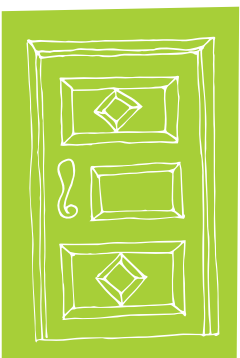


“The ache for home lives in all of us,



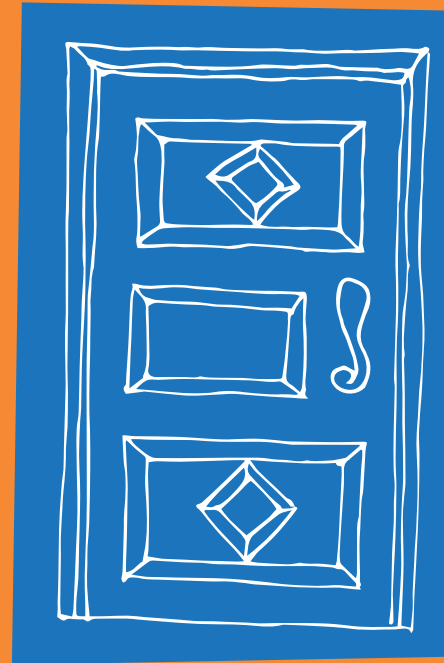
the safe place where we can go as we are and not be questioned.”



Maya Angelou

mission statement

Hearth is a non-profit organization dedicated to the elimination of homelessness among the elderly. This mission is accomplished through a unique blend of prevention, placement, and housing programs all designed to help elders find and succeed in homes of their own. To this end, all housing operated by Hearth provides a creative array of supportive services that assist residents to age with dignity, regardless of their special medical, mental health, or social needs. Hearth believes these goals are best accomplished through respect for elders and staff, with the desire to see both achieve their highest degree of potential.



dear friends

Hearth is proud of the continued success of our programs and our overall fiscal health. We have strengthened our outreach program and are now placing more seniors than ever through this program. In 2013 we secured permanent housing for a total of 162 elders through Outreach and our own housing.

As we continue working to place elders in housing and maintaining our current 188 units of service-enriched housing, we are also looking to the future. In addition to our strategic goals of creating more service-enriched housing and adding more outreach case managers to meet the needs of a growing population of seniors facing housing instability, two of our key objectives are Hearth's long-term sustainability and promoting the Hearth model as a cost effective and scalable solution to the problem of elder homelessness.

In an environment of shrinking public resources, Hearth's team has been examining ways to ensure that the organization remains strong and sustainable, and optimally positioned for growth. We completed an organizational assessment and three key decisions emerged that will be in place in our housing programs for 2015:

1. The Hearth staffing model is changing from site-based to client-centered in order to balance clinical staff case loads;
2. Hearth is implementing a software system called Efforts to Outcomes (ETO) into our housing programs – this system has been successfully used in our Outreach Program for several years;
3. All property management will be outsourced to Peabody Properties.

After almost a year of piloting a new service delivery model at Hearth's Olmsted and Uphams Corner sites, Hearth is moving forward with implementing the model across all sites. Beginning in January 2015, each resident will have a primary case manager overseeing their service needs, but will still have the benefit of the collaboration and support of Hearth's multidisciplinary team.

Additionally, in the summer of 2014 Hearth began working with JF&CS Consulting to help us transition our data collection processes from paper documents to an electronic record. The purpose is to improve the ease of reporting, gain operational efficiencies, and facilitate the practice of measuring and managing performance. JF&CS is not only working on the database design to create streamlined data entry and reporting, but also helping staff transition smoothly into using the database system.

Perhaps the biggest of the three decisions is the outsourcing of Hearth's property management. The move to Peabody will enable Hearth to take advantage of economies of scale that a small property management department cannot hope to duplicate. Over the years, our in-house team has been exceptional. Kathy Arruda, Director of Property Management, has been at Hearth since we opened our very first residence. Kathy, along with the maintenance team headed by Jose Rivera – who is the 2014 recipient of Urban Medical's Outstanding Service Award and has been at Hearth for over 15 years – will be moving to new positions at Peabody Properties. We are grateful for the outstanding work this team has done over these many years.

