alcoholic for years. When I decided to seek help someone suggested the Veterans Transition House in New Bedford. I went there and then applied to come here.

I've been sober for 16 or 17 months now, and for about 12 of the last 15 years. I relapsed after four years when my mother died. Then my younger brother died, which was overwhelming. I'm doing pretty well now and think I'm on the road to what they call "recovered" — if there is such a thing.

I love living here. The guys in the house are pretty sociable. I'm learning how to live life on life's terms. This house takes a lot of stress off of me and has given me the chance to reroute my life.

I'm acquiring new friends and am not influenced by people from my past. My friends in the past had a lot of negative influence on me. I stay away from that now and work my program. I'm starting a new life here in New Bedford.

I had my first Christmas tree in 20 years when I moved here last year. Little by little I'm getting re-associated with my family. I have two sons in the Melrose area. My sons and brothers come here to visit me. Once, one of my sons stayed over.

When I was growing up I thought that drinking was the way you were supposed to live. It was part of the lifestyle. But as I grew older I became dependent on alcohol. I'm a stone-cold alcoholic now, so there's no such thing as one drink for me.

## GRANTS AND SUBSIDIZED LOANS FOR AFFORDABLE HOUSING

**The Affordable Housing Program** — Since its inception in 1990, 1,029 affordable-housing initiatives have been approved for funding through the Federal Home Loan Bank of Boston's Affordable Housing Program.

In 2012, the Bank approved \$14.2 million in grants and subsidies for advances (loans) to support an additional 48 initiatives.\* Once completed, these projects will provide an additional 1,004 affordable homes for New Englanders and will join the other 23,251 units that have been approved for funding.

In the past 23 years, through 2012, the Bank has committed \$209 million in subsidies and \$191 million in low-interest loans to affordable-housing initiatives in the region.\*\*

The AHP allows the Bank to address, in partnership with member institutions, the affordable-housing needs of communities across New England. Generally, 10 percent of the Bank's net earnings subsidizes the program, which awards grants and low-interest advances through member institutions.

The program encourages local planning of affordable-housing initiatives. The Bank's member institutions work with local housing organizations to apply for funds to support initiatives that serve very low- to moderate-income households in their communities. Each year, funding for projects submitted to the AHP by member institutions is awarded competitively.

The initiatives approved in 2012 are listed on pages 22 through 23 of this report.

The AHP funds the direct costs and related soft costs for the acquisition, construction, or rehabilitation of:

- **Ownership Housing:** Including single-family houses, subdivisions, cooperatives, condominiums, and down-payment and closing-cost assistance.
- **Rental Housing:** Including multifamily, single-room-occupancy, supportive or special-needs, and mutual housing; and mobile-home parks.

*AHP Income Guidelines:* Ownership housing affordable to households with incomes up to 80 percent of the area median family income. Rental housing in which at least 20 percent of the units are for households with incomes that do not exceed 50 percent of the area median income.

## GRANTS THAT BRING BUYING A HOME WITHIN REACH

**The Equity Builder Program** — The Federal Home Loan Bank of Boston's Equity Builder Program offers members grants to provide households earning no more than 80 percent of the area median income with down-payment, closing-cost, home-buyer counseling, and rehabilitation assistance. Members may also use EBP grants to match eligible buyers' savings. Members are required to use the first one-third of their allocation to fund first-time homebuyers.

Member institutions first apply to participate in the EBP. In order to participate, members originate the buyer's first mortgage and work with an experienced, qualified homebuyer counseling agency to offer buyers homeownership education. The counseling program must include pre- and post-purchase counseling as well as a financial-literacy component alerting buyers to the characteristics of predatory lending. Members must also provide buyers with concessions, including waived or reduced fees, a reduced interest rate (a rate below that for a standard, conventional market-rate mortgage), relaxed underwriting standards, or

down-payment assistance or other cash contribution made by the member at closing.

Mortgage loans originated with EBP grants may be sold through the Bank's Mortgage Partnership Finance® (MPF®) program, provided that the mortgages and homeowners continue to meet the retention requirements of the EBP.

In April of 2012, 53 members accessed \$2.1 million in EBP grants. Members who accessed funding are listed by state on page 17.

