





## Dear Friends of TND,

Women are at the forefront of innovation and progress, leading the charge toward a brighter future at TND and within the communities we serve. As we celebrate Women's History Month, we honor the dedication of women who have shaped and amplified TND's mission and vision.

In this special edition of our annual report, we shine a spotlight on the contributions and influence of women within our organization and beyond. Their unwavering dedication and boundless creativity propel us forward, driving us to reach new heights of achievement.

As we enter the final year of an ambitious 2020-2024 strategic plan, we take pride in our remarkable success in housing initiatives. Staying on track with our ambitious goals, we have completed production and preservation of 347 homes. Notably, this includes the fulfillment of the Chelsea Legacy project, an ambitious endeavor to preserve 116 homes spread across 21 buildings.

Yet, while we celebrate our achievements, we recognize that there is still much work to be done.

Communities in Chelsea, Revere, and Everett are facing a critical shortage of homes, with demand far outpacing supply. The women featured in this report are among those who are committed to lighting the way forward with intentional construction, community building, and greater access to resources in our communities of color.

Join us in our mission to raise more roofs and build resilient communities because everyone deserves access to a secure and affordable place to call home.

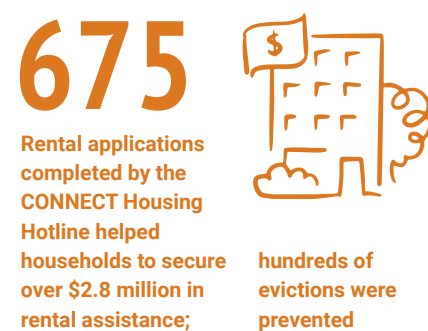
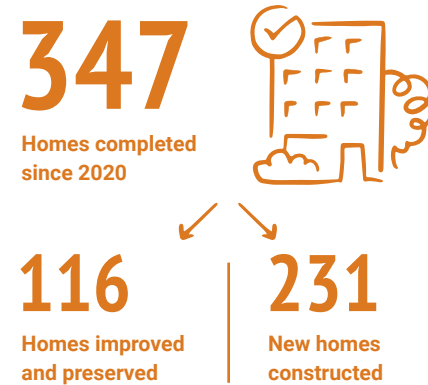
Sincerely,



Alice Murillo,  
TND Board President

## At a Glance

TND IS ON TRACK TO MEET OUR STRATEGIC GOAL TO PRODUCE 325 NEW HOMES IN 2020-2024



## WOMEN WHO CONNECT TO RESOURCES

**MONICA** recognizes the crucial significance of a home in shaping the well-being of her family. "A home is a place where you nurture your children," but when she reflects about the conditions she lived in without heat for months, she resolved to take action to uplift her family from the adverse living conditions they endured. Embracing her identity as a woman of **impact**, she proactively sought support from CONNECT to secure a home befitting her family's needs. Through determination, Monica applied for rental assistance and successfully transitioned to a new and improved living environment, ensuring her family resides in a space they deserve.



Monica Richardson  
CONNECT CLIENT



Lucia Henriquez  
TND FINANCIAL COACH

**LUCIA** is fueled by empowerment and a bold vision for every family's future. As a financial coach at TND, she sees **resourcefulness** not just as a skill, but as a wellspring of inspiration. Embracing her role with an unwavering belief in her clients' creativity and potential, Lucia approaches each interaction as a collaboration. She ignites curiosity, delving into their dreams and aspirations to craft actionable plans for success.

"I motivate my clients to tap into their own strength," Lucia affirms. Through her guidance, clients experience profound transformations. They learn to budget wisely, grow their savings, and strengthen their credit. Beyond financial gains, they embrace the opportunity to break the cycle of poverty for their children—a testament to the profound impact of empowerment and financial capability.



## Dan Ren

PROJECT MANAGER FOR 25 SIXTH STREET, NEI GENERAL CONTRACTING



**DAN REN**, a **passionate** project manager at TND's 25 Sixth Street development and a valuable member of the NEI General Contracting team, embodies the spirit of turning dreams into reality. From a young age, Dan was captivated by the transformative power of construction. Growing up in China, she marveled at the process of new buildings emerging from empty lots, witnessing firsthand the magic of turning desolate spaces into vibrant communities.

