



You Made All the Difference

When the pandemic hit in March of 2020, we knew it would have a tremendous impact on our residents. They work in service industries hit hard during the shutdown. Living in congregate housing put them at high risk for COVID-19.

You, our donors, were there for us and for our residents.

You provided unrestricted funding so we could pay our bills when rent income dropped.

You made early sponsorship commitments so we would have the cash we needed right away.

You funded an emergency food pantry and extra cleaning and sanitizing in our homes.

You sent chicken dinners, sub sandwiches, and burritos to residents to lift their spirits.

You donated hand sanitizer and homemade masks, and puzzle books to alleviate the boredom.

Because of you, our residents had a safe home and support in 2020.



You Are Building Community

aving grown up in St. Kitts as one of 12 children, Delores knows something about living in community. As children she and her brothers and sisters delivered milk from her family farm to neighbors before school. Today, she shares curried chicken, rice and peas, or chicken-foot soup with her neighbors in her Caritas home in Roxbury. She's a mother-figure in the house, checking on her neighbors, lending an ear, and helping to resolve conflicts. "Like a family," she says, "you make it work." She loves that the house is welcoming, well-kept, and close to Nubian Square where she can catch a bus to visit her daughter and three grandchildren.

Delores's community-building extends beyond her home. She raised her two children while working as a pre-school teacher and a home health aide. She is politically active, campaigning for her chosen candidates in stand outs and phone-banks. And she is very involved in her church's social justice efforts such as food and clothing drives, a soup kitchen, and meal delivery to homeless people in struggling Boston neighborhoods.

Delores lost her job early in the pandemic, and she fell behind on rent. Resident Services Coordinator Nancy Barros worked with her to get rental assistance from the TD Charitable Foundation through Caritas's Homelessness Prevention Program, and is helping her with other community benefits.

A new endowment fund named in honor of Caritas Incorporator, Paul McGrath, will begin supporting rental assistance in 2022.

"I feel blessed because

I've tried to live a proper life."





You Are Improving Health Outcomes

rank was educated in Scotland and worked as an executive salesman. In his early 30s, he met an American girl and moved to the US to get married and continued his successful sales career. Then he had an operation on his knee and got addicted to opiates. "There's a saying in AA," said Frank, "something like 'This disease will get anyone—from Yale to jail."

When his marriage ended, he had no family and nowhere to go. "I had no idea what to do and ended up on the streets with no clue," continued Frank. "I was lucky enough to meet a decent guy in detox who showed me the ropes as to how to survive on the streets, who to apply to, how to get housing. I had always worked my whole life and made enough money, so I became very depressed."

"When I got my place here it was a godsend. Any time I've needed anything, Caritas has been there to back me up. Last year I had 15-16 surgeries. I had help getting through it because of my home here."

Frank has a 17-year-old son whom he speaks to every day. "He's an amazing kid. He's 6'3", a great athlete who plays sports at high levels. He is an honor student, taking some AP classes—just a very good kid who will stick with school and go to college. In my eyes he's the best kid in the world."

"I've been through a lot," said Frank. "I'm very happy to be here. Thank you for making this possible."

"I've been through a lot.

I've been through a lot.

I'm very happy to be here.

Thank you for making this possible."

You Are Rebuilding Families

obert is battling addiction. He was in recovery and working when he lost his housing and relapsed into a vicious cycle. "I was so desperate. From the stresses of being homeless, I began using again. When you are trying to escape from the situation you're in, drugs are one way to do that." On the other hand, adds Robert, "When you are using, you can't find the will to get up and find a place to stay."

When he was homeless, Robert would sometimes sneak onto the 5th floor of an area hospital. He'd wash up in the bathroom and then sit in the waiting room. "That's where I'd get my rest. My mental health situation doesn't allow me to be around a lot of people in shelters. I'd rather be outside and freeze to death."

Robert has lots of family in the area, but found that as you get older, people become less welcoming. After seven years in and out of recovery programs, sleeping on streets and in family's houses, he has found his Caritas home. Since moving in he has gained 60 pounds, and his doctor is very pleased.

"He and I have seen a dramatic change in my recovery. I have peace of mind. It has allowed me to regain healthy relationships with both my daughters."

"I'm totally grateful to Caritas," said Robert. "The community needs programs like this. I'd like people to better understand in society that community helps everyone."

"I'd like people to better understand in society understand in society that community helps everyone."



