HELPING A REGION IN NEED
2020 IMPACT REPORT
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Dear Friends,

Welcome to Metro Housing|Boston’s FY20 Impact Report.

History will remember 2020 as one of the most tumultuous year’s in American history. The pandemic, political divisiveness, and increased calls for racial equality from across the political spectrum have made this year like none other.

In March, Governor Baker declared a state of emergency because of COVID-19. The team at Metro Housing has remained committed to helping those in need. We know that even during a pandemic homelessness and housing instability do not take a break.

With businesses closed and thousands of people laid off from their jobs, the need for emergency cash assistance to maintain housing stability has reached record levels. As of the publication of this Impact Report, since March 2020 the Residential Assistance for Families in Transition (RAFT) program at Metro Housing has served 2,512 households and distributed $6.8 million. We also have nearly 3,000 additional households who have requested assistance, and we expect that number to continue to increase as the number of COVID-19 cases climbs during the colder fall and winter months.

In the following pages, you will learn about the housing challenges faced by some of the families served by Metro Housing during the pandemic. Though these families and others survived their immediate housing emergencies with assistance from rental relief programs such as RAFT, ERMA, and the partner programs with Boston, Braintree, Milton, and Revere, many continue to struggle.

Thousands of renters in the metro Boston region with extremely low incomes were struggling prior to the pandemic. Although these households were somehow able to avoid homelessness before, their incomes have continued to fall dramatically, and they are at greater risk of losing their homes the longer the pandemic continues.

While the family stories included in this year’s report are naturally focused on families in need of rent relief, Metro Housing’s staff has continued to provide services to the thousands of families and individuals who have housing vouchers through Section 8 and MRVP, receive guidance from our Fair Housing and Civil Rights Project, and get connected to services through our multitude of colocations. Metro Housing also deepened its relationships with health care partners such as Boston Medical Center, Children’s Hospital, Winchester Hospital, Mass General Brigham and Community Care Cooperative to support the region’s most vulnerable populations.

If not for the partnership and collaboration with the Commonwealth of Massachusetts, our housing partners across the state, and the valuable contributions from private donors like yourselves, many more families might have suffered much worse fates. While our work remains ongoing, please read on to see what a difference we have all made together.

Thank you.

Elizabeth Gruber  
Cynthia LaCasse  
Christopher T. Norris

OUR MISSION

Metro Housing|Boston mobilizes wide-ranging resources to provide innovative and personalized services that lead families and individuals to housing stability, economic security, and an improved quality of life.
COVID-19 AND ITS IMPACT ON THE REGION

THIS HAS NOT BEEN A TYPICAL YEAR.

Since the beginning of the COVID-19 pandemic in March, demand for housing assistance through RAFT has increased significantly in the region. The number of households that received RAFT increased by 62 percent between March and August 2020 compared to the same period in 2019. Average RAFT payments increased by 19 percent, and total payments increased by 94 percent.

Further, in the seven months (between March and October 2020) since the pandemic started, Metro Housing has helped 2,512 households with $6.8 million in RAFT support, significantly more than the 1,710 households and $4.4 million in all of FY19. Metro Housing believes that the changes in the number and type of households that have received RAFT during the first six months of the pandemic are a leading indicator of an impending housing crisis in the region. The pandemic has further highlighted the plight of tens of thousands of renters with extremely low incomes that have limited housing options.

To read more details about the impact of the pandemic on the need for rental relief in Greater Boston, see our special report: RAFT DURING THE PANDEMIC.
A PANDEMIC DOESN’T DISCRIMINATE.

Every city, town, and neighborhood face similar risks. In an effort to bring its expertise across the region, Metro Housing has partnered with cities and nonprofit partners to help with local rental relief.

In Boston, The Rental Relief Fund is managed by the Office of Housing Stability with Metro Housing and other local nonprofits. Recognizing the great need in the city, Boston committed a total of $8 million to help residents at risk of losing their rental housing due to the COVID-19 pandemic.

Similarly, the cities of Braintree and Milton allocated $100,000, and Revere dedicated $1 million for their respective residents not able to pay rent because of the pandemic. Metro Housing is proud to work with these cities in the administration of their rental relief programs, as well as with new local community partners.

Lawyers for Civil Rights is an organization that engages in legal action, education, and advocacy on behalf of people of color and immigrants. With support from Metro Housing, Lawyers for Civil Rights has launched a new pro bono initiative to connect those who need help paying rent or other housing expenses with volunteers who can help complete an application for RAFT, or the City of Boston’s Rental Relief Fund.

