Your Commitment Changes Lives
Your commitment to Caritas is demonstrated in so many ways:

- Supporting the annual dinner
- Beautifying our homes
- Involving your colleagues and friends
- Helping assemble our welcome baskets
- Making monthly contributions
- Leading food drives and resident workshops

It’s these things that enable Caritas to provide housing and support to change people’s lives. All because of you!

**Our Mission** At Caritas Communities, we provide very low-income individuals with permanent housing, support, a sense of community and expanded opportunities. For 32 years, Caritas has helped fill the need for safe, secure housing in Greater Boston. 30 houses • 14 Communities • Over 1,000 residents
You keep rent within reach for Maureen and Billy

After fans have cleared the bleachers, Maureen works long hours at Fenway Park cleaning the concourse and the restrooms. She manages this on swollen legs that she has to wrap nightly.

Billy, a decorated Vietnam War veteran, keeps two jobs to make ends meet. During the week he drives a van for disabled children and, on the weekend, he cleans the American Legion.

Maureen and Billy were among some of the first residents to move into Caritas’ new veterans’ facility, Patriot Homes, which opened in 2016. Despite a lifetime of hardship and service to others, they struggle with the challenges of aging and pressures they face with rising housing costs.

Since moving into their newly furnished Caritas home, Maureen and Billy’s housing costs have decreased from $1,500 to $900 a month. Their years of searching and worrying about housing are over.

GENERAL OPERATING BUDGET: Your support of our general operating budget keeps rents low, provides free furnishings and utilities, enables onsite management and, most important, provides a home and hope to our residents living in poverty.
You flipped the switch for William

For William, needing back surgery meant facing the fact that his days as a construction worker were over. That work had been his bread and butter. It was a terrifying prospect: losing not only his income, but potentially his home.

When he fell behind on his rent, William turned to the Caritas Support Services staff for help. He was amazed that “right on the spot, they got my insurance in order and connected me with a subsidized Caritas property where I could afford the rent on my decreased income. I had prayed that something would keep me off the streets, and Caritas didn’t turn its back on me. I had a place to live when I came home from my surgery. They believed in me when I didn’t. Who’s gonna even believe this story?”

RESIDENT SERVICES: Your support provides our residents with help accessing health care, insurance, mental health and substance abuse counseling and assists them with budgeting and employment.

“Being here is the best thing that has ever happened to me. I feel safe. When you are down on your luck and you think no one cares, Caritas is there.”
You gave Sandra her only present last Christmas

Sandra works part time at Shaw’s and takes as many extra hours she can get. She’s good at her job and enjoys the work, but she admits, “It’s tough living on minimum wage. I can’t afford much.”

In 2016, Sandra’s mother and stepfather asked her to move out. With nowhere to go, her co-worker recommended Caritas, which she now calls her home.

“They didn’t even know me. I had just moved in. I was given a Welcome Home Basket. It was the only gift I received that Christmas. I couldn’t believe someone did that for me.”

“When I first got here, I bought plastic utensils. Now I have my own real place setting. I use everything I was given in that basket.” She has, among other things, new bedding to sleep in at night in a home where she feels safe and welcome.

WELCOME BASKET PROGRAM: Since program inception in 2014, your support has provided for more than 300 Caritas residents arriving from homelessness a welcome basket, including: towels, bedding, a pillow, toiletries, dishes and utensils—all delivered inside a laundry basket.

“I have a place to put my head at night and I’m very grateful for that.”
Your commitment in action...
...is humanity at its best!
You helped Sean escape desperation

Struggling with Asperger syndrome, Sean was constantly at odds with his mother over his refusal to properly deal with his mental and physical health issues. At 19, his car became his home. Homeless and working to survive, Sean accrued, as he would call it, a “monstrous debt of $2,500.”

Since moving into his Caritas home, Sean is taking college classes and has secured employment at a supermarket and is caring for himself by regularly taking his medication and walking to and from work.

But collection agencies continued to call daily, adding more fees and escalating his fears of becoming homeless again. He didn’t know what to pay first—his rent or his past-due library loans for books that kept him sane in his months living in his car.

Sean was recently awarded a grant through the Caritas Homelessness Prevention Fund to pay his arrearages, regain his financial footing and retain his hard-won housing.

**HOMELESSNESS PREVENTION FUND/RENTAL ASSISTANCE:** Your support keeps residents in their homes by providing funds to cover rent during a temporary financial crisis. It is a safety net so responsible people do not lose their housing due to circumstances beyond their control.

