



*Building Dreams...*  
*in Falmouth*

**Annual Report**  
**Fiscal Year**

July 1, 2011 – June 30, 2012

Annual Meeting & Reception  
September 6, 2012

Falmouth Yacht Club  
290 Clinton Avenue  
Falmouth, Massachusetts

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Falmouth Housing Trust  
Annual Meeting & Reception  
thanks our community business sponsors:

Eastern Bank Charitable Foundation  
Chapman, Cole & Gleason Funeral Homes  
Lawrence-Carlin Insurance Agency  
New Wave Printing & Design, Inc.  
Falmouth Coal Company  
Westwind Cottages, LLC

*Please patronize these local businesses as they are an  
important part of the Falmouth community!*

**Musical entertainment graciously donated by:**

*Four Guys in Tuxes: the duo*

**Potted Flowers graciously donated by:**

*Sharon Haddad*

**Printed materials graciously donated by:**

*New Wave Printing & Design, Inc.*

Special thanks to the  
Annual Meeting planning committee:

Victoria Chapman  
Carol Cremmen  
Sharon Haddad  
Susan Lawrence  
Kelley Tierney Souza

## **Annual Meeting Agenda 2012**

1. Acceptance of Annual Report as printed.
2. Slate of Board of Director's Nominees:
  - Reappointment of Joseph Martinho, at-large, 3 year term
  - Member-at-large: Bhawana Chitkara, 3 year term
  - Member-at-large: Joan Bates, 3 year term
3. By-law change, as printed.
3. Conclusion of Annual Meeting.

*Thank you Gene Black, Carol Cremmen and Jean Jones  
who retire from the Falmouth Housing Trust  
Board of Directors after serving with distinction!*

### **Recognition of special contributions: Falmouth Housing Trust Road Race Team:**

Natalie Bezdaris	Jill O'Neil
Peter Bloomfield	Jessica Ryan
Carol Cremmen	Paige Sellers
Laura Donovan	Kelley Tierney Souza
Caroline Geary	Terry Souza
Jennifer McCarthy	Sandra Barnes Tan

**Presentation of the Fourth Annual  
Bruce Espey Community Service Award  
Reverend Richard S. Crowell,  
*posthumously***

**Annual Meeting Minutes**  
**Thursday, September 23, 2011, 6:30pm**  
**Falmouth Yacht Club, 290 Clinton Ave., Falmouth, Mass.**

Board of Directors Present: Addie Drolette, Karen Acton, Joanne O'Sullivan, Jean Jones, Carey Murphy, Carol Cremmen, Chris Warner and Joe Martinho.

The meeting was opened by Addie Drolette at 6:25pm. The following items were voted on and passed unanimously:

- Acceptance of Annual Report as printed.
- Slate of Board Nominations.
  - Reappointment of the following to a three year term to expire in 2014:
    - Addie Drolette
    - Carey Murphy
  - New Board members:
    - Stephanie McDowell, at-large, 3 year term
    - Kevin McCarthy, appointed, 2 year term
    - Joanne O'Sullivan, appointed, 2 year term
- The 2011 Annual Meeting was adjourned at 6:35 p.m.

Following the meeting Executive Director Anne Connolly Saganic publicly recognized the 2011 charity Falmouth Road Race Team, volunteer Julie Bannister, and donor Mike Dufany.

Ms. Saganic then presented the third annual *Bruce Espey Community Service Award* to Bob Murray, who was the 2011 recipient of the award.

A brief auction and raffle were held as a fundraiser following the Espey Award presentation.

## President's Report

Over the past year the Falmouth Housing Trust has continued its efforts at restructuring, streamlining, and improving our external communication and responsiveness to our community. Grant funding from the Falmouth Fund will allow FHT to finish its web site and provide an in-depth affordable housing referral page. Technical Assistance Program funding from the Barnstable County HOME Consortium funded a strategic planning retreat in June with 18 community participants.