East Boston Neighborhood Health Center (EBNHC) is helping families impacted by the COVID-19 health crisis by working with Metro Housing to assist their patients who are experiencing housing instability in completing and submitting applications for RAFT. EBNHC is one of the largest community health centers in the country, treating patients in East Boston and its surrounding communities.

The Caribbean Integration Community Development (CICD), in partnership with Metro Housing, is assisting the Caribbean community, including Haitian Creole speakers in Mattapan, Hyde Park and Dorchester, with RAFT applications. CICD helps applicants navigate language barriers and enhances their computer literacy to submit applications for RAFT.
Ardelia is a 70-year-old grandmother from Dorchester. Her life has been filled with many challenges, yet she has survived it all with her independence and determination.

Ardelia was a special education instructor for the Boston Public Schools for 14 years until she was compelled to retire in 2009 because of Meniere’s Disease, which causes hearing loss and vertigo.

Having raised her children to be independent, she did her best to stay in her home but her financial struggles took their toll. Only earning $400 a week at a part-time job, she was unable to pay her mortgage and utilities. As Ardelia put it, “I gave up. I didn’t know what else to do. It was either pay the mortgage or not eat.”

Ardelia continued to live in the home without heat or running water, using space heaters to keep warm in the winter. “I would go to McDonald’s every morning and get a cup of coffee. Afterwards, I would use the bathroom to wash up and brush my teeth. I did what I needed to do to survive.”

She kept her situation a secret from the people that were closest to her. “I am a very independent person and was afraid to ask for help,” says Ardelia, “I just didn’t think people would understand why I needed help.”

In spring of 2018, she opened up to her insurance agent about her conditions and changes started immediately. The agent helped her find an apartment she could better afford and assisted her with the first month of rent. By this time, Ardelia was working as a family advocate which she prepped for by returning to college to get a degree in Human Services.

Just prior to the start of the pandemic, Ardelia took a second job at Walmart to help pay expenses. “I was unable to continue to work at the store with business basically coming to a standstill. They said, ‘last hired, first fired.’”

Ardelia learned about the Rental Relief Fund that the City of Boston was running for Boston residents in partnership with Metro Housing. She applied and received assistance so she could pay her rent.

Though things are not perfect, Ardelia is getting by and is very grateful for the help she received. “I had the best case managers at Metro Housing in Debra and Joanna. They took care of me, even sending me a gift card to help me get by. They listened to me and gave me lots of advice. They were so helpful.”
A LOAN PROVIDES PATH TO INDEPENDENCE

It started out as a day of fun for Alex and his two young sons at a trampoline park in September 2017. The day was supposed to be filled with laughs; a day that memories are made of. Instead, Alex fell awkwardly off one of his flips, breaking his neck, and losing the use of most of his limbs.

During Alex’s three-month stay at Spaulding Rehabilitation Hospital, he learned about the Home Modification Loan Program (HMLP), a statewide program funded by the Massachusetts Rehabilitation Commission to help people with disabilities stay in their homes with the benefit of home renovations.

Alex’s family was moving quickly to prepare for his discharge from the hospital. They had already begun work on a first-floor bedroom and accessible bathroom at his parent’s home in Newton before he learned of the HMLP.

“The Home Mod program requires you to get contractor bids as part of the application process so I thought we would not be able to utilize the program,” says Alex. “But Metro Housing understood our extenuating circumstances and allowed us to move forward with the renovation that we had already started.”

Alex and his wife, Veronique, had made plans to move to her native Canada just two weeks after Alex’s accident so they could educate their sons in French. With those plans obviously diverted, and after living in Newton for a few months, they learned about a French Immersion program in Milton.

With ongoing assistance from both of their families, Alex and his wife paid off the initial HMLP loan, bought a new home on their own, and applied for Home Mod again so that they could build a lift and accessible bathroom in their new home.

“After a tragic accident like I had, there are myriad applications and new things you need to know,” says Alex. “When we learned about the Home Modification Loan Program, we were hopeful that it would be an easy process, and it truly was.

“Jennifer Shaw was my case manager and she helped me navigate all of the difficulties that we ran into so seamlessly. Without Metro Housing, I would not have been able to afford a house with the renovations that I needed to live. I truly thank Metro Housing for everything they did for me and my family.”
Mackeba got sick in November 2019 and needed to be hospitalized. She was back in the hospital again in January with flu-like symptoms.

In hindsight, Mackeba thinks her second trip to the hospital was a result of COVID-19. Living with an autoimmune disease that impacts her daily life, Mackeba is extremely careful because any illness can be very dangerous.

