



Mutual Housing Association
of Greater Hartford, Inc.



ANNUAL REPORT 2018

Our Mission

*Mutual Housing Association of Greater Hartford, Inc.
creates communities of opportunity by developing
and managing high-quality affordable housing,
while engaging residents in educational
and leadership opportunities.*



Mutual Housing is proud to celebrate over 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

Message from Mary Ellen Kowalewski

President, Board of Directors



The Mutual Housing Association of Greater Hartford, Inc. is celebrating over three decades of success as a housing nonprofit. This has been my first year as Board President and it has been a pleasure to work with Executive Director Cathy MacKinnon and the rest of the talented and dedicated staff.

Another year in the books and Mutual Housing continues to:

- develop real estate by either rehabbing existing units or building new housing;
- own and manage over 500 units across six towns by leasing these units to qualified tenants and providing maintenance and repairs; and
- engage with residents by operating two food pantries, coordinating community room events, and offering classes and workshops.

Mutual Housing properties can be found in Hartford, Glastonbury, Manchester, New Britain, Simsbury, and Windsor Locks. In Hartford specifically, new developments like The Hub on Park and 316 on Park are the latest affirmations of Mutual Housing's commitment and investment in the historic neighborhood of Frog Hollow. Across the region, Mutual Housing continues to create communities of opportunity.

Please enjoy this 2018 Annual Report as a testament to the great work done so far, and a vision of the great work yet to come.

Sincerely,

Mary Ellen Kowalewski

Grove Street Renovations

Grove Street Apartments was originally developed in 1994, turning a long-vacant school into attractive and affordable housing



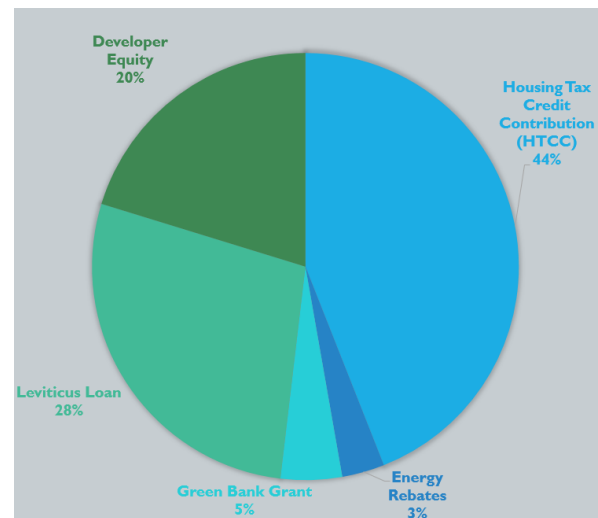
for 21 families in suburban Windsor Locks. While the building has been well-maintained over the last 24 years, Mutual Housing wanted to update and modernize it. In 2017, Mutual Housing secured an investment from Eversource as part of CHFA's Housing Tax Credit Contribution program along with a grant from NeighborWorks® America to pay for most of the renovations. Renovations included energy efficient boilers, LED lighting, foundation repairs, water mitigation, roof and gutter repairs, installation of an intercom system, repairs to the parking lot and accessibility features, and the replacement of two exterior doors.



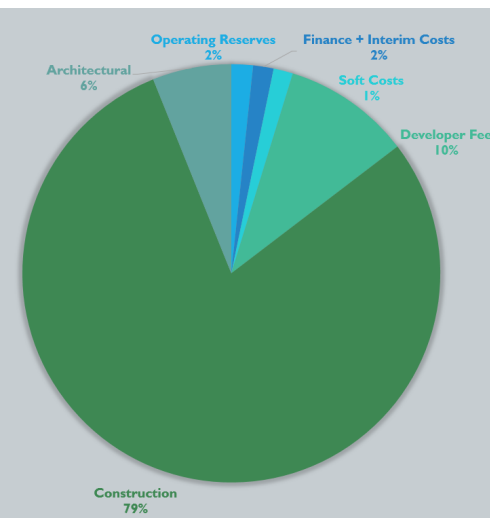
"What an exciting year in real estate development 2018 was! Between funding awards for The Hub on Park and 316 On the Park/Park Terrace II and the renovation at Grove Street, the department has been busy. We look forward to seeing what 2019 has in store as construction gets underway at The Hub on Park and 316 On the Park/Park Terrace II gets ready to break ground."

- Sarah Miner,
Director of Real Estate Development

SOURCES FOR REDEVELOPMENT



USES OF FUNDS



The Hub on Park



The Hub on Park is an exciting new transit-oriented development 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 Mutual Housing's fifth project in Frog Hollow.

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 Mutual Housing'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.



Mutual Housing celebrated a Groundbreaking Ceremony on May 15 with officials from the City of Hartford, the Connecticut Department of Housing, and the U.S. Department of Housing & Urban Development, along with neighborhood stakeholders, partners, and residents.

Green Initiatives

Mutual Housing is committed to the health of our residents and our environment. More and more, tenants and potential tenants are interested in sustainable practices and products in their homes. Simple measures like LED lights, Energy Star appliances, and air sealing measures help to provide a healthier place to live, reduced costs, and benefits to the environment.