In 2012, EBP was used to provide up to \$10,000 per eligible buyer for:

- Down-payment assistance.
- Closing-cost assistance.
- Payment of rehabilitation costs associated with acquisition.
- Payment of counseling costs not covered by another funding source. However, any EBP funding used to cover the cost of homebuyer counseling must flow directly to the counseling agency providing the education.

And in conjunction with any of the above,

- Supplementing a homebuyer's savings through an Individual Development Account or matched-savings program.

*EBP Income Guidelines:* Homebuyers with incomes no more than 80 percent of the area median family income.

\* Please note that all figures provided are accurate as of the close of the 2012 AHP round. AHP funding may have been deobligated if an approved initiative did not adhere to eligibility criteria. This total also does not reflect initiatives approved and funded as alternates.

\*\* These figures represent the units and subsidy outstanding as of year-end 2012 net of deobligated AHP funds and including initiatives that were funded as alternates.

# 2012 EBP PARTICIPANTS LISTED BY STATE

## 2012 EBP PARTICIPANTS LISTED BY STATE

### *CONNECTICUT*

Collinsville Savings Society  
Dime Bank  
Liberty Bank  
Litchfield Bancorp  
Newtown Savings Bank  
Northwest Community Bank  
People's United Bank  
Savings Institute Bank and Trust Company

### *MAINE*

Androscoggin Savings Bank  
Bangor Savings Bank  
Bath Savings Institution  
Kennebec Savings Bank  
Norway Savings Bank  
Saco & Biddeford Savings Institution

### *MASSACHUSETTS*

Avidia Bank  
BankFive  
BayCoast Bank  
Blue Hills Bank  
Boston Private Bank & Trust Company  
Bridgewater Savings Bank  
Bristol County Savings Bank  
Century Bank & Trust Company  
Dedham Institution for Savings  
Florence Savings Bank  
HarborOne Credit Union  
Haverhill Bank  
Hoosac Bank  
Leader Bank, N.A.  
Lee Bank  
Leominster Credit Union  
Northern Massachusetts Telephone Workers  
Community Credit Union  
Pentucket Bank  
Randolph Savings Bank

Rockland Trust Company  
Saugusbank, A Cooperative Bank  
Savers Co-Operative Bank  
Southbridge Savings Bank  
The Bank of Canton  
Washington Savings Bank  
Winchester Co-Operative Bank

### *NEW HAMPSHIRE*

Laconia Savings Bank  
Northway Bank  
St. Mary's Bank  
Woodsville Guaranty Savings Bank

### *RHODE ISLAND*

Coastway Community Bank  
Washington Trust Company

### *VERMONT*

Community National Bank  
Mascoma Savings Bank, FSB  
National Bank of Middlebury  
NorthCountry Federal Credit Union  
Northfield Savings Bank  
Opportunities Credit Union  
Vermont Federal Credit Union

"Mortgage Partnership Finance," "MPF," and "eMPF" are registered trademarks of the Federal Home Loan Bank of Chicago.

Like the Affordable Housing Program, Community Development advances and the New England Fund support affordable-housing initiatives across New England. But unlike the AHP, both can also be used to fund economic-development or mixed-use initiatives. Both programs provide member institutions with favorably priced loans to support affordable-housing or community-development initiatives that meet program guidelines.

**Community Development Advances** — Whether a community needs capital for small businesses, fixed-rate financing for affordable housing, or improvements to local roads or schools, members can turn to the Federal Home Loan Bank of Boston's Community Development advances.

In 2012, members accessed \$573.4 million in Community Development advances to help finance 4,425 units of housing and 58 economic-development or mixed-use initiatives. Since 1990, the Bank has disbursed \$11.0 billion in Community Development advances (and the Community Investment Program advances they replaced) to fund 82,731 units of housing and 1,096 economic-development or mixed-use initiatives.

**The New England Fund** — The New England Fund provides member financial institutions with advances to support housing and community-development initiatives that serve moderate-income households and neighborhoods. The NEF serves a broader range of moderate-income households than the Community Development advance and provides special flexibility for mixed-income residential development.