“It was prior to the period when testing was prevalent, but I showed all of the known symptoms – trouble breathing, loss of taste and smell, and fever.”

She had immediately fallen behind on her rent during her two hospital stays. Because she could not fully regain her strength to return to her job as an adult learning instructor, she lost her job in February. Unable to catch up on her bills, she fell further behind on rent and utility payments.

“The back rent almost got me evicted,” says Mackeba. “I went to housing court and was given two weeks to get the funds. Due to the pandemic, the courts closed. That was the only reason that I was not evicted.”

Mackeba was familiar with RAFT but thought that she would not be eligible because she did not have children. “I learned that it was not the case, so I applied immediately.”

Fortunately, Mackeba was approved for RAFT in May and paid off her back rent. She was recently hired for part time contract work as an instructor and is hopeful it may turn into full time.

“I am grateful beyond words for the assistance I received from Metro Housing. If I had been evicted – with my illness- it would have been the worst thing that could have happened. I don’t know what would have happened to me. Thank goodness for Metro Housing.”
Andrew & Orlando

TEAMWORK OFFERS HOPE TO COVID-19 SURVIVOR

Andrew has seen a lot of hardship in his work as a clinical social worker - both in his private practice and at Spaulding Rehabilitation Hospital. But nothing compares to his work this year at the Boston Hope field hospital, a temporary medical facility established by the Commonwealth of Massachusetts in response to the pandemic inside the Boston Convention and Exhibition Center. Boston Hope was designed to relieve the burden of hospitals treating acute care patients suffering from COVID-19. Half of the 1,000 beds were reserved for people experiencing homelessness who had tested positive for the virus and needed care.

“At Boston Hope, I worked with patients that were most at risk, including those that were homeless, or suffering from mental illness or substance abuse,” says Andrew. “One patient I worked with was Orlando, who was newly homeless and had been at Boston Hope for about a month.”

Orlando eventually recovered enough to be discharged from Boston Hope, but he had no place to go. Andrew helped Orlando get a job at Boston Hope, which allowed Orlando to stay at the hotel where hospital workers lived and quarantined between shifts.

“Getting Orlando a job at Boston Hope was key, as it bought us more time to find him permanent housing. After making numerous contacts, I was introduced to Elsa at Metro Housing,” says Andrew. “Because Orlando does not speak English and Elsa speaks Spanish, she helped us with the RAFT application which helped us find Orlando housing just days after he was discharged from the hospital.”

Andrew continued to help Orlando even after Boston Hope closed. Through his connections at Spaulding, he was able to get Orlando a job at their Cambridge location. Orlando recently relocated to Brighton, where he is closer to Andrew’s home. The two remain close and often get together for lunch. Orlando is doing well medically and is very grateful for the help he received.

“I found Elsa from Metro Housing to be more responsive than anyone that I had reached out to in all my journeys trying to find resources for newly homeless people,” says Andrew. “I consider Orlando’s case my biggest success story of my time working at Boston Hope, but it would not have been possible without Metro Housing.”
A BREATH OF FRESH AIR PROVIDES RELIEF

If you ever attended a Celtics or Bruins game in the 70’s or 80’s, chances are you saw Anthony the pizza guy. The self-proclaimed “Best Pizza Maker in Boston” started making pizza at the Garden at age 14 and as he puts it, “I grew up in the Boston Garden.”

Anthony went on to a management career in the vending industry but was laid off from his job in 2019. He found work with another vending company earlier this year, but when the pandemic hit in March, he again found himself out of work. With little savings, Anthony fell behind in rent for his apartment in Everett.

“Luckily for me, I have a very understanding landlord,” says Anthony. “It took me awhile to approach her to explain my situation because I was somewhat embarrassed. But she has been very patient with me.”

While Anthony was searching for financial assistance options online, he came across the website for Metro Housing. He filled out an application for RAFT and was notified in June that he had been approved.

“My case worker, Sarah, was unbelievable. She worked so hard on my behalf. I have been in business for a long time and I had never met someone who cared so much about another person. I felt like she was almost a member of my own family.”

RAFT helped Anthony pay $4,000 in rental arrears. “RAFT gave me some air to breathe for a while and took some of the pressure off me. I am so grateful to Sarah and to Metro Housing for helping me through this process. I am deeply grateful.”
RENTAL RELIEF FUND HELPS KEEP THE FAITH

Magalie

Faith has always played a big part in Magalie’s life. Born and raised in Miami, she was ready to put that faith to the test when she accepted a promotion at the food and beverage company she worked for and moved to Boston in January.