Grove Street Renovation included new lighting, new flooring, new heating systems, as well as renovations to common areas. Mutual Housing's only property in Windsor Locks is now healthier, more desirable, and more energy efficient.

LED Lighting Upgrades has happened at eight properties: Anvil Place, Carter Court, Dart Gardens, Park Terrace II, Plaza Terrace, Union Street, Webster Street, Zion Street. Mutual Housing continues to use Energy Star rated appliances when available, as well as replacing incandescent and fluorescent lighting with LED fixture on unit turns.

Grand Opening of the Property Management Office

The new property management and leasing office, located at 887 Park Street in Hartford, ensures that Mutual Housing staff are working in close proximity to its properties.

The corner of Park Street and Zion Street is convenient for residents and provides visibility of Mutual Housing operations on a street with busy pedestrians, bicyclists, and automobile traffic.





"2018 came with many challenges but these challenges were outweighed by the rewards. Thank you to

the entire Property Management Staff for another successful year!"

**- José Vargas,
Director of Property Management**

Promotions and New Hires

Wilma Guzmán promoted to Deputy Director of Property Management

Heriberto Ortiz promoted to Assistant Maintenance Supervisor

Francisco Soto promoted to Maintenance Technician

Liz Velázquez promoted to Leasing Manager

Nilza Laureano hired as Administrative Assistant (August 2018)

Yandiris Acosta hired as Administrative Assistant (September 2018)

Mirian Guzman hired as Property Manager (November 2018)

Hurricane Maria: One Year Later

Due to the devastation of Hurricane Maria, many Puerto Rican families relocated to the United States, including Connecticut. This disaster struck close to home as several Mutual Housing employees have strong family ties to Puerto Rico. Leasing staff worked quickly to meet with displaced families and get them into affordable apartments. The application fees and first month or rent were waived to allow hurricane survivors an opportunity to get back on their feet.



Of the fourteen families from Puerto Rico who moved to Mutual Housing properties, ten have made Mutual Housing their choice for permanent housing. One of these residents is currently employed with Mutual Housing as Janitorial Grounds Technician. Mutual Housing continues its outreach to displaced families to assist them in finding permanent housing solutions.

Housing Education Programs

In 2018, Mutual Housing continued to offer free education programs related to housing, including:

Ready to Rent - A six-session course designed to help participants build credit, repair past rental history, and learn new budget skills.

Homebuyer Education - A one-day seminar to learn about the steps to homeownership.

Financial Counseling - Free and confidential budget and credit counseling services available to residents.



"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

Director of Housing Education & Engagement



Leadership Academy Workshop

From September through November, the Mutual Housing Leadership Academy participants formed a team called **Caring Hands of Hartford**. For their project, they chose to provide free lunch to those waiting outside the South Park Inn, a Hartford homeless shelter.

It was a freezing cold November day, but even with the sleet, this phenomenal team **served over 90 meals!**

Resident Engagement Programs

Food Pantries

Mutual Housing operated three food pantries in 2018 (two in Hartford, one in Manchester).

11,482 Total Meals Served in 2018

This number includes new partnerships with Walmart Donations, Food Share Pick Orders and Special Offerings, Free Food Giveaways and Holiday Meals Services.

This year, we have again, more than tripled our available food services for our residents.



Giveaways

Through partnerships, Mutual Housing was able to serve resident families with free:

- Clothes
- Back-to-School Gift Cards
- Thanksgiving Turkeys
- Movie Tickets

Annual Halloween Party

Mutual Housing held its **3rd Annual Halloween Party** this year. This event is always popular with residents and their families. Prizes were awarded for costume contest and dance contest.

Essay Contest Scholarship Award

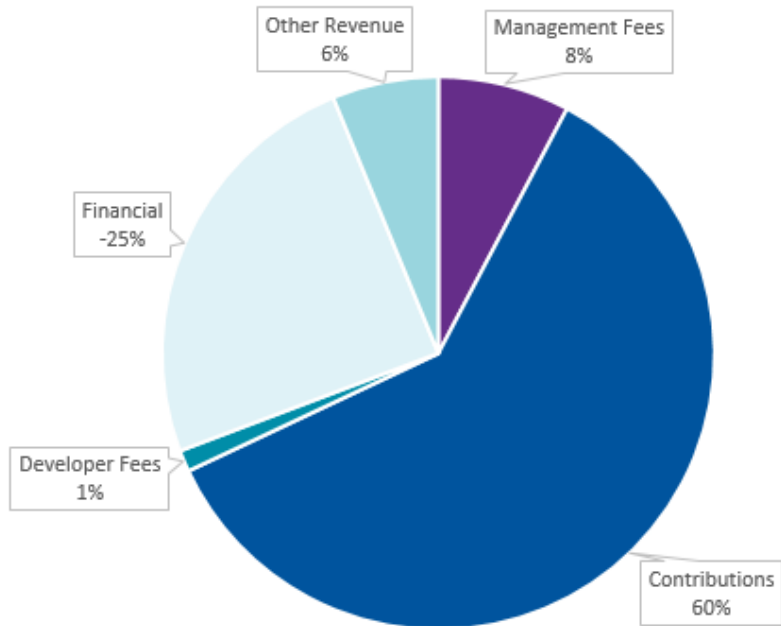
Every year, Mutual Housing holds an essay-writing contest and offers a \$500 college scholarship to the winner.

