

# **Mutual Housing Association of Greater Hartford, Inc.**

Annual Report

**2017**



The mission of Mutual Housing Association of Greater Hartford, Inc. is to create communities of opportunity by developing and managing high-quality affordable housing, while engaging residents in educational and leadership opportunities.



## MHAGH IS PROUD TO CELEBRATE 30 YEARS OF...

Developing over **500 units**

Educating over **1500**  
homebuyers

Training over **200 renters**  
through Ready to Rent ©

Creating over **100 leaders**  
through Leadership Academy

Serving over **2400 low and  
moderate income  
households**



### Farewell Message from Mike Lenkiewicz, MHAGH Outgoing Board President

For the past six years, I have had the distinct pleasure of being on the Board of Director of Mutual Housing Association of Greater Hartford, Inc. Further, for the last four of those years, I have served as Board President, working alongside Cathy MacKinnon, our intrepid executive director, and a dozen devoted board members. I have watched the organization grow in both staff numbers and numbers of units. I have witnessed the grand openings of both Park Terrace I (technically a re-opening) and Summit Park. I was fortunate to lead the board in a collaborative effort to create the 2017-2021 organizational strategic plan and to see the successful implementation of the first year of that plan. In addition, I have observed both periods of financial expansion and compression and can confidently pass on the role of Board President of an organization experiencing stable growth.



As you read this annual report, perhaps you'll marvel with me at how busy our staff of 24 have been. During the last year, the maintenance team processed more than 4,000 work orders. That could be anything from a broken stove to a leaky shower — and that doesn't even take into account all the snow plowing and shoveling that occurred between processing work orders. Also during the last year, the Resident Services department handed out more than 2,000 pounds of food through the food pantries. What an accomplishment!

I want to thank MHAGH for allowing me to serve on the board of directors for the last six years and I pass the baton to Mary Ellen Kowalewski who will be a phenomenal Board President. I wish everyone at MHAGH and the board the best of luck in the future.

Sincerely,

*Michael Lenkiewicz*

# FORMER BOARD MEMBER & RESIDENT

## Jaimie Mantie



In 2000, Jaimie Mantie was a single mother, renting a room that she shared with her daughter. In need of more suitable housing, Jaimie applied for and was accepted to MHAGH's Grove Street Mutual Housing development in Windsor Locks. Little did she know at the time that making this housing choice would significantly impact her life.

Jaimie became very engaged in her Grove Street community and as a result MHAGH asked her to join the MHAGH board of directors. Bringing her young daughter to board meetings, Jaimie took advantage of all that MHAGH had to offer. When the opportunity arose to attend a Community Leadership Institute conference in New York City she attended and met with like-minded community leaders from around the country.

Jaimie says that stable housing changed her for the better and motivated her, allowing her to earn an Associate Degree in Business Management.

In her 7<sup>th</sup> year at Grove Street, she applied for a job with the Windsor Locks Housing Authority as a Section 8 Manager. Because of her experience in affordable housing as both resident and board member, as well as the letters of recommendation from MHAGH board members, she was offered the job. She held that position for one year before a promotion to Executive Director, where she remains today. In her current role, she manages 116 apartments and 127 Section 8 vouchers in 13 towns, for a total of 243 clients. A staff of four works under her direction.

Jaimie talks about her time at Grove Street with fondness. Her daughter remembers playing there and attending Halloween parties in the community room. One of her first experiences as the Section 8 Manager was to give a voucher to a homeless family and find them housing at MHAGH. For Jaimie, her work is personal, and because she remembers what it was like, her goal is to help one person like her every day.