New to the city and living in Brighton, Magalie liked her job and the people she worked for at the Boston Convention & Exhibition Center. Things were looking bright for her future in Boston. In mid-March, though, everything changed. The city of Boston, like most U.S. cities, closed down due to the pandemic.

Magalie began working remotely from home, but by the end of March, she was furloughed and left wondering if she made a mistake coming to Boston.

“Every day after I was furloughed from my job, I thought about not being able to live here and what the next steps would be.”

She immediately informed her landlord of her situation and he referred her to the City of Boston’s Rental Relief Fund, of which Metro Housing was a partner. Magalie applied for assistance and was notified in May that she had been selected. She used the funds to pay her rent in June and July.

“Nothing can express the absolute joy I felt when I was notified that I would be receiving housing assistance.”

Magalie was officially laid off from her job on July 31. With slim job prospects during the pandemic, Magalie made the difficult decision to move back to her family home in Miami in September.

“The desire for personal growth was the reason I left Miami in the first place and I will continue to pursue that,” says Magalie. “I will forever appreciate the support that Metro Housing gave me and continues to give to the larger community.”

“Nothing can express the absolute joy I felt when I was notified that I would be receiving housing assistance.”

Magalie

“The desire for personal growth was the reason I left Miami in the first place and I will continue to pursue that,” says Magalie. “I will forever appreciate the support that Metro Housing gave me and continues to give to the larger community.”
Hennisse Gomez (2nd from right) approaches her job as a property manager at Winn Residential with a passion needed today more than ever. To Hennisse, each of the 92 households living in Broadway Tower in Revere is as important to her as her own family.

It is that same approach that has helped her provide her residents with the resources they need to cope with the challenges of COVID-19.

“It is very important that my residents – not only during the pandemic – know that I am present, that I am here for them,” says Hennisse. “Many lost their jobs due to COVID-19 but were not aware of the resources that were available to them.”

Each week since the pandemic began, WinnResidential holds a town hall for their property managers to discuss the issues facing each property around COVID-19. Following these meetings, Hennisse sends letters to all residents who are experiencing rental arrears or other financial issues.

“I wanted my residents to know that I was there to help them navigate options for rental relief, if they needed it,” says Hennisse. “Some residents were afraid or embarrassed to admit they needed help. Others just were not aware they had options.”

As of October 1, Hennisse had helped 22 households apply for $58,567 in RAFT rent assistance.

Hennisse has created a sense of community among the tenants at Broadway Tower and can easily sense when they have issues. Knowing that many of them may also be struggling with food insecurity, she arranged for a food bank each week in partnership with Food Link of Arlington. Food is delivered weekly and Hennisse and her mother put together bags of groceries for residents in need.

“We are all neighbors here. And I was raised to always help thy neighbor. So, whatever it takes to make sure people remain safe, we will do what we can.”

Hennisse adds, “Metro Housing has been so helpful to us during this tough time. The due diligence and the attention to detail of people like Molly Butman, Michele Alexander, and Bryant Ruiz has been amazing. I cried each time I heard one of my residents was approved for assistance. I can’t thank Metro Housing enough.”

“Metro Housing has been so helpful to us during this tough time. I cried each time I heard one of my residents was approved for assistance. I can’t thank Metro Housing enough.”
When Mossab came to the Boston area from his native Sudan in 2015, he never thought he would face the hardship he did in 2020. He had come to Boston for a position as a Research Fellow in Surgery at Boston’s Children’s Hospital and settled in Revere with his wife and two small children.

With his wife working in retail, they were able to afford their rent, living expenses, and childcare. But as the pandemic spread and businesses closed, Mossab’s wife lost her job. The loss of her salary had a huge impact. “My salary alone was not enough to afford the rent and our other expenses. The fear was great about what we were going to do to get by.”

The federal stimulus check helped the family meet necessary expenses through June, but they were uncertain about their future. “It was an extremely stressful time for all of us,” says Mossab. “When I met with our property manager of our building to explain our problem, she told me about RAFT and Metro Housing.”

“As luck would have it, I learned in late July that I received a promotion at work. The promotion and the increase in salary will allow us to meet our living expenses while my wife remains home with the children.

“There is no doubt that I would not have been able to get through the summer without the support of Metro Housing. It is hard to put into words how much their help has meant to me and my family.”
FY20 BY THE NUMBERS
July 1, 2019 - June 30, 2020

COLOCATIONS
Metro Housing partners with local organizations and uses their expertise to supply vital housing support services to residents who have low and moderate incomes. Through these collaborations with community organizations, residents access multiple services convenient to where they live, in familiar locations that are physically and culturally accessible. The colocation sites are possible in part through the generous support of Bank of America.