We thank our steadfast supporters and partners – and welcome new ones! We continue to promote the idea that *we can end homelessness*. It is achievable but it does require continued learning and collaborations with funders, government partners *and you*.

Thank you!



Robert Wadsworth
Hearth Board Chair



Mark Hinderlie
Hearth President & CEO



Hearth Service Enriched Housing

Hearth has 188 units of housing in seven sites and is continuing to look for opportunities to grow in order to meet the increasing demand for affordable service enriched housing for extremely low income older adults.

We take pride in our well-maintained homes for this vulnerable elderly population who have faced extreme hardships in their lives. One of Hearth's greatest challenges is that at some of our sites, the rental subsidies available to our residents have not kept pace with the expenses of maintaining our buildings or the need for supportive services. Therefore, in addition to seeking support for nursing, social work and other services in our housing, Hearth must also seek private funding for capital repairs and improvements. We are very grateful for such support.

Hearth's Adopt-A-Room program has long been an important part of the opening of each of our residences. Residents in Hearth housing have very little income and few resources, so in order to make new apartments welcoming and move-in ready, Hearth units are fully furnished with beds, bureaus, lamps, sheets, towels and more. Items are often donated or purchased in bulk at the lowest prices possible.

Hearth housing is usually full. However, for a variety of reasons – such as the need for long term care – turnover naturally happens. Our goal is to maintain a vacancy rate of less than 5%. In 2013/14 we surpassed this goal with a vacancy rate of only 3.5%, compared to the average vacancy rate in Boston of 4.5%.

When units do turn over, often after a resident has lived there for many years, Hearth refreshes and refurbishes them as needed for the new tenants. We are grateful for our many Adopt-A-Room partners, including Tufts Health Plan who held a drive to collect sheets and towels, and Eastern Bank Foundation, who awarded us a Partnership Grant in Spring 2014 to support refurbishment efforts. This funding is being used to purchase new mattresses for each new resident, and if needed, one or more of the following items: easy chair, loveseat, and/or carpet.

From providing a mattress to important on-site services, we continue to work to meet the needs of struggling elders, keeping them safe and housed in our community.

2014 Building Improvements

Updates and improvements were made at many of our sites this year. As all of our buildings except Olmsted Green are repurposed buildings – nearly all of them over 100 years old – there is always work to be done. In addition to the work at the Anna Bissonnette House and Ruggles Affordable Assisted Living, Burroughs Street had part of its roof replaced, Ruth Cowin House had its front garden area redone, and the Elsie Frank House had its bathrooms updated.



The patio area was completely renovated – including new landscaping and a new fence – to improve drainage and help minimize flooding, while also making the space more inviting and comfortable for the residents.





Anna Bissonnette House

The curb side patio was updated with the installation of awnings, new plantings for privacy, and new benches for resident use and comfort.

Hearth Outreach Program

In 2013, Hearth's Outreach Program placed 145 elders in permanent housing – an all time record for the team. In 2014, they hit their annual target of 100 by September. The team celebrates each placement by posting a small paper door on the wall in the Outreach Department. These placements are hard won in an environment where waiting lists for affordable housing are long, and hurdles for struggling elders can be overwhelming.

Successful placement requires a great deal of work from the Hearth Case Managers as well as from the client. In order to reach that placement number, Hearth's team is working with approximately 325 elders each year who are struggling with issues such as poverty, disabilities and credit issues. The program's wait list has over 200 people. The average length of time it takes from when we begin work with a client is just over 11 months.

