

Making Well-Designed **Homes** Affordable



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“If we are serious about creating opportunity in America, we must address the shortage of affordable homes – the economic, health and educational benefits of doing so are clear.”

– ***Terri Ludwig, President & CEO, Enterprise Community Partners, Inc.***

2016 marked another pivotal year for Enterprise and our partners. It was a year of tremendous progress: billions of dollars in capital invested in our communities; key policy changes at the federal, state and local levels; innovative programmatic solutions on the ground. It was also a year of change, with one chapter closing in Washington, making way for a new era.

Working with our partners, Enterprise invested \$6 billion last year – the most in our history – towards providing well-designed, affordable homes and other critical community assets. This investment led to the creation or preservation of over 24,000 affordable homes, 28,000 workforce homes and 18 million square feet of commercial and community space – as well as 43,000 jobs that were created as a result.

We built on our track record of integrated, cross-sector partnerships, which reached a new evolution in the form of the Strong, Prosperous and Resilient Communities Challenge (SPARCC). SPARCC, which challenges cities to ensure that new transit and infrastructure investments lead to equitable and healthy opportunities for everyone, reflects our guiding belief: that our communities' challenges – from health to housing to education – are interconnected, so our solutions must be, too. We believe SPARCC represents a partnership model of the future.

On Capitol Hill and in city halls across the country, Enterprise helped advance transformative policy changes. On the national level, we advocated for key federal affordable housing legislation and released a bold national policy platform. Our efforts on the state and local levels were similarly effective, such as in Denver, where we co-led an advocacy campaign to create the city's first permanent fund dedicated to affordable housing, which will lead to 6,000 more affordable homes in the booming region.

As always, however, the numbers only tell part of the story. We invite you to read the profiles in our annual report, which show you how our work is directly impacting lives. Learn about how Marcela Vega and her adopted grandchildren feel safer and happier than ever in their home at Nuestra Senora in Guadalupe. Or read about how in San Francisco, at the LightHouse for the Blind and Visually Impaired, Scott Blanks empowers visually impaired people to live independently and thrive.

We're immensely proud of what we achieved last year, but we know that right now our mission is more critical than ever. A new political environment means new uncertainties and new challenges. Meanwhile, the housing affordability crisis continues to grow as wages continue to stagnate, and too many people remain disconnected from opportunity.

Enterprise is committed to meeting these challenges, both through new solutions and those that we already know work. We will continue to fight for policies that are proven, to drive impact capital into communities and to create bold and innovative programs with the potential to match the scale of the challenges. We will work with our national network of partners for integrated, cross-sector efforts, informed by data and accelerated by new platforms and technologies. We will lift resident voices so that they are central in shaping their communities' futures.

None of this would be possible without you. Thank you, as always, for your support and partnership. It is more important than ever.

Sincerely,

Terri L. Ludwig
President & CEO
Enterprise Community Partners, Inc.

J. Ronald Terwilliger
Chairman of the Board
Enterprise Community Partners, Inc..





STORIES

Preservation Efforts Improve Resident Safety

Jane Perlman and Victor Walchirk Apartments
Evanston, Illinois

Long-Term Commitment Keeps Well-Designed Homes Affordable

Nuestra Senora
Guadalupe, Arizona

New Headquarters Creates Opportunities

The Lighthouse for the Blind & Visually Impaired
San Francisco

Health & Housing Transform Neighborhood Blight

Francis Grady Apartments & Stacy Kirkpatrick House
Jamaica Plain, Massachusetts

Preservation Efforts Improve Resident Safety

Jane Perlman and Victor Walchirk Apartments

Evanston, Illinois



Built over 30 years ago, the **Jane Perlman Apartments** and the **Victor Walchirk Apartments** needed significant upgrades. Leaky roofs had created water damage, and the apartments were filled with outdated appliances and worn floors. Making the upgrades even more urgent: the approximately 200 apartments were some of the only affordable homes available to seniors and residents with special needs in Evanston, Illinois, a suburb just north of Chicago.

To make such a large-scale rehabilitation possible, the Cook County Housing Authority (which owns the developments) converted the Section 9 public housing to a 20-year project-based rental assistance contract under HUD's Rental Assistance Demonstration (RAD) program. RAD enables public housing agencies to leverage public and private capital to reinvest in – and preserve – public housing. Given the country's \$25.6 billion backlog of public housing capital improvements, RAD has quickly become an essential program.

After 16 months of work, during which the residents were temporarily relocated to parts of the buildings not being repaired, the updated Perlman and Walchirk are vibrant fixtures along a residential tree-lined street. Outside, new windows and doors add to the curb appeal. Inside, the safety and efficiency of the developments have been improved while residents enjoy upgrades like new flooring and appliances.

Richard Monocchio, the director of the Cook County Housing Authority, which oversaw the upgrades, says: "The fact that we made this \$28 million commitment sends a strong message to communities that these buildings are going to stay. They're going to stay for low-income seniors and disabled people for another 30 or 40 years." He added: "People deserve to live in dignity." Read Richard's story in his own words on page 11.



After recovering from years of substance addiction, **Lamar Adams** found his home in the Perlman. “I’m batting 1,000,” says Lamar, who has lived in the Perlman for two years. “I feel at home now. I’m living in one of the best suburbs around Chicago. I can walk around. I can breathe. I can go outside. I’m grateful.” Read Lamar’s story in his own words on page 13.

May Morgan says her home “is a big turnaround, a 200 percent improvement” over her prior apartment. The new home is a welcome change from the tumult she faced earlier in her life. Abandoned by her father, mistreated by her foster family and abducted from her home, May has found a new level of solace. Read May’s story in her own words on page 15.



Close to Northwestern University and numerous shops, the Perlman and Walchirk are both transit-oriented developments in walking distance to Chicago’s elevated train and numerous bus stops. The area is pedestrian friendly with wide parkways and mature trees. Single-family homes, parks, schools, churches and libraries are abundant in the area.

Enterprise is proud to have been a partner of the Housing Authority of Cook County on the renovation of the Perlman and Walchirk developments:

- **Equity:** \$15.6 million in Low-Income Housing Tax Credit equity (Bank of America was the investor)
- **Debt:** A \$3.4 million mortgage loan from Bellwether Enterprise Real Estate Capital
- **Capacity Building:** Enterprise helped develop the capacity to undertake these large-scale renovations.
- **RAD:** Enterprise helped design the demonstration, advocated its importance to lawmakers and led efforts to lift RAD’s cap beyond its initial authorization.
- **Transit-Oriented:** The developments are in walking distance to train and bus stops.



“People Deserve to Live in Dignity”

Richard Monocchio, Housing Authority of Cook County Executive Director

“I grew up pretty poor on the South Side of Chicago, so I saw the tale of two cities, so to speak. That stays with you. It’s good not to forget where you came from. That’s one of the things that’s driven me.

“It’s much harder today because the erosion of the safety net has made it more difficult for families to survive – especially people who don’t have good jobs. There’s a lot of luck involved. That’s something people don’t realize. A lot of people make it in this country, but they make it for a reason: because there are lots of supports. The government has supported them along the way, be it through tax credits or student loans or infrastructure, so you can move your products. That’s been one of the biggest disappointments for me, to see how we’ve turned our back on too many of our fellow citizens.