IN FY20:
16 COLOCATION SITES
611 FAMILIES SERVED

FAMILY ECONOMIC STABILITY
Family Economic Stability (FES) is a five-year, flat-subsidy rental assistance program designed to help families reach economic stability through intensive case-management and support.

IN FY20
55 families participated in the program
$183,413 was held in escrow savings

GREEN SPACE
Green Space is a financial literacy and housing stabilization program for low- and moderate-income families and individuals in Greater Boston. Green Space provides workshops and one-on-one financial coaching with no time limits, focusing on each participant’s financial priorities. Green Space also provides housing stabilization services as needed. Green Space is possible in part through the generous support of Santander.

IN FY20, GREENSPACE ASSISTED
88 families
56% were more confident managing their finances
34% improved their credit scores

FAIR HOUSING
Metro Housing has committed to equal opportunity and access to housing for all by incorporating fair housing principles into its services. We provide trainings to tenants, service providers, and property owners regarding their rights and responsibilities under the federal Fair Housing Act of 1988 and the state fair housing law. Staff members also provide technical assistance on fair housing and refer clients to other related services in Greater Boston.

IN FY20 METRO HOUSING RESPONDED TO:
109 fair housing cases
75 of which were referrals from participants, service providers, & professionals

SPECIALIZED INTENSIVE PROGRAMS & SERVICES (SIPS)
Specialized Intensive Programs & Services start with a comprehensive assessment of need and continue with supports that range from assistance with navigating service systems to gaining access to mental health, medical and/or substance use resources. It also incorporates practical hands-on help with daily living, as well as financial and legal advocacy. The intensive, personalized, and at-home focus is pivotal in engaging clients and stabilizing them in their homes and communities.

IN FY20:
98% HOUSEHOLDS stabilized or placed in new housing
212 FAMILIES & INDIVIDUALS received services
2,792 CONTACTS conducted

IN FY20:
$183,413 was held in escrow savings

88 families
56% were more confident managing their finances
34% improved their credit scores

55 families participated in the program
LEASED HOUSING

Rental assistance programs help make rent affordable by subsidizing a portion of a household’s rent with the household paying the remainder, called their “rent share.” Metro Housing administers a number of rental assistance programs under contract with various government agencies.

The HOUSING CHOICE VOUCHER PROGRAM, commonly known as Section 8, is a federally funded program for assisting very low-income families, elders, and people with disabilities to afford decent and safe housing. The MASSACHUSETTS RENTAL VOUCHER PROGRAM is a similar program funded by the Commonwealth of Massachusetts.

IN FY20, METRO HOUSING PROVIDED RENTAL ASSISTANCE TO

- 7,003 via federally funded rental assistance such as Housing Choice Voucher Program (Section 8) and Continuum of Care
- 3,434 via the Massachusetts Rental Voucher Program

RAFT

The state-funded RAFT program is a tool used by the Housing Consumer Education Center (HCEC) team to provide eligible households up to $4,000 per 12-month period.

RAFT lets families stay in their homes, helps them move out of homelessness into new apartments, keeps utilities on, and stabilizes families. For COVID-related housing crises, the maximum RAFT benefit has increased from $4,000 to $10,000 per households that meet certain criteria.

IN FY20:

- $5.1M in total funds distributed
- $2,832 avg benefit received
- 1,802 families & individuals supported

FAMILY SELF-SUFFICIENCY

Family Self-Sufficiency (FSS) is a voluntary program designed to help families achieve increased economic self-sufficiency over a five-year period. It is jointly managed by Metro Housing and Compass Working Capital.

IN FY20, FSS DISTRIBUTED

- $940K in escrow savings
- 50 participants
- $12,948 average increase in income

HomeBASE & STABILIZATION

HomeBASE is a program of the Massachusetts Department of Housing and Community Development designed to reduce the need for motels and shelters. The goal is to assist families who are facing homelessness to find alternative solutions to entering shelter and/or motels.

IN FY20 METRO HOUSING PROVIDED:

- 426 families
- 12 months of stabilization services to ease their transition to permanent housing
- And helped 47 families move out of shelters

HOUSING CONSUMER EDUCATION CENTER (HCEC)

Metro Housing serves as the HCEC for Greater Boston. Funded by the Massachusetts Department of Housing and Community Development, it is one of nine HCECs located throughout the state. Free and open to the public, HCECs educate and assist tenants and property owners and respond to constituent issues reported by elected officials. HCEC provides workshops and trainings for tenants and service providers on topics such as affordable housing basics and landlord relationships, and housing search strategies.