Of Hearth's six case managers, five visit area shelters and work with currently homeless individuals. One case manager is responsible for Hearth's Homelessness Prevention Program, focusing on helping elders before they become homeless, using case management and stabilization services – including landlord mediation, advocacy at housing court, and rental assistance. The Prevention Program is fully funded thanks to a three-year grant from the Oak Foundation. Additionally with philanthropic support and funding from the City of Boston's Emergency Solutions Grant Program for qualifying seniors, the Prevention Case Manager is able to offer short-term financial assistance for back rent and relocation rental costs to either prevent eviction or to relocate a client to a better situation. On average, the

equivalent of a month or two of rent can keep an elder from becoming homeless. If that person loses his/her housing, however, it takes thousands of dollars and a great deal of time to get them housed again – never mind the indignity or the effects on the person's health.

Almost 60% of funding for Hearth's Outreach Program comes from philanthropic support. Hearth's Strategic Goals includes growing the capacity of our Homelessness Prevention Program by increasing our Client Support Funds and securing funding for a second Prevention Case Manager.

Hearth Outreach Team

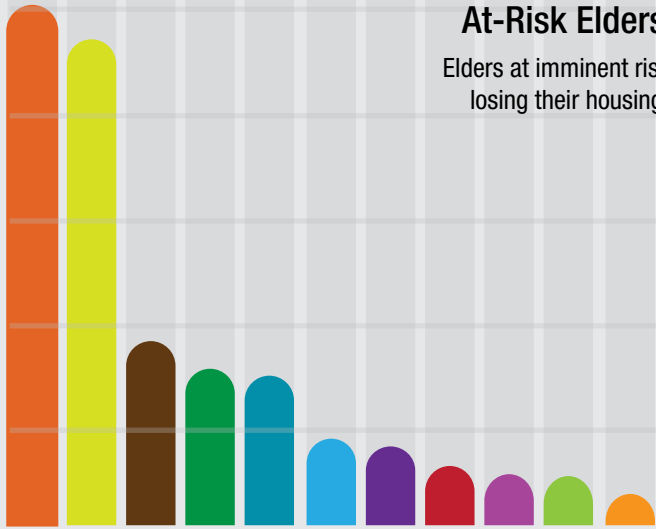
Left to right, back row: LaTanya N. Wright, MS (Director), Curtis Workman (Case Manager), Devra Snow (Prevention Case Manager), Brittany Golden (Case Manager), Stephanie Guro (Boston University - Intern), Jennifer Shiba (Simmons College - Intern), Digna Romero (Case Manager)



Front row: JP Delgado Galdamez (Sr. Case Manager), Andres Ramos (Case Manager)



Barriers to Housing for At-Risk Elders

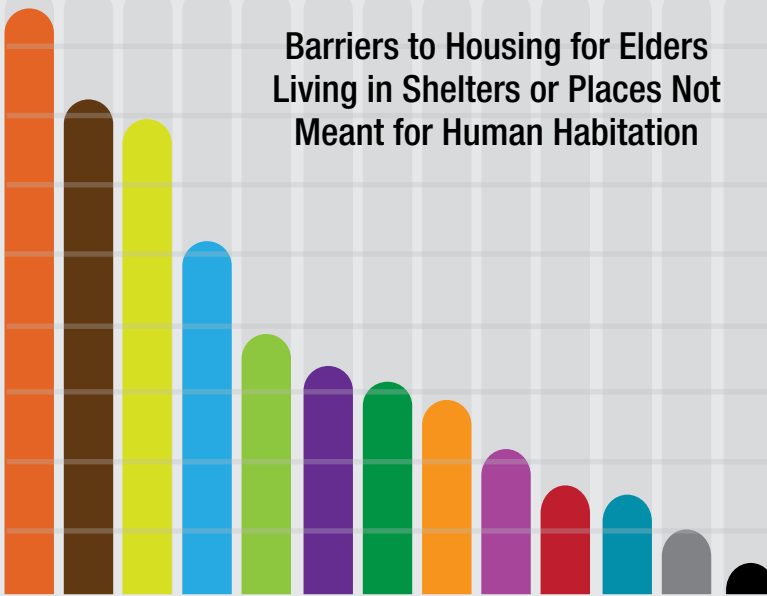
Elders at imminent risk of losing their housing.


