For Dan, construction isn't just about erecting structures; it's about creating homes and opportunities for people. Now, as she oversees the development of 62 affordable homes for families, along with enhancements to Sixth Street's streetscape and a new walking path to the Silver Line Station, Dan's childhood dream has evolved into a meaningful mission. With each brick laid and each street corner revitalized, she contributes to the fabric of a thriving community, where every person has a place to call home and a path to a brighter future.

346

TND homes currently in production



649

Homes currently in our portfolio

1,505

Residents in TND homes

## Brenda Laurenza

FOUNDER & PRESIDENT OF BALD HILL BUILDERS

**BRENDA LAURENZA** is no stranger to overcoming obstacles. As the Founder & President of Bald Hill Builders, a commercial general contracting and construction management firm, she has shattered barriers in her field. Raised by immigrant parents, Brenda attributes her **compassionate** nature to her upbringing. She has collaborated closely with TND on the construction of St. Therese, a property in Everett that pairs quality homes for seniors with easy on-site access to healthcare and wellness services. Brenda's philosophy is clear: "Whether it is the mindful focus of Bald Hill Builders' building efforts in affordable housing sectors, offering resources and job opportunities to local workers in the neighborhoods of our projects, or volunteering at community events, I believe in paying it forward to help others live stable, secure lives."

## Kayra Lopez

ASSOCIATE PROJECT MANAGER AT TND, SUPPORTED BY THE FELLOWSHIP FOR EQUITABLE AFFORDABLE HOUSING DEVELOPMENT (FEAHD)

In her pursuit of a new chapter in her career, **KAYRA LOPEZ** has embarked on an exciting journey. With years of teaching experience in Springfield and Framingham, this **vibrant** Lawrence native transitioned from her program support role at TND to real estate development. She sees the community development field as crucial for "increasing opportunities that come with housing stability," recognizing the profound impact of stable housing on families and communities.

In September, Kayra joined six other Massachusetts rising leaders, all women of color, in the Fellowship for Equitable Affordable Housing Development program. This initiative, co-sponsored by TND, Urban Edge, and OppCo, aims to bring more people of color into the field of affordable housing development. Selected from a diverse pool of applicants, these Fellows are spending two years embedded at CDCs across Massachusetts learning project management.





WOMEN WHO  
KEEP PEOPLE  
HOUSED

Berta 'Taty'  
Ramos

CHELSEA RESIDENT  
LEADER



**BERTA RAMOS**, affectionately known as Taty, embodies the **resilience** and hope that define the migrant experience. In 2005, at the age of 18, she embarked on a journey from El Salvador to the United States, seeking refuge from the escalating gang violence ravaging her homeland. With three brothers already settled in Chelsea, Taty saw a glimmer of safety in the distance until a devastating fire consumed their apartment, leaving Taty and her family grappling with uncertainty once again.

Taty and her family found sanctuary in Acadia, a TND-built property. Nestled near schools and vital amenities, Acadia offered not just shelter, but a sense of community and belonging.

Today, Taty and her family thrive in their home. Her children are flourishing in a community built on opportunity and inclusivity. "We feel embraced and welcome in this community—and I am living the life I was looking for when I came here," Taty reflects, embodying the resilience and triumph of the human spirit in the face of adversity.

Taty is an innovative resident leader and the driving force behind Walk Wednesday, a wellness initiative dedicated to promoting daily physical activity and strengthening community connections.

PHOTO BY  
DARLENE DEVITA  
PHOTOGRAPHY

**VANESSA** is **dedicated** to serving her community and ensuring stable housing for TND residents. Originally from upstate New York, she relocated to Massachusetts after college. She has since spent over a decade in the industry, starting her career as a resident service coordinator in Property Management. This early experience sparked her passion for helping residents maintain stable housing. Through hard work and dedication, she has advanced in her career and now serves as the Senior Property Manager for The Neighborhood Developers Portfolio at WinnResidential.

Her commitment to helping others is evident in her proactive approach to building relationships with the community and residents. "I derive immense fulfillment from ensuring stable housing for our community. Being involved in three successful lease-ups over the past four years has been profoundly rewarding. Witnessing the joy and relief on families' faces as they step into their new, beautiful homes is truly special." Vanessa's focus is on building connections within the community and serving as a resource for residents, ensuring they have the support they need to secure and maintain stable housing.

