



## DEAR FRIENDS OF TND,

In 2019, it was my pleasure to work with the members of the TND Board, as well as staff and community members, to complete a five-year strategic planning process for The Neighborhood Developers. We were guided in our planning by two individuals—Curdina Hill and Sarah Horsley—who share my commitment to having many voices engaged in visioning and decision-making.

The result of our discussions is a strategic path forward for TND's next five years. In our conversations, we heard many speak to the great work that TND is already managing, reinforcing a steady organizational course. Yet we also discussed emerging challenges: a national political environment that newly threatens our immigrant communities and displacement pressures driven by increasing regional housing costs. Together these forces threaten the essential nature of our communities, which have for a long time served as gateway cities for different waves of immigrants. In this context, we set five strategic goals that accelerate our ability to build and preserve affordable homes and that ensure the health and well-being of individuals and their families.

Since our strategic planning was completed, and while I am writing these words, the pandemic threatens communities across the globe. This crisis has real potential to further drive economic inequality and health outcome disparities. Households living from paycheck to paycheck do not have the financial resources to weather this storm. As you will read in this report, TND's core programs provide the tools and resources that people need to provide a home for their families, and sufficient income to not only meet basic needs, but to enjoy life.

It is too early to know how this crisis will unfold, nor how it will impact our families and neighborhoods. I do know that TND is an important community resource. In the months ahead, TND will support relief efforts, and work towards a future that ensures family and community resiliency.

Sincerely,



Rafael Mares  
Executive Director



## 2020-2024 STRATEGIC PLAN GOALS



Build and preserve 325 homes; accelerate production by completing larger properties and diversifying our products.



Expand our community building toolbox to include organizing for self advocacy for efforts that are in line with our mission and that address systemic injustices.



Conduct an assessment of the feasibility of expanding TND's full suite of services into Everett to complement real estate activities that are now underway.



Expand mutually beneficial partnerships with health institutions to improve the health and well-being of our residents, health center patients, and the members of our communities.



Formalize a corporate volunteer program, and further raise brand visibility in support of growing the agency's philanthropic revenue.





## THE VALUE OF HOME



TND builds and preserves affordable homes as we know that a secure home is at the heart of family health.



TND partners with others to enact policies that counter the local impacts of rising housing costs that are displacing too many residents.



In 2019, TND completed Acadia and welcomed 34 new households. The project had a total development cost of \$14.7 million.

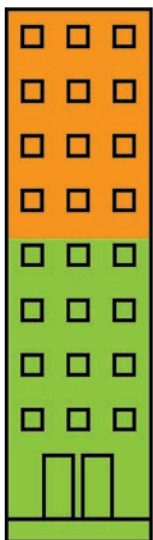


With financing provided by CEDAC and Boston LISC (with LISC leveraging Partners HealthCare support), TND purchased a 32-unit property in Chelsea to permanently preserve the property's affordability. This was a first for TND!



TND's real estate, resident services and asset management programs plus key administrative services are powered by OppCo, helping TND to triple its real estate production!

## HOMES IN PORTFOLIO



**325**  
ADDITIONAL  
HOMES  
BY 2024  
OF THESE, 238  
ARE IN THE  
PIPELINE NOW

**429**  
CURRENT  
HOMES

## RESIDENTS



**500**  
ADDITIONAL  
RESIDENTS  
BY 2024

**1690**  
CURRENT  
RESIDENTS



### Shara Williams, TND Acadia Resident

Shara is a member of eight formerly homeless households that now calls Acadia home. A while ago, a leukemia diagnosis landed Shara in the hospital.

"That's when everything fell apart," she said. "Since moving into Acadia we are more stable now—drastically. To move into something brand new was exciting and just being able to get your life back on track again without 250 women sharing a shower, was like a dream come true.

Luckily I was able to keep working. Before when I used to see a homeless person I would say to myself 'why don't they get a job?' 'Why don't they do something with their life?'

But when you're in that environment you understand—it's tough. Now when I see a homeless person I have a lot of compassion for them—I can relate to them."



Grace, second from right, and parent training graduates.

## Grace Muwina, NPLI Graduate

Grace Muwina is one of 11 graduates of a TND-facilitated parent leadership training, a rigorous 20-week empowerment experience developed by the National Parent Leadership Institute (NPLI).

