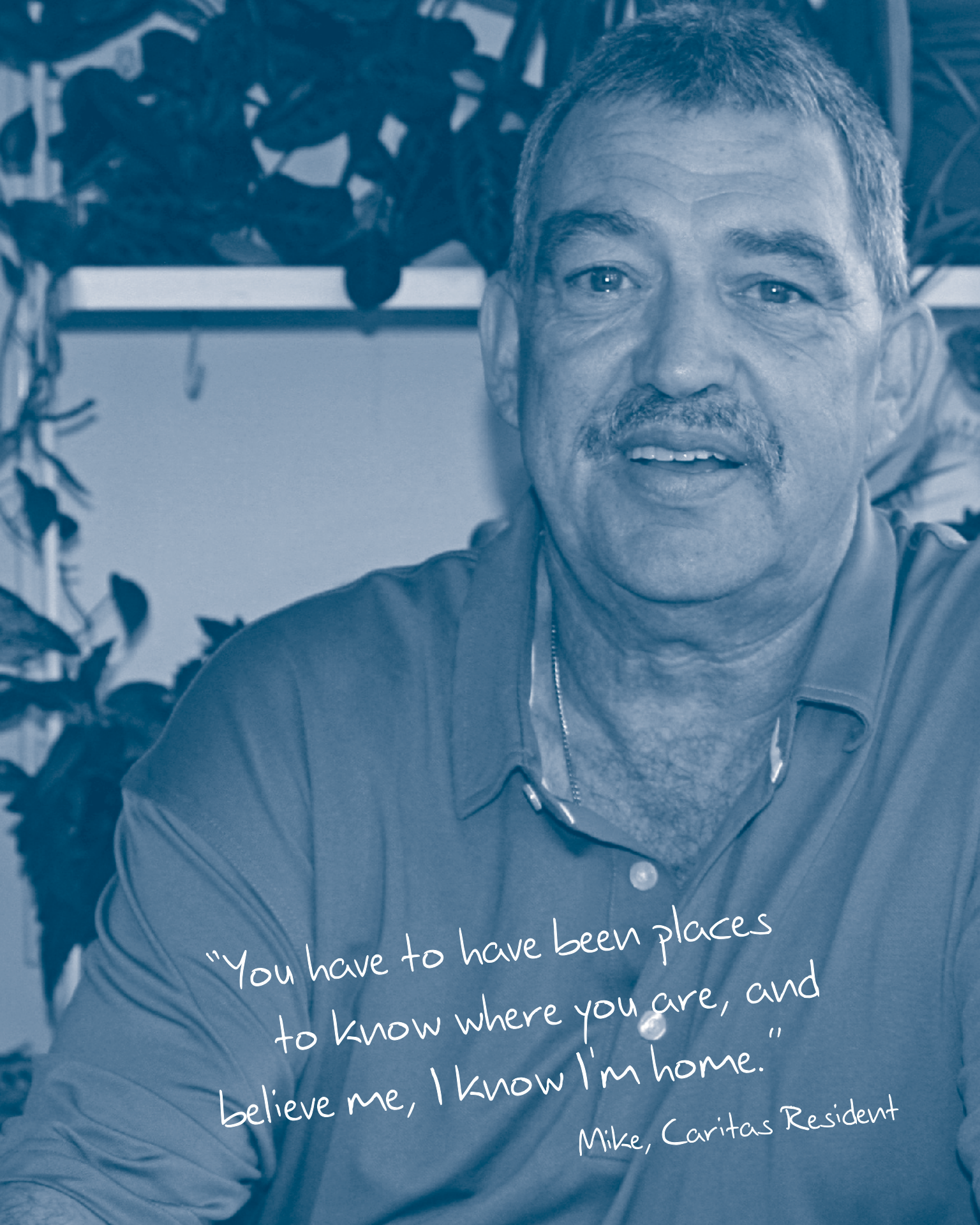




ANNUAL REPORT FY 2018





"You have to have been places
to know where you are, and
believe me, I know I'm home."