Vanessa Viele

SENIOR PROPERTY MANAGER,  
WINNRESIDENTIAL



Marilyn  
Salgado

DIRECTOR OF  
RESIDENT SERVICES



PHOTO BY  
KATIE JANN  
PHOTOGRAPHY

**MARILYN SALGADO** captivates those she meets with her **bubbly** personality and compassionate spirit. Her journey to the role of Director of Resident Services at The Neighborhood Developers, overseeing the well-being of tenants across an ever-growing number of TND apartments, is a testament to her resilience and determination.

Having firsthand experience of neglectful practices of property managers while residing in affordable housing as a youth, Marilyn understands the challenges our tenants face. Yet, she refuses to be defined by adversity and instead embraces the opportunity to effect positive change. In her role, Marilyn is committed to disproving skeptics and demonstrating the transformative power of compassion.

As Director of Resident Services, Marilyn goes above and beyond to support families. She provides invaluable leadership opportunities for residents by facilitating connections with social service providers and organizing resident-led activities and groups. "I have a deep love for my community residents! While I find fulfillment in guiding individuals through support services during times of need, what truly brings me joy is empowering them to lead with courage."



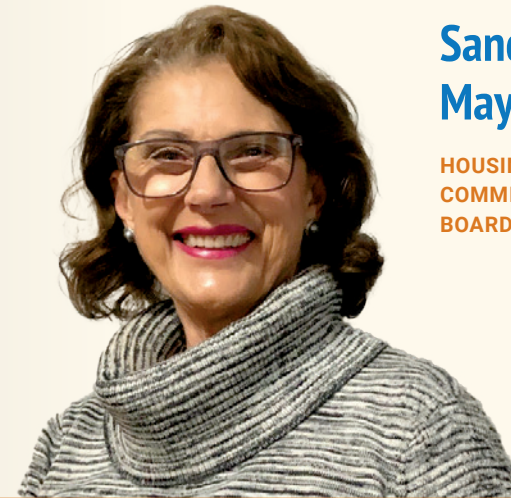
WOMEN WHO  
EMPOWER  
COMMUNITIES



**Rasha Mikhael**

TND REVERE COMMUNITY  
BUILDING MANAGER

**RASHA MIKHAEL** nurtures her **ambitious** goals within the vibrant heart of Revere working as TND's Community Building Manager there. Since 2019, her dedication to community building has remained steadfast, deeply ingrained in the diverse and dynamic fabric of this city. Through deliberate efforts, she has cultivated strong relationships with residents, businesses, partners, and city officials, fostering trust and collaboration that underpins their collective efforts. At the core of Rasha's approach is the principle that the community's voice must not only be heard but also amplified in every decision-making process. In her capacity, she is honored to act as a bridge between various stakeholders, uniting them in pursuit of a shared vision. Whether rallying support for affordable housing initiatives or leading neighborhood beautification projects, she tirelessly collaborates alongside two committed leaders' groups.



**Sandy Maynard**

HOUSING EQUITY  
COMMITTEE & TND  
BOARD MEMBER

**SANDY MAYNARD**, a TND Board member and Chelsea resident leader, exemplifies thoughtful leadership. Valuing her deep relationships with others, Sandy embodies qualities of kindness and **consideration** in her roles as a friend, neighbor, colleague, sister, and mother.

Even with her upbringing on a small farm in upper New York State, Sandy has chosen to establish herself in Chelsea, where she sees herself as an ambassador for the commendable work undertaken by TND. Actively involved in initiatives such as the Housing Equity Committee, Sandy promotes membership growth and advocates for housing equity through public outreach efforts.

Community building holds a special place in Sandy's heart, as seen in her activities from planting sunflowers at Chelsea Community Garden to maintaining downtown cigarette disposal units. Furthermore, she finds fulfillment in fundraising for TND's *Raise the Roof*, recognizing the opportunity to empower donors to contribute to an organization that fulfills a fundamental need: providing stable and affordable homes for all.

