



# **IT WASN'T SO SCARY**

**A BILLION DOLLAR  
UNTOLD SUCCESS STORY**

**OCTOBER 2024**

**PARTNERSHIP**  
for FINANCIAL  
**E Q U I T Y**

## Introduction

The Massachusetts Life Insurance Company Community Investment Initiative and the Massachusetts Property and Casualty Insurance Company Community Investment Initiative represent a transformative approach to leveraging financial capital for community development and economic empowerment. These initiatives highlight the poignant and troubling historical context of insurance in America, emphasizing how enslaved Africans, once cruelly commodified and insured as property by white slave traders and owners, are now among the largest uninsured groups nationwide. This grim legacy exacerbates their struggles, further entrenching them in poverty and impeding their fight for economic mobility. Insurance has always been a financial tool to mitigate risk, counter loss, and build wealth. This dark chapter in history underscores the long-standing relationship between insurance and socioeconomic conditions in the United States.

In stark contrast, the Massachusetts Insurance Company Community Investment Initiatives seek to use the power of insurance for positive and progressive ends. By directing significant financial resources towards projects that benefit low—and moderate-income communities, these initiatives aim to rectify historical injustices and promote equity and inclusion. The focus is on creating affordable housing, generating jobs, and supporting community facilities, all contributing to marginalized populations' economic upliftment and stability.

These two initiatives are a testament to how insurance principles can be repurposed to foster community growth and resilience, directly addressing the needs of those who have been historically underserved and disenfranchised. Through strategic investments, the initiatives stimulate economic development and redefine the role of insurance in society, transforming it from a tool of past exploitation to one of empowerment and social justice.

## Insurance Reinvestment Campaign History

Unlike Community Reinvestment Act regulation and oversight that governs banks, insurance companies are not federally regulated and have no accountability to the public about where and how they invest in communities where they do business locally. Discrimination and redlining bled over into the insurance industry, and homeowners searched for policies to protect their greatest assets. In 1995, news reports in Massachusetts revealed that insurance companies had failed to offer homeowners policies in many Black and Brown neighborhoods. In the fall of 1996, the Massachusetts Affordable Housing Alliance (MAHA) and the Massachusetts Association of Community Development Corporations (MACDC) released reports highlighting the untapped potential for the insurance industry to invest in low- and moderate-income neighborhoods. Historically, insurance companies' real estate portfolio investments included largely Fortune 500 companies and commercial real estate. MAHA's research showed that Massachusetts's low- and moderate-income households contributed nearly \$1 billion annually in life insurance premiums, accounting for up to 40 percent of the statewide total. Meanwhile, the MACDC report found that only 5 percent of life insurance companies in Massachusetts had invested in any of the 12 major financial intermediaries that fund community development within the state. Larger community development projects comprised less than 0.1 percent of the life insurance industry's real estate portfolio.

While these concerns were being highlighted and raised in conversations, insurance companies were beginning to think about improving their footprint as corporate citizens while pushing for state tax relief.

In response, the Massachusetts legislature took decisive action. A bill was passed in 1996, providing financial incentives for property and casualty insurance companies to issue policies in underserved communities and imposing penalties for failing to do so. Another bill also mandated public disclosure of the geographic areas (by zip code) served by the 25 largest insurance companies. While a step in the right direction, insurance companies continued to push for more significant tax relief opportunities, and the community pushed for more investments in low and moderate-income communities. Hearing both sides, in 1998, lawmakers passed “An Act Insuring Community Investment and the Equitable Taxation of Insurance Companies in Massachusetts.”

### **Insurance Company Community Investment Initiative**

The Insurance Company Community Investment Initiative encouraged insurance companies to invest in the newly formed Life Initiative or Property and Casualty Initiative. Under Chapter 259 of the Acts of 1998, participating life insurance companies can reduce their net investment income tax rate if they contribute the required amount to the Life Initiative. Likewise, P&C insurance companies can reduce their gross investment income tax rate if they contribute the necessary amount for the P&C Initiative. The amount of capital invested by each company was based on the proportional capital base of the insurance companies domiciled in MA at the time. The credit was effective for tax years after the total investments in either Initiative reached \$100,000,000 or the tax year 2004, whichever was later. This means the credit can only be claimed if The Life Initiative or P&C Initiative has at least \$100 million in total investments or after 2004, whichever happens last. The two organizations established by the legislation to receive and manage assets, colloquially known as The Life Initiative and Property and Casualty Initiative, provide capital to projects that benefit low and moderate-income communities and development impacting low-income households through separate \$100 million funds.

Over the past two decades, The Life Initiative (“TLI”) has committed approximately \$707 million, net of de-commitments. About \$646 million has already been advanced, with the remaining amount representing ongoing commitments. Over 25 years, the cumulative loan loss rate has been 0.9% of total capital. These investments have facilitated the creation or preservation of over 21,134 affordable housing units, generated 2,037 permanent jobs, created 11,810 construction jobs, provided 2,561 childcare spots, and established 46 community facilities. To date, TLI has issued over 340 loans to both non-profit and for-profit organizations.

The Property and Casualty Initiative (PCI) has made a significant impact through its investments since 1999. With \$544 million invested, PCI has closed 250 loans, leveraging an additional \$3.5 billion in public and private capital. This funding has facilitated the creation and preservation of 6,000 affordable housing units, ensuring more families can access safe and affordable living conditions. Moreover, PCI’s investments in community-based healthcare infrastructure have allowed 90,000 patients to receive care annually in state-of-the-art facilities. Despite these investments’ extensive reach and impact, PCI has maintained a meager cumulative loan loss rate of just 0.47%, demonstrating its funding initiatives’ financial viability and community benefits.

### **Investment Case Studies**

The Benjamin Franklin Cummings Institute of Technology (BFCIT) owns a historic yet aging campus in Boston’s South End neighborhood. The college decided to sell its landmark campus to finance the construction of a new, state-of-the-art campus in the Nubian Square neighborhood of

Roxbury. Due to market shifts and rising interest rates, the sales proceeds were unavailable as initially planned.

To address this funding gap, PCI assembled participants' commitment of \$38 million in funding from The Life Initiative, Massachusetts Housing Investment Corporation, Nonprofit Finance Fund, Low Income Investment Fund, Cambridge Savings Bank, and Eastern Bank. A testament to their commitment to educational infrastructure development, their investment bridged the sale of historic buildings, enabling the construction of the new Nubian Square campus. The total project cost was \$72 million.

BCFIT is one of Boston's anchor educational institutions, providing alternative educational pathways; 76% of BFCIT students are of color, 47% are first-generation, and 99% are low-income. The investment focuses on creating a state-of-the-art 21st-century educational facility for both degree-seeking students and job training to match the future needs of Boston residents and employers. The new facility will increase enrollment capacity by more than 60%, serving 600 additional students. BFCIT offers college classes free of charge to Boston Public High School students, equivalent to nearly \$18,900 in higher education at zero costs to families.

Lastly, the investment supports the school's long-term financial stability: Building a modern facility with no permanent debt and a significant endowment will support innovative new programming and student scholarships. The initiative successfully secured and maintained diverse funding sources despite financial market fluctuations, ensuring the continuation of BFCIT's mission to serve a predominantly underrepresented and low-income student population.

Another project that both funds have invested in is the Dorchester Bay Economic Development Corporation, a Black-led community development corporation founded in 1979 by local civic organizations to address economic disinvestment, unemployment, crime, community tensions, and the shortage of quality affordable housing in the Dorchester neighborhoods of Boston. Over its 43-year history, DBEDC has expanded its mission beyond affordable housing to include economic development through job creation, neighborhood preservation, and commercial development. DBEDC's commercial real estate projects and small business loans have created 1,113 new jobs for area residents, over two-thirds of whom are people of color and one-third of whom are immigrants.

In 2015, DBEDC and its partners, Boston Capital, Escazu Development, and Newmarket Community Partners, were designated by the City of Boston as developers of a 2.75-acre vacant parcel of land abutting the Uphams Corner station platform on the Fairmount/Indigo line. This transformative project began construction in 2019 and includes three distinct projects with access to the Fairmount/Indigo commuter rail line:

1. Affordable Rental Housing: 80 units funded by LIHTC financing, subsidy funding from the Commonwealth of Massachusetts, and permanent debt (PCI participated in the construction financing).
2. Commercial Building: Approximately 20,000 square feet of light industrial space funded by permanent debt and NMTC financing from two Community Development Entities (CDEs).
3. For-Sale Condominiums: 9 units.

TLI and PCI were the lenders for the \$14.7 million commercial NMTC project, each \$4 million to facilitate the construction and tenant improvements. Compass Group USA Inc. is leasing this space as a restaurant and catering commissary and food production facility operated by its subsidiary, Max Ultimate Caterers. The Indigo Block commercial space will create 30 to 40 jobs in this community.

The project faced significant challenges when the original commercial tenant was lost due to the onset of COVID-19 during the construction phase. TLI and PCI demonstrated patience and flexibility by lowering the interest rate, extending the loan maturity, and providing support as DBEDC sought a new tenant. This adaptability ensured the project's completion and success. The commercial space is currently being fit out for the tenants, providing jobs, generating tax revenue, and maintaining healthy loan repayments.

TLI and PCI's investment supports DBEDC's mission to address economic disinvestment, unemployment, and community tensions. DBEDC's efforts have resulted in 1,113 new jobs, with over two-thirds filled by people of color and one-third by immigrants. The project includes 80 units of affordable rental housing. The 20,000 square feet of light industrial space created 30 to 40 jobs. TLI and PCI's ability to adapt to challenges, such as losing the initial tenant, highlights the strength of their partnership and support for community development initiatives.

### **Insurance Investment Initiatives Future**

Although Massachusetts was one of the first states to pilot a program that challenged and incentivized the insurance industry, California launched a similar model with a different approach to social impact. The California Organized Investment Network (COIN), developed by California's Department of Insurance, created a marketplace to facilitate investment in social and environmental funds. The COIN program identifies and organizes investments for insurers, ensuring they are both financially viable and beneficial to social or environmental causes (Jergler, 2019).

It was established in 1996, two years before the passage of the Massachusetts legislation establishing TLI and PCI, at the insurance industry's request in response to proposed state legislation in California that would have required the industry to invest in low- to moderate-income communities. It is a voluntary program and collaborative effort between the California Department of Insurance, the insurance industry, community affordable housing and economic development organizations, and community advocates (California, n.d.). Insurance companies participating in COIN's CDFI Tax Credit Program invest at least \$50,000 in zero-interest loans with a community development finance institution for 60 months in exchange for a 20% state tax credit, equaling a 4.3% annual percentage rate of return. Since its inception in 1997, \$57 million in state tax credits leveraged \$285 million in private investments into COIN-certified CDFIs (California Organized Investment Network (COIN) et al., 2016). From 2019 to 2022, COIN has facilitated over \$8 billion in investments in affordable housing, small business development, healthcare, and other essential community services.

When the Massachusetts legislation created The Life Initiative and Property and Casualty Initiative in 1998, it seemed clear they would exist for twenty-five years. What happened as that timeline neared the end is remarkable. Insurance executives, working with the professional staff at each entity, huddled and decided to voluntarily extend the life of the initiatives because 1) they were

doing good work and making an impact, and 2) they were achieving modest returns, and the overall performance was significantly less risky than the companies had anticipated.

The program's future outlook indicates operations will continue until the end of 2033, with aspirations to extend for ten additional years. This extension appears feasible, particularly as the life insurance companies have previously agreed to renew the initiatives. However, the necessity to raise additional capital may pose a challenge. If the capital base remains unchanged and expenses inevitably rise, the fund's long-term sustainability could be compromised. Consequently, securing new funding will be essential to maintain and potentially expand the program's impact.

Dwayne Parmley is the Investment Committee Chair for the Property and Casualty Initiative and a Senior Portfolio Manager with Arbella Insurance Group. Arbella has been a part of PCI since the beginning and has seen a 2% return annually. Dwayne states, "As a company, we look at the return, but it is not the main factor. Arbella also considers the overall mission of the work that can take place and its impact on communities where Arbella does business."

As a part of the investment committee, members meet monthly to review, discuss, and vote on new investment decisions. With the multiple needs across low- to moderate-income communities, the investment committee puts a lot of faith in PCI's knowledge and expertise regarding the types of loans they will make and the projects where the investments are made. Currently, the focus has been on housing. PCI President Michelle Volpe and her staff are essential confidence builders for insurers looking to invest in unfamiliar projects.

"PCI is certainly something we're excited about," said Arbella's Parmley. "We've recommitted to it. I think we had a \$2.6 million investment. Earlier this year, we increased our investments by \$2 million. It fits with our values as a company."

What once seemed risky to insurers became less intimidating as it generated financial returns and positively impacted the communities that needed it most. "I believe the companies voluntarily reinvested, even if they no longer utilize the tax credit, because both the financial results and the impact of the fund have exceeded their expectations," expressed Kristen Harol, President of The Life Initiative since 2018. Harol joined TLI in 2008, coming from the Deputy Director role at Lawrence CommunityWorks, a nationally recognized community development corporation known for developing innovative, affordable housing, community and recreational space, community organizing, and family asset building.

## **Summary**

The Massachusetts Insurance Company, Community Investment Initiatives exemplify a transformative effort to redirect the insurance industry's historical legacy from exploitation to empowerment and community development. By investing in projects like the construction of BFCIT's new campus and the Indigo Block development, these initiatives address critical issues such as affordable housing, job creation, and economic stability and support institutions and communities historically marginalized.

Massachusetts must continue to support and expand initiatives like this that prioritize community benefits and financial viability. By doing so, we can ensure that the tools of the financial services

industry are used to uplift and empower, creating a more just and equitable society. TLI and PCI have become indispensable tools for good in Massachusetts. We need even more financial industry players to step up.

## **About Partnership for Financial Equity**

We are a partnership of financial industry professionals, community leaders and government officials dedicated to closing racial wealth gaps and improving the financial futures of low- and moderate-income households.

We started in 1990 as the Massachusetts Community & Banking Council (MCBC) to provide a forum for Massachusetts financial institutions and community organizations to meet and share information with the goal of affecting positive change in the availability of credit and financial services in traditionally underserved communities across the Commonwealth.

We have a proud history as the sponsor of Basic Banking for Massachusetts, the first voluntary statewide low-cost checking and savings account program established in 1994. In 1999, we developed the anti-predatory lending campaign, *Don't Borrow Trouble* that was adopted by Boston Mayor Thomas Menino and later by Freddie Mac. For over twenty-five years we have produced high-quality research reports on home mortgage lending and small business lending patterns. Those reports led to the passage of the Mortgage Lender Community Investment law in 2007 as Massachusetts became the first state in the nation to cover independent mortgage companies for community reinvestment activities.

Each year, we sponsor a Financial Equity Summit bringing together bankers, activists, government officials, and thought leaders locally and nationally to highlight what is working and to inspire us to work harder to close our racial wealth gaps and invest in underserved communities.

## **About the Author**

Candace Sledge is a graduate fellow at the Partnership for Financial Equity. Candace is a M.Ed Community Engagement candidate at Merrimack College and has a B.A in Communications from Howard University's Cathy Hughes School of Communication.