Mike, Caritas Resident

Mike knows what it's like to live in unsafe places.

For years he lived in an alley, until health issues forced him into an unlicensed boarding house. It was a living hell: bed bugs, rats, drugs, and fighting. In the kitchen, the refrigerator had been broken for years, and the stove had only one working burner. There was one disgusting bathroom for 10 people. When someone entered his room as he slept and began beating him with a golf club, the experience nearly broke him.

After being hospitalized for a hernia operation, he couldn't bear the idea of going back. A case worker introduced Mike to Caritas, but he was skeptical. When he first moved into his Caritas home, he was sure it was too good to be true.

Mike was shocked when the site manager would check in to make sure he was okay and had food to eat. "Not only is it safe, clean, quiet, and affordable," he said, "but there are people who care about me. I get the chills thinking about it. Every day, I wake up here and I smile. I have the tools to take care of myself with a whole new attitude. I open my door and there is a washer and dryer to the right. I look to the left and there is not one but two bathrooms that are clean and nice. I can come downstairs and use an oven to cook my food from our refrigerator. I now have stability and tranquility and want for nothing. I've been dumped into an ocean of life."

WE RECENTLY ASKED BOTH CARITAS RESIDENTS AND DONORS

what their home means to them, and, in many ways, answers were the same: safety, warmth, nourishment, peace, gratitude, and respite from the complexities of daily life. Many of our residents have a unique perspective of what it means to have a home, because they know what it's like not to have one. "It means I'm not homeless," said one resident. "Sorry for the simple answer, but if you were homeless in the past, you would understand."

THANKS TO YOUR SUPPORT,

today our residents have a home that provides the security and peace of mind they need to build a foundation for a better life.

49%
OF OUR RESIDENTS WORK;
51% ARE RETIRED, DISABLED,
OR LOOKING FOR WORK



We are on the front lines of a housing crisis

The cost of housing is rising much faster than incomes, and we are seeing the effects first hand. In the past four years, we have seen a sharp rise in the number of residents who have been homeless at some point or come directly to us from homelessness, even as the rate of working or fixed-income, disabled, and elderly residents has remained the same.

STATISTICAL HIGHLIGHTS FROM BIENNIAL RESIDENT SURVEY

70% **HAVE EXPERIENCED HOMELESSNESS** at some point

\$20K
 **60% EARN LESS THAN**
\$20,000 a year



39% WERE HOMELESS
for 6 months or more



27% ASK FOR HELP WITH
job training and placement

51% **ARRIVED IN CARITAS HOUSING**
directly from homelessness



HAVE HEALTH ISSUES
that impact their life or work

3+
YEARS **MEDIAN LENGTH OF STAY**
of our residents

20% **HAVE NO ONE**
they can call on for help

DEAR FRIENDS

Caritas residents struggle with complex issues related to poverty, and 70% have been homeless, living in shelters, cars, couch surfing, or on the streets. Having a safe home is vital, but it is often **only the first step** in enabling stabilization and healing. We must continue to support residents along their path, aiming to help them restore their dignity and build critical life skills.

As executive director, I see portfolio growth and tenancy preservation as the keys to our financial strength and the success of our mission. We will achieve our goals through a smart acquisition strategy, excellent property management, and strong supportive services that help our residents stabilize, improve their health and well-being, and proudly pay their rent.