*"MHAGH was a stepping stone for me...Any opportunity that was put in front of me, I took it."*

~Jaimie Mantie,  
Executive Director,  
Windsor Locks Housing  
Authority, former Grove  
Street resident, former  
MHAGH Board of  
Directors member

## YEARS OF SERVICE



**Catherine MacKinnon**  
Executive Director  
26 Years

26



**Mary Fields**  
Administrative Assistant  
21 Years

21



**Mary Sampson**  
Compliance Officer  
17 Years

17



**José Vargas**  
Director of Property  
Management  
10 Years

10



**Carlos Nieves**  
Maintenance Supervisor  
10 Years

10



**Wilma Guzmán**  
Senior Property Manager  
10 Years

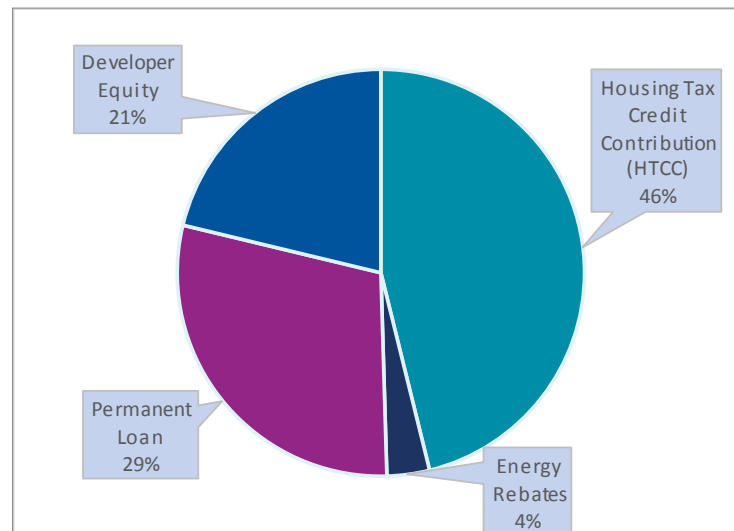
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# GROVE STREET RENOVATIONS

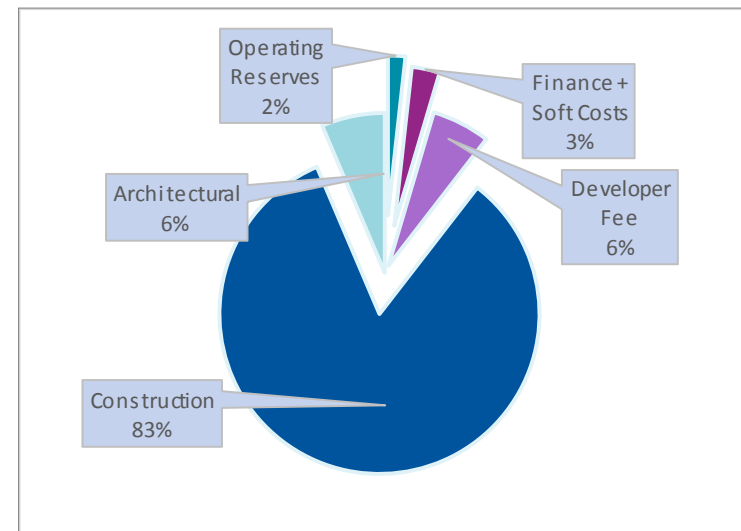
Grove Street Mutual Housing, MHAGH's second property, was originally developed in 1994, turning a long-vacant school into attractive and affordable housing for 21 families in suburban Windsor Locks. While the building has been well-maintained over the last 24 years, MHAGH wanted to update and modernize it. In 2017, MHAGH secured an investment from Eversource as part of CHFA's Housing Tax Credit Contribution program along with a grant from NeighborWorks® America to pay for most of the planned renovations. Construction will start in Spring 2018 and will include new energy-efficient heating systems as well as upgrades to kitchens and flooring.



SOURCES FOR REDEVELOPMENT



USES OF FUNDS



MHAGH is created by NeighborWorks America to provide more permanently affordable housing in Greater Hartford.

MHAGH's second project, Grove Street, is completed in Windsor Locks. Grove Street involves the conversion of a school into 21 units of affordable rental housing.

Also with HUD assistance, Willow Arms in Simsbury is acquired and renovations include new roofs, windows, boilers, and a community room.

1988

1989

1994

1997

1999

2001

MHAGH's first property, Park Terrace I, a potential site for condo conversion, is acquired and preserved as an affordable housing resource.

Plaza Terrace and Dart Gardens are acquired and renovated through a special HUD program, to prevent the units from becoming market rate housing.

In a collaborative effort with the Maple Avenue Revitalization Group, Webster Street renovations are completed.