In 2012, the Bank approved more than \$29.5 million through the NEF to finance seven initiatives that will create a total of 341 units, 108 of which will be affordable to households earning at or below 80 percent of the area median income. Since 1990, the Bank has approved \$1.8 billion under the NEF to finance the construction or rehabilitation of 8,425 housing units.

Community Development advances and the New England Fund support loans for the acquisition, refinancing, construction, or rehabilitation of:

- **Ownership and Rental Housing:** Including single-family, cooperative, condominium, single-room-occupancy, and multifamily housing.
- **First-Time Homebuyer Programs or Residential Lending Programs Targeted to Eligible Households.**
- **Economic Development:** Including loans or lending programs for small businesses; social-service or public-facility initiatives; infrastructure improvements; and retail, commercial, industrial, or manufacturing spaces.
- **Mixed-Use Initiatives:** These advances can also be used to fund initiatives that involve a combination of housing and eligible economic development.

*Community Development Advance Income Guidelines:*

**CDA Extra** – Housing that benefits individuals or households with incomes no more than 115 percent of the area median family income. Economic development that creates or retains jobs for workers with annual salaries no more than 80 percent of area median income; is located in a census tract at or below 80 percent of the area median income; or is located in a Native American area, a Champion or Enterprise Community, or an Empowerment Zone. Mixed-use initiatives must meet the eligibility requirements for both housing and economic-development initiatives.

**CDA** – Economic development that benefits households with incomes no more than 100 percent of area median income for an urban initiative or at or below 115 percent of area median income for a rural initiative; or is located in a Native American area, a Champion or Enterprise Community, an Empowerment Zone, a community affected by the North American Free Trade Agreement, a brownfield, an area affected by the closing of a military base, a state-declared or federally declared disaster area, or a census tract no more than 100 percent of area median income for an urban initiative or at or below 115 percent of area median income for a rural initiative. Mixed-use initiatives must meet the eligibility requirements for economic-development initiatives.

*New England Fund Income Guidelines:* Housing that serves residents earning at or below 140 percent of the area median family income or, under certain state programs, housing that targets between 20 and 25 percent of its units to households earning no more than 80 percent of the area median family income. Economic developments that benefit households or neighborhoods with incomes up to 140 percent of the area median family income.

# GRANTS FOR NEW ENGLAND PARTNERSHIPS – THE 2012 PROGRAM

Through its Grants for New England Partnerships program, the Federal Home Loan Bank of Boston awarded \$1,000 to nonprofit organizations on behalf of member institutions submitting CDA Extra and CDA applications. Eligible applications included those submitted by a member for the first time in 2012 or those supporting a mortgage-financing product serving homebuyers facing foreclosure; economic development initiatives located in income-eligible neighborhoods or serving income-eligible households; small businesses in income-eligible communities; or initiatives designed to foster efforts to assist areas recovering from disasters.

In 2012, the Bank awarded a total of \$23,000 in grants to 24 nonprofit organizations on behalf of 23 member institutions.

## 2012 GNP RECIPIENTS

### NONPROFIT

Community Housing Resource Board, Inc.  
Caring Unlimited  
Somerville Homeless Coalition  
Kennedy-Donovan Center, Inc.  
Person to Person  
Fall River Permanent Firemen's Benefit Association  
Fall River Police Relief Association  
Neediest Families Fund  
San Miguel School  
Food Bank of Western Massachusetts  
American Red Cross Pioneer Valley Chapter  
L'Arche Irenicon  
Ginny's Helping Hand  
VIM Berkshires  
Headreast, Inc.  
PRIDE, Inc.  
ReBuild Waterbury  
Father Bill's & Main Spring  
St. Bernard's Central Catholic High School  
Tri-Community YMCA  
St. Peter's Home Child Care Center  
Boys & Girls Club of Woburn  
St. Mary's Advancement  
Saranac Street Revitalization Committee