You Are Living, and Leaving, a Legacy

DONOR PROFILE

oberlyne "Ruby" Cherfils understands the importance of giving back. She has been intentional in choosing to work as the chief executive officer of a public health hospital, and to volunteer on the Caritas Communities Board of Directors, where she is currently vice chair.

"Everything I've done," said Ruby, "from high school and college to my career has been about being a servant leader. I was taught that it is critically important to have your hand out to help those coming behind you." When considering her estate plans, Ruby values the institutions that have supported her and her family throughout her life.

Born in Haiti, Ruby immigrated to the US at age seven and her family moved to Boston in 1991. As a child, the only place she was allowed to go alone was to the public library, where she spent hours nurturing her love of reading. At home, her family did not have cable, so she watched hours of PBS, learning about the world and its interconnectedness.

Ruby attended college at Virginia State, a historically black college (HBCU). She joined Alpha Kappa Alpha Sorority Inc., a sorority that values "service to all mankind." She thrived in a safe space as a person of color. "It was the education of my life to be surrounded by people who looked like me, supported me, and engaged me." She went on to graduate school at Penn State, where she learned more about people living in a very diverse environment.

When she moved back to Boston, the monthly rent on her mother's 2-bedroom apartment had increased from \$600 to \$2200. She saw her mother struggling to stay in the neighborhood where she had a community of support. When Ruby was invited to join the Board of Directors of Caritas Communities, it felt like a natural fit.

In addition to institutions that have shaped and educated her throughout her life, Ruby has included Caritas Communities in her estate plan because it is filling a critical need for people in the community that she cherishes.

If you have included Caritas Communities in your estate plans, or would like to learn more, please reach out to Vernell Clouden-Duval, Director of Development, at vcloudenduval@caritascommunities.org or 781-843-1242 x33.



Dear Friends,

We learned a lot in 2020 about ourselves, our community, and about you, our donors. It was tough, but we survived thanks to the resiliency of our staff and residents, and the incredible support from you. You really stepped up, and we are thankful.



Every two years we survey all residents to learn more about who they are, what they need, and how we can help. This year, we asked residents to share how they were personally affected by the COVID-19 pandemic. A major theme running through their responses was one of loss. Living in a single room, our residents suffered greatly at the loss of access to public spaces like libraries and social activities with family and friends. Loss of work was not only a financial challenge but added to their boredom and isolation. Their mental health suffered. Many couldn't get to NA or AA meetings. Some lost family members to the virus. As one resident said, "I felt isolated, helpless, bored, tired, sad."

With your help, the Caritas team:

- Committed to an eviction moratorium for pandemic-related financial reasons
- Helped residents with unemployment insurance and rental assistance applications
- Connected residents with food through community programs and an emergency pantry
- Installed commercial grade handwashing stations in every home and implemented enhanced sanitation protocols

Today we are working actively to expand our housing and supportive services, because as the pandemic has taught us, the need for a safe, stable home is undeniable. We are so grateful to have you by our side.

Karin Cassel Mitterando

Executive Director

Residents reported in the 2021 Biannual Survey:

want help with

job training and placement

need help finding mental health

services

ask for computer literacy training

need help with access to food

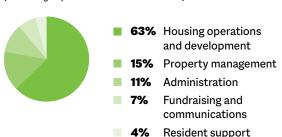
have health issues that regularly affect their life

said that without their Caritas home, they would be homeless, in jail, dead, or "don't know."

Financials

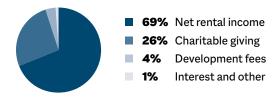
Total Expenses: \$9,333,945

(Excluding depreciation and amortization)



programs

Total Income: \$9,844,951



Model of Success



Our Communities

33 Properties—1000 Residents Served Annually

Allston	Cambridge	New Bedford
Arlington	Chelsea	Roxbury
Bedford	Dorchester	Quincy
Boston	Everett	Salem
Braintree	Medford	Wakefield
Brookline	Melrose	



Our Donors

\$100,000+

John and Mary Corcoran Family Foundation Flatley Foundation Ruby W. and LaVon P. Linn Foundation

\$50,000 - \$99,999

Anonymous AvalonBay Communities, Inc. Boston Resiliency Fund The Carney Family Charitable Foundation Line and Tom Corcoran Connie and John M. Corcoran Edward Darman Company Edith H. Overly Foundation Anne Perkins and Rick High