“I’ve been involved in the production of probably 150,000 affordable apartments in some way, shape or form. If you don’t have a roof over your head you’re not going to flourish. Even when the country was in great economic shape there was still way too big of a gap between rich and poor. It really shows itself in the housing market. You’ve got people who have 10,000 square-foot homes. Then you have got people who don’t have a place. That injustice struck me early in my career, and ever since then I’ve really made a commitment to getting as many affordable apartments and houses built.

"In many ways, our system, the way it runs, has accepted the fact there are going to be losers. It shouldn't be that way. The wealth of this country needs to take care of some of these interim social problems we have. Period.

"At the Perlman, there are older folks that have lived in the same building for a long time with not many renovations. You see the joy on their face when they walk into their brand new apartment. People deserve to live in dignity. If somebody hadn't had their apartment painted for six years, it might not sound like a lot to some, but to those folks who are there every day, it is. A new refrigerator is a big deal. Those are the kinds of things that really keep us going.

"Because of where the Perlman and Walchirk are located, there was a lot of talk that the buildings were going to be sold and people were going to be displaced. I think the fact that we made this \$28 million commitment, it sent a huge message. They're going to stay for low-income seniors and disabled people for another 30 or 40 years.

"RAD was huge. Next to Hope VI, RAD was the best program that HUD's ever come up with. The beauty of it is its simplicity. All it said was, 'Okay, Housing Authority: you can now act like the private marketplace.'"

“ Without Enterprise, I don't think we would have had RAD. But also, I've had experience with Enterprise for a long time in my career. I've always looked at Enterprise as the gold standard among not-for-profit housing development companies. Working with an organization that is really expert helped us. If you have smart people, they can learn from smart people, and it's been a great partnership. ”

— **Richard Monocchio, Housing Authority of Cook County Executive Director**



"I Heard the Devil Say, 'I Got You Now'"

Lamar Adams, Jane Perlman Apartments Resident

"If I had to pinpoint when my life changed, I'd say it was when I was 13 and picked up my first drink. Richards Wild Irish Rose. I drank it up until about eight years ago. I tried vodka.

"When I was living on Belmont Avenue, this girl just asked me: did I want to get high? 'Okay, yeah, sure.' And I did. We started smoking crack cocaine. The drug does people differently. It's like alcohol. When they say a person drinks and turns violent, that's something that's already in that person. I was never a thief and never tried to hurt people, but the thing was: I didn't care about nothing. I didn't care about your mother dying today. 'I'm sorry your mother died, but did she give you any money? Can we get high?' That was my attitude for about a good year and a half, two years. I lived like that, and I didn't like myself. I'd smoked. I'd drank. I did all that stuff, but crack seemed to be the only drug that took my entire spirit away from me.

"One day, I tore up my apartment looking for a rock of crack that I knew did not exist. I knew it didn't exist, but I thought: 'I could be wrong.' It could be in the closet. I could have stuffed it in a book. I tore up the apartment and everything was everywhere, and that's when I heard the devil say, 'I got you now.' I got a duffle bag, put some clothes in and wound up in a recovery home. I stayed there a month. I woke up one day and they had to rush me to the hospital. I'd

gone unconscious and I came to when the ambulance arrived at the hospital. The doctor told me it was due to the drugs – I'd been clean for 30 days. I wasn't getting enough oxygen to my brain. If I'd waited around another hour or two, I'd have been dead.

"After that, the only place that was free that I could get into was this religious place, House of Daniels, where they teach you about God. I'm like, 'Okay, this is what I've got to go through. I'll deal with it.' I ended up forming their first choir. My best friend there – I was leery of him at first because he was always nice. I wasn't used to that. I asked him one day, 'Why are you so nice to me all the time?' He said, 'I don't know nothing about this recovery thing and I'm a little scared. I saw how people treat you and how you treat them. You're always giving cigarettes and stuff. I felt bad and didn't want to do this by myself, so I asked God to send me somebody, and it was you.' So, he wound up being one of my best friends in recovery. Come to find out, he was an actual 'stick up' man – he was a man for hire to kill people. He don't do it no more, but he wound up being one of my best friends.

"After that, for 19 years I stayed in a studio apartment half the size of my home. I filled out an application for housing for Cook County and they told me I was approved. I put everything in boxes, signed my lease and moved in."

“I've been here ever since, and I love it. There's people out there who wish that they had what I have. I'm batting 1000. I've got wooden floors. I've got a walk-in closet. I can walk around, I can breathe. I can go outside. I could walk through the alley at 12 at night. There are places in the city that once it gets dark, I'm not going to be out there. Here, I don't have to worry about that. So, I'm grateful. The property manager's great. The cleaning staff is great. Everybody's cool.”

— **Lamar Adams, Jane Perlman Apartments Resident**



"Before He Left for Milwaukee, My Father Split Us into Threes"

May Morgan, Jane Perlman Apartments Resident

"My mom died when I was 10. There were nine of us. Before he left for Milwaukee, my father split us into threes. Three siblings went here. Three went there. Three there. He put us with an old aunt of his, and she didn't tell us until the night of. She said, 'Get your clothes ready. There's going to be two cars coming to get you tomorrow.' There were six of us then – he'd already given away the other three. The next day, two cars pulled up. We weren't allowed to say goodbye. We just got in the car. We drove with this young lady to Camden, Arkansas, which was about an hour away. Then we were greeted by the foster mother. The next day, she told us to get out of bed, that we're going to pick some peas. She put us right to work. It made me industrious, but it was harsh on a foster child.

"What helped me the most back then and still to this day is the music. Country music like Roger Miller and Joe Diffie. That's what I listen to. It's peace. Willie Nelson, 'Always on My Mind.' The circus used to come to Arkansas and they would park, and I would hang around just to hear the music, and I talked to the people. Roger Miller was one of my favorite artists back then. 'King of the Road.'

"My sister wanted to bring all the siblings up to Chicago, and she did, but she brought them up here to mistreat them. To try to turn them to prostitution, which never did work for me. She was 18, but she was passing for 36, believe it or not. I was 16. What my sister used to do was to bring someone to her apartment and ask me to babysit for her, and then she would leave and the guy would rape me. It's a lot. To this day, I cannot tolerate her. If I were to sit here and tell you the whole story, you wouldn't believe it.

"There were days I couldn't come out of the house. It was depression. I didn't know what it was then. I had depression. I'm like that now, but I'm able to overcome it. A therapist helped me. He was the first one to listen.

"I ended up in a transitional shelter in Rogers Park. I'd hurt my back. I worked for Sander Electronics for 20 some years as a mail clerk. The requirement was to load 50 pounds of mail, and I injured a disc. In 2000, they announced that they had applications for this building, the Housing Authority of Cook County. So I got on that train, got off at Davis, walked down to the library and I got my application. I took it back to the shelter and I filled it out. The following day, I went to the post office and I put a first class stamp on it. Other women were there putting priority, special delivery. I put a regular stamp on it. Within six months, they notified me. This was 2001. At the time, it wasn't this building, it was another building down the block here, and they told me they had their quota, so do you want to redo your application a second time? I said, 'Yes, I do.' I kept redoing applications, so finally transitional had found me an apartment on Howard by the Red Line. I lived there from 2002 to 2005. Then I got the call to move here in 2006. I've been in Chicago, if I live to next July 4, 50 years. It seems like yesterday that I moved here."