	 Poverty	51
	 Lack of support	38
	 *No age priority	19
	 Destabilizing health issues	16
	 Lack of other priority status	16
	 Unfavorable housing history	9
	 *No disability priority	9
	 Communication issue	6
	 Unfavorable credit history	5
	 Criminal record	5
	 Ineligibility for voucher program	2

** In order to qualify for affordable housing, certain priorities move you up on the waiting list such as age and homelessness status. Because elders at-risk of homelessness are not homeless yet, they don't qualify for a homelessness preference, and older adults who are under 62 do not get an elderly preference, making it a longer process for these groups.*

Barriers to Housing for Elders Living in Shelters or Places Not Meant for Human Habitation



	 Poverty	170
	 *No age priority	144
	 Lack of support	138
	 Unfavorable housing history	103
	 Criminal record	78
	 *No disability priority	68
	 Destabilizing health issues	61
	 Ineligibility for voucher program	59
	 Unfavorable credit history	43
	 Communication issue	34
	 Lack of other priority status	30
	 Active substance abuse	21
	 Undocumented	3

332 total clients served between October 1, 2013 and October 1, 2104

39 clients reported a dual-diagnosis (mental health condition + alcohol and/or substance abuse issue)

30 clients were veterans

111 were chronically homeless [an unaccompanied homeless individual with a disabling condition who has either been continuously homeless for a year or more, OR has had at least four (4) episodes of homelessness in the past three (3) years.]

150 clients were aged 62-85

244 clients reported a disabling condition, of which 29 are looking for work

45 clients report currently working, 3 of whom are looking for more/different work

53 clients report looking for work, 29 of whom are disabled

\$762 is the average monthly income

212 individuals on waiting list for an Outreach Case Manager as of 10/10/2014

Hearth continues to partner with the Corporation for Supportive Housing, LeadingAge and Shelter Partnership on our National Leadership Initiative. The growth in recognition is evident as organizations across the country – and even overseas – reach out to us about elder homelessness in their communities.

Affordable Living for the Aging in Los Angeles recently opened up a residence based on the Hearth Model and was presented with Our Distinguished Service Award at our 2014 Annual Meeting. Furthermore, the Hearth Research Committee is moving forward with a project on the health implications of permanent supportive housing for formerly homeless older adults that is a collaboration between Hearth Board of Visitor member Tom Byrne PhD, MSW Boston University School of Social Work; fellows at the Harvard Multi-Campus Geriatric Medicine Fellowship Program overseen by Hearth Board member Alan Abrams MD; Board member Rebecca Brown MD; and Lori Thomas PhD, MSW, MDiv from the University of North Carolina at Charlotte.

Massachusetts Develops First Blueprint for Ending Homelessness among Older Adults

Since 2013, Mark Hinderlie has been actively involved in shaping the Massachusetts response to elder homelessness in our state. Thanks to a collaborative effort with the Massachusetts Housing and Shelter Alliance and other partners, in 2013 The Interagency Council on Housing and Homelessness, in partnership with the Executive Office of Elder Affairs (EOEA), formally launched the Older Adult Steering Committee. The group created a set of short- and long-term action items to prevent and end homelessness among older adults in “The Blueprint for Ending Homelessness among Older Adults.” The Blueprint’s vision: all older adults in Massachusetts will have a

safe, stable, and affordable home. It is designed to articulate strategies that will prevent older adults from becoming homeless and to rapidly rehouse and stabilize those experiencing homelessness.

Blueprint Goals: Action Items

Goal 1: Increase awareness of homelessness among older adults.

Goal 2: Strengthen existing homelessness initiatives to include older adults as a priority population.

Goal 3: Improve data quality to understand the scope of homelessness among older adults and track progress in prevention and rehousing.

Goal 4: Build partnerships to enhance coordination and maximization of housing and service resources.