# THE HUB ON PARK

The Hub on Park is an exciting new transit-oriented development (TOD) located at the intersection of Park Street and Park Terrace, directly across from Pope Park and within one-half mile of the Parkville CTfastrak station. It is MHAGH's fifth project in Frog Hollow and demonstrates MHAGH's continued investment in the neighborhood.

The site is comprised of five parcels: 929 Park Street, 981 Park Street, 26 York Street, 30 York Street, and 34 York Street. At 929 Park and 981 Park Street, the current structure will be demolished and replaced with 36 new units. The two-story townhouses and flats will range from one bedroom to three bedrooms. Gleaming hardwood floors and sleek granite countertops are just a few of the features that will impress future residents and incorporate MHAGH's commitment to durable and sustainable products. The brick exterior reflects the historic architecture of the neighborhood combined with a modern approach to design.

The three properties on York Street are existing three-family historic buildings that will be gut rehabbed while preserving their historic character and façades. The interiors will receive a complete modernization, with new kitchens, bathrooms, flooring, windows, heating systems, and LED lighting.



## A Few Words from the Director of Real Estate Development

Since coming to MHAGH in 2011, I've been lucky to be a part of both Summit Park's creation and the renovation of Park Terrace I. Now, the Hub on Park represents the third project I will work on in Frog Hollow.

MHAGH's strategic vision for Frog Hollow began in 1989 with the acquisition of 42 units at Park Terrace I. Since then, MHAGH has strategically invested its time, money, and energy into Frog Hollow, developing an additional 134 affordable rental units and four commercial spaces and leveraged \$40 million in investments. In addition, MHAGH has plans to develop 45 new units and redevelop 89 units in the next two years in the neighborhood to offer choice and opportunity for all Frog Hollow residents.

I am happy to be part of an organization that is committed to transforming the physical landscape and improving the overall quality of life in Frog Hollow by increasing the affordable housing stock, reducing blight, and engaging the community along the way.

Sarah Miner

Award-winning Park Terrace II is developed, renovating almost an entire block of 13 historic and dilapidated buildings in Frog Hollow.

MHAGH steps in for a failed developer on Anvil Place in New Britain completing the historic conversion of a bank to senior housing.

Renovations at Park Terrace I and Summit Park are completed in Frog Hollow. Both properties feature modern amenities and fixtures.

2003

2007

2011

2013

2016

Zion Street is completed, MHAGH's third development in Frog Hollow. Although newly constructed, it wins an award for its architectural sensitivity to the historic neighborhood.

The concept for Summit Park is born and the first set of blighted buildings are acquired, including a donated building from the City of Hartford.

# PROPERTY MANAGEMENT GOES GREEN

In the U.S., buildings represent 70% of all energy use and 38% of all CO2 emissions. MHAGH is committed to reducing its carbon footprint, and by making simple changes in property management, it has positively impacted the environment. Green practices such as LED lights, Energy Star appliances, no VOC paints, and air sealing measures not only reduce costs and benefit the environment, but meet the consumer's desire for green and sustainable practices in the products they buy and the homes they live in. MHAGH is committed to green initiatives for the health of its residents, the health of the financial bottom line, and the health of the environment.

## GREEN INITIATIVES

Energy Star Appliances that reduce the amount of energy used.

NO VOC paint to ensure no off-gassing.

Solar panels on 6 buildings to generate energy on site.

Paperless work order management system to reduce need for paper.

Sustainable wood and granite used whenever feasible.

Utility monitoring software to track usage.

## SUMMIT PARK: YEAR 1

2017 was Summit Park's first full year of operations. With that comes a lot of challenges and opportunities. Due to funding requirements for Summit Park, the 42 units had to be leased up to qualified families by the end of February 2017. Since construction did not finish on the last building until December 2016, that meant the first two months of 2017 were filled with property management staff screening applications and providing showings until all 42 units were occupied. They hit the deadline with only days to spare!

Summit Park is also exciting because it represents MHAGH's first building with solar panels that generate electricity. This feature complements property management's strategic drive to be more green. Another exciting aspect of Summit Park is that it features four commercial spaces on Park Street in Hartford. The property management department will have a new, expanded, site office with frontage on Park Street so residents, applicants, vendors, partners, and other stakeholders will be able to easily access the office.