Our new office space at 200 Main Street, Suite 212 continues to serve our needs well. FHT submitted two proposals to the Town of Falmouth for affordable housing creation during the past year; the first calls for the creation of 4 rental units of Community Housing in the Historic Odd Fellows Hall building, the second calls for the construction of three free-standing homes to be built off Teaticket Highway and sold to qualified buyers living and working in Falmouth. FHT is negotiating with the Town of Falmouth on the terms of the Odd Fellows Hall project. We await the Town's response on the Teaticket Highway project.

I wish to thank our community partner organizations — the Falmouth Housing Corporation and the Falmouth Housing Authority, as well as the Affordable Housing Committee, and the Community Preservation Committee for their continued efforts in providing quality affordable housing for the residents of Falmouth.

I close by thanking Gene Black, Carol Cremmen and Jean Jones, who served with distinction on the Falmouth Housing Trust Board of Directors. Their contributions were many, their volunteerism greatly valued, and they will be missed.

Respectfully submitted,



Addie Drolette  
Board of Directors, President

## Executive Director's Report

During the last fiscal year, the Falmouth Housing Trust certified all home-owners in Mill Farm Way and East Ridge Road as compliant with the annual monitoring of affordable properties for the current fiscal year to the Town of Falmouth and Commonwealth of Massachusetts.

The Trust participated in the Sober House public meetings over the past year to share best practices, and provide guidance to other owners.

In March Liam Maguire's Irish Pub and the FHT hosted *Seamus & Ellie* as a fundraiser and Sunday afternoon mingle.

The Falmouth Housing Trust dues paying members remains fairly constant now at an estimated 350 members. The Trust successfully participated in the Falmouth Road Race's *Numbers for Non-Profits Program* for the third year and raised a total of \$14,405 with a team of twelve runners!

The Falmouth Housing Trust submitted two proposals to the Town of Falmouth that would create both rental and home-ownership affordable housing for the moderate income family and individuals living and working within the Town of Falmouth. We continue our negotiations with the Town of Falmouth.

I close in thanking all who have helped the Falmouth Housing Trust this past year!

Respectfully submitted,

A handwritten signature in cursive script, reading "Anne Connolly Saganic". The signature is written in dark ink and is positioned above the printed name.

Anne Connolly Saganic  
Executive Director

## Gerald Flynn House Report

The Falmouth Housing Trust owns and operates the Gerald Flynn House for the chronically homeless, located at 170 Palmer Avenue in Falmouth. The Flynn House is managed as a supervised sober house.

The Gerald Flynn House committee continues to work closely with the Gosnold Treatment Center, which provides a live-in House Manager to the Flynn House through a paid contract with the Falmouth Housing Trust. Local on-going human service collaboration continues with the Falmouth Service Center, the Duffy Health Center, the Falmouth Housing Authority, and the Falmouth Human Services.

Capital improvements to the Flynn House continue. This year thanks to a major grant from Masshousing's Center for Community Recovery Innovations, 17 faulty windows were replaced with historically-acceptable Energy Star windows.

Other gifts include support from the Austin Foundation that permitted plaster repair and painting in several bedrooms and hardwood floors refinishing.

This year we had three tenants leave the program for all the right reasons, obtaining work and living independently within our community.

Next on the Gerald Flynn House docket is the renovation of two bathrooms, our kitchen and living area, more painting and continued grounds work.

Respectfully submitted,

A handwritten signature in black ink, appearing to read "Joe Martinho". The signature is fluid and cursive, with a long horizontal stroke at the end.