### MEMBERS

BayCoast Bank  
Biddeford Savings Bank  
Brookline Bank  
Cape Cod Five Cents Savings Bank  
Darien Rowayton Bank  
Fall River Municipal Credit Union  
Fall River Municipal Credit Union  
First Citizen's Federal Credit Union  
Freedom National Bank  
Greenfield Savings Bank  
Hampden Bank  
Haverhill Bank  
I-C Federal Credit Union  
Lee Bank  
Mascoma Savings Bank, FSB  
Mechanics' Co-Operative Bank  
Northfield Savings Bank  
Randolph Savings Bank  
Rollstone Bank & Trust  
Savers Co-Operative Bank  
St. Mary's Bank  
StonehamBank, A Co-Operative Bank  
Westfield Bank  
Woodsville Guaranty Savings Bank

# 2012 AFFORDABLE HOUSING DEVELOPMENT COMPETITION

The need for affordable housing in Greater Boston continues to grow, affecting homeowners and renters at every income level. To help foster the solutions and partnerships needed to solve this crisis, the Federal Home Loan Bank of Boston, Kevin P. Martin & Associates, P.C., the Boston Society of Architects/AIA, Citizens' Housing and Planning Association, and ICON architecture, inc. sponsored the Affordable Housing Development Competition. The competition pairs Boston-area graduate students with housing professionals to develop innovative proposals for affordable housing.

In its 12th year, the Affordable Housing Development Competition was again a great success. Thirty-eight students from five colleges and universities had the unique educational opportunity to test their ideas in action. Meanwhile, five community-development organizations participated — each with a distinct site, vision, and community.

The winners of the 2012 Affordable Housing Development Competition are listed here.

## FIRST PLACE: \$10,000

### GENEVA EXCHANGE, BOSTON, MA

Organization: Carribean Integration Community, Inc. (Donald Alexis)

Student Team: Tyler Hauptert, Nicholas Hornig, Melissa McHugh, Emily Mytkowicz, and Andre White, Harvard University; George Durante and Diego Rodriguez Renovaes, Northeastern University

Design Mentor: Ross Speer and Laura Wolthuis, Davis Square Architects

Faculty Advisor: John Sarvey, Northeastern University

Financial Mentor: Wesley Blair III, Brookline Bank

GENEVA EXCHANGE includes construction of 45 affordable-housing units — 36 percent for seniors — on a one-acre lot in Grove Hall. The project includes an industrial arts center, a nonprofit business incubator, a music studio, and a commercial kitchen and café.

## SECOND PLACE: \$6,000

### LYMAN GARDENS, HOLYOKE, MA

Organization: Holyoke Housing Authority (Rosalie Dean and Matthew Mainville)

Student Team: John Matz and Arslan Shabbir, Boston Architectural College; Susie Chung, Aditi Mantrawadi, James Perakis, Tessa Perry, Regina Yang, and Mo Zhou, Harvard University

Design Mentor: Blake Auchincloss, ICON architecture, inc.

Faculty Advisor: Anne Tate, Harvard University/Rhode Island School of Design

Financial Mentor: Thomas Beard, Eastern Bank

LYMAN GARDENS provides 140 affordable rental units, 25,000 square feet of ground-level retail space, and a 5,000-square-foot community center. The initiative — which includes a mix of building types and apartment sizes — is designed to empower residents by encouraging physical, economic, and social connections with the community.

## THIRD PLACE: \$3,000

### MILLICENT PLACE, BOSTON, MA

Organization: Asian Community Development Corporation (Tim Doherty)

Student Team: Joshua Best, Boston Architectural College; Yiran Gao, Jamal Jones, Juho Lee, Harvard University; Rance Graham-Bailey, Minjee Kim, Stephanie Shin, Massachusetts Institute of Technology

Design Mentors: Neal Mongold, The Narrow Gate Alternatives in Architecture LLP

Faculty Advisor: James Stockard, Harvard University, Graduate School of Design

Financial Mentor: Michael Rosenberg, Bank of America Rhode Island, N.A.

MILLICENT PLACE is a mixed-use, affordable-housing development located in a Boston revitalization district. The three-part initiative includes 162 market-rate and affordable rental units, ground-floor retail space, a community cultural center in the former Holy Trinity Church, and a revived Lucas Street that includes open space for outdoor events and a community garden.

