WHAT DOES YOUR HOME MEAN TO YOU?
“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
- **39%** WERE HOMELESS for 6 months or more
- **51%** ARRIVED IN CARITAS HOUSING directly from homelessness
- **3+ YEARS** MEDIAN LENGTH OF STAY of our residents
- **$20K** 60% EARN LESS THAN $20,000 a year
- **27%** ASK FOR HELP WITH job training and placement
- **HAVE HEALTH ISSUES** that impact their life or work
- **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

OUR MODEL FOR SUCCESS

WELCOME BASKET PROGRAM
For those who need it: bedding, a place setting, personal-hygiene essentials, the basics to help a new resident settle in their new home.

PERMANENT HOUSING
A furnished room with a lock and key
A shared bathroom and kitchen
A home that is clean and safe
An on-site manager to help
Walkable to public transportation and shops

HEALTHY RESIDENTS PROGRAM
Health, well-being, and social belonging: Y memberships, community meals, art and writing workshops, budget workshops, and libraries in our homes.

EMERGENCY RENTAL ASSISTANCE
When temporary setbacks happen, rental assistance grants to cover arrearages paired with a plan to get back on track.

RESIDENT SERVICES PROGRAM
A helping hand connecting to nutrition programs, health services, counseling, Veterans’ benefits, job training and placement, and crises intervention.

TENANCY PRESERVATION PROGRAM
Support for residents in arrears: identifying root causes; providing coaching, budget support, and connection to resources; and fostering accountability.

WELCOME BASKET PROGRAM
For those who need it: bedding, a place setting, personal-hygiene essentials, the basics to help a new resident settle in their new home.
“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

<table>
<thead>
<tr>
<th>Town</th>
<th>Total Homes</th>
<th>Total Units</th>
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<tbody>
<tr>
<td>Arlington</td>
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<td>Allston</td>
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<td>Bedford</td>
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<td>Boston</td>
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<td>Brookline</td>
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<tr>
<td>Cambridge</td>
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<tr>
<td>Chelsea</td>
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<tr>
<td>Dorchester</td>
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<tr>
<td>Salem</td>
<td>1</td>
<td>62 units</td>
</tr>
<tr>
<td>Wakefield</td>
<td>1</td>
<td>26 units</td>
</tr>
</tbody>
</table>

### Caritas Development Projects

- **South Boston**: 1 home, 24 units; under construction: 2 homes, 58 units

### 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

Rental Income 74%
Charitable Giving* 16%
Development fees, interest, and other 10%

TOTAL EXPENSES: $10,393,340

Permanent Housing and Supportive Services 66%
Administration 10%
Fundraising* 5%
Depreciation and Amortization 19%

*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.
THANK YOU

$100,000+
Charles H. Farnsworth Trust
TD Charitable Foundation

$50,000 - $99,999
Ruby W. and LaVon P. Linn Foundation
Walker & Dunlop

$25,000 - $49,999
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The Boston Foundation
Kimberly and Dennis Burns
Helen A. Corcoran
Flatley Foundation
Ludcke Foundation
Mable Louise Riley Foundation
Linda and Bill McLaughlin
Anne Perkins and Rick High

$10,000 - $24,999
Adelaide Breed Bayrd Foundation
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Callahan, Inc.
Cambridge Savings Bank
CBA – Commercial Brokers Association
Gloria and Chuck Clough
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Ginny and Frank Corcoran
“In Memory of Leo Corcoran” Helen A. Corcoran
The John and Mary Corcoran Family Foundation
John F. Corcoran Jr.
Leo Corcoran
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Equity Residential
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Paul Griesinger
The Hamilton Company Charitable Foundation
InterContinental Insurance Brokers, LLC
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Kelleher Family Charitable Trust
Liberty Mutual Insurance
Middlesex Savings Charitable Foundation
The Northbridge Companies
Linda and Tom Norton
The P&G Fund of the Greater Cincinnati Foundation
People’s United Community Foundation of Eastern Massachusetts
Prince Lobel Tye, LLP
SMC Management Corp.
Superior Plumbing, Inc.
WinnCompanies

$7,500 - $9,999
Bilt-Rite Construction, Inc.
Susan and Clifford Boehmer
Sarah Brinley and Kevin O’Flaherty
Citizens Energy Corporation
Edward Darman Company
H&S Restoration, Inc.
Sue and Larry MacDonald
Plumb House, Inc.
Rackemann, Sawyer & Brewster, PC
StonehamBank
Trammell Crow Residential

$5,000 - $7,499
Anonymous
Beacon Communities, LLC
BNY Mellon Wealth Management
Boston Bruins
Boston Capital
Boston Celtics
The Brennan Group, Inc.
Bushrod H. Campbell and Adah F. Hall Charity Fund
Kristin Canty
CBRE/New England
Century Bank
Claremont Companies
CNA Construction Services, Inc.
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Stratford Capital Group
Trinity Financial, Inc.
V. Francis Mechanical Contracting Company, Inc.
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Winchester Savings Bank
Rachel and Mark Winkeller

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Gifts in Memory of Karen Carten
CHA Consulting Inc
Consigl Construction
Cornerstone Corporation
Dedham Savings Bank
Dellbrook|JKS
Cynthia and Bryon Deysher
Eagle Bank
EMJ Construction
Gilman, McLaughlin & Hanrahan, LLP
Jane and Jerry Gnazzo
Hannah Environmental & Energy, Inc.
Helco Electric, Inc.
LCB Senior Living, LLC
Gina Martinez
MLS Property Information Network, Inc.
Nobel Cleaning Services, Inc.
Nolan Sheehan Patten, LLP
Norblom Company
The Norfolk Companies
Precision Electrical Contractors, Inc.
Raphael and Raphael, LLP
RSM
S&F Concrete Contractors, Inc.
The Schoch Companies
Servpro Disaster Recovery (Team Mattos)
Shaevel, Krems, O’Connor and Jackowitz, LLP
St. Mary’s Center for Women and Children
Andrew Strassman
Sullivan Insurance Group
Maryrose and Brian Sykes
UBS Realty Investors
Universal Window and Door, LLC
WaypointKLA
Webster Bank, N.A.
The Wilkinson Companies

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Albatross Charitable Foundation
Avenue5 Residential
Katherine Bachman
Barkan Management Company, Inc.
Bay State Federal Savings Charitable Foundation
Belmont Savings Bank
Beverly Bank
Boston Bullpen Project
Boston Land Company
Brattan Industries, Inc.
Samuel Butcher
Carpet King Ltd.
Thomas Carten
Roberlyne Cherfils
Chestnut Hill Realty
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Alewife Plumbing
AllTech Building Systems inc
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I am grateful to have
an affordable place to live
in a safe and peaceful area.

Caritas Communities • FY2018
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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Bedford Housing Trust
Beverly Bank
Boston Capital
Boston Housing Authority
Boston Department of
Neighborhood Development
Boston Neighborhood Housing Trust
Boston Private Bank
Boston Planning & Development Agency
Brookline Bank
Cambridge Savings Bank
Citizens Bank of Massachusetts
City of Boston
City of Cambridge
City of New Bedford
City of Quincy
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Massachusetts Affordable
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Massachusetts Department
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MassDevelopment
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