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Business/Loan/Project Name	Sector	Loan Product	Note Amount	Year Closed	Town	Region (New MOBD)	% Non-White (Tract)	Poverty Rate (Tract)	% Renters Houseburdened (City)	Social Services Provided
Boston Community Loan Fund Inc.	CF	Construction + Mini Perm	\$ 70,405.72	2000	Boston-Dorchester	Greater Boston	92.66%	23.05%	46.69%	Health and Wellness
Boston Community Loan Fund Inc.	AH	Perm	\$ 113,913.91	2000	Boston-Dorchester	Greater Boston	91.39%	16.16%	46.69%	Workforce Training
Boston Community Loan Fund Inc.	CF		\$ 155,238.61	2000	Boston-Dorchester	Greater Boston	63.57%	10.44%	46.69%	
Boston Community Loan Fund Inc.	CF	Perm	\$ 72,603.41	2000	Boston-Dorchester	Greater Boston	92.66%	23.05%	46.69%	Emergency Shelter
Boston Community Loan Fund Inc.	AH	Perm	\$ 65,755.94	2000	Boston-East Boston	Greater Boston	71.56%	15.02%	46.67%	
Boston Community Loan Fund Inc.	AH	Perm	\$ 694,686.27	2000	Boston-Fenway	Greater Boston	44.58%	32.37%	46.69%	
Ruggles Assisted Living	AH	Bridge Loan	\$ 1,875,000.00	2000	Boston-Roxbury	Greater Boston	89.66%	43.02%	46.69%	Health and Wellness
Wardman UE Limited Partnership	AH	Acquisition	\$ 1,776,500.00	2000	Boston-Roxbury	Greater Boston	0.8785	0.295	46.69%	
Boston Community Loan Fund Inc.	AH	Perm	\$ 79,979.23	2000	Boston-Roxbury	Greater Boston	87%	37.47%	46.67%	
Boston Community Loan Fund Inc.	AH	Perm	\$ 57,295.09	2000	Boston-Roxbury	Greater Boston	75.51%	28.78%	46.69%	Health and Wellness
Boston Community Loan Fund Inc.	AH	acquisition	\$ 132,758.16	2000	Boston-Roxbury	Greater Boston	75.51%	28.78%	46.69%	Health and Wellness
Boston Community Loan Fund Inc.	ED	Perm	\$ 124,362.66	2000	Boston-South End	Greater Boston	77.7%	22.57%	46.67%	
Boston Community Loan Fund Inc.	AH	Perm	\$ 624,001.24	2000	Boston-South End	Greater Boston	61.59%	28.45%	46.69%	
Boston Community Loan Fund Inc.	AH	Bridge Loan	\$ 153,720.51	2000	Cambridge	Greater Boston	51.81%	11.11%	41.11%	
Boston Community Loan Fund Inc.	SB	Construction + Mini Perm	\$ 321,129.58	2000	Cambridge	Greater Boston	59.74%	22.65%	41.11%	Early Education
Boston Community Loan Fund Inc.	AH	Construction + Mini Perm	\$ 323,199.14	2000	Cambridge	Greater Boston	51.81%	11.11%	41.11%	Resident Services
Boston Community Loan Fund Inc.	AH	Perm	\$ 39,872.10	2000	Cambridge	Greater Boston	21.28%	8%	41.11%	Resident Services
Western MA Enterprise Fund Inc.	ED	Perm	\$ 1,000,000.00	2000	Greenfield	Western	20.34%	20.79%	50.08%	
Friends of the Credit Union Inc.	ED	Perm	\$ 2,000,000.00	2000	Springfield	Western	89.73%	27.66%	55.32%	
Worcester Venture Fund	ED	Perm	\$ 1,000,000.00	2000	Worcester	Central	54%	30.0%	49.56%	
Greater New Bedford Community Health Center	CF	Perm	\$ 1,075,000.00	2001	New Bedford	Southeast	48.41%	51%	44%	Health and Wellness
Jany's Deli & Grocery	SB	construction	\$ 20,000.00	2001	Springfield	Western	73.08%	12.43%	55.32%	
Youth on the Move	CF	WC Line	\$ 30,000.00	2001	Springfield	Western	86.09%	36.4%	55.32%	
Dunbar Community Center Inc.	CF	Bridge Loan	\$ 1,645,000.00	2001	Springfield	Western	86.09%	36.4%	55.32%	Youth Services
Quantum Market Systems.com Inc.	SB	Term	\$ 250,000.00	2001	Worcester	Central	67.28%	30.74%	49.56%	
Neighborhood Housing Services of America Inc.	AH	Perm	\$ 2,500,000.00	2001		Statewide	30.32%	9.9%	46.61%	
BCLF Ventures II	ED	Perm	\$ 2,000,000.00	2001		Statewide				
Massachusetts Business Development Corporation	ED	Perm	\$ 1,000,000.00	2001		Statewide	30.32%	9.9%	46.61%	
Walter Baker Lofts LLC	AH	Construction + Mini Perm	\$ 1,372,000.00	2002	Boston-Dorchester	Greater Boston	43.88%	9.25%	46.67%	
Fields Corner Housing Limited Partnership	AH	Perm	\$ 1,300,000.00	2002	Boston-Dorchester	Greater Boston	85.13%	14.18%	46.67%	
Jamaica Plain Neighborhood Development	AH	Construction + Mini Perm	\$ 1,020,000.00	2002	Boston-Jamaica Plain	Greater Boston	56.09%	11.67%	46.67%	
Caritas Communities Inc.	AH	Perm	\$ 425,000.00	2002	Boston-Roxbury	Greater Boston	75.51%	27.78%	46.67%	Resident Services
The Community Builders	AH	Construction + Mini Perm	\$ 455,000.00	2002	Fall River	Southeast	30.1%	38.21%	45.37%	
Puerta de la Esperanza	AH	Construction + Mini Perm	\$ 966,000.00	2002	Holyoke	Western	96.28%	65.43%	49.29%	
Caleb Development Corporation	AH	Construction + Mini Perm	\$ 1,850,000.00	2002	Lowell	Metrowest and Merrimack	39.03%	32.48%	48.09%	Workforce Training
Northstar Industries Inc.	ED	WC Line	\$ 500,000.00	2002	Methuen	Metrowest and Merrimack	38.92%	8.09%	55.48%	
South Shore Housing Development Corp.	AH	Acq + Predev	\$ 169,000.00	2002	Plympton	Southeast	3.92%	8.33%	42.86%	
HAP Inc.	AH	Bridge Loan	\$ 250,000.00	2002	Springfield	Western	92.38%	53.09%	55.32%	
Giggle Gardens Inc.	CF	WC Line	\$ 50,000.00	2002	Springfield	Western	81.62%	49.97%	55.32%	Early Education
Giggle Gardens Inc.	CF	Term	\$ 100,000.00	2002	Springfield	Western	81.62%	49.97%	55.32%	Early Education
L'uva Inc.	SB	WC Line	\$ 50,000.00	2002	Springfield	Western	81.62%	49.97%	55.32%	
Hilltop Construction Inc.	SB	WC Line	\$ 175,000.00	2002	Springfield	Western	91.49%	35.91%	55.32%	
Naismith Memorial Basketball Hall of Fame	ED	Construction	\$ 500,000.00	2002	Springfield	Western	92.38%	53.09%	55.32%	K-12 Education
South Shore Housing Development Corporation	AH	Predevelopment	\$ 250,000.00	2002	Wareham	Southeast	6.46%	12.83%	61.93%	
Kennedy Family Trust	SB	WC Line	\$ 2,800,000.00	2002	Worcester	Central	66.61%	5.15%	49.56%	
Art Plus Technology Inc.	SB	Bridge Loan	\$ 300,000.00	2003	Boston	Greater Boston	29.36%	19.48%	46.69%	
Highland Homes at Fort Hill LLC	AH	Bridge Loan	\$ 890,000.00	2003	Boston-Roxbury	Greater Boston	87.4%	27.59%	46.69%	
Egleston Crossing UE Limited Partnership	AH	Acq + Predev	\$ 750,000.00	2003	Boston-Roxbury	Greater Boston	0.8785	0.295	46.69%	Resident Services
Jewish Community Housing for the Elderly	AH	Acquisition	\$ 940,000.00	2003	Framingham	Metrowest and Merrimack	22.71%	7.33%	47.13%	
TCB LM2 Limited Partnership	AH	Construction + Mini Perm	\$ 250,000.00	2003	Lawrence	Metrowest and Merrimack	97.1%	33.47%	55.81%	
TCB LM2 Limited Partnership	AH	Construction + Mini Perm	\$ 209,000.00	2003	Lawrence	Metrowest and Merrimack	97.1%	33.47%	55.81%	
Mayo Two LLC	ED	Acquisition	\$ 650,000.00	2003	Lynn	Northeast Region	81.96%	32.4%	53.92%	
Crocker Cutlery Limited Partnership	AH	Perm	\$ 710,400.00	2003	Montague	Western	12.6%	10.31%	53.21%	



Business/Loan/Project Name	Sector	Loan Product	Note Amount	Year Closed	Town	Region (New MOBD)	% Non-White (Tract)	Poverty Rate (Tract)	% Renters Houseburdened (City)	Social Services Provided
TCB Hospital Hill LLC	AH	Construction	\$ 2,300,000.00	2003	Northampton	Western	31.38%	10.39%	57.24%	Resident Services
Home Market Foods Inc.	SB	WC Line	\$ 1,000,000.00	2003	Norwood	Metrowest and Merrimack	44.79%	13.25%	43.48%	
Housing Land Trust for Cape Cod	AH	Acquisition	\$ 350,800.00	2003	Provincetown	Southeast	14.6%	11.88%	54.7%	
Canaan Baptist Church of Christ	CF	Construction	\$ 220,000.00	2003	Springfield	Western	70.55%	15.54%	55.32%	
Contract Glass Service Inc.	SB	Bridge Loan	\$ 200,000.00	2003	Woburn	Metrowest and Merrimack	24.01%	6.44%	50.59%	
Life Resources Inc.	CF	Perm	\$ 640,000.00	2003	Wollaston-Quincy	Greater Boston	48.79%	12.59%	42.99%	Youth Services
Allston Brighton Community Development	AH	Acquisition	\$ 3,000,000.00	2004	Boston - Allston	Greater Boston	35.14%	18.28%	46.69%	
Adams Court LLC	AH	Acquisition	\$ 5,000,000.00	2004	Boston - Mattapan	Greater Boston	97.41%	23.36%	46.69%	
Equal Exchange Inc.	SB	Acquisition	\$ 1,000,000.00	2004	Canton	Metro West-Merrimack	5.73%	2.73%	56%	
TCB Corky Row I Limited Partnership	AH	Construction + Mini Perm	\$ 124,800.00	2004	Fall River	Southeast	53.1%	20.74%	45.27%	
TCB Corky Row I Limited Partnership	AH	Perm	\$ 156,800.00	2004	Fall River	Southeast	53.1%	20.74%	45.27%	
Memorial Hall Housing	AH	Construction + Mini Perm	\$ 360,000.00	2004	Ipswich	Northeast	13.19%	8.54%	45.7%	
Materials Systems Inc.	SB	Bridge Loan	\$ 600,000.00	2004	Littleton	Metro West-Merrimack	7.53%	7.93%	32.54%	
Source Code Corporation	SB	WC Line	\$ 750,000.00	2004	Norwood	Metro West-Merrimack	44.79%	13.25%	43.48%	
Globe Composite Solutions LTD	SB	Acquisition	\$ 600,000.00	2004	Rockland	Metro West-Merrimack	11.68%	9.51%	52.8%	
Urban League of Springfield Inc.	CF	Acquisition	\$ 800,000.00	2004	Springfield	Western	86.09%	36.4%	55.32%	
Father Bills Mainspring Inc.	CF	Perm	\$ 750,000.00	2004	Stoughton	Metro West-Merrimack	31.92%	8%	55.13%	Emergency Shelter
Radant Technologies Inc.	SB	WC Line	\$ 700,000.00	2004	Stow	Metro West-Merrimack	22.05%	6.2%	61.54%	
The Bartlett School Inc.	CF	Construction	\$ 380,000.00	2004	Waltham	Greater Boston	33.84%	5.33%	39.77%	K-12 Education
TriNET Systems Business Trust and Subsidiaries	ED	WC Line	\$ 1,000,000.00	2004	Westwood	Metro West-Merrimack	26.78%	3.48%	53.14%	
Friends of the Credit Union Inc	ED		\$ 245,000.00	2004			89.73%	27.66%	55.32%	
MHIC New Markets Fund I LLC	ED	Construction + Mini Perm	\$ 3,000,000.00	2005	Boston-Roxbury	Greater Boston	95.5%	26.99%	46.69%	
ArtBlock LLC	AH	Construction	\$ 2,600,000.00	2005	Boston-South End	Greater Boston	49.07%	19.75%	46.69%	
Tenants' Development II Limited Partnership	AH	Bridge Loan	\$ 2,000,000.00	2005	Boston-South End	Greater Boston	27.31%	4.52%	46.69%	
Oaktree Richdale Avenue LLC	ED	Construction	\$ 850,000.00	2005	Cambridge	Greater Boston	39.05%	4.01%	41.11%	
Chelsea Neighborhood Housing Services Inc.	AH	Acquisition	\$ 3,185,200.00	2005	Chelsea	Greater Boston	92.1%	18.32%	55.3%	
High Point Treatment Center Inc.	CF	Acquisition	\$ 576,000.00	2005	New Bedford	Southeast	71.38%	39.96%	43.96%	Health and Wellness
New Bedford Economic Development Council Inc.	ED	Term	\$ 250,000.00	2005	New Bedford	Southeast	48.41%	50.94%	43.96%	Workforce Training
Keystone Montessori School Inc.	SB	WC Line	\$ 150,000.00	2005	North Chelmsford	Metro West-Merrimack	30.1%	2.15%	30.15%	K-12 Education
Praise & Glory Church of God in Christ Inc.	CF	Term	\$ 725,000.00	2005	Springfield	Western	70.55%	15.54%	55.32%	
The B.E.L.L. Foundation Inc.	CF	WC Line	\$ 1,000,000.00	2006	Boston-Dorchester	Greater Boston	72.54%	16.38%	46.67%	K-12 Education
Church Square Community Partners LLC	AH	Acq + Predev	\$ 3,315,837.00	2006	Boston-Jamaica Plain	Greater Boston	66.83%	7.9%	46.69%	K-12 Education
UE Corporation	AH	Acq + Predev	\$ 510,000.00	2006	Boston-Roslindale	Greater Boston	56.67%	5.61%	46.69%	
Alajon LLC	SB	Term	\$ 1,850,000.00	2006	Brockton	Greater Boston	67.27%	16.8%	50.23%	
House of Hope Housing Inc.	AH	Perm	\$ 640,000.00	2006	Lowell	Metro West-Merrimack	54.57%	35.36%	48.09%	Resident Services
Traylor Multimedia Inc.	SB	Term	\$ 250,000.00	2006	Newton	Greater Boston	28.7%	3.55%	38%	K-12 Education
Massachusetts Housing Finance Agency	AH	Construction	\$ 4,250,000.00	2006	North Reading	Metro West-Merrimack	11.33%	2.22%	63.87%	
Blue Rock Trust	SB	WC Line	\$ 400,000.00	2006	Norwood	Metro West-Merrimack	44.79%	13.25%	43.48%	
The Salem Mission Inc.	CF	Term	\$ 500,000.00	2006	Salem	Northeast	29.84%	19.18%	51.13%	Emergency Shelter
BLK Sweat Realty Trust	SB	Term	\$ 475,000.00	2006	Scituate	Greater Boston	7.68%	1.88%	39.62%	Health and Wellness
Edward and Nora Blum Inc.	SB	Construction + Mini Perm	\$ 250,000.00	2006	South Easton	Southeast	16.26%	6.11%	47.84%	Health and Wellness
New England Home Therapies Inc.	SB	WC Line	\$ 500,000.00	2006	Southborough	Central	25%	5.21%	50.6%	Health and Wellness
Waltham Alliance to Create Housing Inc.	AH	Perm	\$ 780,000.00	2006	Waltham	Greater Boston	48.35%	8.75%	39.77%	Health and Wellness
Sawyer Hill LLC	AH	Construction	\$ 6,716,666.67	2007	Berlin	Central	6.52%	5.07%	37.5%	Resident Services
MHIC New Markets Fund III LLC	SB	Acquisition	\$ 2,194,000.00	2007	Chelsea	Northeast	92%	18.2%	55%	
Streetwear Inc.	SB	Term	\$ 750,000.00	2007	Franklin	Western	22.13%	1.5%	45.48%	
Community Teamwork Inc.	AH	Construction	\$ 600,000.00	2007	Lowell	Metro West-Merrimack	80.9%	14.81%	28.89%	
HCL Acquisition LLC	ED	Acquisition	\$ 515,250.00	2007	Lowell	Metro West-Merrimack	48.67%	15.02%	48.09%	Resident Services
Lotus Realty Trust	SB	Bridge Loan	\$ 600,000.00	2007	Pepperell	Central	19.9%	29%	29%	Health and Wellness
Massachusetts Housing Finance Agency	AH	Construction	\$ 4,100,000.00	2007	Taunton	Southeast	12.43%	3.9%	50.84%	
Seed Ventures LP	ED	Perm	\$ 250,000.00	2007	Taunton	Southeast	26.11%	10.92%	50.84%	
ACCION USA Inc.	ED	Term	\$ 500,000.00	2007		Statewide	18.83%	2%	46.69%	
Boston Community Capital	AH		\$ 219,356.25	2007						