Joe Martinho  
Flynn House Committee, Chairman

# Falmouth Housing Trust Board of Directors

Karen Acton Alfano	Kevin McCarthy
Gene Black	Stephanie McDowell
Carol Cremen	Carey Murphy
Addie Drolette	Joanne O'Sullivan
Jean Jones	Christopher Warner
Joseph Martinho	

## FALMOUTH HOUSING TRUST, INC. STATEMENT OF ACTIVITIES – INCOME TAX BASIS AND CHANGES IN NET ASSETS YEAR ENDED JUNE 30, 2012 AND 2011

	<u>2012</u>	<u>2011</u>
<b>REVENUE AND SUPPORT</b>		
Rental income – Flynn House	\$ 70,676	\$ 59,342
Rental income – Sam Turner Road	---	4,000
Interest income	2,268	2,534
Dues, donations and other income	<u>48,038</u>	<u>30,478</u>
<b>Total Revenue and Support</b>	<u><b>120,982</b></u>	<u><b>96,354</b></u>
<b>COSTS AND OPERATING EXPENSES</b>		
Executive Director	53,000	48,000
House/Case Management	13,500	15,187
Insurance	4,390	1,877
Rent	4,200	5,300
Maintenance	1,515	2,495
Utilities	8,905	7,930
Telephone	1,224	496
Interest	2,752	2,700
Legal	---	4,867
Tax preparation	1,750	1,800
Depreciation expense	10,139	9,518
Other expenses	<u>13,475</u>	<u>15,367</u>
<b>Total Costs and Operating Expenses</b>	<u><b>114,850</b></u>	<u><b>115,537</b></u>
<b>INCREASE (DECREASE) IN NET ASSETS</b>	<b>6,132</b>	<b>(19,183)</b>
<b>Net Assets, Beginning of Year</b>	<u><b>662,092</b></u>	<u><b>681,275</b></u>
<b>NET ASSETS, END OF YEAR</b>	<u><b>\$668,224</b></u>	<u><b>\$662,092</b></u>



**FALMOUTH HOUSING TRUST, INC.**  
**STATEMENT OF FINANCIAL POSITION-INCOME TAX BASIS**  
**JUNE 30, 2012 AND 2011**

	<u>2012</u>	<u>2011</u>
<b>ASSETS</b>		
<b>CURRENT ASSETS</b>		
Cash	\$254,568	\$244,170
Prepaid insurance	<u>1,940</u>	<u>3,238</u>
<b>Total Current Assets</b>	<b><u>\$256,508</u></b>	<b><u>\$247,408</u></b>
<b>PROPERTY AND EQUIPMENT</b>		
Land and building and improvements	672,475	664,850
Equipment	<u>1,828</u>	<u>1,828</u>
	674,303	666,678
Less: accumulated depreciation	<u>126,485</u>	<u>116,346</u>
	<b><u>547,818</u></b>	<b><u>550,332</u></b>
<b>TOTAL ASSETS</b>	<b><u>\$804,326</u></b>	<b><u>\$797,740</u></b>
<b>LIABILITIES AND NET ASSETS</b>		
<b>CURRENT LIABILITIES</b>		
Mortgage note payable, due within one year	\$ 3,000	\$ 3,000
Other liabilities	<u>17,066</u>	<u>14,066</u>
<b>Total Current Liabilities</b>	<b><u>20,066</u></b>	<b><u>17,066</u></b>
<b>LONG-TERM DEBT</b>		
Mortgage note payable, due after one year	44,126	46,672
Other mortgage notes payable	<u>71,910</u>	<u>71,910</u>
<b>Total Long-Term Debt</b>	<b><u>116,036</u></b>	<b><u>118,582</u></b>
<b>NET ASSETS</b>		
Unrestricted	227,588	233,342
Temporarily restricted	<u>440,636</u>	<u>428,750</u>
<b>Total Net Assets</b>	<b><u>668,224</u></b>	<b><u>662,092</u></b>
<b>TOTAL LIABILITIES AND NET ASSETS</b>	<b><u>\$804,326</u></b>	<b><u>\$797,740</u></b>

## *2012 Bruce Espey Community Service Award*

The Reverend Dick Crowell, as many Falmouth residents knew him, came to Falmouth in 1961, with his wife of 52 years, Marilyn. Rev. Crowell was a passionate advocate for justice, peace and tolerance and, for years, served those in the community needing affordable housing and access to human services.