As reported in the NPLI News, “Grace, together with her daughter Lulu, sought to ‘wash away illiteracy’ through their Little Library project at Chelsea’s Broadway Laundromat. ‘I care about closing the literacy gap especially in ages 0-5. Literacy is an indicator of future success, and through my project everyone who uses laundromats will be able to help close that gap.’”



Chaimaa (left) and her mother, Fatima, at our Raise the Roof Fundraiser.

## Chaimaa Hossaini, TND Tenant

Chaimaa received a 2019 Marian L. Heard Scholarship from the United Way that is supporting her studies at Lesley University. She was nominated by TND for the scholarship after she started a tutoring program in her TND-owned apartment building. “I had to learn to have a lot of patience. I had to remind myself that they are in elementary school. But I get so excited when they get something right.”

## AMPLIFYING VOICES/TAKING ACTION



As active members of the Chelsea Anti-Displacement Roundtable, TND champions affordable housing. Community members and ally organizations turned out to advocate on behalf of proposed TND developments at zoning and permitting hearings, providing powerful testimony on the value of an affordable home. With their support, two projects were fully permitted.



145 community members completed parent, board or other leadership training. Graduates joined civic commissions and non-profit boards, or started projects to enhance children’s education, putting newly honed skills to work!



TND created displacement simulation games and shared them in many community settings, including a Chelsea City Council Candidates Forum. Through the games, participants juggled household budgets as housing costs increased, designed multi-family properties, and joined a housing lottery.



*I volunteer because I feel a lot better when I help someone and it helps me become a better person.*

TND ensures that residents within our properties have the support they need to succeed at home, school, work and in the community.



137 households utilized CONNECT’s services



425 residents participated in community building events



With training and support provided by TND, five residents planned a “Learning Differences Day” to celebrate children with disabilities in Chelsea and Revere, with a special focus on autism.

# FINANCIAL HEALTH & WELL-BEING

At CONNECT, a partnership of five non-profits led by TND, community members fix their finances, find a better job, and dream for a more secure financial future. In 2019:



3,254 served



28% of clients accessed multiple services and were then more likely to make gains.



Across the last three years:



990 clients were placed into jobs with \$16.00/hour as median wage.



1,587 clients had their taxes prepared refunding \$2.8M to community members.

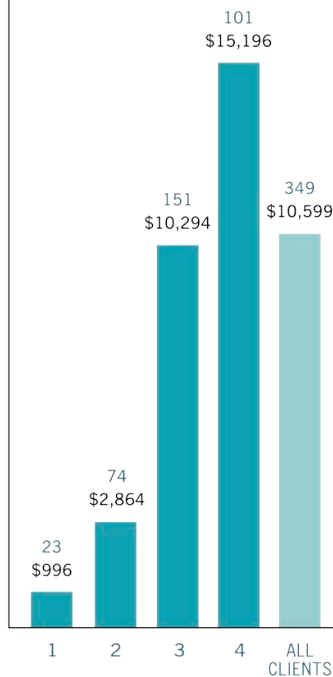


532 clients engaged in one-on-one financial coaching.

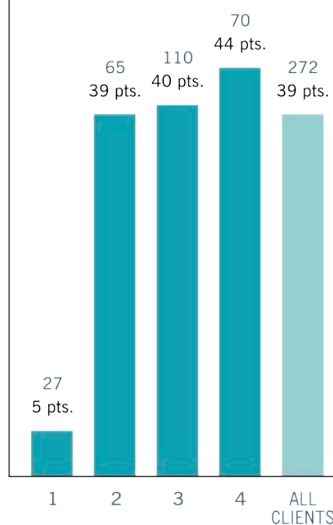


79% of coached clients achieved at least one measure of success by increasing income, credit scores or assets.

Coached Clients Average Yearly Changes in Income 2017-2019



Coached Clients Average Change in Credit Scores 2017-2019



Additionally, 81 clients with no initial credit score obtained an average score of 680.