IN FY20, METRO HOUSING’S HCEC RESPONDED TO:

- 10,320 housing inquiries
- 3,396 Counseling Sessions
- 5,269 Information & Referral Sessions
Steven Gu of Harvard was selected as the 2020 recipient of the Lowell L. Richards, III Fellowship for Leadership and Public Service. Lowell L. Richards, III served on Metro Housing’s Board of Directors for nearly 30 years and as co-chair for twelve years.

Champions of Housing honorees (L-R): Robert Torres of Beth Israel Deaconess Medical Center, Pamela Feingold of Eastern Bank, Shelley Hoon Keith and John Keith of the Keith Companies, and Jesse Kanson-Benanav of B’nai Brith Housing.

Metro Housing hosted a training on the RAFT program for service providers, covering the process of referrals, eligibility, and the completion of a RAFT application. RAFT Manager Darnell Wallace, pictured here, led the training.

Team Metro Housing has had runners compete and raise funds through the Boston Marathon since 2006 thanks to the John Hancock Nonprofit Program, raising more than $515,000. The 2020 Team was in full training mode when the Boston Marathon was postponed due to the pandemic. Clockwise from top left: Cate Henning; Raymond Garcia; Rachel Lodi; Ruben Garcia; Hector Cruz; and Kate Keaney.
As part of its Housing Matters Forum, Metro Housing presented the findings of the 2019 RAFT Program. The panelists were (L-R): Dr. Thea James, Vice President at Boston Medical Center, Chris Norris, Executive Director of Metro Housing, Eileen, a recipient of RAFT, Jillian Pinola of Beacon Communities, Molly Butman of Metro Housing, Amy Mullen of DHCD, and Sheila Dillon, Housing Chief of the City of Boston.

A team of staff from Metro Housing joined the United Way of Massachusetts Bay and Merrimack Valley to help distribute Thanksgiving meals in South Boston.

Metro Housing has an annual presence at the United Way’s Greater Boston Project Connect, a one-day, full-service event that invites the entire community to come together in support of families in transition, who are experiencing homelessness, or are in need of other services.

Among the many visits from elected officials on the federal, state and local level, Boston City Councilors Liz Bredon (center) and Kenzie Bok visited Metro Housing to learn more about our programs and services. Here they are pictured with Executive Director Chris Norris.
## 2020 Donor Listing

### July 1, 2019 - June 30, 2020

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### $25,000-$49,999

- Bank of America Charitable Foundation, Inc.
- Boston Children’s Hospital
- Liberty Mutual Foundation
- MassHousing
- The Neighborhood Developers

### $10,000-$24,999

- Beacon Communities LLC
- Boston Medical Center
- Combined Jewish Philanthropies
- Corcoran Jennison Companies
- Eastern Bank
- Keith Construction, Inc.
- Alex Krupp
- Linde Family Foundation
- Massachusetts Department of Industrial Accidents
- Massachusetts Housing Partnership
- National Lumber
- Northern Bank Charitable Foundation
- Peabody Properties, Inc.
- Procter and Gamble Corporate Giving Fund
- Karen Richards
- Rockland Trust - Blue Hills Charitable Foundation
- State Street Corporation
- WinnCompanies

### $5,000-$9,999

- Affordable Housing and Services Collaborative, Inc.
- Berkshire Bank Foundation
- Boston Evening Clinic Foundation
- Boston Private
- Brookline Bank
- Bushrod H. Campbell and Adah F. Hall Charity Fund
- Cambridge Community Foundation
- Chestnut Hill Realty Corporation
- Consigli Foundation
- First Resource Development Company
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- Helping Families and Children Inc.
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- Lawrence Model Lodging Houses Trust
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- Maloney Properties, Inc.
- Massachusetts Port Authority (Massport)
- Michael Corcoran
- Monahan Technologies
- Munkenbeck Consulting
- People’s United Community Foundation
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- Superior Plumbing