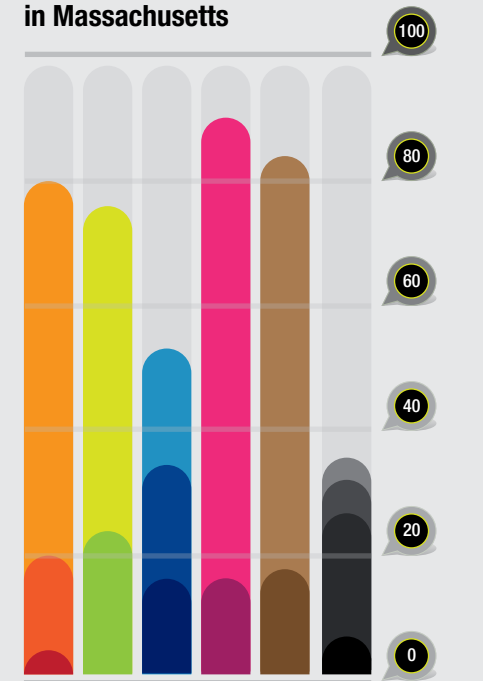
Goal 5: Explore opportunities for providing older adults who become homeless with safer, more supportive alternatives to emergency shelter.

Goal 6: Prevent at-risk older adults from becoming homeless.

Goal 7: Reduce chronic homelessness among older adults.

Goal 8: Serve homeless and at-risk older adults by using triage and assessment practices designed to ensure targeted application of prevention, rapid rehousing, and stabilization resources.

Data from the 2013 Survey of 1,521 Homeless Older Adults in Massachusetts



Gender ● ● ●
80% male, 19.5% female, 0.5% transgender

Age ● ●
77% age 50-61, 23% age 62+ (approximately 4 times as many males as females in each group)

Race ● ● ●
54% white, 33% black, 13% other

Ethnicity ● ●
87% not Hispanic, 13% Hispanic

Veteran Status ● ●
82.5% non-veterans, 17.5% veterans

Education ● ● ● ●
35% GED or HS grad, 32% higher ed, 26% less than HS grad/no GED, 7% voc tech



Reaching Out Overseas

In July 2014, we hosted David Orton, who came from London as part of the Transatlantic Practice Exchange Program. For two weeks David toured Hearth sites, met with staff, and learned about our efforts to end elder homelessness.

In London David works for SHP, an organization that provides a wide range of accommodation and support services to 7,000 people a year across many London boroughs. He took part in the Exchange and chose to focus on homeless older adults and the elderly because, as he put it, “I’ve always been struck by the lack of adequate provision for older homeless people.”

As part of his visit, David created a blog recounting his experiences: <http://davestransatlanticexchange.wordpress.com>. He has also written a report, based on his time at Hearth, about how our model bridges the gap between services for the homeless and those for the elderly – and makes recommendations on how services in the UK could better designed for older homeless people.

The Transatlantic Practice Exchange Program is organized by Homeless Link and the National Alliance to End Homelessness and is funded by the Oak Foundation.

During his time at Hearth, David accompanied a Hearth Outreach Case Manager on a stabilization visit, checking in on a newly housed client. He took this photo of her in the community garden near her new home, where she spends a lot of her free time.