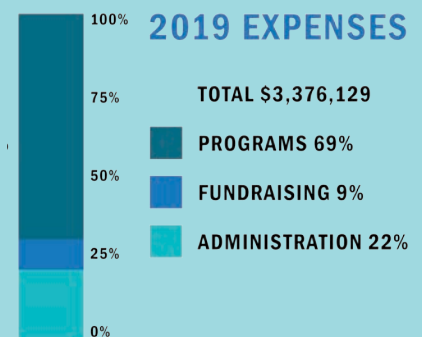
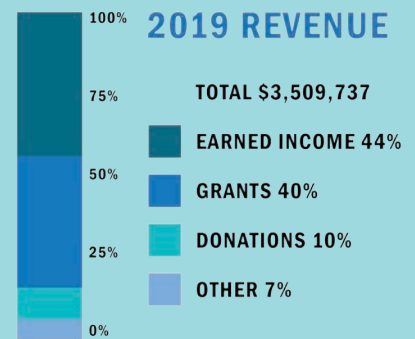


## Senna Zaim, CONNECT Client

“My credit was really bad and I needed help. Laura went through it with me and explained what was wrong and what I needed to fix.”

This information is going to help me for life; I’m using everything I learned. It took a couple years but finally my credit score went up. The program helped me and now I can help my family.”

## TND AUDITED FINANCIALS



## DONORS AND FUNDERS

### \$350,000+

NeighborWorks America

### \$200,000+

Charles H. Farnsworth Trust

The Kresge Foundation

United Way of Massachusetts Bay and Merrimack Valley

Herman and Frieda L. Miller Foundation

Lincoln and Therese Filene Foundation

MA Executive Office of Housing and Economic Development

Santander Bank

SkillWorks

UMass Medical School

Boston Tax Help Coalition

HYM Investment Group

Klein Hornig LLP

Monahan Technologies

People's United Community Foundation of Eastern MA

TD Charitable Foundation

William Morrison

Joel & Ellen Shoner

Joseph & Carolyn Mahoney

Kelly Gaule & Julie Clark

Kirstie & Tim Pecci

KJP Partners LLP

Local Initiatives Support Corporation, Boston

MGH Revere HealthCare Center

Michael Charney

Michael Martin

Peter Hollands

Resolution Architects

Starry Internet

Tracy & Paul Klein

### \$2,500+

AAFCPAs

Davis Square Architects

Eagle Bank

East Cambridge Savings Bank

Eastern Bank Charitable Foundation

Joel Sklar

Josef Rettman

Massachusetts Bankers Association Charitable Foundation

The Architectural Team

William "Buzz" Constable

Wingate Companies

### \$500+

John Smith

Stefanie Shull

Stephen & Eliza Turner

Utile Architecture

William Willis

### \$100+

Alberto Calvo

Anne Auerbach

Arrowstreet Inc.

Carol Tye

Carolina Linares

Caroline Ellenbird

### \$1,000+

Alice Murillo

Ann Houston

Anonymous

AU Manager LLC

Bank of America

Ben Starr

Bunker Hill Community College

Cynthia Hickey

Dick Hollands

Dorfman Capital

Enterprise Community Partners

Irwin Engineers, Inc.



At Nightshift Brewery in Everett, TND's many donors "Raised the Roof" with \$118,000 donated in support of TND's programs! Thank you!

### \$100,000+

City of Revere

Republic Services Charitable Foundation

US Department of Justice

### \$50,000+

MA Department of Housing and Community Development

MA Executive Office of Labor and Workforce Development

MassHire Metro North Workforce Board

North Suburban Consortium

The Boston Foundation

### \$25,000+

Anonymous

Anonymous

Clowes Fund

Epic

### \$10,000+

Boston Private Bank & Trust Company

Cambridge Savings Charitable Foundation

Harold Kalick

Jon Swan

Local Initiatives Support Corporation

Metro Credit Union

MGH Center for Community Health Improvement

Mifflin Memorial Fund

National Lumber

NEI General Contracting

Superior Plumbing Company

WinnResidential

### \$5,000+

Boston Financial Investment Management

Sylvia Chiang was the winner of a football autographed by former Patriot Rob Ninkovich who was invited to join the event by Boston Private.