MHAGH acquires 42 units at Park Terrace I .  
The residents and MHAGH's 1 staff member  
take care of maintenance request.

1989

MHAGH adds 149 rental units to portfolio with Dart  
Gardens, Willow Arms, and Plaza Terrace. MHAGH  
focuses on quality resident services.

1993

MHAGH hires a property management company  
to manage its 42 units on Park Terrace.

1997

MHAGH brings online Park Terrace II and over 1200 applications  
are received for 68 available units. MHAGH begins thinking  
about forming a property management division.

2001

Webster Street is completed adding an additional  
30 units to MHAGH's portfolio.

2003

# HURRICANE MARIA RESPONSE



After Hurricane Maria, many Puerto Rican families lost their homes and relocated across the United States including Connecticut. For MHAGH, the disaster struck close to home as several MHAGH staff members have strong family ties to Puerto Rico.

The short term solution was to put several families up in hotels paid for by local

charities. However, a permanent solution was still needed. MHAGH offered a number of affordable apartments to displaced families. Leasing staff quickly sprang into action and met individually with displaced families. MHAGH was able to provide eleven families with affordable units at four different properties. The application fees and first month of rent were waived to allow the hurricane survivors an opportunity to get on their feet. Many other groups gathered donations and helped the families furnish their new homes. One of the new residents is now employed with MHAGH as a Janitorial Grounds Technician, ensuring a steady income as he establishes himself in Connecticut. MHAGH continues its outreach to displaced families to assist them in their quest to find a permanent housing solution. Berkshire Bank donated \$2,500 and is working with MHAGH to continue its disaster relief efforts.

*"MHAGH has made a huge difference. I was in a difficult situation when I came from PR...after losing everything to Hurricane Maria, I brought my family of 5 and we were staying with relatives in a 1 bedroom apartment. We stayed there until MHAGH offered housing, and subsequently a job. I am grateful for the opportunity that MHAGH has given me and my family."*

~Eric Fuentes, MHAGH  
Staff Member &  
Hurricane Maria victim

## A Few Words from the Director of Property Management

When I joined MHAGH 11 years ago, our portfolio consisted of 8 properties with 334 units that had been managed by a third party. The decision to provide management services was made to provide better customer service to our residents and to have control over the operations of the properties. Although we have faced challenges along the way, I can proudly say that we have made a difference. Our current portfolio has grown to 14 properties with 538 housing units. Under management.

After Puerto Rico was affected by 2 hurricanes in 2017, MHAGH partnered with other agencies in the area to assist 11 families in finding housing within our portfolio. We were also able to assist one family with employment. Our staff did a tremendous job in accommodating these families with their housing needs as well as connecting them to services in the community.

I am fortunate to have such a dedicated staff that believes in the mission of our organization and is receptive to all the challenges that are put in front of them. I look forward to many more successful years here at MHAGH.

Jose Vargas

After frustrations with lack of responsiveness and accountability from 3rd party management companies, MHAGH begins self-managing its 334 units.

2007

MHAGH is asked by an investor to acquire and manage two troubled properties, Union Street and Carter Court. MHAGH works to stabilize operations.

2008

MHAGH invests in technology for property management that streamlines accounting, maintenance, and leasing. MHAGH takes over management of Broad Park portfolio.

2009

MHAGH turns over Broad Park for disposition after stabilizing operations with increased collections and reduced payables.

2011

MHAGH hires a third-party consultant to assess the department. Findings result in reorganization of department.

2016

MHAGH completes first year under restructured department. Collections increase, vacancy decreases.

2017

# NEW FINANCIAL EDUCATION PARTNERSHIP

Ready to Rent© (R2R) is a course designed to provide potential residents with the tools to overcome common barriers to renting an apartment such as bad credit, negative references, and prior evictions. Since MHAGH began teaching R2R in 2003, hundreds of households have exited the program ready to tackle the challenges of securing decent, affordable housing.