“My home since the rehab? It's heaven now, because rain used to pour into our units. It had old floors, but it was still home. This is a big turnaround. This apartment is a 200 percent increase for me. The appliances ... I'm a baker, and I had to work hours to make a couple of cakes. Now, I can put two cakes in at one time.”

— **May Morgan, Jane Perlman Apartments Resident**



Long-Term Commitment Keeps Well-Designed Homes Affordable

Nuestra Senora
Guadalupe, Arizona

Guadalupe, Arizona, is a small town between Phoenix and Tempe. With a little over 6,000 people, most of whom are Hispanic or Native American, the area is home to a cultural vibrancy that shows in its churches, murals, festivals and even its cemeteries. Pictured above, Yaqui Indian and Mexican Catholic churches attract large crowds of worshippers from the community.

The area is both culturally vibrant as well as economically disadvantaged. Nearly 27 percent of Guadalupe households are under the poverty line, and the median household income is less than \$31,000. Compounding the problem, a tight housing market with few affordable options forces many residents to find less expensive alternatives away from Guadalupe.

In 2012, **Nuestra Senora** became the first (and remains the only) affordable multifamily housing development in the area. With 72 well-designed homes targeted to people earning between 40 and 60 percent area median income, the development's been fully occupied since opening and retains a long waiting list.



Along with two parking spots for each apartment, Nuestra Senora features numerous amenities, including a large community room, a computer room, a basketball court, a playground, and picnic and barbecue area. Two-year resident Mark Timar (pictured at left) stands behind a book exchange program, available daily outside of the rental office.

Born and raised in Guadalupe, **Marcela Vega** has lived at Nuestra Senora since 2015 after adopting her grandchildren. “I don’t know where I would be without my home,” she says. “I had to find a place where I could be with the kids, a safe place where I could say, ‘This is my home.’ The kids know it too, because they say, ‘Oh, it’s good to be home,’ when we come back from a walk.” Read Marcela’s story in her own words on page 20.

After caring for her mother who passed away in 2015, **Linda Turley** wanted to return to Arizona from California to be with her family. Her sister offered her a place stay, but she wanted a home of her own. As soon as she learned about Nuestra Senora, she applied. “I’m glad I did,” she says. “I love it here. It’s safe. It’s beautiful. I just signed my lease for another year.” Read Linda’s story in her own words on page 22.

A 20-minute drive from Phoenix and Tempe, the development is well-located, with walking access to a bus stop, an elementary school, a mall and other shops.



The commitment of the Guadalupe Community Development Corp. board of directors (pictured at left) has been instrumental in Nuestra Senora’s success, as has the property management team, Tiempo.

“One of the things our board emphasizes is that this development is going to be here a long time,” says Gary Smith, executive director of the development corp. “We need to keep it clean, make it family friendly, and stay on top of it and have a quality, long-term development.”



Most of the Guadalupe Community Development Corp. board members are residents with deep roots in the area. Executive director assistant, Christina Campoy (pictured above), sits at the gravesite of her brother in one of the nearby Yaqui Indian cemeteries.



Enterprise remains a proud contributor to the long-term success of Nuestra Senora. Having providing financing during the construction phase, we remain an active partner in the development's sustainability.

- **Equity:** \$8.8 million in Low-Income Housing Tax Credit equity (American Express was the investor)
- **Debt:** \$1.3 million loan from Enterprise Community Loan Fund
- **Transit accessible:** A bus stop is walking distance a few blocks away.
- **Asset management:** Through site visits and regular analysis of financial performance, our Asset Management team helps ensure a consistent quality of life for the residents.
- **Rural and Native American:** Numerous Enterprise reports discuss the sustainability of Rural and Native American Housing.



"They Needed a Second Chance of Surviving in This World"

Marcela Vega, Nuestra Senora Resident

"They used to cry in their sleep. In my mind, I went through a lot of stuff. How could these kids be treated like that in a foster home? 'Grandma, we don't want to go back. We're safe here.' Every night they knelt beside their beds and prayed. I could hear them, and they always prayed for me not to get sick.

"Social Services asked me if I wanted to take custody. They needed a second chance of surviving in this world. So I adopted them on January 4, 2016. Now they're stable. They know they're in a safe place.

"I make sure they're in school, that they open the door for a lady or an older gentleman and respect older people. They have their own goals. 'Grandma, we're going to do this when we grow up.'

"I teach them to pray in the morning when they leave for school because you never know if you're coming back. The guardian angel I really trust myself to is Saint Raphael. He's the guardian of the people who go on journeys. When we're going for a walk, my kids say,

'Come on Raphael, let's go for a walk.' When we get home, they always say, 'Thank you Raphael. You brought us home safe and sound.'

"I'm a Native American. I'm a Yaqui. The healers and Jesus are the ones that are making me survive and be a good citizen in this community. If a family member or friend gets hurt, we pray to Our Lady of Guadalupe. If that person gets well, we come and light a candle in the shrine.

"I worked at a casino as a security officer for a lot of years, and one day in 2012, a drunk driver hit me. Every time I look at my grandson, it reminds me of the accident. He was 2 days old. We were driving him home to put up his crib when we were hit. They put pins in my elbow and my ankle and my ribs. They said I was lucky to survive.

"I had to quit my job, but I was given a second opportunity, and I gave my grandkids opportunity so they can learn and they can achieve their goals someday.

"I went through a lot. When I was younger, my husband was deported, so I was left in Guadalupe with two babies and I was three months pregnant. I couldn't get him back. I wasn't taking the risk of bringing him illegally over the border, so I said, 'You stay.' It wasn't an easy thing to do, but we had our agreement. I raised my daughters by myself. I had to work a lot, and I was grateful for my mom and dad who helped me."

“ I don't know where I would be without my home. I said, 'I have to find a place where I can be with the kids. A safe place where I can say, 'This is my home.' The kids know it too, because they say, 'Oh, it's good to be home,' when we go for a walk. This place has helped me because there are no other rents around here that are affordable. It's a blessing that we found a place here. ”

— **Marcela Vega, Nuestra Senora Resident**



"It Was a Struggle to Rebuild"

Linda Turley, Nuestra Senora Resident

"I dropped to 81 pounds. I went to so many doctors. I went through so many MRIs. They took liquid from me. I couldn't even sign my name. I was working for the school district and I said, 'I'm sorry, I have to go.' I was throwing up from my headaches. I mean headache. I called 911. And the doctors said everything was normal. I said, 'How can everything be normal?' I sold my house. I lost all of my savings. I lost everything because I was really sick. My brother took me to Mexico to find a doctor. Even there I went to so many doctors. In Guadalajara, the doctor took one look at my irises, and he told me right away. 'You have it so bad,' he said. 'It's rare. That's why it doesn't show up in the MRIs.' I had to take herbs and teas. The whole house would smell. The taste was awful. I drank that and took a couple capsules every day. And then I did it again with a different tea. I don't remember what the herbs were. It looked like they were picked from the trees. Little pieces of leaves ... I don't know. It took about three months before I started to feel better. It went slow. But never again have I had another migraine. Now, even if I'm kind of old, I'm healthy. That's what the doctor says.

"It was a struggle to rebuild. I went back to the school district and did custodian work because I needed more money, and they only offered me four hours to work in the cafeteria. I always got in trouble in the cafeteria. Always. There was a measurement. One-third mashed potatoes. They said, 'That's it, Linda, no more.' But in high school, the boys are 6 feet tall! I would look at them and give them more. Corn dogs had a limit of one. I would give them two or three. We would just throw it all out afterwards, and I said, 'That's not right.'