\$20,000 - \$49,999

Lori and Peter Comeau Leo J. Corcoran P. Leo and Helen A. Corcoran Foundation Eastern Bank The Hamilton Company Charitable Foundation Linda and William McLaughlin Middlesex Savings Bank Yawkey Foundation

\$10.000 - \$19.999

Alice and Walter Abrams Adelaide Breed Bayrd Foundation Anonymous Boston Marathon Supporters The Architectural Team The Baupost Group Beacon Communities, LLC Suzanne and Michael Binette Kimberly and Dennis Burns Simon and Stephanie Butler Cambridge Savings Bank Citizens Energy Corporation City of Cambridge Howard Cohen Commodore Builders Ann Marie and Dick Connolly Ginny and Frank Corcoran Corcoran Management Company Equity Residential Gunilla and Kevin Gorman Elizabeth and Phill Gross Harold Brooks Foundation/ Grace E. Brooks Trust. The Mabel A. Horne Fund Bernard Husser InterContinental Insurance Brokers, LLC Keith Construction, Inc. Lahey Hospital & Medical Center Lawrence Model Lodging Houses Trust Liberty Mutual Insurance Laura and Chris Mansfield Marc and Anne Margulies Norel Service Co., Inc. People's United Community

Rockland Trust Blue Hills Charitable Foundation Rockport Mortgage Corporation Superior Plumbing, Inc. TD Charitable Foundation Tufts Health Plan Foundation

\$5,000 - \$9,999

Avenue5 Residential Robin Berry and Robert Maulden Bilt-Rite Construction, Inc. lim Blue BNY Mellon Wealth Management Brattan Industries, Inc. Brenco Construction Co., Inc. Sarah Brinley and Kevin O'Flaherty Brookline Bank Jeffrey and Sylvia Caira Bushrod H. Campbell and Adah F. Hall Charity Fund CNA Construction Services, Inc. CBRE/New England | Capital Markets Century Bank Gloria and Chuck Clough Commercial Brokers Association (CBA) Molly and Tom Coogan Corcoran Jennison Companies John F. Corcoran Renee and Jim Coughlin Curtis Construction Company, Inc. Dellbrook IKS Erland Construction, Inc. Eversource Energy First Republic Bank Flagship Foundation Joanne and Tim Forde V. Francis Mechanical Contracting Company, Inc. G.L. Capasso, Inc. Goulston & Storrs, PC Shelly Hoon-Keith and John Keith The HYM Investment Group, LLC Icon Architecture The Jennison Charitable Foundation John Hancock Financial Services Legacy Real Estate Ventures, LLC Lighthouse Masonry, Inc. Dan Lyons Karin Cassel Mitterando MLS Property Information Network, Inc. John Moriarty & Associates, Inc. Maura Murphy and Michael Racette National Electric Contracting, Inc. Needham Bank **NEI General Contracting** The Norfolk Companies The P&G Fund of The Greater Cincinnati Foundation

Stratford Capital Group Sunwealth Power, Inc. Trammell Crow Residential/ Crow Holdings Industrial Trinity Financial, Inc.. Walker & Dunlop Winchester Savings Bank WinnCompanies

\$1,000 - \$4,999 Adams & Koss Aguiar Landscaping, Inc. Albatross Charitable Foundation Anonymous (3) Michelle and Robert Atchinson Bank of Canton Bay State Federal Savings Charitable Foundation Boston Private Laura Boule John Bradley The Brennan Group, Inc. Brian Broderick David and Ben Brown Sue Rusch Karen and Sam Butcher Sean Caldwell Caulfield Properties CBRE Global Investors -Multifamily Group CertaPro Painters of Boston and the South Shore Chestnut Hill Realty Miriam and R. Duane Clark Marci Cohen CohnReznick Colonial Federal Savings Bank Kira and David Connaughton Joe Conner Continental Ceilings Corp. Genevieve and Tim Corcoran John M. Corcoran Company Brendan Corcoran Helen Corcoran Cornerstone Corporation Jane and William Cullinan Robert M. Currey & Associates, Inc. Linda Darman Paul Davis Davis Square Architects, Inc. **Dedham Savings** Cynthia and Bryon Deysher Miriam and Bob Dorfman Dorfman Capital Mary and Jay Driscoll Eagle Bank Sue and Martin Fantozzi Feldman Surveyors The First Electronics Corporation Flying Colors Apartment Painting, Inc.. Flynn Law Group, PC Elia and Michael Gilles Linda and David Gillespie