Congratulations to Malasia Smith, Webster Street resident, Capital Community College student, and winner of the 2018 Essay Contest!

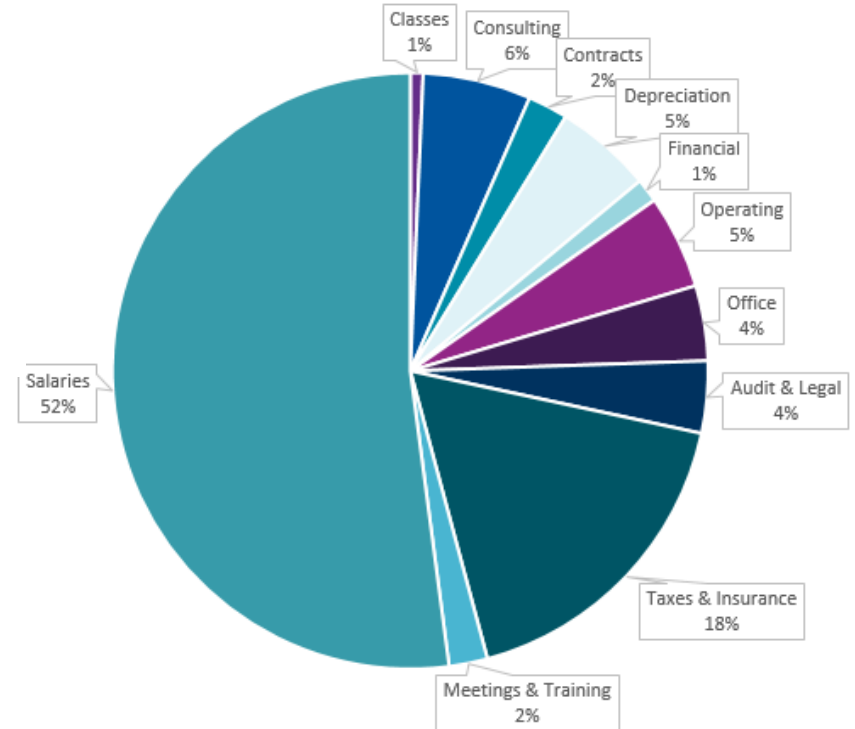


2018 Financial Operations

2018 Revenue - \$2,152,203



2018 Operating Expenses - \$1,054,235



Thank You to Our Funders

Berkshire Bank

City of Hartford

Connecticut Housing Finance Authority

Connecticut Department of Housing

U.S. 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

Charles Nelson Robinson Fund

Ensworth Charitable Foundation

Stanley D. and Hinda N. Fisher Fund

George A. & Grace L. Long Foundation

The Fund for Greater Hartford

Hartford Foundation for Public Giving

TD Charitable Foundation

United Way of Central and

Northeastern Connecticut

Webster Bank

The TD Charitable Foundation, the charitable giving arm of TD Bank, America's Most Convenient Bank®, donated a total of \$125,000 to Mutual Housing Association of Greater Hartford, Inc. as part of the foundation's Housing for Everyone grant competition. A total of more than \$3 million was provided to 25 nonprofits to improve access to safe, clean and affordable housing in communities from Maine to Florida.



Summary of 2018 Activity



538
Units Under
Management



4824
Work Orders
Completed



\$676,892
Paid in Real
Estate Taxes



111
New
Residents



11,482
Meals Served
Through Food
Pantries



65
Families took
part in Clothes
Giveaway



16
Ready to
Rent©
Graduates



6
New
Employees



21
Units renovated
at Grove Street



6
Towns where we
own property



\$10 Million
Amount
Applied for in
Tax Credits



155
Units in
Development
Pipeline

2018 Board of Directors

Mary Ellen Kowalewski, *President*

Jonathan Cabral

Tiana Hercules, *Vice President*

Glenn Davis

Ebony Glover, *Secretary*

Ann Marie Ferreira

Niko Yanouzas, *Treasurer*

Rex Fowler



2018 Staff

Yandiris Acosta

Mirian Guzman

Carlos Nieves

Jonathan Rodriguez

Sharon Stimson

Deborah Broaden

Wilma Guzmán

Heriberto Ortiz

Anita Rojas

José Vargas

Kristin Brown

Nilza Laureano

Carmen Pagan

Luis Roman

Liz Velázquez

Mary Fields

Cathy MacKinnon

Margarita Plaks

Mary Sampson

Reinaldo Vazquez

Eric Fuentes

Sarah Miner

Priscilla Rivera

Francisco Soto

Steve Yenke

Mutual Housing Association
of Greater Hartford, Inc.



95 Niles Street
Hartford, CT 06105



mutualhousing.org phone: 860-296-1797 fax: 860-524-8963