"The job I really did like was at Costco. I love Costco. At first, I had to count how many members came in. Then I moved to clothing. I'm the type of person where I have to do something. At the door I was going to fall asleep. In the clothing department, they said, 'Linda, how can you like this? You're folding all these clothes when people come and mess them up.' But at least I was moving, doing something. So I did that for 10 years and then I retired because of my mother. I had to take care of her back in California. My family was busy, so I said, 'Okay.' That's why I ended up doing it myself. I wanted to take care of her. She passed away this past December. She was really bad off. Alzheimer's. Dementia.

“After that, my sister said I could live with her, but no. I wanted my own place. My friend told me about Nuestra Senora, and I said, 'Okay, let me see if I can afford them. Let me see if I qualify.' So that's why I came back. I'm glad I did. I just signed my lease for another year.”

"I'm always doing something. I walk to the mall every morning for a one-hour walk. That's what I do, because I live here by myself. I like to clean my apartment. One of my friends says, 'Linda, why do you keep it so clean? It's not even yours. You're going to leave it one day.' I said, 'I keep it clean because I sleep here, I eat here and I do everything in here.'

"Now I work at Costco a couple hours a week. I went back because I was sad about my mother, to tell the truth. My brother always asks me to come back to Mexico. I said 'Not now. Maybe later.' Because I love it here. I really do. ""



New Headquarters Creates Opportunities

The Lighthouse for the Blind & Visually Impaired San Francisco

Nearly half of the respondents to a recent Johns Hopkins survey said that losing their sight would be more detrimental to their health than losing their hearing, memory, speech or a limb. The decline in quality of life and loss of independence were cited as primary fears.

Born blind, **Scott Blanks** leads what he calls an “ordinary” but “fulfilling” life. He’s so tech savvy that he was interviewed by CNET. He’s active on Twitter (@blindconfucius). He loves hockey (he calls it the “most sonically beautiful sport”). He’s married with two kids. And daily, Scott takes the subway from Oakland to San Francisco to his job at the **LightHouse for the Blind and Visually Impaired**. Read Scott’s story in his own words on page 27.

The LightHouse, which promotes the independence, equality and self-reliance of blind or visually impaired people, provides blindness skills training and resources. As the organization’s senior director of programs, Scott says that the goal of LightHouse’s staff “is to work ourselves out of a job. If we get to a point where the person no longer needs us, that’s success.”

In 2015, the LightHouse moved into its new headquarters to expand its geographic range and triple the number of students served. With three floors totaling 39,000 square feet of space, the new LightHouse office provides hands-on training for every stage of someone’s journey to independence, from basic mobility tools to employment immersion programs to counseling and therapy.



Over 30 percent of the LightHouse staff is visually impaired. The architect of the new office, Mark Cavagnero, is blind and a board member. Joseph Chen (pictured at left, in LightHouse's yoga and meditation studio), who was the board treasurer during the move to the new headquarters, says, "We couldn't have moved into these new headquarters without Enterprise's New Markets Tax Credit support."



Transit-accessibility was a driving force behind the location of the new site. Overlooking UN Square near City Hall, the LightHouse is located across the street from a subway station and numerous trolley and bus stops along Market Street.



Liz Klein, whose sight has progressively declined in recent years, is both a student and volunteer at the LightHouse. In this picture, she is learning how to sauté vegetables from Sydney Ferrario, a Kitchen Skills teacher. An on-site kitchen allows Sydney to teach everything from where to set down a knife (at the 12:00 position), to how to chop vegetables (with the knuckles folded in), to cleaning up and washing the dishes. Read Liz's story in her own words on page 29.



A dedicated staff provides braille translation, audio recordings and large-print production services. Restaurant menus, business cards, maps and graphics and Apple user guides are some of the more common texts translated into braille. At left, Julie Sadlier inserts paper into a braille printer.



Learning braille starts with feeling how the tennis balls are positioned in a muffin tin. Each letter and number consists of one or more “bumps” within a possible six-bump frame (two columns, three rows). Above, LightHouse instructor Divina Carlson teaches Rudy Borja that tennis balls in the two upper spots represent the letter “C.”

To serve students from out of state or attending multi-day programs, the LightHouse provides short-term dorms for intensive on-site training. The LightHouse also features Adaptations, a store of tools, technology and other solutions for blind and visually impaired people.

Enterprise is proud to have supported the LightHouse’s move and expanded resources with a \$15 million New Markets Tax Credit investment.



“Our goal is to work ourselves out of a job”

Scott Blanks, LightHouse for the Blind and Visually Impaired
Senior Director of Programs

“I have congenital blindness through glaucoma. At birth I might have had some light perception and even the ability to see some shadows for the first few weeks of my life, but of course that’s not a memory that I hold. After that, it was light perception for a number of years, meaning I could turn my head in a direction and know if there was a light source in front of me. Around age seven, the one eye where I was able to recognize where light was coming from, I lost that because I got hit with a tennis ball. After that, I had no functional vision, and really never have.

“I live a full life. I have a wife and twin boys, and I have a wonderful job here at the LightHouse for the Blind, and a social life that I enjoy. I have access to the things I want to consume: books and movies are things that I love, and there’s an abundance of access to books now for people who can’t see through audio and braille form, and even movies and TV are much more accessible these days. So any feeling of wanting it to be different is not something that happens often. I’m fortunate to have grown up in California, where there are pretty strong educational supports for people who are blind.

“All that said, there are still a number of challenges that one encounters going through the educational system: getting access to materials, being able to assimilate into a class, to feel comfortable with your peers, many of whom may never have known a blind person before and maybe don’t know how to act or what to say. The older you get, the more uncomfortable you are around something you don’t know.

“That’s why for the majority of the LightHouse students – who are experiencing blindness midstream as life is happening – it’s really challenging, because what we’re talking about is somebody who’s been used to a certain way of life – employment, family, recreation. All of those things are still possible, but it’s learning how to interact with them and adapt to do the things that you’ve done before. You can still parent. You can still work. These things are going to be accomplished in different ways now, but they’re still possible. Yet for the person experiencing it, it can be a terrifying experience.

“When somebody comes to the LightHouse, what we want them to be able to do is to understand that there is a world where you can function and exist as a blind person or somebody with a visual impairment. It doesn’t have to be a separate world. You’re not shut off from everyone else. We want people to integrate back into their particular communities. We want them to be back at work. We want them to be able to have a barbecue with their neighbors and play with their kids.”

“We’re here to help and support and empower blind people to reach their individual goals. We believe that they all can have whatever goals they want. If they want to work 40-hour weeks and they want to do it in an office, or they want to do it in a warehouse, or they want to do it outside or inside, they can do it. We’re here to help people find whatever that path is and help them understand how to navigate it.

“‘Coming out’ – being able to accept and be comfortable holding the cane in your hand, to walk down the street and know that you’re using it not only to help yourself get around, but to send a message to people around you that says, ‘I have a visual impairment, this is just to make you aware’ – when you’re comfortable enough to say ‘I’m sick of squinting at my computer screen, maybe I should use a program that lets me enlarge the text on the screen’ – those things are empowering beyond description. But the person has to know when they’re ready. We can help them get to that point.

“Our goal is to work ourselves out of a job. So if we get to a point where the person no longer needs us, that’s success.”