While Rector of St. Barnabas, Rev. Crowell supervised use of the buildings to make space available for Cape Cod Child Development's Head Start program and for Around the Table, the community soup kitchen. He also opened space for a community food pantry, which would eventually become the Falmouth Service Center; several Alcoholics Anonymous meetings; and a starting site for the Samaritans. Other groups accommodated in the church space were the Falmouth Interfaith Choir, Falmouth Music Association for concerts, and the Falmouth Community Council.

Before and after retirement, he devoted many years of service volunteering on numerous town and diocesan committees. Over the years, he served as a chaplain to the Falmouth Fire Department; on the board of the Cape Cod Council of Churches; member and clerk of the Falmouth Clergy Association; and as president of the Upper Cape Chaplaincy.

He was a tireless advocate for the homeless. Serving many terms as a member of the Falmouth Human Services Committee, he also had served with the Falmouth Housing Trust, the Falmouth Affordable Housing Committee and the Falmouth Housing Authority. When running for reelection to the housing authority in 2006, he wrote, "... I would hope that we could respond to the fact that housing affects the character of this community and its future. The policies and programs that the Falmouth Housing Authority chooses have been a valuable asset to this community.... The town has to adopt policies and a vision that support this primary need of our residents." In 2008 the Falmouth Human Services Committee presented its human services award to Mr. Crowell, citing his "many years of unselfish work on behalf of others."

Rev. Crowell was honored with a Nash Fellowship and a \$2,500 scholarship award in 1987, given each year to an out-

standing priest of the diocese who has completed at least 15 years of parochial work in the diocese. In addition to the courses of study made possible with the fellowship, Rev. Crowell hoped to travel to the Holy Land.

In January 1991, Rev. Crowell announced that he would be stepping down later that year. He told the church members, "It's hard to say goodbye. I intend to use the gifts of ministry that you have helped me learn." On July 5th, he gave his last sermon at the church he had pastored for so long.

He and his wife had planned to leave Falmouth after retirement to start a new life somewhere else, but found that because they had established roots and friendships here and "cherished" the town, they would remain in Falmouth. The following year, they were chosen in the lottery for the Longshank housing development in Hatchville, the Falmouth Housing Trust's first venture into developing affordable housing.

In 1993 the Crowells purchased the first house built at the site and lived there until his wife's death in 2010, and his death earlier this summer, on June 7, 2012. Rev. Crowell and his wife, Marilyn had four adult children, and two grandchildren. Reverend Crowell was 82 at the time of his death.

***Special thanks to the following for their support of the  
Gerald Flynn House & Falmouth Housing Trust in  
2011-2012!***

**Austin Foundation  
Eastern Bank Charitable Foundation  
Willet Foundation Fund  
The Falmouth Fund  
TAP/ Cape Cod Commission  
MassHousing / CCRI  
New Balance Falmouth Road Race  
Paine's Patio  
Stop & Shop, Falmouth  
Kappy's Liquors  
Walmart, Falmouth**

**Falmouth Housing Trust Mission Statement:**

To enhance the Town of Falmouth, Massachusetts, and the lives of its residents, by developing and maintaining affordable housing for the benefit of persons of low to moderate income within Falmouth, and thereby encourage employers to retain and create job opportunities, particularly for resident young people, and reduce out-migration; and rehabilitate housing and counteract community deterioration.

**2012 Falmouth Housing Trust, Inc.  
Annual Meeting & Reception**

**Special thanks to the following local businesses and individuals for our raffle and auction items:**

A&A Paving Company

Anejo Mexican Bistro & Tequila Bar

Edmund Burke

Board of Directors, Falmouth Housing Trust

Brigadeiro Barn Chocolates

Casablanca Florals

Courtney's Floral Creations

Eat Your Heart Out Catering

Mary Ellen Evans

Fitness Directions

*Four Guys in Tuxes*

Sharon Haddad

Half Shell Company

John's Liquor Store

John Kelleher of United Liquors

McCarthy Nature Images

Relax & Renew Day Spa

Sea Crest Beach Hotel

Teaticket Market

The Baker's Daughter

Uptown Body

**THANK YOU ALL!**