51

Community members participated in 2023's Board Leadership Boot Camp, joining an expanding network of 126 trained community leaders



**April Tate**

REVERE COMMUNITY LEADER

**APRIL TATE**, as the Senior Manager of Training at Breaktime, embodies a **solutions-oriented** leadership approach aimed at breaking the cycle of young adult homelessness. She actively pursues her mission to empower young adults with the skills and financial stability necessary to secure housing. Upon relocating to Revere in 2021, she was driven by a profound desire to contribute to the betterment of her community. Fueled by this commitment, she enrolled in TND's Board Leadership Bootcamp to enhance her skills. Today, she actively participates as a prominent member of the Housing Equity Committee, fervently advocating for policies that promote housing stability and create a brighter future for all.



**WOMEN WHO LEAD**



**Faye Dookharan** TND BOARD MEMBER

**FAYE DOOKHARAN**, a **pragmatic** leader passionate about equity and community empowerment, hails proudly from Chelsea. Raised in a family valuing education and philanthropy, she learned compassion and service by accompanying her grandfather, a physician, on house calls. Faye's journey led to teaching and advocating for equitable education, particularly for English language learners.

Armed with a Master's in Educational Leadership and Administration and expertise in constitutional law and sociology, Faye deepened her commitment to addressing societal inequalities. Her doctoral research in organizational leadership focuses on bridging cultural gaps and empowering marginalized communities in Chelsea.

Beyond education, Faye serves on the Board of Trustees at the Governor Bellingham Cary House Museum, reflecting her passion for history and cultural preservation.

As a member of TND's Board, Faye collaborates with community leaders to increase communication and empathy between immigrant groups and policymakers. Her pragmatic approach and unwavering dedication aim to create a more inclusive and equitable future, ensuring residents' voices are heard and their needs addressed.

A **collaborative** leader driving change, **KATHY MCGILVRAY** has left an indelible mark on Massachusetts communities through her dedication to supporting community-based organizations to drive local impact. March 2023 marked a significant professional milestone for Kathy, when she assumed the role of CEO at Opportunity Communities (OppCo). Before her tenure at OppCo, Kathy served as the Director of Investment at the Massachusetts Housing Investment Corporation (MHIC), where her unwavering commitment to affordable housing and community development helped build and support healthy neighborhoods. Armed with a Master's in Public Policy from Harvard University and a Bachelor's degree from Tufts University, Kathy's mantra encapsulates her ethos: "It's important to use our skills to build a better world. I seek to identify best practices by finding common ground and celebrating the unique strengths of our communities."

As Kathy continues to lead with empathy and determination, she is excited to use her community development finance expertise to support TND's efforts to launch an anti-displacement fund for the communities it serves.



**Kathy McGilvray**

CEO OF OPPORTUNITY COMMUNITIES

**Your generous support makes our work possible.**

**\$500,000+**

City of Chelsea  
NeighborWorks America  
United Way of Massachusetts Bay

**\$150,000+**

Executive Office of Economic Development  
Metro Housing | Boston

**\$100,000+**

Eastern Bank Foundation  
MassDevelopment

**\$50,000+**

Cambridge Savings Charitable Foundation  
Charles H. Farnsworth Trust, Bank of America, N.A., Trustee

Chelsea Housing Authority  
Cummings Foundation  
Mifflin Memorial Fund  
Office of Congresswoman Pressley

Silicon Valley Bank Foundation  
TD Charitable Foundation

**\$25,000+**

Anonymous  
Bald Hill Builders, LLC  
Boston Tax Help Coalition  
Cambridge Health Alliance  
Eastern Salt Company  
Enterprise Community Partners  
Executive Office of Labor and Workforce Development

Herman and Frieda L. Miller Foundation  
Lincoln and Therese Filene Foundation

North Suburban Consortium  
Massachusetts Division of Banks  
NEI General Contracting

SkillWorks  
UMass Medical School  
WinnResidential

**\$10,000+**

Anonymous  
Boston Financial Investment Management  
Chelsea Cultural Council  
East Cambridge Savings Bank  
Metro Credit Union  
Santander Bank  
The Kresge Foundation

**\$5,000+**

Blue Cross Blue Shield of Massachusetts  
Dellbrook/JKS  
Hannah Environmental

Insperty  
JBC Development  
Joel and Robin Adams  
Klein Hornig LLP  
M & T Charitable Foundation