### $2,500-$4,999

- Advanced Windows, Inc.
- Albert Risk Management Consultants
- Bank of America Merrill Lynch
- Burns & Levinson LLP
- Donald Conover
- Daniel Dennis & Company LLP
- Delbrook | J KS
- Edward M. Doherty
- EA Fish Development
- Edgemere Consulting
- Federal Home Loan Bank of Boston
- Glynn Electric
- Harvard Real Estate
- HomeStart, Inc.
- ICON Architecture, Inc.
- Insperity
- J DL Partners
- Jerry and Lori Rappaport Family Fund
- Just-A-Start
- KBF Contracting
- Kevin P. Martin & Associates, P.C.
- Massachusetts Housing Investment Corporation (MHIC)
- Partners HealthCare
- Planning Office for Urban Affairs
- Preservation of Affordable Housing (POAH)
- Quincy Geneva New Vision CDC
Rev. Anne Rousseau and Nancy Sableski
Shaevel & Krems, O’Connor, & Jacobowitz, LLP
State Street GiveMore Program
The Architectural Team, Inc.
The Community Builders, Inc.
The Norfolk Companies
The Red Sox Foundation
The Schochet Companies
Alyson Therrien
Traggorth Companies LLC
Trinity Management, LLC
Donald E. Vaughan
Wegmans Food Markets
William and Lia G. Poorvu Family Foundation

$1000-$2,499
Allston Brighton Community Development Corporation
Anonymous
Anonymous Donors
Barkan Management
BD’s Furniture
Block Properties
B’nai B’rith Housing New England
Brown & Brown of Massachusetts, LLC
Cedox Capital
Benjamin Coulehan
David & J udith Ogden Charitable Fund
William S. Edgerly
Steven Farrell and Todd Robinson
J anet Frazier
Give With Liberty - Liberty Mutual Employee Donations
HalKeeen Management
Zachary Hannah
Heath Properties
Housing Opportunities Unlimited
Sally Ishizaka
Jamaica Plain Neighborhood Development Corporation
Mr. and Mrs. James
John Hancock Financial Services, Inc. Matching Gifts Program
Julier-Albert Giving Fund
Lacasse Ogden Charitable Fund
Terry Saunders Lane
Alex Mahegan
Gabbie McFrane
New England Baptist Hospital
Nolan Sheehan Patten LLP
Development Corporation
Greatland Realty Partners
Marie Herb
Housing Partners, Inc.
Ann Houston
Inquilinos Boricuas en Accion
J P Morgan Chase

$500-$999
Christopher T. Norris and Drew Bartley
Northeastern University
Jeffrey Packard
Platinum Protection Systems
Related Beal
Riiof Family Charitable Fund
Esther Schlorholtz and Joseph A. Hunter
Marvin Siflinger
The HYM Investment Group, LLC
Utile, Inc.
Cindy Walling
Li Zhu

$250-$499
2Life Communities
Samenth Alphonse
Caury Bailey
Mark Beauchamp
Lawrence Berman
BlueHub Capital
Boston’s Higher Ground
Cambridge Seven Associates
Ed and Susanne Cameron
Codman Square Neighborhood
J VS Boston
Kresge Foundation
Kristin Kladstrup
Kroikdas & Bluestein LLP
Mr. & Mrs. Michael A. Lee
Mission Hill Neighborhood Housing Services
Neighborhoods Housing Solutions
Helen Oliver
Henry Patterson
Pine Street Inn
Michael and Tara Rousseau
Anthony Silvestro
Claire and Gerald Sneirson
J ones/Augenstern Charitable Fund
The Life Initiative
Way Finders

$250-$499
Alexander Paul Solomita
Maria Barrett
Carla S. Beaudoin
Thomas A. Bledsoe and Alexandra Turner
Dina Brownstein and Joseph Kriesberg
Sean Caron  
CBIZ Primarily Care  
Phillip Clay  
George Connerat  
Hector L. Cruz  
Eliza Datta  
Tim H. Davis  
Diane B. Gordon and  
Dover Koven Fund  
Bruce Ehrlich  
Eisenberg Consulting LLC  
Donna Haig Friedman  
Elizabeth Gruber  
Ellen Herb  
State Representative  
Kevin G. Honan  
Patricia E. Intrieri  
Dane Johnson  
Marty Jones  
Reuben and Miriam Kantor  
Cynthia Lacasse and  
Samuel Ogden  
Ruston Lodi  
Mary-Anne Morrison  
Richard C. Muraida  
Vincent O’Donnell  
Progressive Electrical Systems, Inc.  
Rockland Trust  
Cindy Rowe  
Vito Rubini  
Megan Sandel  
Eric Skefington  
Robert Torres  
Sarah Williams  
Trip Advisor  
Viva Consulting, LLC  
Wallace Capital  
J avon Williams  

**UNDER $250**  
Stephen Adamo  
J ane Adler  
Frances Ahearn  
Michael Albert  
Edwin Aicea  
Fran and Cindy Allen  
Christina Amendola  
Bennett Applegate, J r.  
Brian Awe  

Salvatore Bosco  
Amy Boudreau  
Ellen June Bowlin  
Barbara Bowman  
Emily Brooks  
Elliot Brown  
Chris Burke  
Sara Burke  
Alison Burton  
Elizabeth and Robert Capstick  