“They think I’m supposed to come and sit in a chair and do nothing”

Liz Klein, The LightHouse for the Blind and Visually Impaired Student and Volunteer

“Over the last few years, my sight’s gotten really bad to where I’m insecure about going down steps. I had a cornea transplant, which they figured would help out some. It did for about two years. Since then it’s been creeping downwards. I still have a little sight left, but who knows how long that’ll last?

“Having someone at the LightHouse teach me makes me feel safer going up and down stairs. Especially with how to use my cane properly, to put it out there so I don’t step off in midair. Going up isn’t such an issue, but going down, if you miss a step, you can go flying. I ride public transportation, so that’s the ultimate test – being careful of stairs and crossing streets. A LightHouse instructor showed me to find the banister with my right hand, and then take my left hand and put the cane a certain way and see that I’m coming to step off.

“I worked as a secretary for 20 years in a doctor’s office and retired five years ago. Software really helped me do my job. One program is totally audio. It talks to you and tells you what’s on your screen. Another program makes things bigger on the screen.”

“When I retired, I asked myself what I was going to do now. I’ve always been grateful there’s a LightHouse, so I decided to volunteer. On Mondays and Wednesdays we have senior groups. I fetch things if we go on outings, and if someone needs a little help I’ll talk with them.”

“I have friends that drove cars up into their 40s and 50s and then lost their sight. Some don’t take it very well. It’s a hard thing. Since I’ve always had a problem, it’s nothing for me. But I can put myself in their place. Sometimes we get people here we can help. Sometimes people don’t want to accept their vision lost. It’s a very personal thing. With the visually impaired and blind, there’s a whole stigma to it. There are some who are trying to learn. I had the luxury of going to the blind school. So that taught me to be very independent.

“Sometimes when I go to someone’s house for a family gathering, their idea of a blind person is very frustrating. They think I’m supposed to come and sit in a chair and do nothing. They think that’s what blind people do. Raising my son is what I’m most proud of in life. I’ve had people ask me, ‘How did you take care of your son when he was a baby?’ I tell them, ‘Just the same as everybody else does.’ You just do. You know? By your instincts, or you learn. I was a single mom and I worked full time. He’s a registered nurse now. He’s my pride and joy. He asked me one day, ‘Would you ever do anything different in your lifetime? Would you make different choices?’ I said, ‘No.’ He said, ‘That was a fast answer.’ And I said: ‘If I’d made different choices, you wouldn’t exist.’”



Health & Housing Transform Neighborhood Blight

Francis Grady Apartments & Stacy Kirkpatrick House
Jamaica Plain, Massachusetts

Jamaica Plain – or JP as the locals call it – sits just half an hour from downtown Boston on the T, Boston’s subway line. JP is a diverse community, including 22 percent Hispanic and 13.5 percent black residents. The neighborhood around **Francis Grady Apartments** features a sprawling park, tree-lined streets and easy access to public transit. But it’s one of the most expensive communities in Boston, with just 26 percent of homes considered affordable to households earning at or below 30 percent of area median income.

Once a blight on the neighborhood after lying vacant for eight years, this former nursing home reopened in 2016 as Francis Grady Apartments. No longer an eyesore, the building is an architectural statement, adding to the color and liveliness of the community. The completely renovated community contains 30 studio apartments for formerly homeless residents, all of which are affordable to people making at or below 30 percent of area median income, with rent supported by Massachusetts Rental Vouchers.



Francis Grady is more than just a home for its 30 residents. In the warmer months, residents gather on the patio to grill, while year round they meet in the community room and kitchen. Pine Street Inn, an organization that helps homeless people, and a key partner on the development, provides on-site social services to help residents transition, including case management, crisis intervention, assistance in daily living skills, job readiness and basic budgeting skills.



This building's history as Boston Health Care for the Homeless Program's (BHCHP) medical respite facility and nursing home naturally lent itself to a creative combination of health care services and housing for homeless and formerly homeless Bostonians. The first floor now houses the Stacy Kirkpatrick House, a 20-bed medical respite facility operated by BHCHP for medically-vulnerable homeless adults.

After living in the same apartment for 15 years, **Annette Rascoe's** life was thrown into upheaval when she suddenly lost her home. But moving into Francis Grady was the fresh start she needed to get back on track. "The day I moved in here, I was so excited I couldn't even sleep. Because it was quiet. You know ... being in a shelter with all the noise and the fighting and the arguing. I couldn't even sleep because I wasn't used to the peace and quiet," she says of her transition back to a stable home. Read Annette's story in her own words on page 34.

For **Warren Magee**, who has cerebral palsy, calling Francis Grady home has meant a different kind of stability. Of the transition to a permanent home, Warren says, "Now that I live here, getting health care is definitely convenient. When I was homeless, I just had my health card, and if I got sick, I went to the ER. That's how it is for 90 percent of anybody who's homeless because they don't trust anybody and everybody." Read Warren's story in his own words on page 36.



Matt Henzy, a senior project manager with Jamaica Plain Neighborhood Development Corporation, who developed Francis Grady, says he is most proud of being able to provide access to homes for residents who may not have had stability since childhood. But he believes the residents are the ones who should be most proud, saying, "It's not just handed to them. These are people who, with support and help, got themselves here. They just needed somebody to meet them halfway."



Enterprise is proud to have partnered with Jamaica Plain Neighborhood Development Corporation to renovate and redesign Francis Grady Apartments:

- **Equity:** \$5.1 million in Low-Income Housing Tax Credit equity (UnitedHealthcare was the investor)
- **Transit accessible:** Francis Grady is a five-minute walk to the bus and a five-minute bus ride to the T, Boston's subway line.
- **Health & Housing:** Enterprise has produced a series of reports showing how better housing improves health and saves money.



"I Was So Happy I Cried"

Annette Rascoe, Francis Grady Apartments Resident

"I lived in the same apartment for 15 years until my youngest son – he's 26 now – got us evicted. He got into a conflict with someone on our property, and the rules state that that's automatic eviction. So we went to court. I fought, and I fought, and I said to the judge, 'Your honor, I wasn't involved. My other son wasn't involved. Why can't we stay?' So he said, 'We can't break up the family. You all came in here together, so all three of you have to leave.' So all three of us got evicted.

"That hurt me. Fifteen years, you know? Always paying my rent on time, very nice apartment. I didn't know what to do. So that's where my journey started. I had to put everything that I owned in storage. Then I lost everything in storage – everything that I had – because I couldn't keep up with the payments. So I had to start all over again.

"I was at a shelter for 10 months. It was just really hard leaving every day, walking the streets, and leaving the shelter by 8 every morning. Couldn't get back in the shelter until 3. It was just so hard. But I was lucky. I was only there for 10 months. There was people that had been there two, three, four years. I was really lucky.

"When I went in that shelter, I said to myself, 'I'm here for one thing only. I have to do what I have to do, and what I need is to get out of here.' And I started doing the footwork the day I went in there. I wasn't there to make friends, I wasn't there to mess around, I was there to get an apartment and get out of there.

“And that’s what I did from day one – filling out applications, I didn’t care where they were from. I just filled out applications every day. I walked to the library; I looked at newspapers. I looked on a computer. If I walked down the street and saw a sign that said ‘one bedroom available,’ I went in there and I filled out the application. I did what I had to do.