In 2017, Deborah Broaden, MHAGH's Director of Education and Engagement, realized there was a need to reach a largely underserved population — low-income, minority youth aged 18-24 who would soon be setting out on their journey to secure their first apartment. To address this need, Deborah forged a new partnership with the Hartford Job Corps Academy (HJCA) to offer R2R classes to HJCA students. The adapted R2R curriculum walks participants through the process of renting an apartment, requires participants to develop a household budget, and teaches credit awareness and credit repair. The R2R course runs in three-week cycles, with new cohorts beginning eight times a year. Subjects include: how to open and maintain a checking



and/or savings account, how to inspect an apartment, how to understand your lease, tenant and landlord responsibilities, and fair housing laws.

Twenty-two HJCA students have participated in the MHAGH youth R2R courses. Ms. Broaden, who now serves on the Board of Directors for HJCA, was recently honored with an appreciation award from the Hartford Job Corps Academy for her work in educating these young adults.

*"Teaching financial literacy and Ready to Rent© to the young adults of HJCA is very rewarding, as I am able to educate, empower, and provide them with life skills to obtain stable housing."*

~Deborah Broaden,  
Director of Education  
and Engagement

MHAGH is formed and Board of Directors is elected and includes community, corporate, and government members.

1988

1989

MHAGH acquires Park Terrace and established a resident council to govern the property.

1998

MHAGH hires a resident to be Clerk of the Works and handle resident concerns during renovation of Willow Arms, Dart Gardens, and Plaza Terrace.

2002

MHAGH partners with CHFA to offer Home Buyer Education to low-income households looking to purchase their first home.

2003

MHAGH receives 1200 rental applications for 68 available units and many of the applicants are denied due to credit issues. In response, MHAGH launches Ready to Rent ©.



# ENGAGING RESIDENTS: SPOTLIGHT ON RESIDENT COMMUNITY COORDINATORS

A cornerstone of MHAGH's Strategic Plan is a commitment to building resident assets and increasing resident economic opportunities. Since its inception 30 years ago, MHAGH has also committed to engaging residents and building a sense of community at each property. In 2017, MHAGH hired five residents as part-time Resident Community Coordinators (RCCs) to manage the community rooms and activities at MHAGH properties. Activities include homework nights, game nights, and Zumba classes. The RCCs create theme days and hold holiday parties, designing activities to attract all age groups. At two of the locations, the RCCs also operate the food pantries on a monthly schedule, ensuring families have access to food. Through these initiatives, RCCs can increase their income, while engaging residents and improving the quality of life at MHAGH.

## ◆◆◆ MHAGH FOOD PANTRY ◆◆◆

- 80 Families received full Thanksgiving meals
- 65 Boxes of meat distributed for Christmas
- 3X as many residents using food pantry
- 1179 meals were provided
- 2009 pounds of food distributed



## A Few Words from the Director of Education and Engagement

Since joining the MHAGH team in 2015, I have seen tremendous growth in our education and resident services. Attendance in our First Time Home Buyer classes and our individual counseling activities has more than doubled. The Ready to Rent program is revitalized and we have expanded the scope of that program to assist young adults who are looking for their first apartment. This was made possible through our new partnership with the Hartford Job Corps Academy.

One of the most exciting changes in my department has been the addition of the Resident Community Coordinators (RCCs). We hired five MHAGH residents to oversee our resident engagement programs which has attracted many more residents to participate in MHAGH sponsored programs including the food pantries while helping the RCCs to develop new job skills and increase their income.

2018 will see continued growth with a new Leadership Academy and a Home Buyer's Club in the works. I feel very lucky to be part of the MHAGH organization, whose mission allows me to follow my passion for housing education, community engagement and resident empowerment.

Deborah Broaden

MHAGH launches Mutual Housing Leadership Academy (MHLA) to empower residents and provide opportunities for personal and professional advancement.

MHAGH launches an Alumni Council where past graduates collaborate to plan community projects. MHAGH provides grants to Alumni Council to carry out community projects.

MHAGH develops a plan for Resident Community Coordinators. Residents will be paid to do community outreach and engagement at their property.