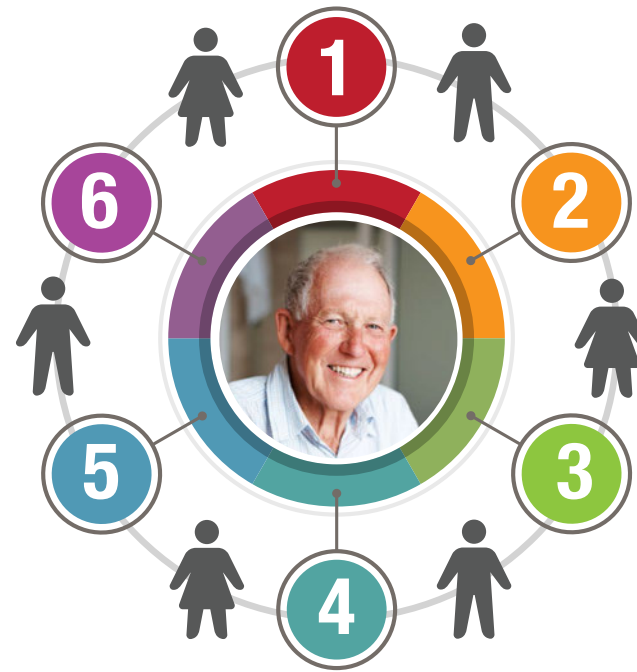
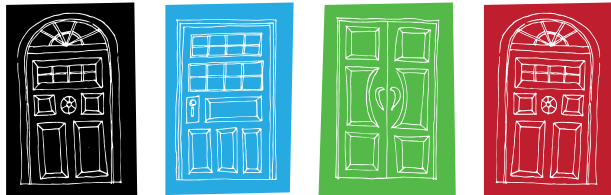
If you have ever cared for an aging parent, spouse, or close friend you know the challenges that brings. For homeless elders the ravages of homelessness accelerate and magnify the effects of aging, but housing with supportive services can lead to good outcomes for this vulnerable group.

The Hearth Model as a cost-effective and scalable solution to the problem of elder homelessness.

The number of residents at Hearth's seven sites range from nine at our Elsie Frank House to 59 at Hearth at Olmsted Green. In 2014 we began a move from a site-based model to a resident-centered model, with social workers and nurses having case loads that may have them working with residents at multiple sites. The multidisciplinary approach remains integral to the approach, and the team collaborates as needed to assist residents with their physical health, mental health and social needs. As always, our staff work to build trust with residents, and help monitor ongoing health and wellness which can lead to important interventions, often well before a resident would have sought help on his or her own.

A Resident-Centered Approach

Each resident has a multidisciplinary assessment at Hearth and is assigned a case manager. If needed, s/he is also assigned to a nurse, personal care homemaker and/or a representative payee.



Hearth residents are able to take advantage of a full range of services as needed.

1 Program Managers

Responsible for a case load of residents. Additionally, at a specific site or sites, they coordinate internal and external resources such as property management, volunteers, certified home health agencies, meal programs, and community police officers.

managers coordinate with hospitals and medical professionals.

4 Personal Care Home Makers

Support nurses and provide personal care services for residents who need help with activities of daily living such as bathing and dressing or managing medication.

2 Resource Specialists

Assist with meals, scheduling transportation, and help all staff to investigate other resources to meet the needs of clients.

5 Social Workers

Work with their case load of residents to help provide intervention and referral to community resources, as well as care coordination with outside health and social service providers. Certain social workers focus solely on clients of the Department of Mental Health.

3 Nurses

Carry a case load of residents enrolled in programs such as Group Adult Foster Care who need help with care compliance and support. They also provide medical advice as needed for all residents, and help case

6 Representative Payee

Assists residents with finances, ensuring rent and other bills are paid.



Hearth Shares: Housing the Homeless

In November 2014, we launched Hearth Shares. It's based on the very successful StreetSmart program, which started in London and is now in several cities and countries around the world. The goal of Hearth Shares is to raise awareness about homelessness in the Boston area and to support small effective nonprofits – like Hearth – working to find permanent solutions.

A dedicated committee of volunteers has been working under the leadership of Kevin McCall, Chair of the effort, who brought the idea to Hearth after he came across the program on a trip to London. The committee has been meeting regularly since January 2013, and in addition to Kevin and Hearth staff, has included Jennifer Clayson, Sheila Devine, Edward Garmey, Ronnie Harrington, Alexandra McCall, Jennifer Mitchell, Sarah Bingham Schott, and Jeremiah Smith. We have received a great deal of support from Board Member Greg Manousos, as well as Mary-Catherine Deibel, ReServist Elisabeth

Needleman, and our partners at Friends of Boston's Homeless Jamie O'Neal O'Loughlin and Mariann Bucina Roca.