Business/Loan/Project Name	Sector	Loan Product	Note Amount	Year Closed	Town	Region (New MOBD)	% Non-White (Tract)	Poverty Rate (Tract)	% Renters Houseburdened (City)	Social Services Provided
HCL Acquisition LLC	ED		\$ 120,750.00	2007			48.67%	15.02%	48.09%	
Father Bills Mainspring Inc.	CF	Predevelopment	\$ 1,000,000.00	2008	Brockton	Greater Boston	92%	12%	50.0%	Resident Services
Covenant Commonwealth Newton Inc.	AH	Construction	\$ 1,000,000.00	2008	Newton	Greater Boston	18.45%	3%	37.73%	
Liberty Hill Town Houses Limited Partnership	AH	Bridge Loan	\$ 500,000.00	2008	Springfield	Western	92%	50.26%	55.32%	
Alpha Xi Delta Building Corp of Worcester MA Inc	SB	Acquisition	\$ 297,000.00	2008	Worcester	Central	22.9%	64.09%	28.54%	
447 Concord Road LLC	AH	Construction	\$ 1,232,600.00	2009	Bedford	Metro West-Merrimack	26.58%	2.48%	21.44%	
The Boston Conservatory	CF	Perm	\$ 2,500,000.00	2009	Boston-Back Bay	Greater Boston	47.85%	39.67%	46.69%	Adult Education
The Boston Conservatory	SB	Bridge Loan	\$ 2,500,000.00	2009	Boston-Back Bay	Greater Boston	47.85%	39.67%	46.69%	
75 Amory LLC	ED	Construction + Mini Perm	\$ 4,573,000.00	2009	Boston-Jamaica Plain	Greater Boston	89.52%	51.9%	46.69%	
Caritas – Alaska Housing LLC	AH	Construction	\$ 1,500,000.00	2009	Boston-Roxbury	Greater Boston	93.6%	25.69%	46.69%	Emergency Shelter
Atlas Historic Investments LLC	AH	Construction + Mini Perm	\$ 5,000,000.00	2009	Chelsea	Northeast	92.1%	18.32%	29.27%	
Premium Power Corporation	ED	Term	\$ 1,000,000.00	2009	North Andover	Northeast	28.55%	2.86%	42.25%	
Visiting Nurse Assisted Living Inc.	AH	Acquisition	\$ 1,500,000.00	2009	Somerville	Greater Boston	21.65%	8.34%	36.35%	Health and Wellness
J.K. Scanlan Company Inc.	AH	Acquisition	\$ 2,953,000.00	2009	West Wareham	Southeast	19.59%	5.11%	75.57%	
The Children's Center for Communication Inc.	CF	Construction + Mini Perm	\$ 1,000,000.00	2010	Beverly	Northeast	8.14%	4.45%	26%	K-12 Education
J.P. Housing Limited Partnership	AH	Construction	\$ 4,800,000.00	2010	Boston-Jamaica Plain	Greater Boston	56.09%	11.67%	46.69%	
Whittier Street Health Center Committee Inc.	CF	Construction + Mini Perm	\$ 3,000,000.00	2010	Boston-Roxbury	Greater Boston	65.47%	51.95%	46.69%	
D'Ambrosio Enterprises LLC	ED	Perm	\$ 1,200,000.00	2010	Devens	Central	36.5%	2.2%	60.32%	
Father Bills Mainspring Inc.	CF	Acquisition	\$ 350,000.00	2010	Hingham	Greater Boston	7.73%	3.66%	55.25%	Resident Services
Preservation of Affordable Housing Inc.	AH	Acquisition	\$ 1,100,000.00	2010	New Bedford	Southeast	68.9%	18.33%	43.93%	
698 Commercial Street Realty LLC – Cape Inn	ED	Perm	\$ 1,000,000.00	2010	Provincetown	Southeast	14.6%	11.88%	54.7%	
City View Commons I Limited Partnership	AH	Construction	\$ 5,000,000.00	2010	Springfield	Western	81.62%	50.0%	55.23%	
511 Totten Pond Road LLC	SB	Perm	\$ 500,000.00	2010	Waltham	Western	33.48%	5.33%	39.77%	
William B. Rice Eventide Home Inc.	AH	Acquisition	\$ 1,750,000.00	2010	Weymouth	Greater Boston	21.81%	5.92%	46.82%	Health and Wellness
Acton Housing Authority	AH	Bridge Loan	\$ 1,200,000.00	2011	Acton	Metro West-Merrimack	53%	7%	49%	Mental Health
Presentation School Foundation Inc.	ED	Acq + Predev	\$ 500,000.00	2011	Boston-Brighton	Greater Boston	34.42%	6.33%	46.7%	Food Access
Presentation School Foundation Inc.	ED		\$ 620,000.00	2011	Boston-Brighton	Greater Boston	34.42%	6.33%	46.7%	
Clay Pond Preservation Associates Ltd Partnership	AH	Construction	\$ 3,750,000.00	2011	Bourne	Southeast	8%	7.62%	19%	
44 Gerrish LLC	AH	Acq + Predev	\$ 950,000.00	2011	Chelsea	Northeast	92%	18.2%	55%	
Hopkinton Housing Authority	AH	Construction	\$ 1,340,000.00	2011	Hopkinton	Central	23.8%	3.96%	62.07%	
Sturgis Charter Public School	CF	Construction	\$ 2,000,000.00	2011	Hyannis	Southeast	45%	16%	56.5%	K-12 Education
Sturgis Charter Public School	CF	Perm	\$ 150,000.00	2011	Hyannis	Southeast	45%	16%	56.5%	
City View Commons II Limited Partnership	AH	Construction	\$ 4,100,000.00	2011	Springfield	Western	81.62%	50.0%	55.23%	Resident Services
Sudbury Housing Authority	AH	Construction	\$ 915,000.00	2011	Sudbury	Metro West-Merrimack	19%	3%	41%	
Urban Edge	AH	Acquisition	\$ 12,000,000.00	2012	Boston-Dorchester,	Greater Boston	93.5%	29%	47%	
Father Bills Mainspring Inc.	AH	Acquisition	\$ 150,000.00	2012	Brockton	Greater Boston	92%	12%	50.0%	
245 River Street Place LLC	AH	Acquisition	\$ 1,500,000.00	2012	Fitchburg	Central	59%	10.0%	50.0%	After-School Program
35-37 Medford Street LLC	ED	Construction + Mini Perm	\$ 5,309,000.00	2012	Somerville	Greater Boston	42%	13%	36.5%	Mental Health
Charles River Community Health Inc.	CF	Construction + Mini Perm	\$ 9,500,000.00	2013	Boston-Brighton	Greater Boston	47%	19%	47.25%	Health and Wellness
Parcel 24 North LLC	AH	Construction	\$ 3,000,000.00	2013	Boston-Chinatown	Greater Boston	75%	27.5%	46.7%	
Parcel 24 North LLC	AH	Construction	\$ 2,000,000.00	2013	Boston-Chinatown	Greater Boston	75%	27.5%	46.7%	
Fields Corner Housing Limited Partnership	AH	Term	\$ 890,000.00	2013	Boston-Dorchester	Greater Boston	85.13%	14.18%	46.67%	
Smith House II L.P.	AH	Construction	\$ 1,600,000.00	2013	Boston-Roxbury	Greater Boston	93%	43%	59%	
CC Station Lofts LLC	AH	Acquisition	\$ 4,800,000.00	2013	Brockton	Greater Boston	74%	38%	50.0%	
Father Bills Mainspring Inc.	AH	Acquisition	\$ 500,000.00	2013	Brockton	Greater Boston	85%	16.5%	50.0%	Emergency Shelter
Pine Tree Village Residents Association Inc.	AH	Acquisition	\$ 1,901,163.23	2013	Carver	Southeast	7%	6%	100%	
44 Gerrish LLC	AH	Bridge Loan	\$ 7,700,000.00	2013	Chelsea	Northeast	92.1%	18.32%	55.3%	
BC Edmands House LLC	AH	Acquisition	\$ 10,000,000.00	2013	Framingham	Metro West-Merrimack	33%	7.33%	47%	Resident Services
HAC Great Cove Community LLC	AH	Construction	\$ 819,500.00	2013	Mashpee	Greater Boston	13.84%	8.36%	49.12%	
BC Rolling Green	AH	Acquisition	\$ 10,000,000.00	2014	Amherst	Western	29%	23%	27.22%	
Boston Community Access & Programming Foundtn	ED	Term	\$ 1,150,000.00	2014	Boston-Roxbury	Greater Boston	88.3%	31.4%	46.7%	Adult Education

Business/Loan/Project Name	Sector	Loan Product	Note Amount	Year Closed	Town	Region (New MOBD)	% Non-White (Tract)	Poverty Rate (Tract)	% Renters Houseburdened (City)	Social Services Provided
44 Gerrish LLC	AH	Acquisition	\$ 1,250,000.00	2014	Chelsea	Northeast	92.1%	18.32%	55.3%	
Congress & Ward LLC	AH	Acquisition	\$ 2,816,750.00	2014	Salem	Northeast	30.0%	19%	51%	
Congress & Ward LLC	AH	Term	\$ 335,000.00	2014	Salem	Northeast	30.0%	19%	51%	
Congress & Ward LLC	AH	Term	\$ 335,000.00	2014	Salem	Northeast	30.0%	19%	51%	
Wayside Community Association Inc.	AH	Acquisition	\$ 1,737,503.31	2014	Shirley	Metro West-Merrimack	21.6%	4%	28%	Resident Services
Outing Park Apartments II Limited Partnership	AH	Construction	\$ 9,000,000.00	2014	Springfield	Western	92%	53%	32%	
New Garden Park Inc.	ED	Bridge Loan	\$ 1,385,000.00	2014	Worcester	Central	54.01%	29.93%	49.56%	
Parcel 24 North LLC	AH		\$ 3,000,000.00	2015	Boston-Chinatown	Greater Boston	75%	27.5%	46.7%	
Egleston Center Corporation	SB	Term	\$ 1,040,000.00	2015	Boston-Roxbury	Greater Boston	88.3%	31%	27.9%	
BNN Property Corporation	ED	Term	\$ 1,250,000.00	2015	Boston-Roxbury	Greater Boston	88%	31%	47%	Resource Access
Father Bills Mainspring Inc., Montello House	CF	Term	\$ 1,975,000.00	2015	Brockton	Greater Boston	84.96%	16.54%	50.23%	
Father Bills Mainspring Inc.	CF	Term	\$ 195,000.00	2015	Brockton	Greater Boston	84.96%	16.54%	50.23%	
Aquacultural Research Corporation	ED	Construction	\$ 500,000.00	2015	Dennis	Southeast	6%	3%	30.94%	
W.C.R. Inc.	SB	Acquisition	\$ 400,000.00	2015	Falmouth	Southeast	16%	19%	25%	
37 Washington Street Redevelopment LLC	AH	Construction	\$ 3,317,342.00	2015	Haverhill	Northeast	61%	28.21%	53%	
MM Picker LLC	AH	Construction	\$ 6,167,900.00	2015	Lowell	Metro West-Merrimack	49%	15%	48%	
160 Water LLC	AH	Construction	\$ 14,960,000.00	2015	Williamstown	Western	33%	23%	47%	
Housing Corporation of Arlington	AH	Acquisition	\$ 1,725,000.00	2016	Arlington	Northeast	32.45%	3.37%	35.32%	
Ellis Memorial and Eldredge House Inc.	CF	Construction	\$ 1,400,000.00	2016	Boston	Greater Boston	2%	29.61%	46.69%	Early Education
MACOM CPI 100 Chelmsford LLC & CPI 144	ED	Term	\$ 1,700,000.00	2016	Lowell	Metro West-Merrimack	67.8%	25.09%	48.09%	
Lowell Community Health Center Inc.	CF	Construction + Mini Perm	\$ 3,000,000.00	2016	Lowell	Metro West-Merrimack	48.67%	15.02%	48.09%	Health and Wellness
Raggy Hayes LLC/Seven Hayes Inc.	SB	Perm	\$ 1,400,000.00	2016	Walpole	Central	7.3%	1.44%	34%	
BC Highland Glen LLC	AH	Acquisition	\$ 10,000,000.00	2016	Westwood	Metro West-Merrimack	22.57%	1.4%	52.61%	Resident Services
150 Blackstone River Road LLC	ED	Construction	\$ 10,000,000.00	2016	Worcester	Central	48.42%	16.12%	49.56%	
Workshop Hospitality 1375 – Sweet Cheeks	SB	Acquisition	\$ 750,000.00	2017	Boston	Greater Boston	52.02%	30.47%	46.69%	
1943 Dorchester Ave LLC	AH	Construction	\$ 1,300,000.00	2017	Boston-Dorchester	Greater Boston	86.73%	29.76%	46.69%	
1470 Tremont Street LLC – Savage Properties	AH	Construction	\$ 3,000,000.00	2017	Boston-Mission Hill	Greater Boston	37.44%	32.47%	46.7%	
Kasanof Homes LLC	AH	Construction	\$ 4,400,000.00	2017	Boston-Roxbury	Greater Boston	93.6%	25.69%	46.69%	
Father Bills Mainspring Inc.	CF	Predevelopment	\$ 1,220,000.00	2017	Brockton	Greater Boston	84.95%	16.54%	50.23%	Workforce Training
87 Washington LLC	AH	Acquisition	\$ 772,500.00	2017	Haverhill	Northeast	60.88%	28.21%	53.43%	
Phasex Corporation	SB	Term	\$ 586,000.00	2017	Lawrence	Metro West-Merrimack	87.94%	18.48%	58.81%	
Atlantic Gardens LLC (Shamrock Development)	AH	Acquisition	\$ 6,500,000.00	2017	Quincy	Greater Boston	57.85%	14.84%	42.99%	
24 Gould LLC	AH	Acquisition	\$ 1,760,000.00	2017	Reading	Metro West-Merrimack	7.94%	2.92%	36.43%	
btcre Bear Hill Road Second Avenue LLC	ED	Acquisition	\$ 9,000,000.00	2017	Waltham	Greater Boston	18.81%	5.05%	39.77%	
Charlestown Ropewalk LLC	AH	Bridge Loan	\$ 3,000,000.00	2018	Boston-Charlestown	Greater Boston	47.04%	24.95%	46.69%	
ARX Urban – 233 Hancock LLC	AH	Construction + Mini Perm	\$ 9,360,000.00	2018	Boston-Dorchester	Greater Boston	48.5%	6.55%	46.67%	
Community Servings Inc.	CF	Bridge Loan	\$ 2,942,194.39	2018	Boston-Jamaica Plain	Greater Boston	56.09%	11.67%	46.7%	
Community Servings Inc.	CF	Bridge Loan	\$ 1,315,684.61	2018	Boston-Jamaica Plain	Greater Boston	56.09%	11.67%	46.7%	
Community Servings Inc.	CF	Construction + Mini Perm	\$ 3,250,000.00	2018	Boston-Jamaica Plain	Greater Boston	56.09%	11.67%	46.7%	Food Access
93 Centre LLC	AH	Acquisition	\$ 663,000.00	2018	Brockton	Greater Boston	74.38%	38.3%	50.23%	
93 Centre LLC	AH	Predevelopment	\$ 1,600,000.00	2018	Brockton	Greater Boston	74.38%	38.3%	50.23%	
Red Line Hockey Trust	SB	Term	\$ 1,000,000.00	2018	Canton	Metro West-Merrimack	52.56%	4.76%	44.85%	
Benjamin Franklin Classical Charter Public School	CF	Construction	\$ 2,000,000.00	2018	Franklin	Metro West-Merrimack	8.82%	4.55%	45.48%	K-12 Education
1780 HCHQ Inc. – Way Finders	CF	Acq + Predev	\$ 2,680,000.00	2018	Springfield	Western	81.62%	50.0%	55.32%	Emergency Shelter
Stephanie's MET Club Manager LLC	SB	Term	\$ 1,980,000.00	2019	Boston-Back Bay	Greater Boston	31.14%	4.39%	46.69%	
Dorchester Bay EDC - Indigo Block Apartments LLC	AH	Term	\$ 4,400,000.00	2019	Boston-Dorchester	Greater Boston	91%	23.05%	46.39%	Resident Services
Dorchester Bay EDC – Indigo Commercial Master	ED	Perm	\$ 850,000.00	2019	Boston-Dorchester	Greater Boston	91%	23.05%	46.39%	
Dorchester Bay EDC – Indigo Commercial Master	ED	Perm	\$ 3,150,000.00	2019	Boston-Dorchester	Greater Boston	91%	23.05%	46.39%	
SWBCDC Homes LLC	AH	Acquisition	\$ 600,000.00	2019	Boston-Roslindale	Greater Boston	83.49%	16.62%	46.39%	
SWBCDC Homes LLC	AH	Acquisition	\$ 690,720.00	2019	Boston-Roslindale	Greater Boston	83.49%	16.62%	46.39%	
28 Petronelli LLC	ED	Bridge Loan	\$ 100,000.00	2019	Brockton	Greater Boston	73.47%	40.08%	50.39%	