2008

2009

2012

2013

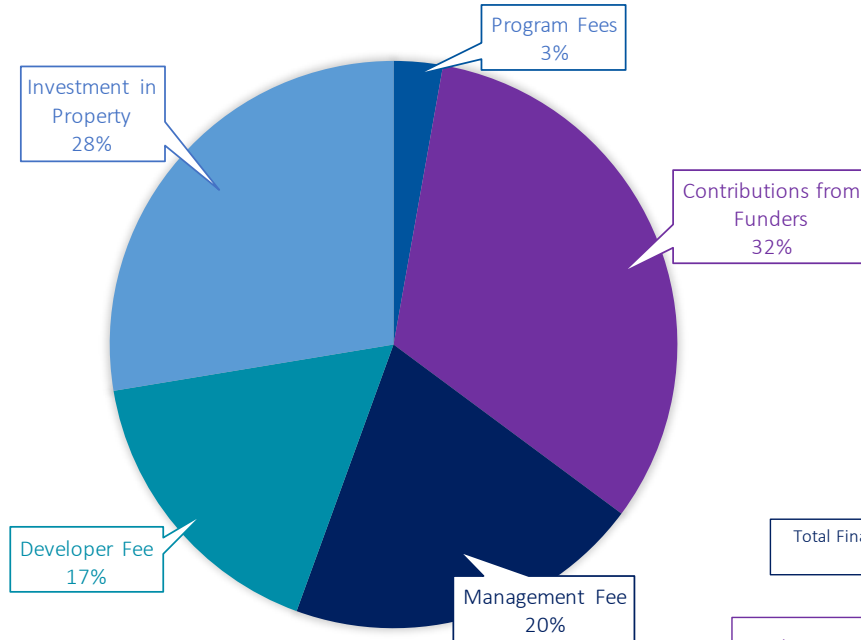
2016

MHAGH partners with Goodwin College to allow graduates to take advantage of Golden Ticket program which allows MHAGH graduates to complete their Associates at no charge.

MHAGH receives a grant from NeighborWorks America to hire AmeriCorps VISTAs to focus on community outreach and engagement.