### *2012 Judges*

Alison Corwin, New Ecology, Inc.; David Eisen, Abacus Architects + Planners; Bruce Hampton, Elton + Hampton Architects; Kristen Harol, The Life Initiative; Jeanne Pinado, Madison Park Development Corporation; Jennifer Raitt, Metropolitan Area Planning Council

### *Other Finance Mentors*

Ryan Dunn, Enterprise Bank and Trust Company; Christopher Scoville, Eastern Bank

### *Other Design Mentors*

Michelle Apigian and Kendra Halliwell, ICON architecture, inc.

# GENEVA EXCHANGE



# 2012 AFFORDABLE HOUSING PROGRAM APPROVALS

Please note that while the information presented was accurate at the time the AHP awards were made, the member institution and sponsor affiliated with an approved initiative may have since changed. AHP funding may have been deobligated if an approved initiative did not adhere to eligibility criteria. A list of initiatives approved might not include those funded as alternates.

## **Bloomfield, Connecticut**

Windsor Federal Savings & Loan Association  
Hartford Area Habitat for Humanity  
\$150,000 grant  
6 ownership units  
Hartford Habitat Bloomfield Development

## **Bridgeport, Connecticut**

Connecticut Community Bank, N.A.  
Habitat for Humanity of Coastal Fairfield County  
\$336,000 grant  
14 ownership units  
Bridgeport Neighborhood Build 2

## **Niantic, Connecticut**

Liberty Bank  
Habitat for Humanity of Southeastern Connecticut  
\$25,000 grant  
1 ownership unit  
Flanders Road Home

## **Stamford, Connecticut**

People's United Bank  
Mutual Housing Association of  
Southwestern Connecticut, Inc.  
\$386,257 grant and subsidy, \$700,000 advance  
47 rental units  
Trinity Park

## **Bangor, Maine**

People's United Bank  
Penobscot Community Health Center  
\$400,000 grant  
48 rental units  
Hope House Transitional Housing  
Renovation Project

## **Brunswick, Maine**

Bath Savings Institution  
Greater Brunswick Housing Corporation,  
Brunswick Housing Authority  
\$505,477 grant and subsidy, \$400,000 advance  
15 rental units  
Brunswick Affordable Apartments 2012

## **Dover Foxcroft, Maine**

Bangor Savings Bank  
MaineStream Finance, Penquis CAP, Inc.  
\$60,000 grant  
2 ownership units  
Piscataquis County Restoration Project

## **Ellsworth, Maine**

Machias Savings Bank  
Penquis CAP, Inc.  
\$300,000 grant  
26 rental units  
Leonard Lake Senior Housing

## **Houlton, Maine**

Bangor Savings Bank  
Houlton Band of Maliseet Indians  
Tribal Housing Authority  
\$250,000 grant  
28 rental units  
Maliseet Revitalization Project #1

## **Acton, Massachusetts**

Leominster Credit Union  
Habitat for Humanity North Central Massachusetts  
\$30,000 grant  
1 ownership unit  
Habitat for Humanity North Central Massachusetts

## **Amherst, Massachusetts**

Easthampton Savings Bank  
Pioneer Valley Habitat for Humanity  
\$19,627 grant  
1 ownership unit  
Belchertown Road – Amherst

## **Boston, Massachusetts**

Boston Private Bank & Trust Company  
United Housing Management, LLC  
\$400,000 grant  
73 rental units  
Roxbury Hills

## **Boston, Massachusetts**

Bank of America Rhode Island, N.A.  
Planning Office for Urban Affairs  
\$273,251 grant and subsidy,  
\$1.4 million advance  
33 rental units  
St. Kevin's Residential

## **Chelsea, Massachusetts**

Boston Private Bank & Trust Company  
The Neighborhood Developers  
\$300,000 grant  
10 rental units  
215 Shurtleff

## **Danvers, Massachusetts**

North Shore Bank, A Co-Operative Bank  
Habitat For Humanity – North Shore, Inc.  
\$58,118 grant  
2 ownership units  
Mill Street Danvers

## **Falmouth, Massachusetts**

BankFive  
The Resource Inc.  
\$97,300 grant  
3 rental units  
20 Shore Street

## **Florence, Massachusetts**

Florence Savings Bank  
Pioneer Valley Habitat for Humanity  
\$59,536 grant  
2 ownership units  
Garfield Avenue – Phase Three