Boston Chefs and Restaurateurs **Ming Tsai, Chris Douglass, Jeffrey Gates, Tiffani Faison, Jeff Fournier**, and many others signed on to support Hearth Shares at their restaurants in the first year. The program is simple: diners are invited to add \$1 or more donation to their bill at participating restaurants during November and December. In its inaugural year, Hearth Shares was generously supported by Citizens Bank Foundation, allowing 100% of diners' donations to go directly to local organizations to support their work to house homeless individuals and families.

We hope this becomes an annual event and that as the program grows, the number of organizations it supports will grow as well. For more information, you can visit www.hearthshares.org. Additional support from Marlo Marketing and Real Cool TV helped raise awareness about this important program.

Thank you to our Inaugural Year Restaurants

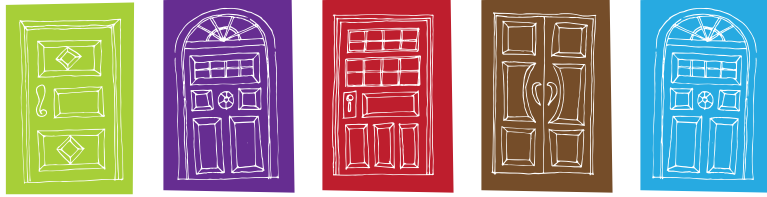
51 Lincoln
 Aquitaine Boston
 Aquitaine Chestnut Hill
 Aquitaine Dedham
 Ashmont Grill
 Battery Park
 Beat Hôtel Brasserie
 The Beehive
 Blue Dragon
 Blue Ginger
 Brasserie Jo
 Cinquecento
 Gaslight Brasserie
 Greenlight Café and
 Catering
 L'Andana



Lolita Cocina & Tequila Bar
 Metropolis Cafe
 Mistral
 Moo...
 No. 8 Kitchen & Spirits
 Ostra
 Sorellina
 Sweet Cheeks
 Tavolo
 Teatro
 Union Bar & Grille
 Waban Kitchen

www.hearthshares.org





Volunteers are an integral part of the Hearth Community. They do everything from accompanying residents to appointments to writing articles for our biannual newsletter.



2014, PMD

❶ In 2014 we welcomed groups from as close as Cambridge, MA and as far away as Tokyo, Japan. New to Hearth this year was a group of students from St. Norbert College in DePere, Wisconsin who came to Boston on a service trip. Long-time volunteer partner People Making a Difference (PMD) visited several times, and always with plenty of delicious food!

❷ For part of her Bat mitzvah, Emma Fellenbaum interviewed Ruggles resident Aurelia and wrote an article for the 2014 spring newsletter. At right is an excerpt from that article. You can read the entire piece on Hearth's website, www.hearth-home.org, as part of the I Am Hearth series.



... 93-year-old resident of Ruggles Assisted Living, Aurelia, is generous, happy, and good-humored. She welcomed us warmly into her cozy apartment, which was decorated with various art projects, gifts, and pictures of her children and grandchildren. She enjoys the activities at Ruggles, where she's been living for nearly fifteen years. Aurelia likes to play bingo and make arts and crafts.

.... Personally, I was touched by Aurelia's generosity. As we were leaving, she offered my sister a beaded bracelet she made in one of the art activities, insisting she that take it. She also gave me, my mother, and my sister hugs and kisses and told us to "come back anytime." Aurelia seems to love living at Ruggles, saying that "Hearth is a very friendly place," and that she wants "to say hello to everyone." She is a remarkable lady, and I was very glad to get to meet her.

"I liked seeing how I could make people happy."