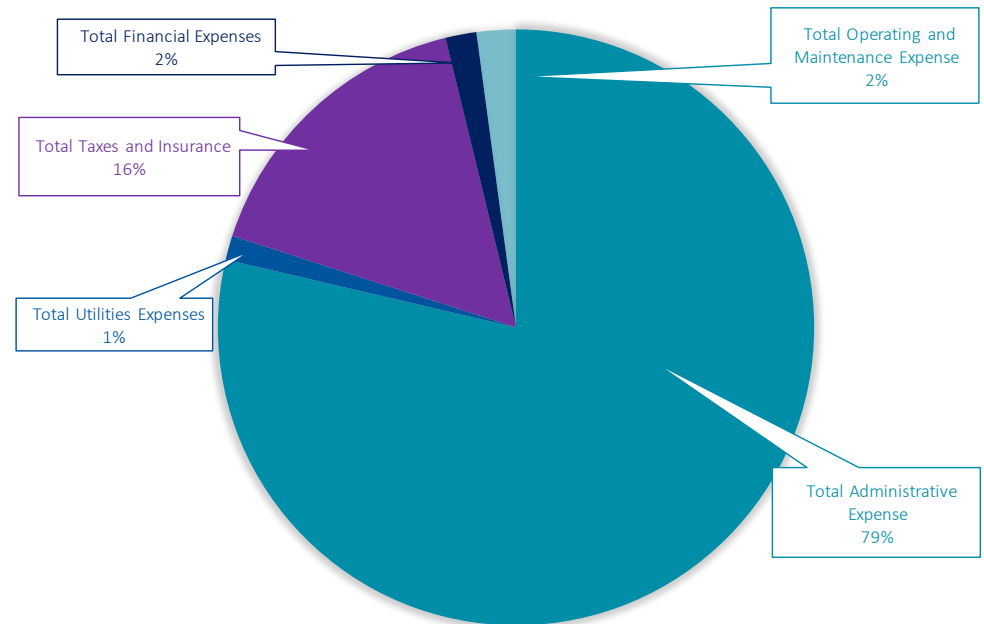
# 2017 FINANCIAL OPERATIONS

OPERATING REVENUE BY CATEGORY



**TOTAL REVENUE: \$1,511,850**

OPERATING EXPENSES BY CATEGORY



**TOTAL EXPENSES: \$972,090**

# THE ROAD AHEAD...

## MHAGH Strategic Plan Core Values:

- MHAGH will demonstrate **integrity and transparency** in everything that we do.
- MHAGH will be good stewards of public and private dollars, and **accountable** for achieving the results we commit to.
- MHAGH strives for **quality and excellence** in all programs and services. MHAGH believes that quality can be attractive AND affordable — as we create high-quality and beautiful places to live.
- MHAGH will seek to **leverage and integrate** our programs and services to achieve better outcomes and strong return on investment (ROI).
- MHAGH will manage and maintain its rental housing portfolio to the highest standards of excellence, and with **compassion and empathy** for those whose lives we seek to improve.
- **Residents are our respected partners** in neighborhood revitalization, and we will diligently work to engage and collaborate with them to the greatest extent possible, as actors, not subjects, in their communities.

## MHAGH Plan for 2018:

- Open the new property management office at 887 Park Street in Hartford so it is more **accessible to MHAGH residents** and neighborhood residents.
- Conduct a **green assessment** of property management operations to develop practice and policies that result in greener, healthier, more sustainable properties.
- Re-launch the new MHAGH Leadership Academy that focuses on **civic engagement and community outreach**.
- Finalize the financing package for **45 new units of affordable housing** at The Hub on Park and prepare for construction start in early 2019.
- Complete renovations at Grove Street so that units are more **efficient, attractive, and sustainable** for 20 years.
- Create a **community space and food pantry** at 459 Summit Street in Hartford that is safe and secure and is available to residents for gatherings, educational workshops, and various programs.

# SUMMARY OF 2017 ACTIVITY



**538**  
Units Under  
Management



**4190**  
Work Orders  
Completed



**\$725,717**  
Paid in Real  
Estate Taxes



**79**  
New Residents  
Joined MHAGH



**256**  
Group Education  
Clients



**392**  
Individuals  
Counseled



**33**  
Ready to  
Rent©  
Participants



**5**  
Resident  
Community  
Coordinators  
Hired



**\$635,000**  
Acquisition  
Loan Closed



**6**  
# of Towns  
where we own  
property



**\$10 Million**  
Amount  
Applied for in  
Tax Credits



**155**  
Units in  
Development  
Pipeline



Implemented  
strategic  
technology  
initiatives



Increased rating  
from major funder  
from Satisfactory  
to Strong



Launched  
Learning  
Management  
System training



Undertook a  
Financial  
Management  
Assessment



# 2017 BOARD OF DIRECTORS

Michael Lenkiewicz, Board President

Glenn Davis

Tiana Hercules, Board Vice President

Ann Marie Ferreira

Ebony Glover, Board Secretary

Rex Fowler

Niko Yanouzas, Board Treasurer

Kirema Gilbert

Jonathan Cabral

Mary Ellen Kowalewski

Jahdiel Cruz

Priscilla Rivera



## 2017 MHAGH STAFF

Albert Aponte

Wilma Guzmán

Sarah Miner

Mary Sampson

Deborah Broaden

Elvin Hernández

Carlos Nieves

Francisco Soto

Sonia Diaz

Samantha Hills

Heriberto Ortiz

Sharon Stimson

Mary Fields

Cathy MacKinnon

Margarita Plaks

José Vargas

Betzy Flores

Cesar Mendez

Jonathan Rodriguez

Reinaldo Vazquez

Eric Fuentes

Carmen Mercado

Luis Roman

Liz Velázquez



# Thank You to the Funders

Berkshire Bank

City of Hartford

Connecticut Housing Finance Authority

Department of Housing

Department of Housing and Urban  
Development

Eversource Energy

Foodshare

Hartford Foundation for Public Giving

Local Initiatives Support Corporation

NeighborWorks®America

Hartford Neighborhood Development  
Support Collaborative

Bank of America

J. Walton Bissel Foundation

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The Fund for Greater Hartford

Hartford Foundation for Public Giving

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United Way of Central and

Northeastern Connecticut

Webster Bank

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