Business/Loan/Project Name	Sector	Loan Product	Note Amount	Year Closed	Town	Region (New MOBD)	% Non-White (Tract)	Poverty Rate (Tract)	% Renters Houseburdened (City)	Social Services Provided
Father Bills Mainspring Inc.	CF	Term	\$ 1,700,000.00	2019	Brockton	Greater Boston	55.63%	40.08%	50.39%	Yes
Father Bills Mainspring Inc.	CF		\$ 1,700,000.00	2019	Brockton	Greater Boston	55.63%	40.08%	50.39%	
Sunny's Car Wash 3 Inc./Jewmanian 3 Nominee Trust	SB	Bridge Loan	\$ 590,000.00	2019	Brockton	Metro West-Merrimack	75.4%	16.02%	50.3%	
MSQ Redevelopment LLC	AH	Acquisition	\$ 652,500.00	2019	Fitchburg	Central	0.472633333	0.2098	46.5%	
Reading 24 Gould LLC	AH	Construction + Mini Perm	\$ 14,200,000.00	2019	Reading	Metro West-Merrimack	7.94%	2.92%	36.43%	
Mason Square Apartments II LLC	AH	Construction	\$ 10,000,000.00	2019	Springfield	Western	0.813666667	0.323533333	55.32%	
Common Ground Development Corporation	AH	Term	\$ 660,000.00	2020	Acton	Metro West-Merrimack	35.67%	1.4%	41%	
DSBI LLC, Housing Corp. Arlington	AH	Construction	\$ 13,175,000.00	2020	Arlington	Northeast	29.81%	3.72%	37.49%	Health and Wellness
UHomes LLC	AH	Construction	\$ 7,050,000.00	2020	Boston-Brighton	Greater Boston	47.25%	19.32%	46.69%	
SWBCDC Homes LLC	AH	Acquisition	\$ 1,150,000.00	2020	Boston-Roslindale	Greater Boston	88.9%	9.68%	46.39%	
SWBCDC Homes LLC	AH	Acquisition	\$ 2,530,000.00	2020	Boston-Roslindale	Greater Boston	50.71%	5.06%	46.39%	
Coastline Elder Services Inc.	CF	Construction	\$ 1,000,000.00	2020	New Bedford	Statewide	18.09%	49%	33.3%	Health and Wellness
Atlantic Gardens LLC	AH		\$ 111,915.37	2020	Quincy	Greater Boston	57.85%	14.84%	42.99%	
Berkshire Housing, Cole Apartments LLC	AH	Construction	\$ 3,012,000.00	2020	Williamstown	Western	18.28%	6.52%	26.64%	
Emengini Educational Trust LLC	ED	Construction	\$ 2,800,000.00	2020	Worcester	Central	54%	29.93%	28.54%	
142 Main Historic LLC, Traggorth	AH	Acq + Predev	\$ 1,554,000.00	2021	Brockton	Greater Boston	73.47%	40.08%	50.39%	
Bryant Hotel LLC	ED	Acquisition	\$ 2,250,000.00	2021	Brockton	Greater Boston	73.47%	40.08%	50.39%	
Father Bills Mainspring Inc.	CF	Predevelopment	\$ 250,000.00	2021	Quincy	Greater Boston	15.84%	7.62%	34.58%	Emergency Shelter
ARX Urban Waltham LLC	AH	Acq + Predev	\$ 2,565,000.00	2021	Waltham	Greater Boston	44.07%	7.27%	31.01%	
Woodland Cove Owner LLC	AH	Construction	\$ 5,774,756.00	2021	Wareham	Southeast	20.85%	9.99%	48.44%	
Woodland Cove 3 Owner LLC	AH	Construction	\$ 1,440,158.00	2021	Wareham	Southeast	20.85%	9.99%	48.44%	
EBNT Holdings LLC, East Boston CDC BlueLine	AH	Acquisition	\$ 3,000,000.00	2022	Boston-East Boston	Greater Boston	66%	14%	46.39%	K-12 Education
Nubian Ascends Partners LLC	ED	Predevelopment	\$ 575,000.00	2022	Boston-Roxbury	Greater Boston	91%	48%	46%	
700 Harrison Retail & Parking LLC	ED	Construction + Mini Perm	\$ 4,000,000.00	2022	Boston-South End	Greater Boston	52.03%	17.89%	28.1%	
Father Bills Mainspring Inc.	AH	Predevelopment	\$ 400,000.00	2022	Brockton	Greater Boston	70.75%	11.5%	50.23%	Emergency Shelter
CHS Phase 1 LLC: Chelsea Soldiers	AH	Predev	\$ 2,000,000.00	2022	Chelsea	Northeast	71.49%	11.78%	52.3%	Yes
Windrush Commons Limited Partnership	AH	Construction	\$ 4,000,000.00	2022	Great Barrington	Western	8.72%	8%	31.61%	Resident Services
46 Winter Street LLC, Caritas Communities	AH	Acquisition	\$ 835,000.00	2022	Quincy	Greater Boston	46.71%	13.64%	42.99%	Resident Services
North Shore CDC: School Project	AH	Predev	\$ 855,000.00	2022	Salem	Northeast	30.03%	15.15%	52.19%	
North Shore CDC Inc.: New Point Project	AH	Predev	\$ 725,000.00	2022	Salem	Northeast	55.49%	35.84%	52.19%	
North Shore CDC Inc.: Lafayette Housing	AH	Predev	\$ 920,000.00	2022	Salem	Northeast	55%	36%	52.19%	
Knox Residences I	AH	Construction	\$ 10,500,000.00	2022	Springfield	Western	85.19%	38%	56.02%	
Knox Residences II Limited Partnership	AH	Construction	\$ 4,000,000.00	2022	Springfield	Western	85%	38%	56.02%	
Lavi Norfolk	AH	WC Line	\$ 3,000,000.00	2023	Boston-Dorchester	Greater Boston	56.02%	17.61%	46.67%	
270 Talbot	ED	Construction	\$ 4,500,000.00	2023	Boston-Dorchester	Greater Boston	94.71%	8.1%	46.67%	
Stonley Brookley	AH	Construction	\$ 5,290,000.00	2023	Boston-Jamaica Plain	Greater Boston	43.77%	45.38%	46.67%	
Father Bills - \$2 M	CF	Bridge Loan	\$ 2,000,000.00	2023	Brockton	Greater Boston	70.75%	11.5%	50.23%	Emergency Shelter
Father Bills - \$1 M	CF	Construction	\$ 1,000,000.00	2023	Brockton	Greater Boston	70.75%	11.5%	50.23%	
Mill Cities	SB	Term	\$ 750,000.00	2023	Lawrence	Metrowest and Merrimack	83.96%	32.18%	55.81%	
Caritas 50 Winter	AH	Acquisition	\$ 500,000.00	2023	Quincy	Greater Boston	46.71%	13.64%	42.99%	
Bow Linden SCC	AH	Predevelopment	\$ 490,000.00	2023	Somerville	Greater Boston	42.11%	12.82%	36.35%	
2Life Leland	AH	Construction	\$ 5,000,000.00	2023	Waltham	Greater Boston	38.68%	8.88%	39.77%	Resident Services
Worcester Common Ground	AH	WC Line	\$ 450,000.00	2023	Worcester	Central	79.63%	37.49%	49.56%	
Summer & Orchard Apartments Acq	AH	Acquisition	\$ 2,000,000.00	2023	Lawrence	Metrowest and Merrimack	99.01%	37.73%	61.69%	
Civico Causeway Winchester	AH	Predevelopment	\$ 1,400,000.00	2023	Winchester	Northeast	11.4%	2.9%	35.55%	
Northstar	CF	Construction			New Bedford	Southeast	50.0%	23%	43.96%	Childcare
Sum			\$ 516,447,468							
Average			\$ 2,025,284				54.19%	20.15%	47.08%	

## Appendix 2: The Life Initiative

Year	IC Date	Loan Borrower	Project	IC Committed Amount	Loan Type	Location	MOBD Region (Current)	Primary Sector
1999	5/6/99	Berkshire Capital Investors	Berkshire Venture Fund (BCI Fund II)	\$ 3,000,000	Equity	Western MA	Western	Econ Dev 1998-2013
1999	5/6/99	Springboard Technology Corp.		\$ 400,000	Loan Fund	Springfield		Econ Dev
1999	6/3/99	Boston Community Loan Fund (BCLF)		\$ 1,000,000	Construction participattions	Statewide	Statewide	Housing - 1998-2013
1999	6/3/99	Boston Community Loan Fund (BCLF)		\$ 1,000,000	Permanent	Statewide	Statewide	Housing - 1998-2013
1999	6/3/99	Boston Community Loan Fund (BCLF)	Various	\$ 1,000,000	Various	Statewide	Statewide	Housing - 1998-2013
1999	6/3/99	Economic Stabilization Trust	Small Business Loan Fund	\$ 2,000,000	Loan Fund	Statewide	Statewide	Econ Dev 1998-2013
1999	6/3/99	MAHA/Soft Second	Soft Second Loan Program	\$ 6,000,000	Mortgage Pool Purchase	Statewide	Statewide	Housing - 1998-2013
1999	8/5/99	Boston Community Loan Fund (BCLF)		\$ 1,000,000				
1999	8/5/99	Boston Community Loan Fund (BCLF)		\$ 1,000,000				
1999	9/2/99	CEDAC/ChildCare Capital Investment Fund (CCIF)	Loan Fund	\$ 2,000,000	Acquisition and Predevelopment	Statewide	Statewide	Community Facilities (?)
1999	10/7/99	Community Health Center Capital Fund (CHCCF)	Loan Fund	\$ 5,000,000	Loan Fund			Community Facilities
1999	11/4/99	Homeowner's Rehab	Bedrick Properties	\$ 2,500,000	Construction	Cambridge	Greater Boston	Housing - 1998-2013
1999	11/4/99	Jobs for Fall River	Loan Fund	\$ 750,000	Loan Fund	Fall River	Southeast	Econ Dev 1998-2013
1999	11/4/99	Merrimack Valley Loan Fund	Merrimack Valley Businesses	\$ 500,000	Loan Fund	Haverhill	Northeast	Econ Dev 1998-2013
1999	12/2/99	Invisuels		\$ 350,000	Equity	Boston, South Boston		Econ Dev
1999	12/2/99	Worcester Community Loan Fund		\$ 500,000	Loan Fund	Worcester		Housing
2000	1/6/00	Hampden Hampshire Housing (HAP)	Partnership Fund (w/CEDAC)	\$ 250,000	Loan Fund			Housing
2000	2/3/00	Massachusetts Community Development Finance Corp. (CDFC)		\$ 1,500,000				
2000	3/2/00	CEDAC		\$ 3,000,000	Predevelopment and Acquisition			Housing
2000	3/2/00	Neighborhood Housing Services of America (NHS)		\$ 3,000,000	Second Mortgage Rehabilitation	Statewide		Housing
2000	4/6/00	Dorchester Bay Economic Development Corp.	Spire (New Manufacturing Facility?)	\$ 2,500,000	construction	Boston	Greater Boston	Econ Dev 1998-2013
2000	4/6/00	Hampden Hampshire Housing (HAP)		\$ 500,000	Line of Credit			housing
2000	4/6/00	Holyoke Health Center		\$ 1,738,500	Permanent	Holyoke	Western	Community Facilities - 1998-2013
2000	4/6/00	Main South CDC	GKH Project #1	\$ 3,995,198	Acquisition and Financing	Worcester	Central	Community Facilities - 1998-2013
2000	4/6/00	Mission Hill Neighborhood Housing Services (MHNHS)	One Brigham Circle	\$ 500,000	Predevelopment	Boston, Mission Hill	Greater Boston	Econ Dev
2000	4/6/00	Western Mass Enterprise Fund	Small Businesses	\$ 250,000	Equity	Holyoke	Western	Econ Dev 1998-2013
2000	5/4/00	Springfield Neighborhood Housing Services		\$ 350,000	Construction Revolving	Springfield		Housing - 1998-2013
2000	5/4/00	Springfield Neighborhood Housing Services	Loan Fund		Line of Credit Renewal	Springfield	Western	Housing - 1998-2013
2000	6/1/00	Lowell Development Finance Corporation	Retail Businesses	\$ 500,000				
2000	6/1/00	Springfield Loan Fund	Small Business Loan Fund	\$ 2,500,000	Loan Fund	Springfield	Western	Econ Dev 1998-2013
2000	7/6/00	Massachusetts Dept. of Public Health	Retail and Office Space	\$ 2,500,000				
2000	7/6/00	New Bedford Economic Development Council (NBEDC)	Capital Access Program	\$ 500,000	Working Capital	New Bedford		Econ Dev 1998-2013
2000	9/7/00	South Shore Housing Development Corporation / New Abby Park Corp.		\$ 650,000	Predevelopment	Scituate		Housing
2000	9/7/00	Worcester Venture Fund	Central MA businesses	\$ 1,000,000	Equity	Worcester	Central	Econ Dev 1998-2013
2000	10/5/00	Advanced Laundry	New Commercial Facility	\$ 510,000	Term	Lawrence	MetroWest & Merrimack Valley	Econ Dev 1998-2013
2000	10/5/00	Dorchester Bay Economic Development Corp.		\$ 200,000	Loan Fund - additional capital	Boston	Greater Boston	Econ Dev 1998-2013
2000	10/5/00	Orleans Housing Authority		\$ 200,000	Acquisition	Orleans	Southeast	Housing - 1998-2013
2000	10/5/00	The Community Builders (TCB)	Odd Fellows Hall	\$ 380,000	Acquisition	Worcester	Central	Housing - 1998-2013
2000	10/6/00	Main South CDC	Center for Community Revitalization	\$ 100,000	Permanent	Worcester	Central	Community Facilities - 1998-2013
2000	11/2/00	Cape and Islands Community Development, Inc		\$ 500,000	Loan Fund	Cape Cod		Econ. Dev.
2000	3/2/02	Neighborhood Housing Services of America (NHS)	Various	\$ 3,000,000	Small Project Loan Fund	Statewide	Statewide	Housing - 1998-2013