## **Gilbertville, Massachusetts**

FamilyFirst Bank  
South Middlesex Opportunity Council,  
Incorporated  
\$275,000 grant  
12 rental units  
Central MA Housing

## **Haydenville, Massachusetts**

People's United Bank  
Hilltown Community Development Corporation  
\$313,731 grant and subsidy,  
\$350,000 advance  
11 rental units  
Haydenville Village Center Apartments

## **Lawrence, Massachusetts**

Enterprise Bank and Trust Company  
Merrimack Valley Habitat for Humanity  
\$239,815 grant  
10 ownership units  
100 Parker Street

## **Lowell, Massachusetts**

Eastern Bank  
Habitat for Humanity of Greater Lowell  
\$36,666 grant  
4 ownership units  
Transforming Neighborhoods, Transforming  
Lives Neighborhood Revitalization  
Initiative in Lowell's Acre

## **Lynn, Massachusetts**

North Shore Bank, A Co-Operative Bank  
Habitat For Humanity – North Shore, Inc.  
\$89,637 grant  
3 ownership units  
Grover Street, Lynn



**New Bedford, Massachusetts**

Bristol County Savings Bank  
Kennedy-Donovan Center, Inc.  
\$249,576 grant and subsidy, \$250,000 advance  
10 rental units  
Kennedy-Donovan Center 2012  
New Bedford Project I

**New Bedford, Massachusetts**

BayCoast Bank  
Kennedy-Donovan Center, Inc.  
\$249,576 grant and subsidy, \$250,000 advance  
10 rental units  
Kennedy-Donovan Center 2012  
New Bedford Project II

**Orleans, Massachusetts**

Cape Cod Five Cents Savings Bank  
Habitat for Humanity of Cape Cod, Inc.  
\$133,932 grant  
5 ownership units  
Habitat for Humanity Namskaket Homes

**Rockport, Massachusetts**

Rockport National Bank  
Supportive Living, Inc., Old Farm Inn, Inc.  
\$398,302 grant and subsidy, \$400,000 advance  
6 rental units  
Old Farm Rockport

**Salem, Massachusetts**

Bank of America Rhode Island, N.A.  
Planning Office for Urban Affairs  
\$400,000 grant  
51 rental units  
St. Joseph's Redevelopment

**Turners Falls, Massachusetts**

Greenfield Savings Bank  
Pioneer Valley Habitat for Humanity  
\$29,910 grant  
1 ownership unit  
Franklin County – Warner Street

**West Tisbury, Massachusetts**

Martha's Vineyard Savings Bank  
Habitat for Humanity of Martha's Vineyard  
\$50,639 grant  
2 ownership units  
Bailey Park Road Development

**Concord, New Hampshire**

Meredith Village Savings Bank  
Independent Living Concord  
\$595,562 grant and subsidy, \$698,625 advance  
12 rental units  
Independent Living Concord

**Dover, New Hampshire**

Centrix Bank & Trust  
The Housing Partnership  
\$559,097 grant and subsidy, \$840,000 advance  
42 rental units  
Woodbury Mills

**Franklin, New Hampshire**

Meredith Village Savings Bank  
Lakes Region Habitat for Humanity  
\$30,000 grant  
1 ownership unit  
Habitat Handicap Accessible House –  
Franklin, NH

**Marlborough, New Hampshire**

People's United Bank  
Southwestern Community Services, Inc.  
\$200,000 grant  
24 rental units  
Marlborough Homes

**Newport, New Hampshire**

Lake Sunapee Bank, FSB  
Housing Initiatives of New England  
\$782,136 grant and subsidy,  
\$2,188,000 advance  
43 rental units  
Newport House

**Wolfeboro, New Hampshire**

Meredith Village Savings Bank  
Laconia Area Community Land Trust, Inc.  
\$440,873 grant and subsidy, \$155,000 advance  
24 rental units  
Harriman Hill Workforce Housing

**Coventry, Rhode Island**

Coventry Credit Union  
Coventry Housing Associates Corporation  
\$400,000 grant  
40 ownership units  
Pine Haven Acres

**Cumberland, Rhode Island**

Bank Rhode Island  
Valley Affordable Housing Corporation  
\$666,434 grant and subsidy,  
\$2,240,000 advance  
54 rental units  
Ashton Village