—a volunteer from PMD, about her experience at the annual St. Patrick's Day lunch at the Anna Bissonnette House



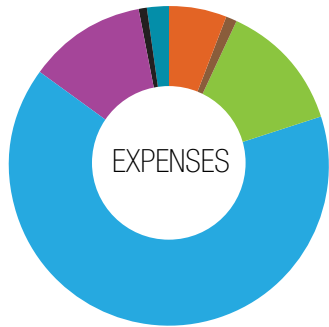
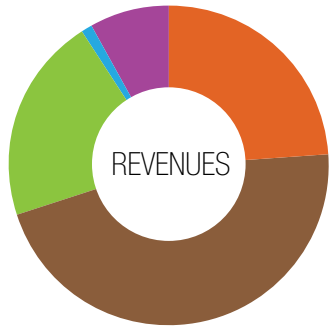
3&4 Noble & Greenough Service Camp: In August, a group of middle school students from Noble & Greenough's summer service camp created "take away" dinners for residents at Olmsted Green. In addition to turkey, stuffing, and gravy, the students peeled many pounds of potatoes to make potatoes au gratin and cut up lots of fresh fruit for a very colorful salad.

5 Google Cook-Out: Even though the group from Google Boston was very small this year, they still put together a great cook-out. Hearth President & CEO Mark Hinderlie helped out with grilling.



6 & 7 The 6th Annual Resident & Client Art Show was our biggest yet and featured everything from beautifully sewn doll clothes to colorful abstract watercolors. It was capped off with another great performance by Ruth Cowin House resident Harvey Rudman. This year he performed his version of "A Reason to Believe."

January - December 2013

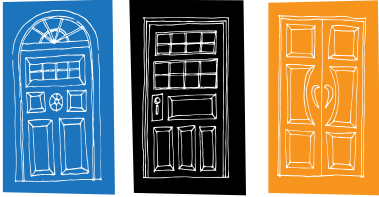


	Total in Dollars	% of Total
Revenues		
Government Grants and other contracts	978,208	24%
Rental Fees and Program Revenues	1,854,911	46%
Donations & Funds Released from Donor Restriction	844,844	21%
Net Assets Released - Capital Restrictions	55,610	1%
Other	332,613	8%
Total Revenues	4,066,186	100%
Expenses - Operations		
Institutional Advancement: Fundraising	230,647	6%
PR and Volunteer Management	41,867	1%
General Administrative	533,675	13%
Housing/Supportive Services	2,605,783	65%
Outreach	462,814	12%
National Leadership	38,488	1%
Property Management	76,731	2%
Total Expenses - Operations (before depreciation/amortization)	3,990,005	100%
Net Surplus/(Deficit) before depreciation - Operations		
	76,181	
Depreciation/amortization	(124,332)	
Surplus/(Deficit) - Operations	(48,151)	
Ruggles Assisted Living Limited Partnership Net Income/(Loss)	(253,367)	
East Concord Street Limited Partnership Net Income/(Loss)	(228,241)	
Hearth Olmsted Limited Partnership Net Income/(Loss)	(347,193)	
Combined Net Surplus/(Deficit) Net Income/(Loss)	(876,952)	

	Total in Dollars
Assets	
Current Assets:	
Cash and Equivalent	1,606,818
Receivables	565,969
Funds Held in Trust	72,580
Prepaid Expenses and Deposits	58,011
Developer and Overhead Fees Receivable	
Total Current Assets	2,303,378
Property and Equipment	2,725,847
Other Assets	1,482,704
Total Assets	6,511,929
Liabilities and Net Assets	
Current Liabilities	501,077
Long-term debt, deferred interest and payables	2,222,731
Net Assets	3,788,121
Total Liabilities and Net Assets	6,511,929

Combined Statement of Activities and Operations

Hearth, Inc. owns or partly owns and fully operates three for-profits: the Ruggles Assisted Living Limited Partnership facility, the East Concord Street Limited Partnership supportive housing facility and the Hearth Olmsted Limited Partnership supportive housing facility. These limited partnerships are designed to create managed operating losses which the original investors use to offset operating profits in their general operations under the Federal Low Income Housing Tax Credit program (LIHTC). The combined activity fully represents the financial condition of Hearth, Inc. and related parties.



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