Year	IC Date	Loan Borrower	Project	IC Committed Amount	Loan Type	Location	MOBD Region (Current)	Primary Sector
2000	?	Main South CDC (Gardner/Kilby/Hammond Neighborhood Revitalization Project)	GKH Phase IV	\$ 3,800,000	Construction	Worcester	Central	Housing - 1998-2013
2001	1/11/01	Berkshire Technology Partners, LLC	Commercial Bldg Rehab/Cooper Technology Center	\$ 348,750	Acquisition and Construction	Pittsfield	Western	Econ Dev 1998-2013
2001	1/11/01	Dorchester Bay Economic Development Corp.		\$ 550,000	Line of Credit Increase	Boston, Dorchester	Greater Boston	Econ dev
2001	2/1/01	Hampden Hampshire Housing (HAP)		\$ 500,000	Line of Credit Increase	Orange		Housing
2001	2/1/01	High Street Trust	Hotel Grayson	\$ 300,000	Acquisition	Brockton	Greater Boston	Housing - 1998-2013
2001	3/1/01	Nuestra Comunidad Development Corp.	Dartmouth Hotel	\$ 1,700,000	Acquisition	Boston	Greater Boston	Housing - 1998-2013
2001	4/2/01	Soft Second Mortgages		\$ 4,000,000	loan fund - increase?	Statewide	North and South	housing
2001	5/3/01	New England Farmworkers	Latino Business Center	\$ 575,000	Permanent	Holyoke	Western	Community Facilities - 1998-2013
2001	5/3/01	Oak Hill CDC	Various homeownership	\$ 500,000	Acquisition and Construction	Worcester	Central	Housing - 1998-2013
2001	5/3/01	Oak Hill Community Development Corporation (NHSA)	lower Grafton Hill	\$ 500,000	Acquisition	Worcester	Central	Housing
2001	6/7/01	Boston Community Loan Fund (BCLF)		\$ 1,000,000	Line of Credit, Construction (renewal?)	Statewide		Housing
2001	6/7/01	Massachusetts Sober Housing Corp. (MSHC)	22 Laval St.	\$ 200,000	Acquisition	Boston, Hyde Park	Greater Boston	Housing
2001	7/12/01	Biofertec		\$ 275,000	Working Capital	Cambridge	Greater Boston	Econ. Dev.
2001	7/12/01	Lawrence Community Works, Inc	Reviviendo	\$ 1,000,000	Acquisition	Lawrence	MetroWest & Merrimack Valley	Housing - 1998-2013
2001	7/12/01	Lawrence Community Works, Inc	Project Reviviendo	\$ 1,000,000	Acquisition	Lawrence		Housing
2001	7/12/01	The Quincy 2000		\$ 500,000	Loan Pool	Quincy		Econ. Dev.
2001	9/6/01	Falmouth Housing Corp	115 Scranton Ave.	\$ 815,000	Acquisition	Falmouth		Housing
2001	9/6/01	The Boucher Company	Brookside Mill	\$ 1,500,000	Construction	Westford		Housing
2001	10/4/01	Mass Housing Investment Corporation (MHIC)	Various	\$ 500,000	Equity	Statewide	Statewide	Housing - 1998-2013
2001	10/4/01	Massachusetts Housing Investment Corp. (MHIC)		\$ 500,000	Limited Partnership (?)			
2001	10/4/01	SEED Ventures	SE MA businesses	\$ 500,000	Equity	Taunton	Southeast	Econ Dev 1998-2013
2001	11/1/01	Economic Stabilization Trust		\$ 1,000,000	Loan Trust			Econ. Dev.
2001	11/1/01	Worcester Common Ground	7-11 Bellevue Street	\$ 500,000	Acquisition	Worcester	Central	Housing
2001	10/4/21	SEED Ventures		\$ 500,000	Subordinated Debt			
2002	1/10/02	Dukes County Housing	Various	\$ 500,000	Construction, Line of Credit, Acquisition	Martha's Vineyard	Southeast	Housing - 1998-2013
2002	1/10/02	Urban Food Project d/b/a City Fresh Foods		\$ 250,000	Working Capital	Dorchester	Greater Boston	Econ. Dev.
2002	2/7/02	CASCAP	Nonantum Village	\$ 385,000	Predevelopment	Newton	Greater Boston	Housing - 1998-2013
2002	2/7/02	Twin Cities CDC	Cleghom neighborhood	\$ 800,000	Construction	Fitchburg		Housing
2002	3/1/02	BioEngineering Group		\$ 743,142	Working Capital	Salem	Northeast	Econ Dev 1998-2013
2002	3/7/02	Allston Brighton CDC	Brian J. Honan Apartments	\$ 1,930,000	Construction	Boston	Greater Boston	Housing - 1998-2013
2002	3/7/02	BioEngineering Group	River Wharf Realty	\$ 200,000	Term (construction of second floor)	Salem	Northeast	Econ Dev 1998-2013
2002	4/4/02	Housing Assistance Corporation (HAC)	Various	\$ 400,000	Predevelopment	Hyannis	Southeast	Housing - 1998-2013
2002	4/4/02	Mill River Place	Mill River Mall	\$ 1,350,000	Acquisition	Taunton		Econ. Dev.
2002	4/4/02	New Bedford Economic Development Council (NBEDC)	Capital Access Program	\$ 250,000	Working Capital	New Bedford		Econ Dev
2002	5/2/02	CASCAP	Nonantum Village	\$ 106,482	Increase to Predevelopment Loan	Newton	Greater Boston	Housing - 1998-2013
2002	5/2/02	Limited Partnership - JPND and Back of the Hill CDC	195-221 Heath Street	\$ 3,315,000	Construction, Permanent	Boston, Mission Hill		Housing
2002	6/6/02	Falmouth Housing Corp	704 Main Street	\$ 550,000	Acquisition	Falmouth	Southeast	Housing - 1998-2013
2002	6/6/02	Falmouth Housing Corp	115 Scranton Ave.	\$ 815,000	Acquisition	Falmouth	Southeast	Housing - 1998-2013
2002	6/6/02	Falmouth Housing Corp	2.79 acre parcel	\$ 100,000	Acquisition	Falmouth	Southeast	Housing
2002	6/6/02	Falmouth Housing Corp	Main Street, Commercial Condominium	\$ 900,000	Term	Falmouth	Southeast	Econ Dev 1998-2013
2002	6/6/02	Hospice Foundation of Cape Cod	Hospice	\$ 850,000	Permanent	East Sandwich	Southeast	Community Facilities - 1998-2013

Year	IC Date	Loan Borrower	Project	IC Committed Amount	Loan Type	Location	MOBD Region (Current)	Primary Sector
2002	6/6/02	Mass Housing Investment Corporation (MHIC)	Participations	\$ 3,000,000	Acquisition and Construction (NMTC Bridge)	Statewide	Statewide	Housing - 1998-2013
2002	7/11/02	Carter Street LLC	New Industrial Facility	\$ 2,150,000	Term	Chelsea	Greater Boston	Econ Dev 1998-2013
2002	10/3/02	Boston Community Loan Fund (BCLF)		\$ 3,000,000	Loan Fund			
2002	10/3/02	Falmouth Housing Corp	704 Main Street	\$ 100,000	Increase to Acquisition Loan	Falmouth	Southeast	Housing - 1998-2013
2002	10/3/02	Housing Land Trust for Cape Cod	Various	\$ 500,000	Acquisition	Cape Cod	Southeast	Housing - 1998-2013
2002	10/3/02	Zmed, Inc.	Medical Device	\$ 750,000	Equity	Ashland	MetroWest & Merrimack Valley	Econ Dev 1998-2013
2002	11/7/02	Biofertec		\$ 175,000	follow-on investment			
2002	11/7/02	Boston Community Loan Fund (BCLF)		\$ 2,000,000	Increase			
2002	11/7/02	Neighborhood of Affordable Housing (NOAH)	Border Street Commercial	\$ 2,100,000	Acquisition (Permanent, Construction?)	East Boston	Greater Boston	Community Facilities - 1998-2013
2002	12/5/02	Kingdom Church of Brockton	Centre Street Office Building	\$ 765,000	Predevelopment Acquisition Line of Credit	Brockton	Greater Boston	Community Facilities - 1998-2013
2003	1/9/03	Cape Ann Housing	Pondview (Le Page Glue Factory, 147 Essex Ave?)	\$ 500,000	Predevelopment	Gloucester	Northeast	Housing - 1998-2013
2003	1/9/03	Vernon Plastics		\$ 1,500,000	First Mortgage Participation	Haverhill		Econ Dev
2003	1/29/03	Economic Stabilization Trust	The Growth Fund	\$ 3,000,000	Subordinated Debt			Econ Dev
2003	2/6/03	Harwich Ecumenical Corporation for the Homeless (HECH)		\$ 425,000	Acquisition			Housing
2003	2/6/03	New England Farmworkers Council	Holyoke Latino Business Center	\$ 300,000	Bridge	Holyoke	Western	Community Facilities - 1998-2013
2003	3/6/03	Lynn Neighbor Coalition (LINC)	125 Union Street	\$ 1,100,000	Construction	Lynn	Northeast	Housing - 1998-2013
2003	3/6/03	South Shore Housing Development Corporation	Brookside Village	\$ 515,000				
2003	4/3/03	Home Market Foods, River Foods		\$ 1,000,000	Senior Debt	South Boston		Econ Dev
2003	5/1/03	Hispanic Broadcasters	Business Loan	\$ 1,250,000	Acquisition and Commercial	Brockton	Greater Boston	Econ Dev 1998-2013
2003	5/1/03	Salem Harbor CDC	Palmer Street	\$ 220,000	Acquisition and Permanent	Salem	Northeast	Housing - 1998-2013
2003	6/26/03	Jobs for Fall River	Cherry Webb Building	\$ 2,400,000	Permanent	Fall River	Southeast	Community Facilities - 1998-2013
2003	6/26/03	Pilot Program Small Projects	Chandler Street		Construction	Boston	Greater Boston	Housing - 1998-2013
2003	6/26/03	Pilot Program Small Projects	NOAH		Acquisition	Boston	Greater Boston	Housing - 1998-2013
2003	6/26/03	Pilot Program Small Projects	Reed Charitable Trust		Acquisition and Construction	Boston	Greater Boston	Housing - 1998-2013
2003	6/26/03	Quincy Street Realty Trust	Commercial Warehouse		Acquisition and Construction	Boston	Greater Boston	Econ Dev 1998-2013
2003	8/27/03	One United Bank	Black owned bank	\$ 2,000,000	Equity	Boston	Greater Boston	Community Facilities - 1998-2013
2003	10/2/03	Berkshire Housing Corporation		\$ 500,000	Construction and Bridge	Pittsfield	Western	Housing - 1998-2013
2003	6-1-2000 (?)	Lowell Development Finance Corporation: Retail Businesses	Various downtown businesses		Loan Fund	Lowell	MetroWest & Merrimack Valley	Econ Dev 1998-2013
2003		Dorchester Bay Economic Development Corp.	Quincy Street	\$ 1,685,000	Acquisition	Boston	Greater Boston	Econ Dev 1998-2013
2003		Harwich Ecumenical Corporation for the Homeless (HECH)	15 Sisson Road	\$ 2,092,000	Acquisition and Construction	Harwichport	Southeast	Housing - 1998-2013
2003		Planning Office for Urban Affairs	St. Aidans	\$ 960,000	Acquisition	Brookline	Greater Boston	Housing - 1998-2013
2004	1/8/04	Easthampton LLC	Treehouse at Easthampton Meadow	\$ 787,500	Acquisition	Easthampton	Western	Housing - 1998-2013
2004	4/1/04	City Of Boston Loan Fund: Minority and Women Owned	Small Business Loan Fund	\$ 250,000		Boston	Greater Boston	Econ Dev 1998-2013
2004	9/2/04	Island Housing Corporation	Various		Acquisition	Tisbury	Southeast	Housing - 1998-2013
2004	9/2/04	Mitchell Properties	700 Harrison Avenue	\$ 2,375,000	Construction	Boston	Greater Boston	Housing - 1998-2013
2004	9/2/04	Rural Development Inc.	Various	\$ 500,000	Construction	Montague	Western	Housing - 1998-2013
2004	10/7/04	Falmouth Housing Corp	Edgerton Drive	\$ 350,000	Acquisition	Falmouth	Southeast	Housing - 1998-2013
2004	10/7/04	Flores Development	Villa Borinquen	\$ 650,000	Acquisition	Springfield	Western	Housing - 1998-2013
2004	11/4/04	Falmouth Housing Corp	Brick Kiln Road	\$ 425,000	Acquisition	Falmouth	Southeast	Housing - 1998-2013
2004	7/12/01, 11/2-02, 4/5/05	Medelle	Health Care Start Up	\$ 729,000	Equity	Burlington	MetroWest & Merrimack Valley	Econ Dev 1998-2013
2005	2/5/04	Applewood Realty-Asst Living	Applewood Home for Elders	\$ 833,000	Mini Perm	Athol	Western	Community Facilities - 1998-2013
2005	7/7/05	Harbar Corporation	Business Loan	\$ 1,250,000	Term	Canton	MetroWest & Merrimack Valley	Econ Dev 1998-2013