**East Greenwich, Rhode Island**

BankNewport  
East Greenwich Housing Authority  
\$577,715 grant and subsidy, \$960,448 advance  
10 rental units  
South County Trail

**Newport, Rhode Island**

BankNewport  
Housing Authority of the City of Newport  
\$426,387 grant and subsidy, \$409,855 advance  
59 rental units  
Park Holm New Construction

**Pawtucket, Rhode Island**

Pawtucket Credit Union  
Pawtucket Citizens Development Corporation  
\$456,322 grant and subsidy, \$175,000 advance  
40 rental units  
Blackstone Valley Gateways II 2012

**Providence, Rhode Island**

Bank Rhode Island  
Omni Development Corporation  
\$355,296 grant  
55 rental units  
Phoenix Renaissance

**Richmond, Rhode Island**

Coastway Community Bank  
Women's Development Corporation/  
Women's Opportunity Realty Corporation  
\$400,000 grant  
17 ownership units  
Altamonte Ridge Condominiums

**Warwick, Rhode Island**

Coastway Community Bank  
House of Hope Community Development  
Corporation  
\$400,000 grant  
6 rental units  
69 Fair Street

**Burlington, Vermont**

People's United Bank  
Burlington Housing Authority, Housing Vermont  
\$794,623 grant and subsidy,  
\$3,825,000 advance  
49 rental units  
Bobbin Mill

**Hancock, Vermont**

National Bank of Middlebury  
Addison County Community Trust, Inc.  
\$218,929 grant and subsidy, \$225,000 advance  
5 rental units  
Mountain View Apartments

**Manchester Center, Vermont**

The Bank of Bennington  
Bennington Area Habitat for Humanity  
\$90,000 grant  
3 ownership units  
Jennifer Lane Project

**Rutland, Vermont**

Passumpsic Savings Bank  
Bardwell House Associates,  
The Housing Foundation, Inc.  
\$577,210 grant and subsidy,  
\$500,000 advance  
75 rental units  
The Bardwell House Apartments

**Vergennes, Vermont**

National Bank of Middlebury  
John Graham Shelter  
\$182,143 grant and subsidy, \$115,000 advance  
8 rental units  
Green Street Transitional Housing

# 2012 ADVISORY COUNCIL

The Advisory Council of the Federal Home Loan Bank of Boston advises the Bank and its board of directors on the administration of its special programs for housing and community development.

Organized in 1990, the council is made up of representatives of housing and community-development organizations throughout New England. Each of the New England states is represented on the council, which meets quarterly.



THOMAS CALLAHAN



DEAN J. CHRISTON



ELIZABETH B. CRUM



JOHN G. GALLAGHER



ROSEMARY M. HEARD



JULIE M. IFFLAND



JEAN M. JOHNSON



DARA K. KOVEL



DENNIS J. LAJOIE



JOSEPHINE MCNEIL



DAVID B. RICH



FRANK SHEA



ROBERT W. TOURIGNY



RICHARD WILLIAMS

THOMAS CALLAHAN  
Executive Director  
Massachusetts Affordable  
Housing Alliance  
Boston, Massachusetts

DEAN J. CHRISTON  
Executive Director  
New Hampshire Housing  
Finance Authority  
Bedford, New Hampshire

ELIZABETH B. CRUM  
Chair of the Advisory Council  
Executive Director of Connecticut  
Housing Coalition  
Wethersfield, Connecticut

JOHN G. GALLAGHER  
Executive Director  
Maine State Housing Authority  
Augusta, Maine

ROSEMARY M. HEARD  
President and  
Chief Executive Officer  
CATCH Neighborhood Housing  
Concord, New Hampshire

JULIE M. IFFLAND  
Executive Director  
Randolph Area Community  
Development  
Randolph, Vermont

JEAN M. JOHNSON  
Executive Director  
House of Hope Community  
Development Corporation  
Warwick, Rhode Island

DARA K. KOVEL  
Vice Chair of the Advisory Council  
Chief Housing Officer  
Connecticut Housing Finance  
Authority  
Rocky Hill, Connecticut