“One day at the shelter they announced the application [for Francis Grady Apartments], so I filled it out. It was a lottery. And my case manager called me in the office and he was smiling. I’m like, ‘What are you smiling about?’ He hands me an envelope, and I was number 13 on the waiting list – lucky number 13.

“I was like, ‘Oh my God.’ Out of everybody in the shelter that filled out the application I had the lowest number. I was so happy. Because until then I just knew I was going to be in that shelter for two or three years. My dad used to say, ‘Hang in there, something’s coming.’ So when I got that letter, I called my family right away.”

““ When they called me and said that I got the apartment, I was so happy I cried. The day I moved in here, I woke up in the middle of the night and looked around, like, ‘Oh my God, I really have my own apartment. I can’t believe it.’ So the thing in my life I’m most proud of is myself for having a roof over my head. I’ve overcome a lot.”

— **Annette Rascoe, Francis Grady Apartments Resident**



"I Wasn't Supposed to Live Longer than Six Months"

Warren Magee, Francis Grady Apartments Resident

"I was born with cerebral palsy. I weighed one pound, three ounces when I was born. I wasn't supposed to live longer than six months, and I am 47 years of age, and I am truly blessed. I suffered a spinal cord injury the summer of '98, and that pretty much tells it all.

"I became homeless around 2011 due to infidelity in my marriage. Things didn't work out. She decided to put me in the street. I had maybe three days of clothing and \$15 to my name. That led me to just surviving for myself. My mother – God rest her soul – taught me how to provide for myself. So, that's what kept me going.

"I slept in cars, at train stations. It was tough. Waking up to somebody standing over you and you don't know who they are, you're like 'Whoa, what the heck is this?' Then you have to find a spot to lay your head and stay warm at the same time, and then worry about somebody robbing you or possibly doing bodily harm to you. Did I sleep well at night? No. Same thing with living in a shelter. They wake you up at 4:30 in the morning. They put you out at 7. I wouldn't wish none of what I went through on my worst enemy. If my story can inspire people, so be it.

"I stayed at the shelter about a year and a half. You name it, I went through it all. I even suffered a stroke there, so they shifted me to Barbara McInnis, which is part of Boston Health Care for the Homeless. I spent about one or two months there getting better. Then I went to a nursing home in West Roxbury. I was there for three years waiting on housing to come through.

"I wouldn't wish being homeless on anybody. To make it even more challenging, being disabled is one thing, being a minority and being disabled – that's a double whammy. You've got to fight for every little thing that you want. It doesn't matter what gender you are.

"Grand total, I was homeless for six years. March 14, 2016 is when I moved into Francis Grady.

"My relatives, my loved ones, they're happy. They're happy I've finally got a roof over my head. They watched me go through it. Even though they couldn't take me in at the time, I have no ill feelings toward that. I have a 16-year-old daughter, and everything I'm doing, I do it for her. I don't do it for myself.

"Now that I live here, getting health care is definitely convenient. That's what I can pretty much sum it up as. I've got a roof over my head. I'm not complaining. When I was homeless, I just had my health card, and if I got sick, I went to the ER. That's how it is for 90 percent of anybody that's homeless because they don't trust anybody. The one thing I learned about living in the street, you have nobody to trust but yourself.

"Most of the tenants in here, we all come from the same population, being homeless. A lot of us go to Health Care for the Homeless, so if anything happens health wise, they've got the staff downstairs, next door, to come do whatever they need to do.

"If you quote me on anything, quote me saying, 'When one journey ends, another journey begins.'"

“What I'm most proud of in my life is that I'm able to wake up every morning and know that I've got a roof over my head. To me having a home means redemption. Everything I went through. Francis Grady Apartments, what it means to me, comfortability, stable foundation, and just living.”

— **Warren Magee, Francis Grady Apartments Resident**

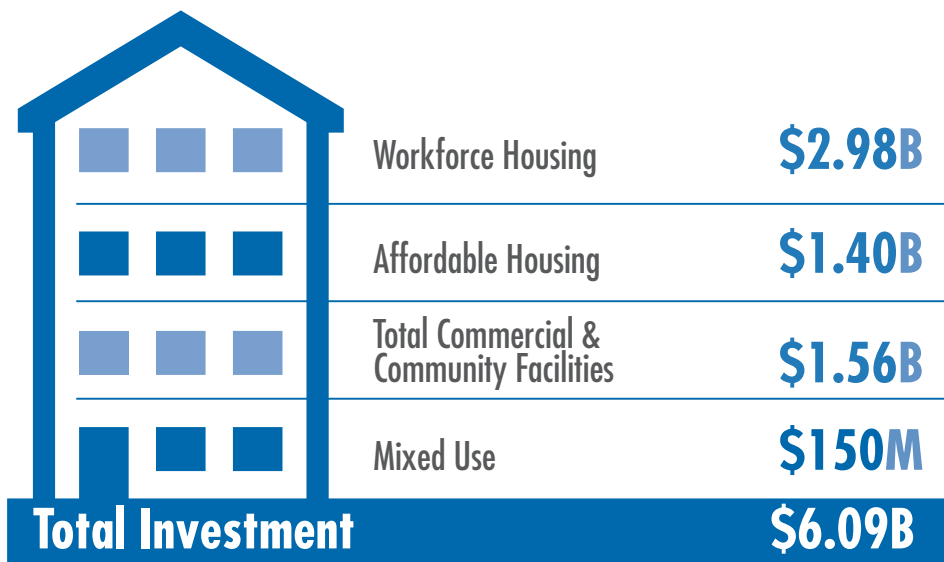


PROGRESS

Last year, Enterprise directed more capital into communities than at any other point in our 35-year history, achieving record results.

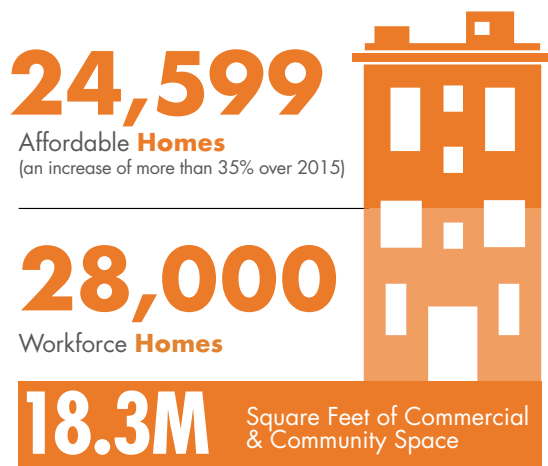
We invested over **\$6 billion** in 2016, creating or preserving more than **24,000** well-designed affordable homes and **18.3 million** square feet of commercial and community space.

Investments



Results

Our investments in 2016 will help create or preserve:



Health Services for Low-Income Communities



10,600
Patients



Compliance and affordability for
106,000 homes through effective
asset management.

Our 2016 Progress & Results

Thanks to your support and partnership, we multiplied the impact of our work, creating well-designed, affordable homes connected to vital resources.



National Initiatives

- The Strong, Prosperous and Resilient Communities Challenge (SPARCC) – a 3-year, \$90 million initiative – focuses on the areas of health, climate resilience and racial equity to shape stronger, more inclusive communities. SPARCC is an initiative of Enterprise, the Federal Reserve Bank of San Francisco, the Low Income Investment Fund and the Natural Resources Defense Council, with funding support from the Ford Foundation, The JPB Foundation, The Kresge Foundation, the Robert Wood Johnson Foundation and The California Endowment.
- Enterprise Community Loan Fund and Enterprise Green Communities developed the PACE loan product to finance clean energy building upgrades.
- Enterprise's seventh annual Affordable Housing Design Leadership Institute (AHDLI) in Detroit brought together developers, designers and city agencies to discover how better collaboration can meet the needs of residents and strengthen the fabric of neighborhoods.