Year	IC Date	Loan Borrower	Project	IC Committed Amount	Loan Type	Location	MOBD Region (Current)	Primary Sector
2005		Beacon Communities	Easthampton Meadows	\$ 1,700,000	Construction (Revolving)	Eashampton	Western	Housing - 1998-2013
2005		ETC Development Corporation	Neponset Field Housing	\$ 725,000	Acquisition	Boston	Greater Boston	Housing - 1998-2013
2005		Main South CDC:	Gardner Kirby Hammond	\$ 4,146,000	Acquisition and Construction	Worcester	Central	Housing - 1998-2013
2006	8/5/99	Bart School	Bart School	\$ 1,750,000	Charter School	North Adams	Western	Community Facilities - 1998-2013
2006	2/9/06	Mass Housing Investment Corporation (MHIC)	Cindy's Kitchen: New Manufacturing Facility	\$ 1,678,000	Leverage Loan	Brockton	Greater Boston	Econ Dev 1998-2013
2006	3/9/06	ETC Development Corporation	Sacred Heart Campus		Acquisition	Lawrence	MetroWest & Merrimack Valley	Housing - 1998-2013
2006	3/13/06	Dow Street LLC/Salem Harbor	Dow Street Apartments	\$ 1,700,000	Acquisition	Salem	Northeast	Housing - 1998-2013
2006	4/13/06	Somerville Community Corporation (CEDAC?)	St. Polycarpus Village	\$ 2,200,000	Acquisition and Construction	Somerville	Greater Boston	Housing - 1998-2013
2006	6/8/06	Hampden Hampshire Housing (HAP)	Old Hill Homeownership		Construction	Springfield	Western	Housing - 1998-2013
2006	7/13/06	Jackson Square Partners	Jackson Square (JPNDC/Urban Edge?)		Predevelopment	Boston	Greater Boston	Housing - 1998-2013
2006	11/9/06	Long River Ventures: Equity businesses	Various	\$ 1,000,000	Equity	Central MA		Econ Dev 1998-2013
2006	11/9/06	Main South CDC	93 Grand Street	\$ 1,500,000	Acquisition	Worcester	Central	Housing - 1998-2013
2006		Bank of America/Architectural Heritage Foundation / WM acquisition LLDC/BOA	Washington Mills Lofts	\$ 1,250,000	Construction	Lawrence	MetroWest & Merrimack Valley	Housing - 1998-2013
2006		Codman Square	Washington Street		Acquisition	Boston	Greater Boston	Housing - 1998-2013
2006		Harwich Ecumenical Corporation for the Homeless (HECH)	93-97 Route 28	\$ 838,000	Acquisition	West Harwich	Southeast	Housing - 1998-2013
2006		Lawrence Community Works, Inc	Line of Credit	\$ 1,200,000	Line of Credit	Lawrence	MetroWest & Merrimack Valley	Housing - 1998-2013
2006		Pacific International	Participation commercial renovation	\$ 1,000,000	Permanent	Boston	Greater Boston	Econ Dev 1998-2013
2007	9/2/04	Allston Brighton CDC	Glen Long	\$ 3,000,000	Construction	Boston	Greater Boston	Housing - 1998-2013
2007	1/11/07	Allston Brighton CDC	Long Glen		Construction	Boston	Greater Boston	Housing - 1998-2013
2007	1/11/07	Lytron	Manufacturing Company		Commercial loan and real estate mtg	Wobum	MetroWest & Merrimack Valley	Econ Dev 1998-2013
2007	1/11/07	Oak Hill CDC	Various homeownership	\$ 800,000	Acquisition and Construction	Worcester	Central	
2007	5/10/07	Codman Sqare	Talbot & Mallard, Levedo Motors Bldg.	\$ 450,900	Acquisition	Boston, Dorchester	Greater Boston	Housing - 1998-2013
2007	5/10/07	Lawrence Community Works, Inc	Southwick Mill- Union Crossing	\$ 3,510,000	Acquisition	Lawrence	MetroWest & Merrimack Valley	Housing - 1998-2013
2007	5/10/07	Neighborhood of Affordable Housing (NOAH)	North Andover Nursing Home	\$ 1,400,000	Acquisition	North Andover	Northeast	Housing - 1998-2013
2007	6/14/07	Alternatives Unlimited	Whitin Mill	\$ 550,000	Bridge	Northbridge	Central	Community Facilities - 1998-2013
2007	7/12/07	Applewood Realty-Asst Living	Applewood Home for Elders	\$ 85,000	Increase to Construction Loan	Athol	Western	Community Facilities
2007	9/13/07	Rural Development Inc.	Wisdom Way / Solar Village	\$ 500,000				
2007	2/8/17	Beverly Affordable Housing Coalition/North Shore YMCA	Holcroft Park Homes	\$ 2,000,000	Acquisition	Beverly	Northeast	Housing - 1998-2013
2008	2/14/08	Community Housing Resources	Shank Painter Road	\$ 1,125,000	Acquisition	Provincetown	Southeast	Housing - 1998-2013
2008	2/14/08	Sawyer Hill LLC	Co-Housing	\$ 500,000	Construction	Berlin	Central	Housing - 1998-2013
2008	3/13/08	Coalition for a Better Acre			Acquisition Financing	Lowell	MetroWest & Merrimack Valley	Housing - 1998-2013
2008	4/24/08	Charlame Park Homes Collaborative	Charlame Park Homes	\$ 1,100,000	Mini Perm	Boston	Greater Boston	Housing - 1998-2013
2008	4/24/08	Harwich Ecumenical Corporation for the Homeless (HECH)	15 Sisson Road (916 and 920 Rte. 28- IC)	\$ 700,000	Acquisition and Construction	South Harwich	Southeast	Housing - 1998-2013
2008	4/24/08	Springfield Neighborhood Housing Services	Loan Fund	\$500K, increase of \$150K	Acquisition and Construction	Springfield	Western	Housing - 1998-2013
2008	5/8/08	Seaman Paper Company	Alternative Energy Installation	\$ 2,200,000	Permanent	Gardner, Otter River	Central	Econ Dev 1998-2013
2008	6/12/08	MAB Community Services		\$ 845,000	Acquisition and Construction	Watertown	Greater Boston	Community Facilities - 1998-2013
2008	6/12/08	Mayo Group/ Boston Private Bank	Commercial property in Dudley Square	\$ 3,200,000	Permanent	Boston	Greater Boston	Econ Dev 1998-2013



Year	IC Date	Loan Borrower	Project	IC Committed Amount	Loan Type	Location	MOBD Region (Current)	Primary Sector
2008	7/17/08	Asian CDC	6 Fort Street	\$ 2,600,000	Acquisition and Predevelopment	Quincy	Greater Boston	Housing - 1998-2013
2008	8/14/08	Falmouth Housing Corp	Teaticket Highway	\$ 360,000	Acquisition	Falmouth	Southeast	Housing - 1998-2013
2008		Coalition for a Better Acre			Working Capital Line of Credit	Lowell	MetroWest & Merrimack Valley	Housing - 1998-2013
2009	5/14/09	Falmouth Housing Corp	Perry Ave.	\$ 525,000	Acquisition	Bourne	Southeast	Housing - 1998-2013
2009	11/12/09	Beacon Communities	Sacred Heart Campus		Construction and Bridge	Lawrence	MetroWest & Merrimack Valley	Housing - 1998-2013
2010		American Youth Hostel	American Youth Hostel	\$ 5,000,000	Construction Bridge	Boston	Greater Boston	Community Facilities - 1998-2013
2010		Asian CDC	6 Fort Street	\$ 3,250,000	Construction	Quincy	Greater Boston	Housing - 1998-2013
2010		Organogenesis	Biotech Manufacturing	\$ 4,000,000	Mezzanine debt	Canton	MetroWest & Merrimack Valley	Econ Dev 1998-2013
2010		Planning Office for Urban Affairs	Upton Street	\$ 2,400,000	Construction Bridge	Boston	Greater Boston	Housing - 1998-2013
2010		Preservation of Affordable Housing, Inc. (POAH)	Various/Berkeley Street(?)	\$ 3,500,000	Working Capital Line of Credit	Statewide	Statewide	Housing - 1998-2013
2010		The Neighborhood Developers	Gerrish Avenue	\$ 1,224,000	Acquisition	Chelsea	Greater Boston	Housing - 1998-2013
2011	1/13/11	Asian CDC	Various	\$ 250,000	Line of Credit	Boston	Greater Boston	Housing - 1998-2013
2011	1/13/11	Women's Institute for Housing and Economic Development	Ingraham School	\$750,000 increase (from \$1.3 in March 2010 to \$2,050,000 in Jan 2011)	Construction Bridge	New Bedford	Southeast	Housing - 1998-2013
2011	2/10/11	CEDAC / Wainwright	Bridge State Funding	\$ 2,000,000	Bridge	Statewide	Statewide	Housing - 1998-2013
2011	3/10/11	YMCA of the North Shore	Wadleigh House	\$ 1,640,000	Construction	Haverhill		Housing
2011	3/11/11	Beacon Communities, EH Ownership LLC	Easthampton Meadows	\$ 1,700,000	Construction (Revolving)	Eashampton	Western	Housing - 1998-2013
2011	4/14/11	Dakota Partners Inc.	Various	\$ 500,000	Line of Credit	Tewksbury and Barnstable	MetroWest & Merrimack Valley/Southeast	Housing - 1998-2013
2011	6/9/11	Lowell Community Health Center	Lowell Health Center	\$ 5,000,000	Bridge	Lowell	MetroWest & Merrimack Valley	Community Facilities - 1998-2013
2011	6/9/11	Main South CDC	Gardner Kilby Hammond	\$ 3,800,000	Acquisition and Construction	Worcester	Central	Housing - 1998-2013
2011	8/3/11	Bigelow Cooperative Day Care Center	Child Care	\$ 430,000	Construction and Term	Somerville	Greater Boston	Community Facilities - 1998-2013
2011	8/3/11	Cambridge NanoTech, Inc.		\$ 1,000,000	Mezzanine debt	Cambridge	Greater Boston	Econ Dev 1998-2013
2011	8/3/11	Community Housing Resources	Shank Painter Road	\$ 1,400,000	Construction	Provincetown	Southeast	Housing - 1998-2013
2011	8/3/11	South Middlesex Opportunity Council, Inc. (SMOC)	USDA Rural Development	\$ 750,000	Line of Credit Increase			
2011	9/8/11	Chelsea Neighborhood Developers	47-55 Gerrish Avenue	\$ 441,906	Construction Bridge Loan	Chelsea		
2011	9/8/11	Revere Neighborhood Developers	525 Beach Street	\$ 675,000	Acquisition	Revere	Northeast	Housing - 1998-2013
2011	10/13/11	Brewery Development Corp.		\$ 850,000	First Mortgage Refinancing, working capital	Jamaica Plain		
2011	5/6/2011 (memo)	Codman Square	Whittier-Syria	\$31,500 increase (from \$585,000 10-14-10 to \$616,500 on 5-6-11)	Acquisition	Boston	Greater Boston	Housing - 1998-2013
2012	1/12/12	North Shore CDC / YMCA	Holcroft Homes Phase 2	\$ 4,850,000	Construction	Beverly	Northeast	Housing - 1998-2013
2012	2/9/12	Bigelow Cooperative Day Care Center	Child Care	\$ 100,000	Construction Loan Increase	Somerville	Greater Boston	Community Facilities - 1998-2013
2012	2/9/12	Jamaica Plain NDC/Brewery Development Corporation	Brewery	\$ 130,000	Increase to First Mortgage, Construction	Boston, Jamaica Plain	Greater Boston	Econ Dev 1998-2013
2012	2/9/12	Jamaica Plain Neighborhood Development Corp. (JPND)		\$ 500,000	Line of Credit Renewal	Jamaica Plain		
2012	2/9/12	Lawrence Community Works, Inc		\$ 500,000	Line of Credit Renewal	Lawrence		
2012	2/9/12	Worcester Common Ground	Austin Corridor II LLC	\$ 3,100,000	Construction	Worcester	Central	Housing - 1998-2013
2012	3/8/12	Dakota Partners Inc.	Turtle Creek	\$ 480,000	Acquisition	Norton	Southeast	Housing - 1998-2013
2012	3/8/12	Springfield Neighborhood Housing Services		\$ 500,000	Line of Credit Renewal	Springfield		
2012	4/12/12	Caring Health Center	Health Center	\$ 4,000,000	Leverage Loan	Springfield	Western	Community Facilities - 1998-2013
2012	4/12/12	Hampden Hampshire Housing (HAP)	DMR Group Home	\$ 640,000	Line of Credit Term Loan	Springfield	Western	Housing - 1998-2013

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2012	5/30/12	Mission Hill Neighborhood Housing Services	One Roxbury Crossing	\$ 2,000,000	Acquisition and Predevelopment	Boston	Greater Boston	Econ Dev 1998-2013
2012	5/30/12	Preservation of Affordable Housing, Inc. (POAH)		\$1,500,000 (increase from \$2MM to \$3.5MM)	Line of Credit Increase			
2012	5/30/12	The Community Builders (TCB)	Various	\$ 2,500,000	Line of Credit Renewal	Statewide	Statewide	Housing - 1998-2013
2012	6/14/12	Resident Owned Communities (ROC)	Pine Tree Village & Cranberry Village	\$ 3,000,000	Acquisition and Permanent	Carver	Southeast	Housing - 1998-2013
2012	7/12/12	Coalition for a Better Acre	Gorham Street	\$ 585,000	Acquisition Financing	Lowell		Housing - 1998-2013
2012	8/9/12	Community Housing Resources	Sally's Way	\$ 2,100,000	Construction and Bridge	Truro	Southeast	Housing - 1998-2013
2012	8/9/12	Madison Park Development Corporation	Hibernian Hall	\$ 1,954,540	Refinance Existing First Mortgage	Boston	Greater Boston	Econ Dev 1998-2013
2012	10/11/12	Coalition for a Better Acre		\$ 250,000	Line of Credit	Lowell		Housing - 1998-2013
2012	11/8/12	Jobs for Fall River	Cherry & Webb Building	\$ 2,000,000	Refinance Existing First Mortgage	Fall River		
2012		Worcester Common Ground	9 May Street		Acquisition and Construction	Worcester	Central	Housing - 1998-2013
2013	1/10/13	The Neighborhood Developers	189 Broadway	\$ 600,000	Acquisition	Revere	Northeast	Housing - 1998-2013
2013	1/10/13	The Neighborhood Developers	4 Gerrish Ave.	\$250,000 increase (now \$750,000 from \$500,000)	Line of Credit Increase	Chelsea	Greater Boston	Housing
2013	2/20/13	Children's Investment Fund	Children's Investment Fund	\$ 750,000	Line of Credit Renewal	Boston	Greater Boston	Community Facilities - 1998-2013
2013	2/20/13	Codman Square Neighborhood Development Corp.	Lyndhurst and Washington Street	\$432,000 (\$360K on 2/20/13 and \$72K on 4/11/13)	Acquisition	Boston	Greater Boston	Housing - 1998-2013
2013	2/20/13	Home City Housing Development Corporation	Crosstown Commons	\$ 4,250,000	Construction	Springfield	Western	Housing - 1998-2013
2013	3/14/13	Caritas Communities / South Boston NDC	Patriot Homes	\$ 2,875,000	Construction (and bridge?)	South Boston	Greater Boston	Housing - 1998-2013
2013	3/14/13	Elizabeth Stone House		\$ 688,750	Acquisition	Boston	Greater Boston	Housing - 1998-2013
2013	4/11/13	Hampden Hampshire Housing (HAP)	Olympia Oaks	\$ 6,300,000	Construction	Amherst	Western	Housing - 1998-2013
2013	5/9/13	South Middlesex Non-Profit Housing Corporation (SMNPHC)	Freedom Village		Acquisition	Framingham	MetroWest & Merrimack Valley	Housing - 1998-2013
2013	5/9/13	South Middlesex Opportunity Council, Inc. (SMOC)	189-201 Middlesex Street	\$ 925,000	Acquisition	Lowell		Housing
2013	6/13/13	Resident Owned Communities (ROC)	Wheel Estates Tenants Association	\$ 2,120,000	Acquisition and Permanent	North Adams	Western	Housing - 1998-2013
2013	7/11/13	Junction Shop Mill, LLC	Junction Shop Mill, LLC	\$ 2,750,000	Construction	Worcester	Central	Housing - 1998-2013
2013	8/8/13	Dakota Partners Inc.	Village Green Apartments	\$ 1,070,000	Acquisition	Barnstable	Southeast	Housing - 1998-2013
2013	9/12/13	Fall River YMCA	South Coast YMCA	\$ 4,440,000	Construction Bridge	Fall River	Southeast	Community Facilities - 1998-2013
2013		Children's Investment Fund	Predevelopment and Acquisition for Non-Profit Developers		Line of Credit	Statewide	Statewide	Community Facilities - 1998-2013
2014	1/9/14	South Middlesex Non-Profit Housing Corporation (SMNPHC)	Bixby Road	\$ 425,000	Acquisition	Spencer	Central	Housing
2014	1/9/14	South Middlesex Non-Profit Housing Corporation (SMNPHC)			Line of Credit (Increase?)		MetroWest And Worcester County Regions	Housing
2014	1/9/14	South Middlesex Non-Profit Housing Corporation (SMNPHC)		\$ 1,000,000	Line of Credit Renewal	Statewide		Housing
2014	2/13/14	Midway Artists Collective	Midway Artists Studios	\$ 1,500,000	Acquisition Subordinate	Boston	Greater Boston	Housing
2014	3/13/14	Brewery Development Corp.	The Brewery	\$1,080,000 increase to \$2MM	Permanent	Boston	Greater Boston	Economic development
2014	3/13/14	Jamaica Plain Neighborhood Development Corp. (JPND)	The Brewery Main Block	\$2,180,000 increase to \$6.5MM	Permanent	Boston, Jamaica Plain	Greater Boston	Economic Development
2014	4/10/14	Lawrence Community Works, Inc	Various	\$ 700,000	Line of Credit	Lawrence	MetroWest & Merrimack Valley	Housing
2014	4/10/14	Soldier On		\$ 450,000	Construction - Permanent	Leeds	Western	Housing
2014	4/10/14	CEDAC		\$ 2,000,000	Predevelopment Line of Credit	Statewide	Statewide	Housing