Gilman, McLaughlin &

Trintje and Andrew Gnazzo

Hanrahan, LLP

Brian Gowdy

of Realtors David Greenblatt Meredith and David Hall Harold Brothers Mechanical Contractors, Inc. Helco Electric, Inc. Michael Hurley Sharon Ioyanni Rudolf Jaenisch Jones St. Investment Partners Gary Kane Julia Karis Key Bank Klein Hornig, LLP John LeViness Lincoln Property Company Dru and Michael Lindgren Majestic Painting Marcus Partners Gina Martinez and Tu N. Nguven Stephanie May and Bill Churchill Gail McGrath McPhail Associates, Inc. Sharon Mutrie Fileen Nee Nobel Company, Inc. Nordblom Company Linda and Tom Norton Jim Oslin Elizabeth and Daniel Ossoff Lori and Gordon Owades Tom Palmer Kim and Wayne Patenaude Rosemary and Jim Phalen Prince Lobel Tye, LLP Lori and Jerry Rappaport **RBC** Capital Markets Related Beal RestorePro Roma Painting Corporation Diane Rubin Cindy Schlessinger and Jeffrey Ellowitz Seyfarth Shaw LLP Kathleen Sheehan St. Mary's Center for Women and Children Jill and Michael Stansky Storyheights Foundation, Inc. Sullivan Insurance Group Maryrose and Brian Sykes Leslie Talmadge and Brian Kopperl Taurus Dimity Thornton Universal Window and Door, LLC Vanasse & Associates, Inc. Warrior Capital James Wilcox The Wilkinson Companies Winchester Co-Operative Bank WNC

Greater Boston Association

\$500 - \$999

Alewife Co., Inc. AllTech Building Systems, Inc. Anonymous Breen and Sullivan Mechanical Services, Inc.

Plumb House, Inc.

Michael Roberts

StonehamBank

Rackemann, Sawyer & Brewster

The Sherwin-Williams Company

Foundation of Eastern

Massachusetts

Hannah and Trevor Byrne Kathy and Tom Carten Ruby Cherflis CHNA 15 Vernell Clouden-Duval and Marc Duval

Compass Kitchens Conn Kavanaugh, LLP

Gretchen and Nicholas Covino Obadiah Dart Laura and William Dillon

Law Offices of Gerard Doherty James Drapeau Contracting East Cambridge Savings Bank

Altha Edgren Enroute Services

George and Carolyn Fantini Sarah and Peter Farrow Cathy and Fritz Folts Mary and Mark Fraser Marjorie and Leonard Freiman

Jane and Peter Goedecke

Olivia Gough

Emily and Austin Greenwalt Mary Sue and James Hackett

Evan Hankin

Jennifer and Andy Hastings

Jan Houghton Douglas Husid Interior Resources, Inc. James Keefe Krokidas & Bluestein

Carlos Laboy
Maria Lamar
Robert Langley
Lee and Bob Larkin
Phillip MacArthur
Pamela MacKenzie

Hillary and Peter Mahoney
Paige and Herb Manning
Brendan Mansfield

Marr Charitable Foundation Michael McCarthy

Theresa and John Nevers
The Peabody Companies

Wendy and Michael Price Susan Raleigh RenuKrete

Riemer & Braunstein Matt Romines RSIG Security Tricia and Craig Russ Michael Schelzi Daniel Tarlow

Thanks to Yanks Corporation Thrift Builders, Inc. Visual Dialogue

James Wallack Mark Zikakis

\$100 - \$499

Maureen and Ned Abelson Adams Fire Protection, Inc. AF Events

Armor Welding & Fabrication, Inc.

ASAP Industries LLC Aspinwall Plumbing & Heating

Atlantic Planning

Lourie August and Loren Bernardi

Marcy Balter Robert Barber Karen Beck Joan and Steve Belkin Jane and Robert Bent Stephen Berger Robert Bertsche

Janet and Peter Blampied

Andrea Bloch and William McPadden Patricia Brady

Roger Breslin
Carol and David Buonopane
Burgin Platner and Company

William Burke Christopher Campbell Susie and Bob Caspar David Cedrone Daniel Chan Cohasset Tennis Club Abbe Cohen Annie Cohen

