

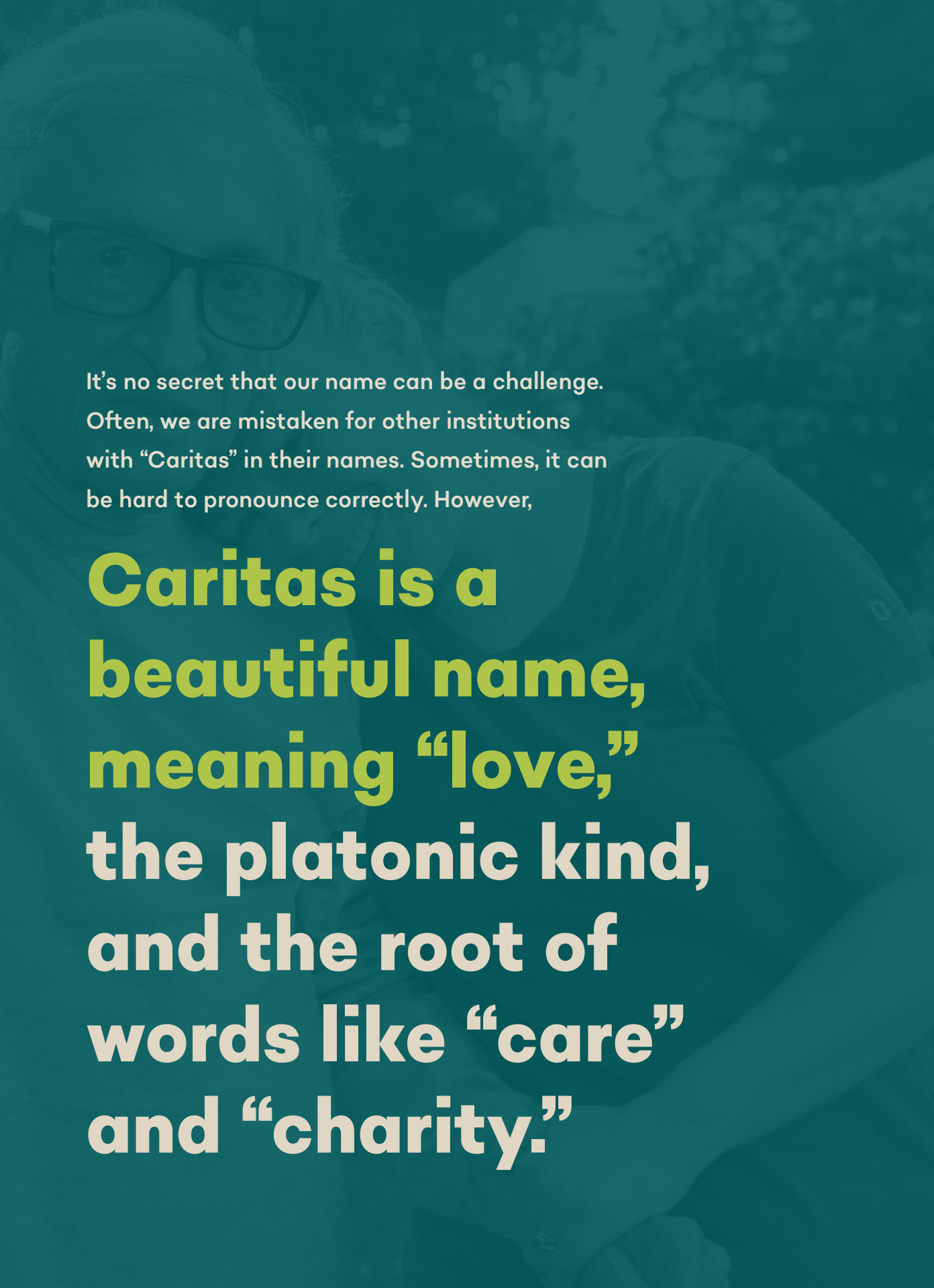


CARITAS
communities



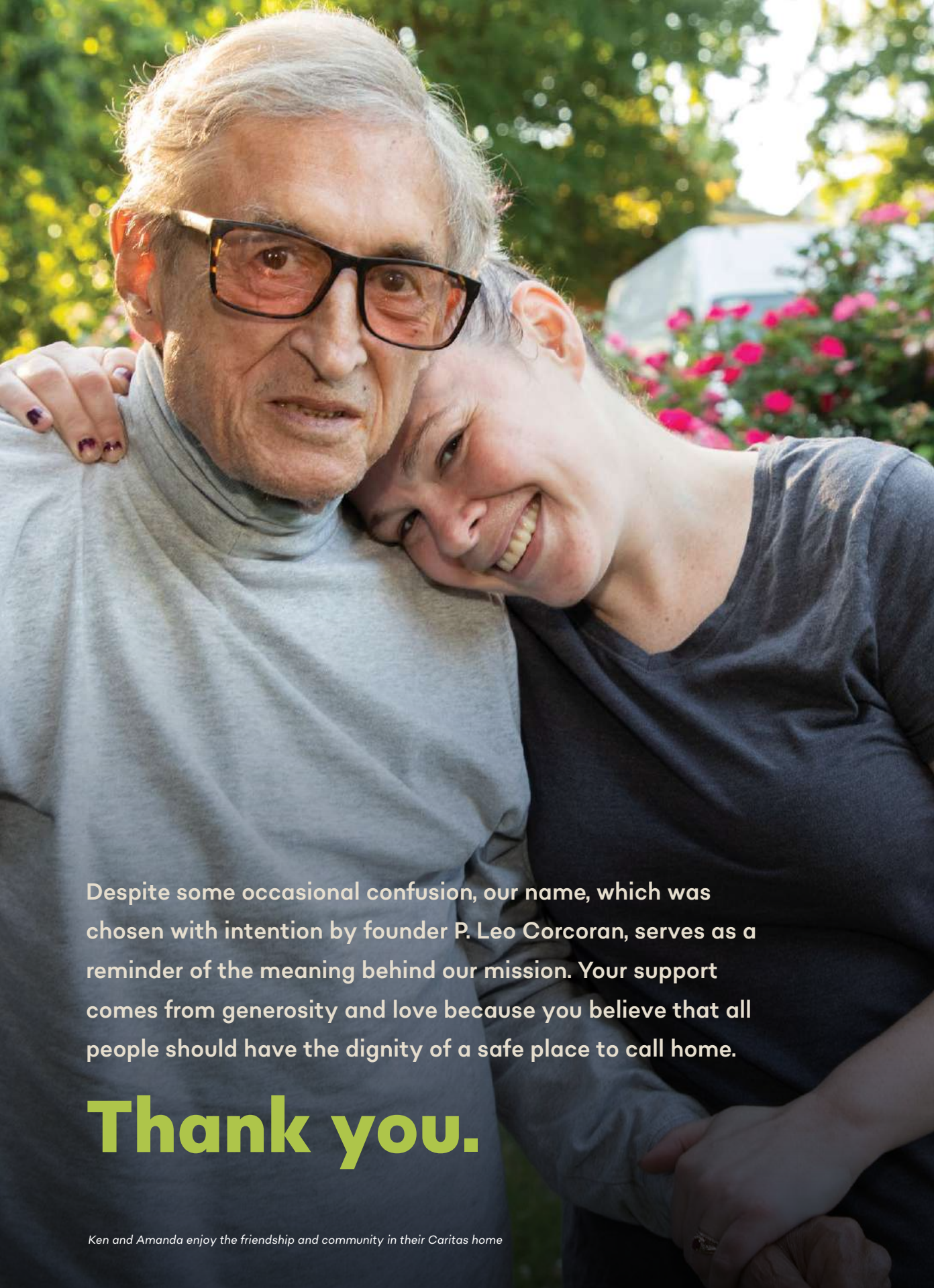
What's in a name?

2021 Gratitude Report



It's no secret that our name can be a challenge. Often, we are mistaken for other institutions with "Caritas" in their names. Sometimes, it can be hard to pronounce correctly. However,

Caritas is a beautiful name, meaning "love," the platonic kind, and the root of words like "care" and "charity."



Despite some occasional confusion, our name, which was chosen with intention by founder P. Leo Corcoran, serves as a reminder of the meaning behind our mission. Your support comes from generosity and love because you believe that all people should have the dignity of a safe place to call home.

Thank you.

Ken and Amanda enjoy the friendship and community in their Caritas home



**Daniel Knows
You Care**



Daniel lost his home in 2015, when the building where he lived in Roxbury was condemned. He lived with an aunt for a while, caring for his mother, who had dementia. Eventually his mother was relocated to live with other family, and Daniel ended up homeless, sometimes sleeping at the Prudential Center in an effort to stay safe. He credits Boston Healthcare for the Homeless with helping him find his Caritas home.