Lisa B. Sloane and Robert L. Nason  
Helen Bakeman  
Charles Baker  
Blake Barich  
J oel Barrera  
Barton Gilman LLP  
Nancy Bauer  
Emily Berman  
J ane Berman  
Teresa Betit  
Kurt Blumenau  
Elizabeth Boggs  
Linda Bohlin  
Sandra Bohlin  
Hannah Bolcome  

Courtney Carini  
Elaine Carmichael  
Daniel Casali  
Christine Catarino  
Barbara Cevallos  
Becky Chan  
Citizens Charitable Foundation  
J acqueline Chau  
Yongmei Chen  
Martina Chilcott  
Eric Christoferson  
Calandra Clark  
Sasha Clements  
Rebecca Cloyd  
KKR Company
| Laureen Mollo                        |
| Oriana Montani                      |
| Amy Mullen                          |
| Kevin Murphy                        |
| Millie Negulu                       |
| Nancy Nelson                        |
| Abigail Neugebauer                  |
| Long Nguyen                         |
| Bill O’Malley                       |
| Sandra O’Brien                      |
| Kenneth Oehlkers                    |
| Peter Oehlkers                      |
| William J. Oehlkers                 |
| Ann O’Hara                          |
| Liam O’Malley                       |
| Elaine O’Rourke                     |
| Aaron Osowiecki                    |
| Marina Osowiecki                   |
| George Pappas                       |
| Anthony Pasquin                     |
| Noah Patel                          |
| Cynthia Phan                        |
| Adele W. Pike                       |
| Jean Pizi                           |
| Maya Rabow                          |
| Shawn Ranft                         |
| John Rattigan                      |
| Kevin Reid                          |
| Caitlyn Reuss                       |
| Sharon Riley                        |
| Robert W. Mack Charitable Fund     |
| Carla Rosata                        |
| Asenetta Rowe                      |
| Brigid Ryan                         |
| Debi Sapp                           |
| David Sawyer                        |
| Gina Schaal                         |
| Leah Schiano                         |
| Eric Schulz                          |
| Alexandra Schweitzer                |
| Joanne Scipione                     |
| Olivia Scofield                     |
| Sarah Scott                         |
| Meredith Seal                      |
| John Sellier                       |
| Tara Shanahan                       |
| Olivia Shields                      |
| Anne Smagorinsky                    |
| Johanna Smith                       |
| Alanna Smyth                        |
| Jesse Southwick                    |
| Lori Spinney-Flagg                  |
| Carol Stanley                       |
| Erin Stark                           |
| John Stefanini, Esq.                |
| Tom Sullivan                        |
| Anna Tachau                         |
| Christine Tarantino                 |
| Julie Tassinari                    |
| Venice Touze                        |
| Hanh Tran                           |
| Judy Tsafir                         |
| Emily Tucker                        |
| Judy Tucker                         |
| United Way of Rhode Island          |
| Dina Vargo                          |
| Claire Viscione                     |
| Sophia Vitello                      |
| Robert Wakely                       |
| Ellen Walsh                          |
| Zoe Weinrobe                        |
| Michael Widmer                      |
| Noble Williams                      |
| Jennifer Williamson                 |
| Lindy Williamson                    |
| Kenneth A. Willis                   |
| Kaitlin Yick                        |
| Valerie York                        |
| Bill Young                          |
| Clark Ziegler                       |
| Andy Zou                            |
| Yongmei Chen                        |
| Zoe Weinrobe                        |

**MATCHING GIFTS**
- Bank of America Matching Gifts
- Citizens Charitable Foundation
- Give With Liberty - Liberty Mutual Employee Donations
- J P Morgan Chase
- KKR Company
- State Street GiveMore Program
- Trip Advisor

**MEMORIALS & HONORARIUMS**
- In honor of Carla S. Beaudoin
- In honor of Hector L. Cruz
For the Year Ended
June 30, 2020

REVENUE:
Program Services & Reimbursements $13,803,286
Foundations 596,806
Corporations 536,158
Individuals 116,612
Investment Income 94,615
Unrealized (loss)/gain (507,596)
Miscellaneous income 101,744
Total Revenue & Support 14,741,625

EXPENSES:
Program Services 14,413,004
General Administrative 799,608
Fundraising 516,347
Total Expenses $15,728,959

Net Assets, beginning of year $12,725,608
Excess/(Deficit) of Revenue over Expenses (987,334)
Net Assets, End of year $11,738,274