Wendy Cohen

Kerry Coyne and Mauricio Souza

James Curley
Sean Curtin
Trisha Daley
DeChristopher Fund
Ifigeneia Derekli
Devaney Energy
Sharon Diamond
Ed Doherty
Stephanie Donohue
Michael Duffy
Deborah and Steve Eustis
Jennifer Fainberg
Fawn Hurwitz

Sarah Fendrick and David Kaplan

Michael Flaherty Ryan Flanigan Maureen Ford Jeri Foutter Eric Fromm Jenna Frost Bright Funds Steve Gans Rick Garber

Geitz Design Associates David and Mary Gerber Gilmore Brothers, Inc. Jana Gimenez

Jana Gimenez Larry Glick

Gregg, Hunt, Ahearn & Embry Marilyn and Rob Hailer Mary and Chris Hall Debra Hall and David Rockwell

Halley Elevator Co.

Marilyn and Edward Harrington

Sam Helman Emily Hodge Robert Hoffman Sandy Honeyman Hong Kong Restaurant

Anne M. Hunter and William Hewig

Anne M. Hunter and W Kim Kerrigan Ed Kindelan Mitchell King Jeff and Elyssa Kotzen Debbie Kurinsky John Lawler

LDS Consulting Group, LLC Judy and Steve Leff Lisa Lewtan Kate Loosian

Mary Lou and Paul LoVecchio

John Lynch

Judith and Robert Mack James Madden Carol Maglitta Adrienne Maley

Edward and Catherine Marchant Sandi and Nathaniel Margolis

Michael Martin

Ava M. Martinelli and John Cullati Mass Irrigation Services, Inc. Mats and Matting Company Ryan McDermott

Kirsten McEleney and Michael Welsh Gerard McEleney Robin McLaughlin Lisa Moriarty

Lynne and William Morrison Constance Mouchati James Mitrano

Susanne Mullen Marc Mundt Jeff Nelson Deborah Nugent Helyn Oatis Oedipus Foundation

One Visual Mind Kimberly and Matthew Osborne

Robert Page
Rosemary Palmer
Elizabeth Peabody
Cheryl Penn
Chris Peris
Anne Perkins
Mac Perkins-High

Perry Electrical Solutions, Inc. Erica and Matt Picheny Robin and Bruce Polishook

Jennifer Price Provost Companies, Inc.

Bill Pryor Jeffrey Pyle Richard Regitano Suzanne Fortier Sarah Robinson Lisa Rodericks William Rogers Mike Ross Peter Roth Jill Schafer Susan Schechter

Rebecca and Steven Schwartz

William Scully
Amy Seifer
Bruce Serchuk
Carol Sexton
Melinda Shumway
Donna and Craig Sickler
Wendy and Michael Simches
Ann Sobolewski
Susan Solomont
Ricardo Sousa
Joseph Steinfield
Jane and John Steinmetz
Andrew Strassman
Elizabeth M. Strock and
Frank Capezzera

Sullivan and Folan, LLC Aricia Symes-Elmer Craig Tateronis

Rosemary and Chuck Taylor

Kathleen Tierney

Lisa Tovin Mark Tracy Eleanor Uddo and Richard Feigenbaum Jane Vachon John-Paul Vachon

Matthew Vella Andrew Wailgum Ann Walsh-Macleod Michelle Weidler

Barbara Weiler and Frank Litwin

Denise Widman Kevin Young Alexandra Zais

GIFT IN KIND DONORS

AE Events

AvalonBay Communities, Inc.

Christina Beecher

Berkshire Property Advisors

Joann Boback Breaktime

Bridge Street Productions

Building Impact Holly Burwell

Cambridge Savings Bank The Castle Group

Kyle Cherif

Miriam and R. Duane Clark Computers4vets, LLC Cinny and Frank Corcoran

Ginny and Frank Corcoran Frank Corrado Jennifer Costello

Rhonda Cuffy Linda Darman Dedham Lowe's

Jane Goff Goodwin Graphics

Goulston & Storrs, PC Julia Groom Hope & Comfort

I Love Boston Sports Marjorie Kaye

Kerry and David Keohane

Yvonne Lamothe
Jeannine Lazzaro
Leonardo247, LLC
Carolyn Letvin

Shelley Loheed Phillip MacArthur Mary McQuate

Middlesex Savings Bank Nancy Morris MacKenzie Owades

Jane Paradise Vivian Paret Chris Peris Beth Petr

Promise Worship Center The Residences at Rivers Edge

Nora Rosenbaum Malorie Savran South Shore Cleaning & Restoration

South Shore Habitat for Humanity

Elizabeth M. Strock and Frank Capezzera Thrifty Threads Eleanor Uddo and Richard Feigenbaum