Our Markets

- In Chicago, a new water conservation program initiated at 14 multifamily housing developments is expected to help property owners manage rising water costs, saving \$20,257 per building over five years.
- In Denver, we partnered to create the new Social Impact Bond program, providing permanent housing and supportive services to at least 250 chronically homeless individuals.
- The Gulf Coast team created the Louisiana Disaster Assistance Relief Fund, to provide \$205,000 for flood recovery.
- The Mid-Atlantic and Loan Fund teams created the Our Region, Your Investment platform, which raised nearly \$11 million in its first year to preserve housing affordability in the greater D.C. area.
- In New York, the NYC Acquisition Fund made an additional \$135 million available for affordable housing for years to come.
- The Northern California team helped secure key funding, including \$100 million for preservation and anti-displacement efforts in Oakland.
- In Ohio, the Enterprise-led Cuyahoga Earned Income Tax Credit Coalition put, on average, \$1,613 in refunds back in the pockets of 15,684 low-income families.

- The Pacific Northwest and Transit-Oriented Development teams worked with Enterprise Community Loan Fund to launch the REDI fund, which will provide \$21 million to support affordable housing in Seattle's transit accessible areas.
- In the Southeast, 726 formerly homeless people moved into homes thanks to Atlanta's Open Doors program.
- In Southern California, the New Generation Fund surpassed the \$100 million milestone for its investments in the creation and preservation of affordable housing in Los Angeles.

Capacity Building

Enterprise has built the capacity of its partners to deliver:



Housing stability to **4,500 households** through projects that closed financing in 2016.



Greater opportunity for **economic mobility** through an increase in discretionary income of nearly **\$24 million** annually as low-income households avoid housing cost burden.



Improved health through a reduction of more than **15,000 tons** of CO₂ emissions annually from use of the GreenTRIP tool.

- Enterprise received \$14.2 million in Section 4 funds to support capacity building efforts.
- Enterprise Advisors provided capacity building and technical assistance to more than 300 cities, housing agencies and nonprofits, including more than 200 Public Housing Agencies, more than 50 cities through the National Resource Network and 10 jurisdictions that submitted their first Assessment of Fair Housing.
- Our Design Initiatives team placed six Enterprise Rose Architectural Fellows in organizations working across the United States.
- Through a collaboration between our Rural/Native American team and the Corporation for National and Community Service, up to 160 AmeriCorps VISTA members will be placed in 55 tribal communities over the next three years to support resilience and sustainable energy efforts.

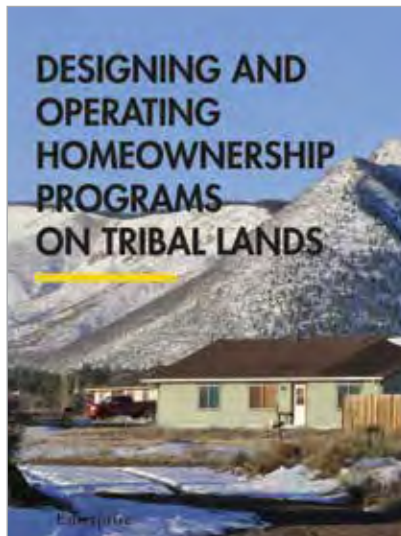
ACTING AS A TRUSTED ADVISOR

- ✓ Released new **National Policy Platform**.
- ✓ Assisted local jurisdictions in the Gulf Coast, Mid-Atlantic and Ohio market areas with the development of comprehensive housing plans to address the need for affordable housing.
- ✓ Submitted written testimony and comments on federal actions related to affordable housing.

- Enterprise and the ACTION Campaign worked closely with Senators Cantwell and Hatch to introduce the Affordable Housing Credit Improvement Act of 2016.
- We helped secure \$100 million in annual funding for affordable housing for the D.C. Housing Production Trust Fund.
- More than 70 Enterprise staff met with members of Congress during Enterprise's annual Lobby Day.
- Enterprise helped create \$3.6 billion in new local resources to support affordable housing through nine Enterprise-endorsed ballot initiatives in California, Maryland, Oregon and Washington.
- In Denver, Enterprise co-led a successful multi-year advocacy campaign to create the city's first permanent revenue source dedicated to affordable housing – the program will generate an estimated \$150 million for affordable housing initiatives over the next 10 years.

Thought Leadership

Enterprise created and shared key expertise with our partners in affordable housing and community development and in other critical industries, like health care. Our papers, guidelines, reports and toolkits produced in 2016 were downloaded more than 13,000 times.





PARTNERS

We're grateful to all of our committed partners who help us multiply the impact of affordable housing. Together, we make well-designed homes affordable and create communities where people thrive, with connections to resources like health care, schools, jobs and transportation.

To view the videos of each partner, please see our annual report online at: www.enterprisecommunity.org/annualreport2016.



“Enterprise looks at a very complicated problem and instead of trying to simplify it and come up with easy answers, they recognize how difficult it is and come up with innovative solutions. They’re constantly thinking and rethinking their approaches, and I think that’s the most effective way to deal with an extremely difficult problem.”

— **David Cavalier, Chairman**
Aeolus Pharmaceuticals



“I’m always impressed by the vision, commitment, and intelligence of the Enterprise staff. Whenever I have the opportunity to interact with an Enterprise employee, I always walk away feeling like I’ve learned something important.”

— **Lesley Palmer, Managing Director &**
Head of Community Relations
Mizuho Bank, Ltd.



“What inspires me about working with Enterprise is the breadth and depth of the initiatives they’re able to get involved with. You don’t see many organizations that are able to be involved, not only in helping deliver affordable housing, but also helping deliver solutions for really vulnerable individuals and families, to deliver solutions around sustainability, to deliver solutions around how public housing can work more effectively.”

— **Todd Gomez, Senior Vice President
Bank of America Merrill Lynch**



“America is a very generous country, and philanthropy is done often with people coming in from outside with money supporting things and being helpful. But if you don’t have an on-the-ground partner, it’s been my experience that four or five years later there’s not much left over. Somebody there has to own it and carry it on and build off of it. That was a central belief of [Enterprise co-founder] Jim Rouse.”

— **David Callard, Senior Wealth Advisor
Eaton Vance Investment Counsel**



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Our board members help set Enterprise's vision while leading a broad range of industries, programs, markets, and policy and strategic initiatives across the country. We are grateful for our board members' guidance and commitment to our mission.

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FINANCIALS

As one of the first social enterprises, we recycle every dollar we earn back into our mission to create opportunity for low- and moderate-income people through affordable housing in diverse, thriving communities.