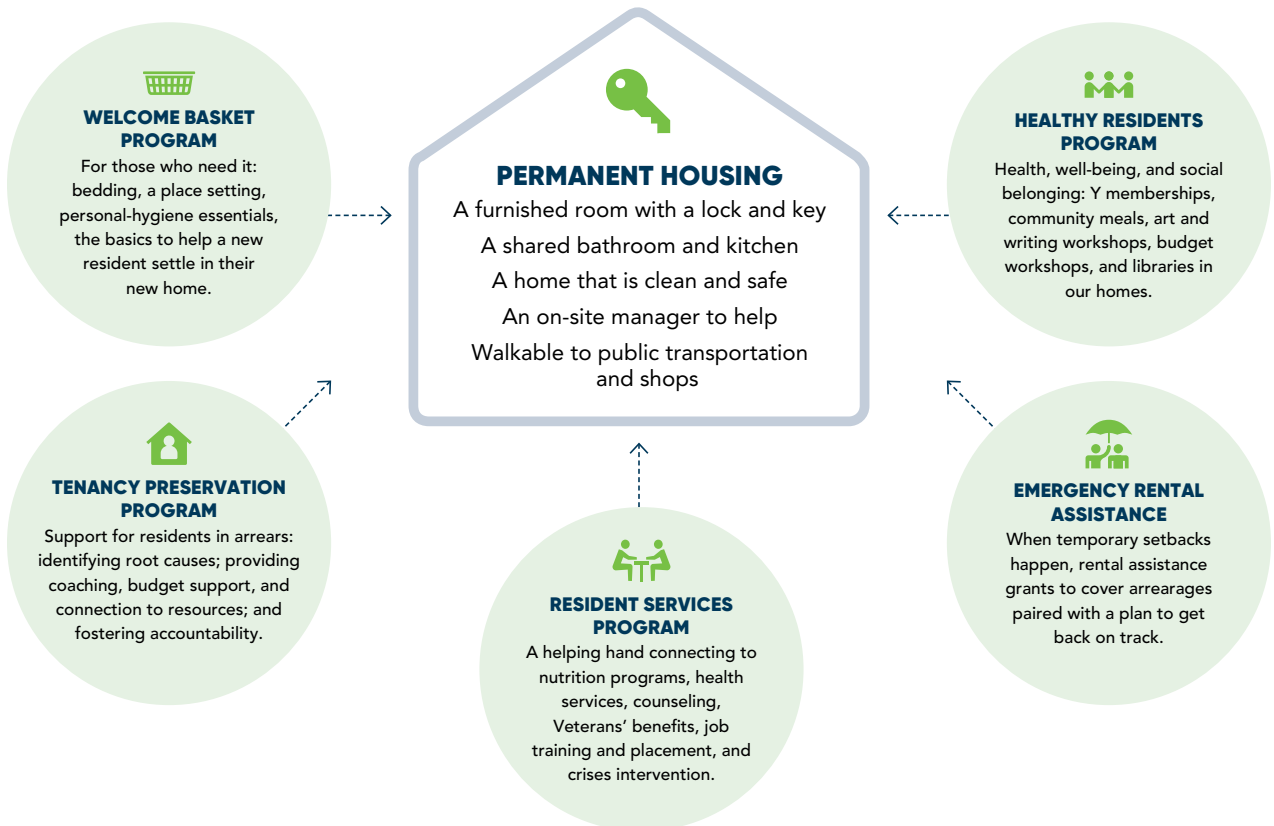
With your help, a house becomes a home, and a person becomes stronger. I remain grateful for your partnership in the prevention of homelessness in our community.

Karin Cassel Mitterando
Executive Director



Karin landscaping with a volunteer group at a Caritas home

OUR MODEL FOR SUCCESS





"I nearly died from pneumonia in a shelter.
I now have safety, camaraderie,
and warmth. I have a home."
Denise, Caritas Resident

Our Homes

With your help, we provide more than 1,000 individuals annually with homes in 33 properties throughout 17 communities in Greater Boston, ranging from revitalized older buildings to new construction. All homes are accessible to public transportation and neighborhood shops and services. Most of our homes have private rooms with shared kitchens and baths, as well as shared living spaces that create opportunities to socialize and build community.