He remembers with gratitude that when he first moved into Central House in 2017, the property manager made sure he had everything he needed to settle in, including a Welcome Basket of home and personal-care items.

Daniel plays the organ for his church and creates beautiful and elaborate décor for church events. “My church keeps me going,” said Daniel. He also works as a hair stylist. “I can do anything,” he said, “cuts, color, braids, whatever you need.”

His goals are to continue his education and move into a one-bedroom apartment. “When Daniel told us he wanted to find a larger apartment, he was afraid he would hurt our feelings,” said Fauzia, the case manager at Central House. “But we encourage residents to strive to reach their goals.”

“The people here are supportive,” said Daniel. “They want to help you.” 🍷



Three years ago, Amanda lived with her mom, her kids, and her son's father, but then things fell apart. Her son's father became violent and she kicked him out. Her mom sold their house. Her son went with his father and her daughter stayed with her mom. Amanda struggled with drug use and went to live in a hotel. "But still," said Amanda, "my mom worked really hard for me. She Googled low-income rent/homeless prevention and found Caritas. We knew Caritas would be the best option because of low rent and a location within the same town."

"This house gave me a reason to care," reflected Amanda. "I was in a deep depression. Moving out of my home that I grew up in, not being able to live with my children. I couldn't get out of bed to do anything. My mom paid my rent during that time. I started to use again. This is not a sober home but it became

that for me. Jesus, our site manager, became my mentor and role model. He didn't have to do that, but he did because he cares. The other residents became my friends. I feel protected and safe here. Because of this, I am now sober and working at CVS.

"I took on the role of the motherly type because I miss my kids so much. I like to be a caretaker and bring items from CVS to my neighbors who need them. My daughter Rosie and my mom live a few blocks away and come here for dinner all the time. I need to make peace with feeling like I didn't do enough. I have to be OK for myself to help them, and Caritas is helping me to do that."

"Caritas is not a shelter," said Amanda. "It is preventing homelessness by providing a permanent home for people living on a low income. I don't know what I would have done without Caritas. I now have so many reasons to care." 🍷



**Amanda Feels
Protected
and Safe**

Donor Report Card

You make it easy to be green

- Caritas was commended for having achieved 15.86% savings in energy toward a goal of 20% energy savings. "With many competing priorities this past year," wrote Josh Geyer, Better Buildings Initiative Multifamily Sector Lead, HUD office of Environment and Energy, "we commend you for maintaining your pursuit of portfolio-wide energy efficiency, sharing data, and making progress towards your goal."
- New boilers were installed at 1876 Beacon Street and One East Lenox Street, funded by the Lean Multifamily Program, which provides assistance for housing providers to improve energy efficiency and reduce energy costs.
- Sunwealth Solar partnered with us to install solar arrays at 10 properties, reducing costs and our fossil fuel footprint. Installations at additional properties are planned in 2022.



Caitlin McLaughlin, Team Caritas, Boston Marathon, 2020 and 2021

You are helping residents stay healthy

- We hosted 3 COVID-19 Vaccine and Booster Clinics for staff and residents at our property at 820 Mass Ave in conjunction with the City of Cambridge.
- A vaccine awareness campaign promoted the safety and effectiveness of the COVID-19 vaccine to residents, including information and assistance in locating and setting up appointments.
- Your support of our Boston Marathon team raised money for meals and services for our Healthy Residents program.

You are providing dignity in housing

- Funding from Charlesbank Homes and the Hamilton Foundation allowed upgrades to 1202 Commonwealth Ave, including new tile flooring and a beautifully restored front entrance with controlled access security doors.
- The Linn Foundation replaced AC units at Sean Brooke House as well as repaving the exterior walkway and installing controlled access doors.
- Major renovations are currently underway on Dudley Street in Roxbury, Russell Terrace and Fessenden Streets in Arlington, and Eastern Ave in Chelsea, including kitchens, baths, flooring, and security.



A new front entranceway at 1202 Commonwealth Ave in Allston

Caring for our Communities



The rooftop of a Caritas home in Everett

You are preventing homelessness

- In 2021, you, our donors, gave \$339,475 in direct rental assistance for residents in need. (Distribution is ongoing. We have not evicted for non-payment during the pandemic.)
- Our Resident Supportive Services Team, funded by you, our donors, helped 293 residents obtain \$966,880 in publicly funded rental assistance grants for arrearages accumulated during the pandemic (through May 31, 2022).