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2014	4/10/14	Soldier On		\$ 880,000	Construction - Permanent	Leeds	Western	Housing
2014	5/8/14	Community Housing Resources	Gull Pond Road	\$ 775,000	Construction	Welfleet	Southeast	Housing
2014	6/12/14	Berkshire Housing Development	Highland Woods LLC	\$ 4,550,000	Construction	Williamstown	Western	Housing
2014	6/12/14	Beverly Children's Learning Center		\$ 887,500	Acquisition	Beverly	Northeast	Community Facilities
2014	6/12/14	Children's Investment Fund		\$ 1,500,000	Line of Credit Increase	Statewide	Statewide	Community Facilities
2014	7/10/14	Beacon Communities	Rolling Green	\$ 3,000,000	Permanent Subordinate (mezzanine)	Amherst	Western	Housing
2014	7/10/14	Beacon Communities	Rolling Green	\$ 5,712,500	Permanent Subordinate (acquisition)	Amherst	Western	Housing
2014	7/10/14	The Neighborhood Developers	Spencer Ave.	\$ 975,000	Acquisition	Chelsea	Greater Boston	Housing
2014	9/11/14	Dakota Partners Inc.		\$250,000 increase to total \$750,000 loc renewal	Predevelopment Line of Credit-renewal	Yarmouth and Haverhill	Southeast	Housing
2014	9/11/14	New England Farm Workers' Council	Memorial Square Apartments	\$ 2,500,000	Construction	Springfield	Western	Housing
2014	9/11/14	South Middlesex Non-Profit Housing Corporation (SMNPHC)	Bixby Road	\$ 300,000	Construction (Increase of acquisition)	Spencer	Central	Housing
2014	10/9/14	Soldier On		\$ 1,250,000	Construction	Leeds	Western	Housing
2014	10/9/14	Starr Pacific Mill	The Lofts at Pacific Mill	\$ 1,000,000	Construction Bridge Historic Tax Credits	Lawrence	MetroWest & Merrimack Valley	Housing
2014	11/3/14	Caritas Communities	Patriot Homes	no 11/3/2014 IC meeting	Construction	South Boston	Greater Boston	Housing
2015	1/15/15	Custom Blends	Natural Kitchen / Cindy's Kitchen	\$ 4,600,000	Construction and Permanent	Brockton	Greater Boston	Economic Development
2015	1/15/15	South Middlesex Non-Profit Housing Corporation (SMNPHC) / SMOCC	Bixby Road	\$5MM or \$8MM construction, \$956K perm	Construction	Spencer	Central	Housing
2015	3/12/15	CEDAC		\$ 2,000,000	Line of Credit, bridge	Statewide	Statewide	Housing
2015	3/15/15	New England Center for Homeless Veterans		\$ 3,908,000	Construction bridge - Capital Campaign & Historic Tax Credits	Boston	Greater Boston	Housing
2015	4/16/15	Develop Springfield	renovation of historic properties in Springfield	\$ 500,000	Bridge Historic Tax Credits	Springfield	Western	Economic Development
2015	4/16/15	Preservation of Affordable Housing, Inc. (POAH)	Briston Arms	\$ 2,407,000	Construction Subordinate	Cambridge	Greater Boston	Housing
2015	5/14/15	Jamaica Plain Neighborhood Development Corp. (JPNDCC)	Line of Credit	\$ 500,000	Predevelopment Line of Credit Renewal	Boston, Jamaica Plain	Greater Boston	Housing
2015	5/14/15	Pacific Mills		\$450,000 increase to \$1,405,000	Bridge Historic Tax Credits	Lawrence	MetroWest & Merrimack Valley	Housing
2015	5/14/15	South Middlesex Non-Profit Housing Corporation (SMNPHC)		\$ 2,750,000	Acquisition Line of Credit Renewal	Regional		Housing
2015	7/16/15	The Community Builders (TCB)	Various	\$ 250,000	Predevelopment Line of Credit - renewal		Statewide	Housing
2015	7/16/15	The Neighborhood Developers		\$ 750,000	Predevelopment Line of Credit - renewal	Chelsea	Greater Boston	Housing
2015	9/10/15	HAP, Inc.	188 Fuller Street	\$ 337,500	Acquisition	Ludlow	Western	Housing
2015	9/10/15	Harborlight Community Partners		\$ 500,000	Predevelopment Acquisition Line of Credit	Beverly		Housing
2015	11/5/15	Commonwealth Landing	Fall River Mill	\$ 3,500,000	Bridge - HDIP Credit	Fall River	Southeast	Housing
2015	12/1/15	Better Homes	Oak Grove	\$ 259,200	Acquisition	Springfield	Western	Community Facilities
2015	12/7/15	Trinity Ashmont		\$ 3,689,300	Subordinate construction	Ashmont	Greater Boston	Housing
2015		South Middlesex Non-Profit Housing Corporation (SMNPHC)	Bixby Road		Acquisition	Framingham	MetroWest & Merrimack Valley	Housing - 1998-2013
2016	1/14/16	Asian CDC	Parcel 24	\$ 2,000,000	Construction	Boston, Chinatown	Greater Boston	Housing
2016	1/14/16	Comell Mill		\$ 600,000	Acquisition and Predevelopment	Fall River	Southeast	Housing
2016	2/11/16	The Community Builders (TCB)	Fruit Sever Apartments	\$ 5,025,000	Acquisition	Worcester	Central	Housing
2016	3/10/16	Nuestra Comunidad Development Corporation and Windale Developers	Bartlett Yards	\$ 1,316,737	Bridge	Boston, Roxbury	Greater Boston	Housing
2016	4/14/16	HAP, Inc.	586 Mill Street	\$ 513,000	Acquisition	Agawam	Western	Housing
2016	5/12/16	Metropolitan Boston Housing Partnership (MBHP)	Office Condominium at Parcel 25	\$ 1,500,000	Construction	Boston	Greater Boston	Community Facilities

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2016	6/9/16	Beacon Communities	Rockingham Glen Apartments	\$ 3,000,000	Subordinate	West Roxbury	Greater Boston	Housing
2016	6/9/16	Ropewalk		\$ 2,000,000	Bridge Historic Tax Credits	Charlestown	Greater Boston	Housing
2016	7/14/16	Jamaica Plain Neighborhood Development Corp. (JPND)	Centre Street Commercial	\$ 2,140,000	Permanent	Boston, Jamaica Plain	Greater Boston	Economic Development
2016	8/11/16	Beacon Communities	Quincy Towers	\$ 5,600,000	Subordinate	Boston, Chinatown	Greater Boston	Housing
2016	9/8/16	NeighborWorks of Southern Mass (NWSOMA)	121 Main St.	\$ 600,000	Acquisition Line of Credit	Brockton	Greater Boston	Housing
2016	9/20/16	Codman Square Neighborhood Development Corp.	Orlando	\$ 2,248,482	Acquisition	Dorchester	Greater Boston	Housing
2016	9/20/16	Codman Square Neighborhood Development Corp.	Orlando	\$ 1,700,000	bridge	Dorchester	Greater Boston	Housing
2016	10/13/16	Focus, Inc		\$ 1,000,000	Acquisition	Somerville	Greater Boston	Housing
2016	11/17/16	The Neighborhood Developers	571 Revere Street	\$ 2,275,000	Predevelopment Line of Credit	Revere	Northeast	Housing
2017	1/14/17	Edward M. Kennedy Community Health Center		\$ 1,650,000	Permanent	Worcester	Central	Community Facilities
2017	5/11/17	Blanchard School		\$ 6,259,733	Construction	Uxbridge	Central	Housing
2017	5/11/17	CEDAC		\$ 2,000,000	Predevelopment Line of Credit Loan Renewal	Statewide	Statewide	Housing
2017	5/11/17	Lawrence Community Works, Inc	Various	\$ 1,200,000	Predevelopment and Acquisition Line of Credit	Lawrence	MetroWest & Merrimack Valley	Housing - 2014-Present
2017	5/11/17	Women's Institute for Housing and Economic Development	Various	\$ 500,000	Predevelopment Line of Credit		Statewide	Housing
2017	6/8/17	Coalition for a Better Acre		\$ 900,000	Line of Credit	Lowell and Haverhill	MetroWest & Merrimack Valley, Northeast	Housing
2017	6/8/17	The Neighborhood Developers	242 Spencer	\$ 4,580,000	Construction	Chelsea	Greater Boston	Housing
2017	7/13/17	Harborlight Community Partners	Maple Woods	\$ 1,620,000	Acquisition	Wenham	Northeast	Housing
2017	9/14/17	Dakota Partners Inc.		\$ 500,000	Line of Credit	Yarmouth and Haverhill		Housing
2017	9/14/17	Dorchester Bay Economic Development Corp.		\$ 750,000	Predevelopment Line of Credit Renewal	Dorchester	Greater Boston	Housing
2017	9/14/17	The Neighborhood Developers	St. Therese Church	\$ 3,321,250	Acquisition	Everett	Northeast	Housing
2017	10/12/17	NOAH neighborhood stabilization		\$ 1,500,000	Acquisition Line of Credit	East Boston	Greater Boston	Housing
2017	11/16/17	Jobs for Fall River	Chery & Webb	no write-up?	Permanent	Fall River	Southeast	Community Facilities
2017	11/16/17	Watermark/Horizons for Homeless Children	Various	\$ 500,000	Predevelopment Line of Credit	Boston, Roxbury	Greater Boston	economic development
2017	12/14/17	Abby Kelly Foster House	Abby's House	\$ 4,100,000	Bridge Historic Tax Credits	Worcester	Central	Housing
2018	1/11/18	Codman Square Neighborhood Development Corp.	Heritage Homes	\$ 4,700,000	Construction	Dorchester	Greater Boston	Housing
2018	1/11/18	Oxbow Urban, LLC		\$ 4,900,000	Predevelopment and Acquisition	Boston, Dorchester & Roxbury	Greater Boston	Housing
2018	2/8/18	Lowell House	Lowell Community Health Center	\$ 1,300,000	Construction	Lowell	MetroWest & Merrimack Valley	Community Facilities
2018	3/22/18	Jamaica Plain Neighborhood Development Corp. (JPND)		\$ 1,500,000	Predevelopment Line of Credit	Boston, Jamaica Plain	Greater Boston	Housing
2018	3/22/18	Moseley Apartments	Domus / Moseley School	\$ 3,750,000	Construction	Westfield	Western	Housing
2018	4/12/18	Children's Investment Fund		\$ 500,000	Line of Credit Renewal		Statewide	Community Facilities - 2014-present
2018	4/12/18	Community Development Corporation of South Berkshire	Main Street	\$ 378,000	Acquisition	Great Barrington	Western	Housing
2018	4/12/18	Lawrence Community Works, Inc	Marriner Building	\$ 3,906,000	Acquisition	Lawrence	MetroWest & Merrimack Valley	Housing - 2014-Present
2018	5/17/18	Elizabeth Stone House		\$ 400,000	Predevelopment Line of Credit Increase	Everett	Northeast	Housing
2018	5/17/18	NeighborWorks of Southern Mass (NWSOMA)	Winter Street Parcels	\$ 1,400,000	Acquisition Line of Credit	Quincy	Greater Boston	Housing
2018	6/21/18	Dorchester Bay Economic Development Corp.	Pierce Building		Acquisition and Construction	Dorchester	Greater Boston	Community Facilities
2018	6/21/18	The Neighborhood Developers		\$ 750,000	Line of Credit Increase	Chelsea, Revere and Everett	Northeast, Greater Boston	Housing

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2018	6/21/18	Way Finders, Inc.	Headquarters	\$ 3,570,000	Predevelopment	Springfield	Western	Community Facilities
2018	7/12/18	Fenway Community Development Corporation		\$ 2,000,000	Acquisition	Boston, Fenway	Greater Boston	Housing
2018	7/12/18	Jewish Community Housing for the Elderly (JCHE) III		\$ 1,250,000	Line of Credit	Newton	Greater Boston	Housing
2018	8/9/18	Watermark/Horizons for Homeless Children	mixed use office space, new space for Horizons	\$ 3,300,000	Subordinate construction to permanent	Boston, Roxbury	Greater Boston	economic development
2018	9/13/18	JNJUHL & Associates		\$ 300,000	Line of Credit Renewal	Franklin		Housing
2018	9/13/18	Ropewalk		\$ 3,000,000	Bridge Historic Tax Credits	Charlestown	Greater Boston	Housing
2018	10/18/18	CCMPZ Main Street LLC			Line of Credit Renewal	Bridgewater		
2018	10/18/18	Historic Boston, Inc.	historic church acquisition	\$ 1,120,000	Acquisition	Boston, Roxbury	Greater Boston	Community Facilities
2018	10/18/18	Nuestra Comunidad Development Corp.	Bartlett Yards	\$ 1,000,000	Predevelopment Line of Credit Renewal	Boston	Greater Boston	Housing
2018	11/8/18	Home City Housing Development Corporation	Amherst Road	\$ 382,500	Acquisition	Pelham	Western	Housing
2018	12/13/18	The Community Builders (TCB)	Amory Street Partners	\$ 1,350,000	Construction Subordinate	Boston	Greater Boston	Housing
2018	12/13/18	Traggorth Companies	24 Gould St.	\$ 4,000,000	Construction	Reading	MetroWest & Merrimack Valley	Housing
2019	1/10/19	Elizabeth Stone House	Washington Westminster House	\$ 1,182,500	Construction Bridge - Renewal?	Boston	Greater Boston	Housing
2019	1/10/19	NeighborWorks of Southern Mass (NWSOMA)		\$ 750,000	Predevelopment Line of Credit - Renewal?	Regional	Southeast	Housing
2019	2/14/19	NeighborWorks of Southern Mass (NWSOMA)	Holbrook Center Seniors	\$ 1,944,000	Acquisition	Holbrook	Greater Boston	Housing
2019	2/14/19	St. Francis House	41 Lagrange, St. Francis House	\$ 5,450,000	Acquisition	Boston, Chinatown	Greater Boston	Housing
2019	4/11/19	Chinatown Community Land Trust (CCLT)		\$ 3,000,000	Acquisition - Renewal?	Boston, Chinatown	Greater Boston	Housing
2019	5/9/19	Harborlight Community Partners		\$ 500,000	Predevelopment Line of Credit	Rockport	Northeast	Housing
2019	5/9/19	Preservation of Affordable Housing, Inc. (POAH)	Various	\$ 1,000,000	Predevelopment Line of Credit - Renewal?		Statewide	Housing
2019	5/9/19	The Neighborhood Developers	25 6th Street	\$ 2,500,000	Acquisition	Chelsea	Greater Boston	Housing
2019	6/13/19	Alternative House		\$ 2,000,000	Construction	Lowell	MetroWest & Merrimack Valley	Community Facilities
2019	6/13/19	Dorchester Bay Economic Development Corp.	Indigo Block	\$ 3,600,000	New Market Tax Credit Leverage (Construction/Bridge)	Dorchester	Greater Boston	Housing
2019	6/13/19	Dorchester Bay Economic Development Corp.	Indigo Block	\$ 3,250,000	New Market Tax Credit Leverage (Construction/Permanent)	Dorchester	Greater Boston	Housing
2019	6/13/19	Urban Edge Housing Corporation	1595 Columbus Ave - Roxbury, Holtzer Park - JP	\$ 1,000,000	Predevelopment Line of Credit	Boston, Roxbury	Greater Boston	Housing
2019	8/8/19	Home City Housing Development Corporation	18-20 Amherst Road	\$ 360,000	Acquisition	Pelham	Western	Housing
2019	8/8/19	Montachusett Veterans Center	Veterans housing	\$ 150,000	Predevelopment Line of Credit	Winchendon	Central	Housing
2019	8/8/19	Way Finders, Inc.	Headquarters	\$ 800,000	Construction - Capital Campaign Bridge	Springfield	Western	Community Facilities
2019	8/8/19	Women's Institute for Housing and Economic Development	Various	\$ 350,000	Predevelopment Line of Credit - Increase	Sandwich	Southeast	Housing
2019	8/8/19	Worcester Common Ground	126 Chandler	\$ 350,000	Acquisition	Worcester	Central	Housing
2019	9/19/19	New Atlantic Development / DREAM Development	2147 Washington	\$ 500,000	Predevelopment Line of Credit	Boston, Roxbury	Greater Boston	Housing
2019	11/14/19	Dorchester Bay Economic Development Corp.	Indigo Block	\$ 850,000	Tenant Improvements	Dorchester	Greater Boston	Economic Development
2019	11/14/19	Dorchester Bay Economic Development Corp.	Indigo Block	\$ 3,150,000	New Market Tax Credit Leverage (Commercial /Permanent)	Dorchester	Greater Boston	Economic Development
2019	11/14/19	Home City Housing Development Corporation		\$ 450,000	Solar Powergenerating facilities			
2019	11/14/19	Main South CDC	Grand Street Commons	\$ 10,010,000	Construction	Worcester	Central	Housing
2019	12/12/19	YWCA Central Massachusetts, Inc.		\$ 2,635,180	Construction Bridge Historic Tax Credits	Worcester	Central	Community Facilities