Statements of Financial Position (in Thousands)

Assets	2016	2015
Cash, cash equivalents and investments	\$96,395	\$110,415
Restricted cash, cash equivalents and investments	\$109,042	\$84,058
Accounts and other receivables, net	\$129,085	\$140,221
Loans receivable, net	\$148,290	\$117,753
Mortgage loans held for sale	\$126,867	\$119,762
Investments in unconsolidated partnerships	\$92,790	\$19,376
Other assets, net	\$112,235	\$112,620
Total Assets	\$814,704	\$704,205

Liabilities & Net Assets	2016	2015
Liabilities		
Accounts payable and accrued expenses	\$49,390	\$44,798
Capital contributions payable	\$81,713	\$15,658
Indebtedness	\$334,406	\$331,475
Other liabilities	\$43,114	\$47,268
Total Liabilities	\$508,623	\$439,199
Net Assets		
Net assets, attributable to Enterprise	\$276,491	\$238,641
Net assets, noncontrolling interest	\$29,590	\$26,365
Total Net Assets	\$306,081	\$265,006
Total Liabilities & Net Assets	\$814,704	\$704,205

Statements of Activities (in Thousands)

Revenue & Support	2016	2015
Gains from mortgage banking activities	\$72,210	\$47,469
Contributions	\$52,610	\$24,774
Syndication and consulting fees	\$39,077	\$37,406
Grants and contracts	\$28,844	\$33,689
Asset management fees	\$21,899	\$22,457
Interest income	\$15,924	\$13,610
Other revenue	\$31,258	\$31,560
Total Revenue & Support	\$261,822	\$210,965

Expenses	2016	2015
Program activities	\$193,267	\$174,170
Management & General	\$13,064	\$11,077
Fundraising	\$4,913	\$5,430
Income Tax expense (benefit)	\$3,310	(\$4,540)
Total expenses	\$214,554	\$186,137

Change in net assets	\$47,268	\$24,828
Changes in net assets, attributable to noncontrolling interest	(\$9,418)	(\$3,221)
Changes in net assets, attributable to Enterprise	\$37,850	\$21,607

Statements of Changes in Net Assets (in Thousands)

	2016	2015
Net assets, attributable to Enterprise, beginning of period	\$238,641	\$216,300
Changes in temporarily restricted net assets, attributable to Enterprise	\$32,321	\$8,197
Changes in unrestricted net assets, attributable to Enterprise	\$5,529	\$13,410
Other changes in net assets, due to acquisition	-	\$734
Net assets, attributable to Enterprise, end of period	\$276,491	\$238,641
Unrestricted	\$175,750	\$170,221
Temporarily restricted	\$100,741	\$68,420

Please go to [www. enterprisecommunity.org](http://www.enterprisecommunity.org) to view our full financial statements.





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"For more than 25 years, we've partnered with Enterprise to help address societal challenges facing low-income individuals and communities. Our partnership is based on a shared commitment to deliver financial tools and programs that create and preserve affordable housing, and help strengthen local community development organizations for the greatest impact." – Kerry Sullivan, president, Bank of America Charitable Foundation

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\$1,000–2,499

AKRF	Guernsey, Inc.
Aquinas Housing Corp.	Harley Ellis Devereaux
The Ardent Companies	Hennessey Engineers, Inc.
Artlite Office Supply Company	Hudson Companies
Atlanta Retirement Partners	Hunt Mortgage Group
Banner Bank	Jacobs Family Foundation, Inc.
Benchmark Title Agency, LLC	James Breen Real Estate LLC
Bluestone Family Fund	Jones Lang LaSalle, Inc.
The Lois & Irving Blum Foundation, Inc.	Jones Walker LLP
Bright Power	Leverage Law
Cahill Contractors, Inc.	Lindquist, von Husen & Joyce LLP
The California Endowment	Madison Construction Company
Calvary Manager LLC	Mithun, Inc.
Catholic Charities of Brooklyn & Queens	MWA Architects
Chinatown Community Development Center	Neighborhood Partners, LLC
Community Economics, Inc.	Neuberger Berman LLC
Dart Group Foundation, Inc.	Northwestern Mutual Foundation
Enterprise Bank and Trust	Omni New York LLC
Federated Title Services, LLC	The Oregon Community Foundation
Goldstein Hall PLLC	Owens & Owens CPA, PC
	Partnership for New York City

\$1,000–2,499
(continued)

Proto Realty Services, LLC	Southside United HDfC
Rental Management Associates	STAT Architecture, PC
Richard Bowers & Co. TCN	Swerdlin & Company
Worldwide	Terrex Development Corporation
Seawall Development Company	WegoWise
Shepardson Stern + Kaminsky	West Realty Corporation
SKA Marin	Workforce Housing Group

\$500–999

Association of NY Catholic Homes (Catholic Charities)	Lower Eastside Service Center, Inc.
Beulah HDfC	MBD Community Housing Corp
Blitch Knevel Architects	MetroStudio, LLC
Camellia Trading Company	Mission Economic Development Agency
Christian Church Homes of Northern California	PathStone Corporation
Comerica Bank	PRB Realty Corp.
Community Corporation of Santa Monica	Ridgewood-Bushwick Senior Citizens Council, Inc.
The Cornerstone Group	Roth Law Firm, LLC
Gabriel House Limited Partnership	Services for the Underserved
The Gorfine Foundation, Inc.	Stratum Engineering, LLC
The Green Engineer, Inc.	Terra Search Partners
Highbridge Community Development Corporation	TisBest Charity Gift Cards
KeyBank, National Association	Togawa Smith Martin, Inc.
Levine Management Group, Inc.	Wartburg
	The Wynn Family Fund

\$250–499

Association for Neighborhood and Housing Development	Lower East Side Peoples Mutual Housing Association, Inc.
Center for New York City Neighborhoods	Marin Community Foundation
The Community Builders, Inc.	Neighborhood Housing Services of Staten Island
Community League of the Heights, Inc.	New Destiny Housing Corporation
East Bay Asian Local Development Corp.	New Hampshire Republican Party
Housing Trust Silicon Valley	NYS Homes & Community Renewal
The Kapiloff Foundation	Rapid Response Delivery
LABC Institute	Restore Neighborhoods LA., Inc.
Little Tokyo Service Center Community Development Corporation	Self-Help Federal Credit Union
	Spiti Housing Corp.
	Westhab, Inc.

up to **\$249**

AmazonSmile Foundation
California Community Foundation
CASA of Oregon
Coca-Cola European Partners
Eagle Point Hotel Partners LLC
IMS Management Services, LLC
Legacy Community Housing Corporation
McKinsey & Company, Inc.
Neighborhood Progress, Inc.
Old Republic Title Holding Company, Inc.
People's Emergency Center CDC

Prudential Insurance Company of America
PSE Credit Union Incorporated
SP Bookkeeping Services, LLC
Surety Title Agency, Inc.
TekStream Solutions
Thornton Communications
Thunder Valley Community Development Corporation
Total Community Action Federal Credit Union
United Way of Greater Cincinnati
Yeah! Burger



"We partner with Enterprise to develop vibrant, sustainable cities that offer economic opportunities for low-income residents. There's no one-size-fits-all solution for the complex social and economic issues facing communities, but together with residents, nonprofit partners, businesses and municipal agencies, we can dramatically increase the pace of progress for all." – Brandee McHale, president, Citi Foundation

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Camp Southern Ground	Jill McCullough
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City Club of Buckhead	Ocean Explorer Cruises in Newport Beach
Zeeda Daniele	Paula leDuc Fine Catering
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Theresa Don Lucas and Sal Mendoza	Red O
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Ana Gavin	Southern Botanics
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Caroline Kuperstock	Ariel Zurofsky



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All informational references in this report will be provided upon request.

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