“It’s really hard to pay off debt, pay rent and buy food when you are working a minimum-wage job that sometimes cuts your hours.”
You gave dignity to Patty’s home

Patty has been a Caritas resident for 11 years, in a home that, until last year, hadn’t been renovated in more than 30 years. While the property was never neglected, restrictive budgets made it difficult to find funds for renovations. Thanks to donations to the Founders First Five Fund, this Dorchester triple-decker has been transformed from a tired home to one with dignity.

Patty shares a kitchen and bathroom with three floor mates. Prior to the renovations, she had one small kitchen cabinet to store all of her food and cooking supplies.

Now, the house has new siding, kitchens and bathrooms, rebuilt back porches, a front entranceway and beautiful outdoor sitting areas. And Patty and the other residents now have four kitchen cabinets each! Patty reflects with her usual bright eyes and smile, “These renovations are fabulous and have given us a lot of pride.”

FOUNDERS FIRST FIVE FUND: Your support is providing upgrades and repairs to the five original triple-decker homes in Dorchester and Quincy purchased by Caritas founder P. Leo Corcoran and a core group of supporters in the 1980s.

“The renovated space lifts everyones spirits. It is so nice for residents to come home to a bright, clean updated home.”
What’s New

16 Future Homes in South Boston. Our latest development in collaboration with SBNDC at 206 West Broadway will provide housing for individuals earning between 30%-70% of the HUD area median income. Construction to begin this year.

Resident Support Services. Expanded onsite support program to assist more than 500 of our residents in addressing critical needs, including food insecurity, employability skill-building, budgeting and health issues.

Ribbon Cutting: Cortes Street, Bay Village. The beautifully completed renovations transformed 40 units of housing for BHA Priority One individuals, arriving straight from homelessness.

Ribbon Cutting: Patriot Homes, South Boston. Through our partnership with the SBNDC, Patriot Homes provides 24 critically needed units to low-income and previously homeless veterans and their dependents.

Founder’s First Five Campaign: $475,000 of the $500,000 goal has been reached. Three out of five houses have been completely renovated:
- Sydney Street, Dorchester
- Centre Street, Dorchester
- Mechanic Street, Quincy

Almost to the Finish Line

Future Housing for Seniors

Future housing for low-income seniors in South Boston: With co-developers SBNDC, O’Connor Way will provide 47 homes for low-income senior citizens with income levels at 30%, 50% and 60% of the HUD area median income. Construction to begin in late 2018.

Rendering courtesy of Davis Square Architects
2016 Financials

**Total Income:** $8,289,906
- Property-related revenue: $6,496,440
- Fundraising/events: $1,002,109
- Foundations/Corporations: $420,549
- Other revenue: $370,808

**Total Expenses:** $10,041,429
- Property operating expenses: $6,507,932
- Administrative and fundraising expenses: $1,715,237
- Depreciation and amortization: $1,818,260

Our Funding Model allows for high-quality housing and support for extremely low-income individuals.

$370,808
$1,002,109
$420,549
$370,808

**How Our Residents Pay Rent**

- 1/3 receive public assistance.
- 2/3 pay their own rent through low-wage jobs, Social Security, Disability Insurance, pensions.
- 60% of our residents earn under $15,000 a year. Rent averages are $500 a month.

“I feel like a part of society again with my Caritas home.”

John, Resident, Caritas Bedford Veterans Quarters
Thank You to our donors

Caritas is grateful to our compassionate 2016 donors.

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Thank You Charlesbank Homes

Charlesbank Homes’ founder, Edward Ginn, left funds in his will to “take care of the poor people of Boston.” Charlesbank Homes fulfills Mr. Ginn’s wishes by building affordable housing and funding nonprofits throughout the Commonwealth that develop housing for very low-income residents, thereby helping people stabilize through housing so they can get back to work.

“We have proudly funded Caritas for more than 20 years, because its entire program is designed to allow people to get back on their feet.”

RICHARD H. SAYRE, PRESIDENT AND TRUSTEE

Thank You to Lori Comeau

From a young age, Lori realized that people gave money and time to help other people, whether by witnessing it in her neighborhood as they organized meals for someone fighting cancer or through the scholarships she received for college. It taught her that, collectively, people can make a huge difference in solving problems.

“I support Caritas because they recognize the whole person by providing housing and personal development support. Caritas takes helping people to a whole new level—they work to create self-sufficiency.”

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