Our home on Russell Terrace in Arlington



Caritas and MoreThanWords welcomed young residents to their new home

You are supporting effective partnerships

- 15 youth from MoreThanWords have moved from homeless to home with Caritas thanks to funding from the Liberty Mutual Foundation that provides rent and case management support.
- We are partnering with Boston Public Health Commission to provide permanent housing, case management, and medical care for 24 homeless individuals to improve health outcomes.
- 22 individuals relocated from shelters to hotels during the pandemic moved into permanent Caritas housing through a Pine Street Inn Rapid Rehousing program.

You are enhancing our capacity to learn and grow

- Caritas was awarded its third Harvard Community Action Partners project, providing a pro-bono consulting team to help us develop performance metrics to better guide programming to care for our residents and communicate our impact.
- We are implementing a highly customized software platform to manage our resident support programs, enabling us to track activity, measure what works, and practice continuous improvement.
- The Smith Family Foundation has funded the purchase of mobile tablets for supportive services and other field staff so we can meet residents' needs and collect data "on the go."



Amy Menealy, Director of Communications, Bill Churchill, Caritas Board Chair, and Gautum Ramchandani, Harvard CAP Team Co-Lead



**Your Care
Helped
Jeffrey Survive**



Jeffrey had been an actor and model in California. He had one-off stints on *General Hospital* and *All My Children* and advertisements for Louis Vuitton suitcases. Then his career started to go downhill so he came back to the east. Jeffrey moved to Central House 8 years ago, thinking he'd be here for only one year. He never imagined his life would turn out this way. As a gay man, he was the victim of not one, but two hate crimes, which derailed his life in every way.

On his birthday in 2016, Jeffrey went to celebrate at a club in Boston. At the end of the night, as he waited for his ride, some men came over asking for a cigarette. Before he knew it, he had been stabbed; he almost died. It took him months to recover, but he did. He credits

Central House's property manager at the time for helping him get through it. "I was so depressed I wanted to die. Toni was the only one to come and take care of me. I wouldn't be here without her."

The following year, Jeffrey went out to celebrate his birthday and, at the end of the night, 8 young men beat him up. He did nothing to deserve these attacks. He lost his left eye, his jaw was broken, and he lost some movement on the left side of his body. Major depression set in.

"People think I'm strong. I'm not. But I survived. I struggle with depression and don't know where I'd be without Caritas. I am glad that I am here. The care that I've been shown gave me reason to live. I am so grateful for the friends I have made here and the support from Caritas. I am doing the best I can." 🧡