HOMES

Arlington	2 homes, 35 units
Allston	1 home, 61 units
Bedford	1 home, 60 units
Boston	6 homes, 120 units
Braintree	1 home, 21 units
Brookline	1 home, 15 units
Cambridge	1 home, 128 units
Chelsea	1 home, 23 units
Dorchester	4 homes, 46 units
Everett	2 homes, 64 units

Medford	1 home, 16 units
Melrose	1 home, 14 units
New Bedford	1 home, 19 units
Quincy	3 homes, 33 units
Roxbury	5 homes, 131 units
Salem	1 home, 62 units
Wakefield	1 home, 26 units

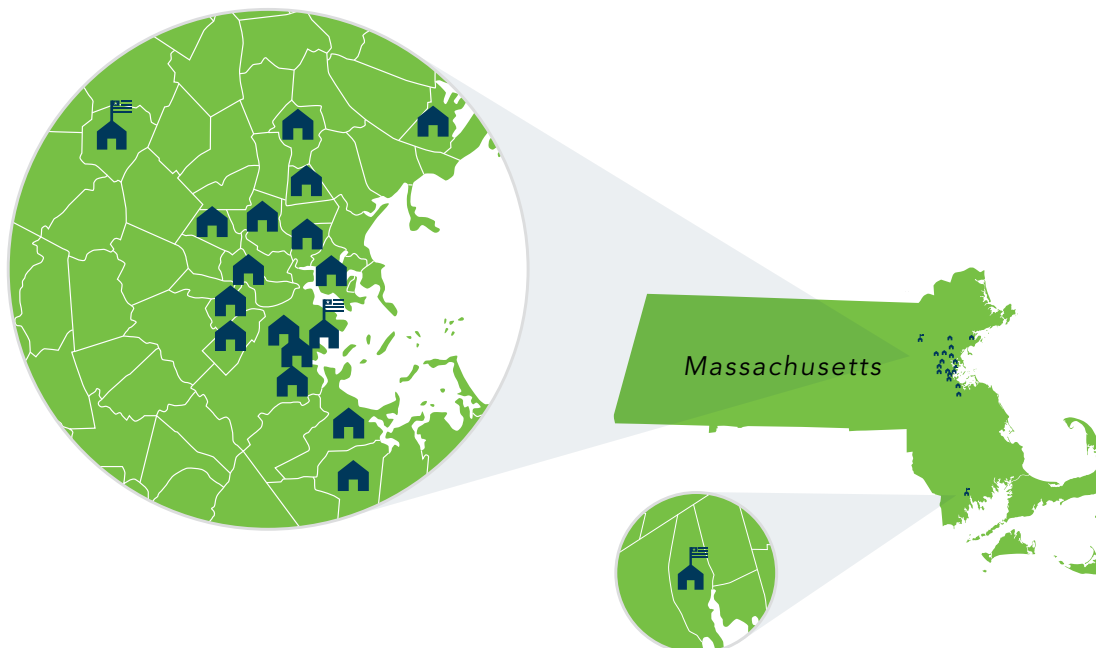
Caritas Development Projects

South Boston	1 home, 24 units; under construction: 2 homes, 58 units
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HOMES HELPING HEROES



Your support helps us provide homes for more than 125 veterans in 3 dedicated houses and throughout our 30 properties.



2018 HIGHLIGHTS

When you support Caritas, you help your economically disadvantaged neighbors.

Thank you donors! In 2018, you contributed a total of \$1.8 million, the most in our 34 year history. With your support, we are proudly:

UPGRADING OUR HOMES

With 33 houses and counting, renovations, repairs, and upgrades are a constant necessity. In 2018, we spent more than \$770,000 on capital improvement projects, including 6 bathroom and 8 kitchen renovations, 3 new roofs, 2 boilers, upgraded lighting, security and fire prevention systems, wall repair, new flooring, window replacement and repair, wheelchair accessibility enhancement, masonry work, and more. Your support is crucial to keeping rents affordable while enabling us to protect our assets and provide dignity and safe housing for our residents.

INSTITUTING THE TENANCY PRESERVATION PROGRAM

A new Tenancy Preservation Program is a coordinated agency response for residents who fall behind on their rent. This program identifies the root causes of missed payments and works to help residents by providing coaching, developing payment plans, and connecting them to programs such as budgeting education, emergency rental assistance, and supportive services. Our goal is to help residents succeed by providing support when needed while fostering independence and accountability.