Board of Directors

Bill Churchill, Chair

Communications Consultant

Roberlyne (Ruby) Cherfils,

Vice Chair

Pappas Rehabilitation Hospital

for Children

Maura E. Murphy, Esq., Clerk

Rackemann, Sawyer & Brewster

Robert G. Maulden, Treasurer

John Hancock

Michael Binette The Architectural Team

Yasmine Bouchrara

Jane Adler

Jon Barnes

Brookline Bank

Maura Bilafer CBRE Global Investors

Robert Brown

Brookline Bank

Simon Butler CBRE/New England |

Capital Markets

Patricia Chapple

Gene Clerkin

Citizens Bank

Gloria Clough

Lori Comeau

Ann Marie Connolly

Brendan Corcoran

Helen Corcoran

Corcoran Jennison Co.

Jen Corcoran

Linda Darman

Corcoran Management Co.

RECCO

Kim Burns

Multi-Housing Group

Middleton & Company, Inc.

Ambassador Council

John A. Brennan, III

The Brennan Group

Katie Catlender

Cambridge Savings Bank

R. Duane Clark II

Sanofi Genzyme

Tim Corcoran

John M. Corcoran Company

Trisha Daley

Boston Public Schools

Olivia Gough

Eastern Bank

David Greenblatt

Beacon Communities Development, LLC

Travis D'Amato

Steve Eustis

Kevin Gorman

M. David Hall

Jim Halliday

Jen Hastings

Brad Hamel

Alliance Residential

Andrew Haves

Related Beal

Rick High

Northbridge Companies

John M. Corcoran & Co.

Janice Houghton

Redina LaRosa Equity Residential

John LeViness

Stephanie Maiona

Needham Bank

A. B. Supply

Emily Greenwalt Boston Capital

Hanover Company

New Balance Development Group

Walker & Dunlop

CV Properties, LLC

Gina Martinez

Beacon Communities Development, LLC

William McLaughlin

AvalonBay Communities, Inc.

Kevin P. O'Flaherty, Esq.

Goulston and Storrs

Tom Palmer

Tom Palmer Communication

Karin Cassel Mitterando

Executive Director P. Leo Corcoran

Founder

Brendan K. Mansfield Harvard University

Michael Manzo

The Manzo Company

Tom Maxwell

RBC Capital Markets

Phillip MacArthur

Compass

Anne McCormack

TD Bank

Linda McLaughlin

James Mitrano

WavpointKLA, Inc.

Tom O'Brien

The HYM Investment Group, LLC

Wayne Patenaude

Cambridge Savings Bank

Matt Picheny

MJP Property Group

Gordon Pulsifer

First Resource Companies

Matt Romines

CohnReznick

Hon, Diane Rubin

The Land Court Department

Commonwealth of Massachusetts

Gary Saltmarsh

CARITAS

Improving lives.

One room at a time.

caritascommunities.org

Preventing homelessness.

Corcoran Management Co.

Thomas Sleeper

InterContinental Insurance Brokers

Bruce Sorota

Stratford Capital Group

John Sullivan

Bilt-Rite Construction, Inc.

Brian Sykes Capital One

Paul Totino

StonehamBank

Paul Tryder, Jr.

Cornerstone Corporation

John Paul Vachon

Kev Bank Real Estate

Heidi Yates

Rockland Trust

Kvle York

Mortgage Lenders and Tax Credit Investors

Affordable Housing Trust Fund

Bank of Canton

Bedford Housing Trust

Beverly Bank

Bluestone Bank

Boston Private Bank

Boston Redevelopment Authority

Cambridge Savings Bank

Cambridge Young Men's Christian Association

Citizens Bank, N.A.

City of Boston

City of Cambridge

City of New Bedford

City of Quincy Community Economic

Development Assistance

Corporation

Eastern Bank

Massachusetts Affordable Housing Trust Fund

Massachusetts Department of Housing and Community Development

Massachusetts Housing **Investment Corporation**

Massachusetts Housing Partnership

Massachusetts Housing Partnership Fund Board

Needham Bank

North Suburban Consortium

The Property and Casualty Initiative, LLC

Stoneham Bank

South Boston Neighborhood **Development Corporation**

Town of Brookline