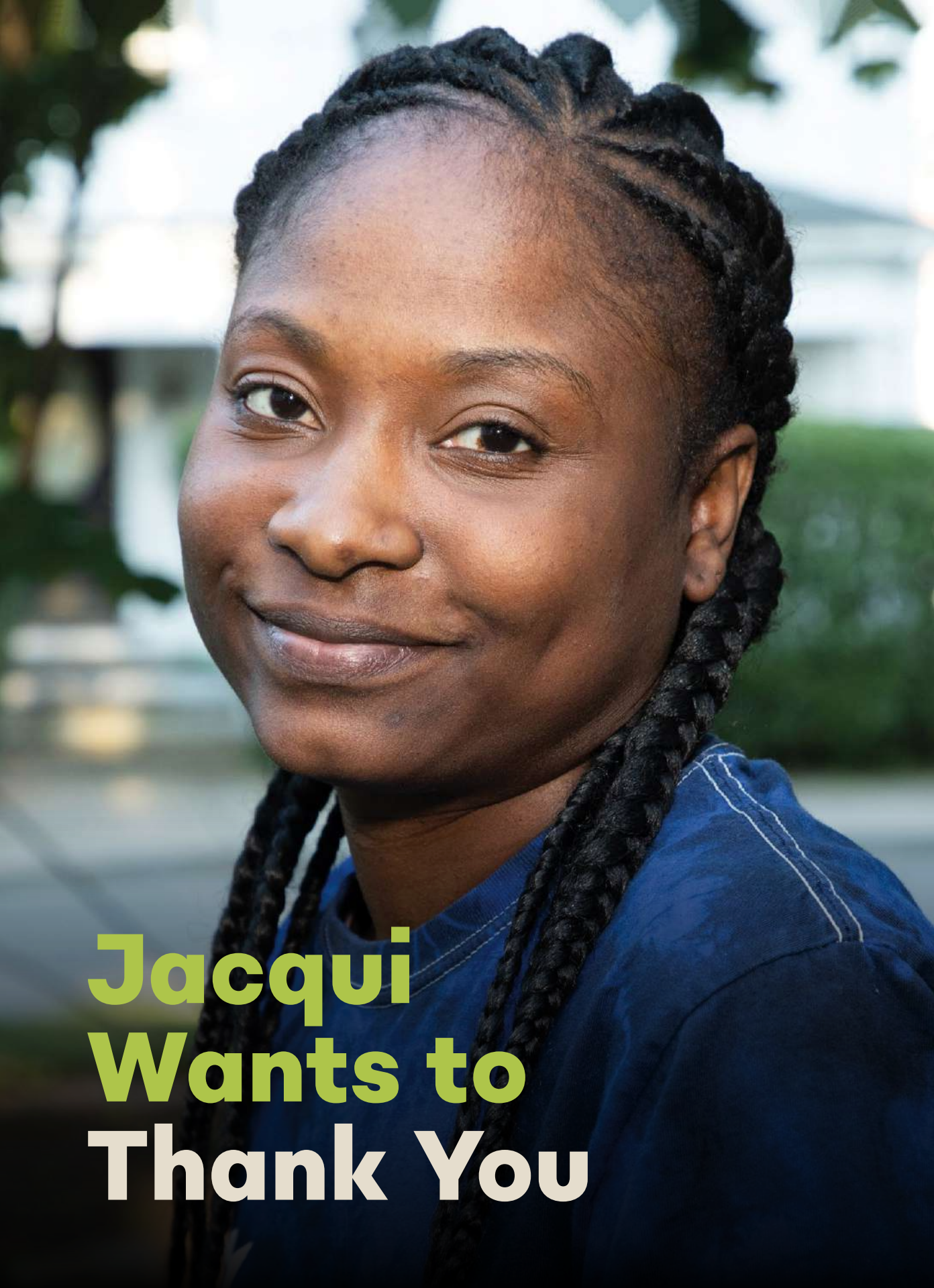
Jacqueline came here from Haiti 9 years ago with a visa to study and stayed until she got her papers. She has a few cousins in this country but other than that, she is on her own.

Jacqui has been at Caritas for the past 2 years. Prior to that, she was living with friends in the Boston area. She didn't have the credit needed to get her own place or money for first, last and security deposits. Someone gave her a link to Caritas in 2019 and, as she reflects, "I don't know what I would have done if I didn't check out that link. I found a single room. I was so scared and nervous when I moved in. I knew that if I didn't try, I would be on the street or somewhere I wouldn't want to be. At first, there were a lot of people who were different from me but in time I have gotten to know them and now I am comfortable."

Jacqui was working in the after-school program at a school in Arlington. She lost that job when Covid hit in 2020. She now works at Whole Foods. She continues, "I'm so relieved to know that I can stay here for as long as I need. Massachusetts is very expensive. Caritas has been very helpful and does really nice stuff for people."

Jacqui is grateful for the resident services staff who provided her with a Welcome Basket when she moved in, and connected her to Arlington Eats, a local food bank, when she needed it.

"I am still in school for business administration," said Jacqui. "When you are by yourself, it takes longer to finish things. The most important thing for me is that I feel safe and that is the best thing when you are on your own. It is such a relief for me to be here and to know that I will not be rushed out. I want to say thank you." 🍀



**Jacqui
Wants to
Thank You**



The Architectural Team (TAT): Ten Years of Caritas Love

The Architectural Team has been an amazing partner to Caritas. The celebrated Boston-based firm has earned more than 200 awards for design excellence across a broad range of residential, corporate, and community projects. Recognition includes their impressive work in affordable housing preservation.

Both TAT and its Senior Partner and Managing Principal Michael Binette, a Caritas Board member, have been incredibly generous with their time and resources, including financial contributions every year since 2012.

“Mike Binette and his talented team at TAT are essential to Caritas’s mission to expand deeply affordable housing,” said Greg Rittchen, Director of Real Estate Assets. “Whether we need TAT to take a quick peek at a floor plan last minute or to take a deeper dive on an RFP, they are always up for the task. Mike and his team of architects come at their profession with a passion, discipline, and exactitude that cannot be replicated. Not only is Mike our Principal architect, he also sits on our acquisitions/development board committee. Mike’s involvement in our organization is truly a gift and we look forward to more deals to come.”