EXPANDING RESIDENT SERVICES

With your help, our Resident Services Program has grown to include four frontline professional staff members. This exceptional team connects residents with services such as food

access, healthcare, job training and placement, mental health support, benefits paperwork, and more in service of our mission to help people remain in a safe home and improve their lives.

BUILDING FUTURE HOMES

Construction on a 16-unit property at 206 West Broadway is completed, awaiting final utility connections. We began construction on a 47-unit senior housing property on O'Connor Way, which will have fully accessible units and use green building technology. Both development projects are in partnership with the South Boston Neighborhood Development Corporation.



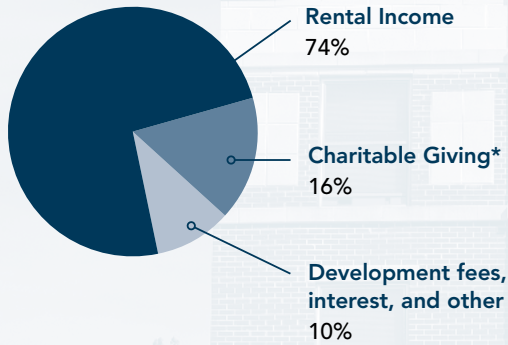


"It's the promise of getting that GED and finding a permanent job because I now have an address and a mailbox."

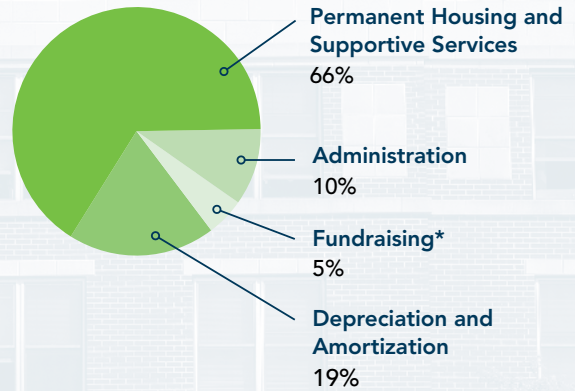
Justin, Caritas Resident

FINANCIALS

TOTAL INCOME: \$9,143,337



TOTAL EXPENSES: \$10,393,340



*This includes income and expenses incurred in 2018, but deferred to 2019 due to the rescheduling of our Annual Dinner from November 2018 to January 2019. It also includes grant income for the co-development project on O'Connor Way.



*I am beyond grateful for Caritas!
Being able to have the privilege
to live here, I am genuinely lucky*

THANK YOU

\$100,000+

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*I am grateful to have
an affordable place to live
in a safe and peaceful area.*

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*I would be lost without you.
Thanks for all that you do!*

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THANK YOU, VOLUNTEERS

You have rolled up your sleeves for your neighbors in need. Our Young Leaders Committee raised over \$13,000 for the Welcome Basket Program. The Ambassador Council* has shared their expertise, advocated, and advised. Corporate volunteers have painted, landscaped, and run food drives. Our Core volunteers have led art and writing workshops, and provided budget coaching. And our Board of Directors* have worked tirelessly to govern, raise funds, and support our mission.

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*listed on back page



"IT'S JUST WHAT YOU DO."

Gunilla and Kevin Gorman help people who are resource poor because, according to Kevin, "It's just what you do. It is a moral obligation to help fellow human beings in need."

Kevin learned to be charitable at his mother's side, making sandwiches for her students who came to school hungry. Gunilla was raised in Sweden where philanthropy was a foreign concept because the government social safety net provided a whole menu of services for those in need. She quickly learned how necessary it is in the U.S. to provide private donations to help those who are disadvantaged. She realized that "there is much unfairness with so many have-nots in this country."

The Gormans give where there is poverty—locally and abroad. "We focus where we can see our support have impact. Physical borders don't define need."

Why do they support Caritas Communities? "Safe shelter allows a person to build or rebuild their life's foundation," Kevin explains. "We like the model; there are good metrics to demonstrate impact. The program design allows people to pay what they can afford, building dignity and self-esteem."



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