Charlene Bauer  
 Charles Liebling  
 Chris Swistro  
 Christine Torres  
 Citizens Bank  
 City of Chelsea  
 Correne George  
 Dana Jessup & Brian Turner  
 David & Cathy Vieira  
 David Rockwell  
 DeMorla Snack LLC  
 Donna Wood Pruitt  
 E. Vicente Sanabria  
 Lee & Peter Frechette  
 Elizabeth Ross  
 Emily Loomis  
 Gaelynn Roberts  
 George Hallsmith  
 Guadalupe Panameno  
 Heather Vieira  
 ICON Architecture  
 Jeffrey Orlin  
 Jim Barnes  
 Jimmy Tingle  
 Joan Abbot  
 Joan Rae & Paul Sipple  
 John Lavoie  
 Jonathan Beauchene  
 Kurt Fraser  
 Laine Gigird  
 Lee & Lou Turner  
 Marijane Zeller  
 Mary Coonan  
 Matt Hutt  
 Matthew Munkenbeck  
 Matthew Troiano  
 Melinda Hardin  
 Mina Jilil  
 Mirna Diaz  
 Nancy Turner & David Cain

North Colony Asset Management  
 Patti Keckeisen  
 Rachel & Charlie Van Voorhis  
 Rafael Mares  
 Rebekah Craig  
 Sally Kendall & Jeremy Gulley  
 Sandy Maynard  
 Scott Ruescher  
 Scott Whittle  
 Susana Carella  
 Sydney Pierce  
 Sylvia Chiang  
 Techrosette Leng  
 Thomas Maxwell

### \$50+

Amy Laura Cahn  
 Andrew Blumetti  
 Ashley Vieira & Santiago Demorla  
 Cassie Mann  
 Cheryl Mikuliak  
 Daniel Rosenberg & Addie Holland  
 Dennis Burke  
 Edward Deveau  
 Eliza Cain  
 Erika Welch  
 Greta Scheing  
 Janet Depaz  
 Joan Wiener  
 Joel Auerbach  
 Jose Iraheta  
 Joseph Vinard  
 Judith Kneen  
 Kathleen Yazbak  
 Kristen Janjar  
 Laura Lucas  
 Laura Mercure  
 Laura Weinmann

Maime Michael  
 Margaret Matthews  
 Marilyn Kukar  
 Mary & David Whittemore  
 Mary Fowler  
 Michael McConnell  
 Monica Elias-Orellana  
 Nadia Arguello  
 Offshoots Productive Landscapes  
 Patricia Folsom  
 Robin Beckhard  
 Robin McDermott & Ray Mikulak  
 Scott Renton  
 Seaside Pharmacy  
 Sharon Fosbury  
 Sherree Capello  
 Siboney Diaz-Sanchez  
 Sofia Garcelon  
 Steve Laferriere  
 Sydney Morrison  
 Timothy Swartz  
 Usha Thakrar  
 Vartika Govil  
 Wendy Cohen  
 William Boehm

### \$1-49

Adam Heintz  
 Aklog Limeneh  
 Alexandria & Dakeya Christmas  
 Andrew Flink  
 Andrew Pepoli  
 Anna Haggerty  
 Benjamin Moss  
 Brent Chase  
 Brigid Ryan  
 Cate Maas  
 Christopher Sacht  
 Cynthia Perez

Danelle Marable  
 David Auerbach  
 David Burns  
 Dimple Rana  
 Gisabel Horta  
 Jaclyn Kurin  
 Janine Johnson



Andrew Blumetti from Regions Bank was among the night's raffle winners!

Jeannette Perez  
 Jocelyn Auerbach  
 John DeCecca  
 Joshua Fairchild  
 Judy Requarth  
 Kristen Anderson  
 Lisa Santagate  
 Lucia Henriquez  
 Lynn Weissman  
 Manny Morfa  
 Nolan Perez  
 Otman Perez  
 Rebekah Abioye  
 Richard Centauro  
 Roger Herzog  
 Ruby Savinon  
 Stephen Larrick  
 Steve Monahan

*We strive for accuracy—please let us know if we have made a recognition error.*



## Banasri Mondal, Revere resident

Banasri designed the mural that includes “Welcome” in the languages heard within Costa Park’s multicultural neighborhood. The park, one of the busiest in Revere, benefitted from some TLC with the support of the Republic Services Charitable Foundation, the City of

Revere, and many community members young and old! Banasri says she enjoys volunteering to make a difference in the community. “It’s not possible to transform Revere in one day, but I believe that day by day we can get Revere to become the best it can be.”



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160 children who reside in a TND home selected a present during the holidays, courtesy of Toys for Tots!