“Relationships are the bedrock of our practice at TAT and being able to work in support of the causes that matter to us is why we do what we do, said Michael Binette, AIA NCARB, Senior Partner + Managing Principal. “As an architecture firm that’s devoted more than fifty years to the creation of affordable housing opportunities and the pursuit of more equitable communities, it’s especially meaningful to have such a deep and longstanding partnership with an organization whose mission and values align so closely with our own.

“When we collaborate with Caritas, we know that the work will have a tremendous impact on people’s lives, not just today but for years to come. The opportunity to join with Caritas and use our passion and skills to further their mission is always an honor, and we’re thrilled to continue supporting their phenomenal initiatives.”

Thank you to The Architectural Team for working alongside Caritas to prevent homelessness and improve lives for those who need it most in our community.

Dear Friends,

Thank you. Without your love, hundreds of our residents would likely be in shelters, on the street, or living in unsafe conditions.

You have made sure that Caritas has survived the most challenging period in its 37-year history. While for many, life in pandemic times has regained some normalcy, our residents continue to struggle.



We've been working with a team of remarkable consultants from Harvard Community Action Partners who are helping us to measure and communicate what we know to be true: housing is a crucial first step in resolving homelessness, but it must be followed by supportive services to help residents thrive in their hard-won housing. Housing and support are inextricably linked—and we cannot achieve our mission without both.

As we navigate our post-pandemic reality, and our residents require sustained time and effort to regain stability, your continued partnership is the lynchpin to our success.

In gratitude,

Karin Cassel Mitterando

Executive Director
Caritas Communities

Our Communities **Caring for over 1,000 residents annually.**

ALLSTON

1202 Commonwealth Avenue

ARLINGTON

22 Fessenden Road
12 Russell Terrace

BEDFORD

204 Springs Road

BOSTON

7, 11–15 Cortes Street
1 East Lenox Street
186 Marlborough Street
81–85 Westland Avenue

BRAINTREE

15 Holbrook Avenue

BROOKLINE

1876 Beacon Street

CAMBRIDGE

820 Massachusetts Avenue

CHELSEA

423 Eastern Avenue

DORCHESTER

27 Beale Street
147 Centre Street
289 Centre Street
179 Sydney Street

EVERETT

19 Hancock Street
The Bill Moore House,
76 Norwood Street

MEDFORD

4–6 Ashland Street

MELROSE

24 Vine Street

NEW BEDFORD

116 Lindsey Street

QUINCY

8 Mechanic Street
50–56 Spear Street

ROXBURY

23–25 Alaska Street
430–436 Dudley Street
28 Mt Pleasant Avenue

SALEM

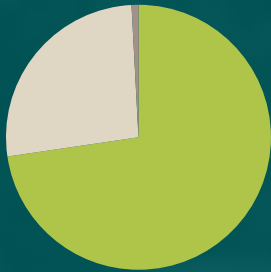
117 Lafayette Street

WAKEFIELD

48 Water Street

Financials: What Love Costs

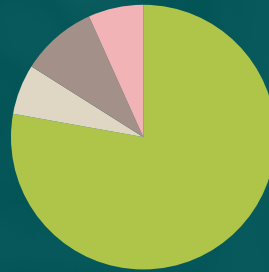
Total Income: \$9,867,459



- **73%** Net rental income
- **26%** Charitable giving
- **1%** Interest and other (net assets released from rest)

Total Expenses: \$9,939,699

(Excluding depreciation and amortization)



- **78%** Housing program
- **6%** Resident supportive services
- **9%** Administration
- **7%** Fundraising and communications

Model for Success: Love in Action



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\$100,000+

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TD Bank

Linda McLaughlin

James Mitrano
WaypointKLA, 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
John M. Corcoran & Company

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
Key Bank Real Estate

Heidi Yates
Rockland Trust

Kyle York

Mortgage Lenders and Tax Credit Investors: Investing in Love

Affordable Housing Trust Fund
Bank of Canton

Bedford Housing Trust
The Bank of Beverly

Bluestone 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

Life Insurance Community
Investment, LLC

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

Silicon Valley Bank

StonehamBank

Town of Brookline