MassHire Metro North Workforce Board  
Monahan Technologies  
Primary Finishes, LLC  
Superior Plumbing Company

**\$2,500+**

The Norfolk Companies  
BlueHub Capital  
Davis Square Architects  
Joseph and Carolyn Mahoney  
Massachusetts General Hospital  
Wingate Companies

**\$1,000+**

Alice Murillo  
Anne Auerbach  
Anonymous  
AU Manager LLC  
Bank of America  
Bob Dorfman  
Bunker Hill Community College  
Caroline Ellenbird

Eagle Bank  
George Caponigro  
ICON Architecture  
IRWIN Engineers, Inc.  
Jessie Lan  
Joel and Ellen Shoner  
KJP Partners LLP  
Leslie Aldrich  
MGH Center for Community Health Improvement

Michael Martin  
Orlando Jaquez and Danielle Farinato  
Peter Hollands  
Rianne Mares  
Tracy and Paul Klein  
U.S. Bank  
Valerie Moore  
Webster Bank

**\$500+**

Amy Laura Cahn  
Aviva Rothman-Shore  
Episcopal City Mission  
Gregory Goldberg  
Leena Gandhi

**\$100+**

Aaron Wasserman  
Alexa Shabecoff  
Alma Balanon-Rosen  
Amanda Roe  
Ann Houston and Henry Korman  
Anonymous  
Anonymous  
Bill Hollands and John Flinn

Carol Tye  
Charlene Bauer  
Christine Niccoli  
Christopher Papavasiliou  
Citizens Bank  
Combined Jewish Philanthropies  
Community Action Programs Inter-City  
Esther Schlorholtz  
Faye Dookharan  
Gaelynn Roberts  
Gerald McCue  
Jaclyn Pacejo

Jan Griffin  
Karl Allen  
Kathy Amaral  
Kathy McGilvray  
Laura Piscopo  
Lee Turner  
Mary Whittemore  
Matt Yarmolinsky  
Matthew Snell  
Michael Shulman  
Modestino Conte  
Nancy Turner and David Cain  
Nathan Lowrey  
Peter Smith  
Rich Macniven  
Robin McDermott and Ray Mikulak  
Stephen LoChirco  
Timothy Swartz  
Vail Kohnert-Yount

**\$50+**

Andrew Blumetti  
Benjamin Moll  
Charlie and Rachel Van Voorhis  
Cynthia Zabin  
Dave Traggorth  
David Keene  
Diana Goldman  
Fatou Drammeh  
Janet Depaz  
Jordana Mather  
Lisa Santagata  
Lor Holmes  
Mina Jilil  
Molly Baldwin  
Penny Hasseli  
Roger Herzog  
Sal DiDomenico  
Sandy Maynard  
Sarah Lamitie  
Sarah Neville  
Scott Ruescher  
Thmor Da Restaurant

**\$1-49**

Cassie Witthaus  
Christyanna Egun  
Clare Murray  
Clucia Fowlkes

Cristina Hill  
David and Cathy Vieira  
David Soto  
Deb Fox  
Elizmary Marrero  
Gail Berlinger  
Graciela Sparano  
Heather Vieira  
Jose Diaz  
Juan Lopez  
Kristen Anderson  
Kristen Janjar  
Larissa James  
Laura Berg  
Lucia Henriquez  
Lynn Ditchfield  
Marla Stone  
Paula Munoz  
Pedro Mendez  
Sarah Kler  
Sheila Profenna  
Susana Carella  
Tavi Venh  
Todd Robinson  
Traci Michel  
Twonnisha Winbush  
Vicente Perez Marchante  
Victoria Gruber  
Wenda Kochanowski  
Winnie Tobin  
Yasmin Vasquez

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

**150**

**People attended our 6th annual fundraiser, Raise the Roof, and raised \$254,000, the most ever**

**SUPPORT HOUSING STABILITY**



Make your gift today to support housing stability. Visit [theneighborhooddevelopers.org/donate](https://theneighborhooddevelopers.org/donate) or scan the QR code to donate.




4 Gerrish Ave,  
Chelsea, MA 02150

617.889.1375  
[theneighborhooddevelopers.org](https://theneighborhooddevelopers.org)

 @\_TND\_inc

 @TNDinc

 @the-neighborhood-developers