DENNIS J. LAJOIE  
Chief Executive Officer  
Community Concepts Finance  
Corporation  
Lewiston, Maine

JOSEPHINE MCNEIL  
Executive Director  
CAN-DO  
Newton, Massachusetts

DAVID B. RICH  
Executive Director  
Supportive Housing Works  
Bridgeport, Connecticut

FRANK SHEA  
Executive Director  
Olneyville Housing Corporation

ROBERT W. TOURIGNY  
Executive Director  
NeighborWorks of  
Greater Manchester  
Manchester, New Hampshire  
Providence, Rhode Island

RICHARD WILLIAMS  
Executive Director  
Vermont State Housing Authority  
Montpelier, Vermont

## 2012 BOARD OF DIRECTORS

Andrew J. Calamare  
Executive Vice President  
The Co-operative Central Bank  
Boston, Massachusetts

Joan Carty  
President and Chief Executive Officer  
Housing Development Fund  
Stamford, Connecticut

Patrick E. Clancy  
Plymouth, Massachusetts

Steven A. Closson  
Director  
Androscoggin Savings Bank  
Lewiston, Maine

Peter F. Crosby  
President and Chief Executive Officer  
Passumpsic Savings Bank  
St. Johnsbury, Vermont

Stephen G. Crowe  
President and Chief Executive Officer  
MountainOne Financial Partners  
Williamstown, Massachusetts

John H. Goldsmith  
Director  
Capital Securities  
Boston, Massachusetts

Cornelius K. Hurley  
Director  
Center for Finance, Law and Policy  
Boston University  
Boston, Massachusetts

A. James Lavoie  
Trustee  
Middlesex Savings Bank  
Natick, Massachusetts

Mark E. Macomber  
Director  
Litchfield Bancorp  
Director Emeritus  
Connecticut Mutual Holding Company  
Litchfield, Connecticut

Jay F. Malcynsky, Vice Chair  
Managing Partner  
Gaffney Bennett & Associates  
New Britain, Connecticut

Kevin M. McCarthy  
President and Chief Executive Officer  
Newport Federal Savings Bank  
Newport, Rhode Island

Jan A. Miller, Chair  
President  
Eastern Bank Corporation  
Executive Vice President  
Eastern Bank  
Boston, Massachusetts

Emil J. Ragonese  
Executive in Residence  
Accounting Management Solutions, Inc.  
Sudbury, Massachusetts

John F. Treanor  
Director  
The Washington Trust Company  
Westerly, Rhode Island

Kenneth A. Wilman Jr.  
President and Chief Executive Officer  
Profile Bank, FSB  
Rochester, New Hampshire

## HOUSING AND COMMUNITY DEVELOPMENT COMMITTEE

Joan Carty, Chair  
Patrick E. Clancy, Vice Chair  
Peter F. Crosby  
Kevin M. McCarthy  
Kenneth A. Wilman Jr.

## SENIOR STAFF

Edward A. Hjerpe III, President and Chief Executive Officer  
M. Susan Elliott, Executive Vice President, Chief Business Officer  
Frank Nitkiewicz, Executive Vice President, Chief Financial Officer  
Janelle K. Authur, Senior Vice President, Executive Director of Human Resources  
Timothy Barrett, Senior Vice President, Treasurer  
Michael Clifton, Senior Vice President, Chief Information Officer  
George H. Collins, Senior Vice President, Chief Risk Officer  
Carol H. Pratt, Senior Vice President, General Counsel

## HOUSING AND COMMUNITY INVESTMENT DEPARTMENT

Kenneth A. Willis, First Vice President, Director of Housing and Community Investment  
Mary Ellen D. Jutras, Vice President, Deputy Director  
Theo Noell, Manager of Programs and Outreach  
Tobi Goldberg, Senior Community Investment Manager  
Kathy Naczas, Senior Community Investment Manager  
Christine Rogers, Senior Community Investment Manager  
Paulette E. Vass, Community Development Advance Manager  
Susan Younis, Equity Builder Program Manager

# FHLBoston

Federal Home Loan Bank of Boston  
800 Boylston Street  
Boston, Massachusetts 02199  
[www.fhlbboston.com](http://www.fhlbboston.com)