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2020	1/9/20	CCMPZ	Main Street	\$ 850,000	Line of Credit - Increase	Bridgewater	Southeast	Housing
2020	1/9/20	CCMPZ	Main Street		Predevelopment Acquisition	Franklin	MetroWest & Merrimack Valley	Housing
2020	1/9/20	CCMPZ			Predevelopment Line of Credit	Bridgewater	Southeast	Housing
2020	2/13/20	Berkshire Housing Development		\$ 13,000,000	Construction		West	Housing
2020	2/13/20	Winn	Clippership Apartments	\$ 5,730,000	Construction Subordinate	East Boston	Greater Boston	Housing
2020	4/9/20	Preservation of Affordable Housing, Inc. (POAH)	Various	\$ 1,000,000	Predevelopment Line of Credit	Boston	Greater Boston	Housing
2020	4/9/20	The Neighborhood Developers Inc. and Traggorth Companies, LLC	1005 Broadway MM LLC	\$ 1,500,000	Acquisition and Predevelopment	Chelsea	Greater Boston	Housing
2020	5/14/20	64 Durfee Street LLC	Creative Class	\$ 3,968,909	Bridge Historic Tax Credits	Fall River	Southeast	Community Facilities
2020	5/14/20	CEDAC		\$ 2,000,000	Predevelopment Line of Credit Loan Renewal	Statewide	Statewide	Housing
2020	5/14/20	Great Bridge 55 Tri-Town Limited Partnership		\$ 4,000,000	Construction	Lunenburg	Central	Housing - 2014-Present
2020	5/14/20	The Neighborhood Developers		\$ 1,500,000	Predevelopment Line of Credit - Renewal	Chelsea, Revere and Everett	Northeast, Greater Boston	Housing
2020	9/10/20	Southwest Boston CDC	4345 Washington Street	\$ 1,000,000	Acquisition	Boston - Roslindale	Greater Boston	Housing
2020	10/8/20	New Hope Community Capital/TCB		\$ 2,500,000	Predevelopment Line of Credit Renewal	Statewide	Statewide	Housing
2020	10/8/20	Oxbow Urban, LLC		\$ 760,000	Predevelopment Line of Credit Increase	Boston, Roxbury	Greater Boston	Housing
2020	10/8/20	Planning Office for Urban Affairs	Wrentham supportive housing	\$ 1,200,000	Acquisition	Wrentham	Central	Housing
2020	12/10/20	CCMPZ	Main Street	\$ 150,000	Line of Credit - Increase	Bridgewater	Southeast	Housing
2020	12/10/20	Fenway Community Development Corporation	72 Burbank Street	\$ 3,100,000	Acquisition	Boston, Fenway	Greater Boston	Housing
2020	12/10/20	New Urban Collaborative	40-50 Warren Street	\$ 175,000	Predevelopment Line of Credit	Boston, Roxbury	Greater Boston	Economic Development
2021	1/21/21	1005 Broadway MM LLC		\$ 285,000	Predevelopment Line of Credit Increase	Chelsea	Greater Boston	Housing
2021	1/21/21	BHDC Rees-Larkin Lee LLC	Eagle Mill	\$ 600,000	Predevelopment Line of Credit	Lee	Western	Housing
2021	2/11/21	Dorchester Bay Economic Development Corp.	Dorchester Bay	\$ 750,000	Predevelopment Line of Credit Renewal	Dorchester	Greater Boston	Housing
2021	2/11/21	Dorchester Bay Economic Development Corp.	Pierce Building	\$ 1,900,000	Acquisition and Construction (Renewal and Increase?)	Dorchester	Greater Boston	Community Facilities
2021	2/11/21	Watermark	DCF and YouthBuild	\$ 850,000	Tenant Improvements	Boston, Roxbury	Greater Boston	economic development
2021	2/11/21	Watermark	Various	\$ 500,000	Predevelopment Line of Credit	Boston, Roxbury	Greater Boston	economic development
2021	3/11/21	34 East Springfield LLC	Zahler	\$ 150,000	Predevelopment Line of Credit	South End	Greater Boston	Housing
2021	3/11/21	CCMPZ	McElwain School	\$ 5,000,000	Construction	Bridgewater	Southeast	Housing
2021	3/11/21	The Neighborhood Developers		\$ 750,000	Line of Credit Increase	Chelsea	Greater Boston	
2021	4/8/21	Boston Neighborhood Community Land Trust		\$ 3,000,000	Acquisition	Dorchester	Greater Boston	Housing
2021	4/8/21	The Neighborhood Developers	170 Cottage St., Chelsea	\$ 4,300,000	Predevelopment Line of Credit (Acquisition?)	Everett and Chelsea	Northeast	Housing
2021	6/10/21	Fenway Community Development Corporation	Fenway CDC	\$ 200,000	Acquisition and Predevelopment Increase	Boston, Fenway	Greater Boston	Housing
2021	6/10/21	Way Finders, Inc.	Windrush Commons	\$ 11,150,000	Construction	Great Barrington	Western	Housing
2021	7/22/21	Urbanica	Various	\$ 600,000	Predevelopment Line of Credit	Dorchester	Greater Boston	Housing
2021	9/9/21	Berkshire Family YMCA	Berkshire Family YMCA	\$ 2,449,600	Bridge Historic Tax Credits	Pittsfield	Western	Community Facilities
2021	9/9/21	TLee Development, LLC (Travis Lee)	1445 Dorchester Ave.	\$ 2,624,375	Acquisition	Boston, Dorchester, Fields Corner	Greater Boston	Housing
2021	10/14/21	Fuller Future	Wayfinders/HAP	\$ 337,500	Acquisition	Ludlow	Western	Housing
2021	10/14/21	NHP Foundation	NUBA apartments	\$ 875,000	Predevelopment Line of Credit	Nubian Square, Boston	Greater Boston	Housing
2021	10/14/21	Standard Holdings LLC	Standard Holdings	\$ 1,474,200	Construction Bridge - HDIP	Barnstable	Southeast	Housing
2021	12/9/21	Lena New Boston	The Preserve	\$ 3,000,000	Construction Subordinate	Boston, Roxbury	Greater Boston	Housing
2021	12/9/21	New Atlantic Development / DREAM Development	Haley House 2147 homeownership	\$ 1,592,500	Construction Subordinate	Boston, Roxbury	Greater Boston	Housing
2022	2/10/22	NeighborWorks Housing Solutions	1200 Montello Street	\$ 2,367,000	Acquisition	Brockton	Greater Boston	Housing - 2014-Present

Year	IC Date	Loan Borrower	Project	IC Committed Amount	Loan Type	Location	MOBD Region (Current)	Primary Sector
2022	2/10/22	New Atlantic/Dream Development	2147 Washington	\$ 75,000	Construction Loan Increase	Boston, Nubian	Greater Boston	Housing
2022	2/10/22	Nubian Ascends Partners	2147 Washington	\$ 575,000	Pre-development Line of Credit	Boston, Nubian	Greater Boston	Econ Dev
2022	3/10/22	Horizons Watermark	Catholic Charitable Bureau of the Archdiocese of Boston	\$ 375,000	Tenant Improvements	Boston, Roxbury	Greater Boston	community facility
2022	3/10/22	Lamour Community Health Institute, Inc		\$ 3,645,000	Acquisition	Braintree	Greater Boston	Community Facility
2022	3/10/22	Northeast Biodiesel Company, LLC		\$ 650,000	Working Capital	Greenfield	Western	economic development
2022	3/10/22	Traggoth Companies		\$ 500,000	Predevelopment Line of Credit	Statewide	Statewide	Housing
2022	4/14/22	Alinea Capital Partners, LLC	10@8th	\$ 275,000	Acquisition	New Bedford	Southeast	Housing - 2014-Present
2022	4/14/22	DREAM Development	24 Westminster Ave.	\$ 3,400,000	Construction	Boston, Roxbury	Greater Boston	Housing
2022	4/14/22	East Boston CDC (decommitted)	Thurgood Marshall Middle School	\$ 3,000,000	Acquisition	Lynn	Northeast	Housing
2022	4/14/22	Madison Hibernian Arts, LLC	184-186 Dudley Street	\$ 1,500,000	Permanent (refinance?)	Boston, Nubian	Greater Boston	Econ Dev 2014-Present
2022	5/12/22	First Resource Development Company	Knox II	\$ 6,000,000	Construction	Springfield	Western	Housing
2022	5/12/22	Southwest Boston CDC	153-157 Neponset Valley Pkwy.	\$ 2,184,221	Acquisition	Boston, Hyde Park	Greater Boston	Housing
2022	7/14/22	Caritas Communities	423 Eastern Ave.	\$ 1,800,000	Mini-perm	Chelsea	Greater Boston	Housing
2022	7/14/22	Dorchester Bay Economic Development Corp.	Pierce Building	\$ 2,500,000	Historic Tax Credit Bridge, Construction	Dorchester	Greater Boston	community facility
2022	7/14/22	Lawrence Community Works, Inc		\$ 1,200,000	Line of Credit Renewal	Lawrence	MetroWest & Merrimack Valley	Housing, Econ Dev
2022	7/14/22	Norfolk Design & Construction		\$ 500,000	Predevelopment Line of Credit	Boston	Greater Boston	Housing
2022	9/8/22	Gosnold, Inc.		\$ 5,600,000	Mini-perm, construction	Bourne	Southeast	Community Facility
2022	9/8/22	Housing Corporation of Arlington	10 Sunnyside Ave.	\$ 4,300,000	Acquisition	Arlington	Northeast	Housing
2022	9/8/22	NWSOMA	1208 Montello Street	\$ 720,000	Acquisition	Brockton	Greater Boston	Housing
2022	9/8/22	NWSOMA		\$ 1,250,000	Predevelopment/Pre-construction Line of Credit	Statewide	Statewide	Housing
2022	9/8/22	Way Finders, Inc.	501 Newton Street	\$ 1,170,000	Acquisition	South Hadley	Western	Housing
2022	10/13/22	Metro West Collaborative Development	Newton Amory	\$ 500,000	Predevelopment Line of Credit	Statewide	Statewide	Housing
2022	10/13/22	Nuestra Comunidad Development Corp.		\$ 750,000	Predevelopment Line of Credit Renewal	Boston, Roxbury	Greater Boston	Housing
2022	11/10/22	23 Farrar Street LLC & Soliyam Inc.	23 Farrar Street	\$ 2,025,000	Acquisition and Construction	Lynn	Northeast	Economic development
2022	11/10/22	Harborlight Community Partners		\$ 500,000	Predevelopment Line of Credit Renewal	North Shore		Housing
2022	11/10/22	Norfolk Design & Construction	102-104 Bellevue Street	\$ 1,071,000	Acquisition	Dorchester	Greater Boston	Housing
2022	12/8/22	NewVue Communities/Fitchburg Arts Community	62-68 Academy Street	\$ 5,000,000	Construction	Fitchburg	Central	Housing
2022	12/8/22	Urban Edge Housing Corporation		\$ 1,000,000	Predevelopment Line of Credit Renewal	Boston	Greater Boston	Housing
2023	2/9/23	Chinatown Community Land Trust (CCLT)		\$ 3,000,000	Acquisition Line of Credit Renewal	Boston, Chinatown	Greater Boston	Housing
2023	2/9/23	New Hope, Inc.	House of Hope	\$ 500,000	Construction Bridge	Attleboro	Southeast	Community Facility
2023	3/16/23	Norfolk Design & Construction		\$ 3,000,000	Acquisition Line of Credit	Boston	Greater Boston	Housing
2023	5/11/23	CEDAC		\$ 3,000,000	Predevelopment Line of Credit Loan Renewal and Increase	Statewide	Statewide	Housing
2023	5/11/23	Island Autism Group, Inc.	Hub House	\$ 1,500,000	Construction Bridge	West Tisbury	Southeast	Community Facility
2023	5/11/23	Jamaica Plain Neighborhood Development Corp. (JPNDC)		\$ 1,500,000	Predevelopment Line of Credit Loan Renewal and Increase	Boston, Jamaica Plain	Greater Boston	Housing
2023	6/8/23	Fenway Community Development Corporation	43 Hemenway	\$ 3,154,580	Acquisition	Boston, Fenway	Greater Boston	Housing
2023	6/8/23	Jamaica Plain Neighborhood Development Corp. (JPNDC) / Causeway Development		\$ 5,290,000	Construction	Boston, Jamaica Plain	Greater Boston	Housing
2023	8/17/23	DM Renaissance Development	Kavanagh Project	\$ 1,850,000	Construction	Springfield	Western	Housing
2023	8/17/23	Somerville YMCA		\$ 3,037,500	Acquisition and Predevelopment	Somerville	Greater Boston	Housing, Community Facility
2023	9/14/23	Eagle Mill Redevelopment, LLC		\$ 4,010,000	Predevelopment Line of Credit	Lee	Western	Housing

Year	IC Date	Loan Borrower	Project	IC Committed Amount	Loan Type	Location	MOBD Region (Current)	Primary Sector
2023	9/14/23	Preservation of Affordable Housing, Inc. (POAH)	Olympia Square Apartments	\$ 5,000,000	Acquisition	Lynn		Housing
2023	9/14/23	South Middlesex Opportunity Council, Inc. (SMOC)	*** crossed off ***	\$ 250,000	Predevelopment Line of Credit	Statewide	Statewide	Housing, Community Facility
2023	10/19/23	2Life Development, Inc.		\$ 2,500,000	Predevelopment Line of Credit	Boston	Greater Boston	Housing
2023	10/19/23	North Star Family Services	Journey Home	\$ 600,000	Construction Bridge	Leominster		Housing
2023	11/1/23	Northeast Biodiesel Company, LLC		\$ 50,000	Working Capital Bridge Loan Increase	Greenfield	Western	economic development
2023	12/14/23	Benjamin Franklin Cummings Institute of Technology (BFCIT)		\$ 7,000,000	Construction Bridge	Boston, Nubian Square	Greater Boston	Economic Development (?)
2023	12/14/23	The Community Builders (TCB)	Comfort Inn	\$ 4,076,385	Acquisition	Boston, Dorchester	Greater Boston	Housing
2024	1/18/24	Mill Cities Community Investments (MCCI)	Welcome Home Boston	\$ 4,000,000	Predevelopment	Boston	Greater Boston	Economic Development
2024	1/18/24	Southwest Boston CDC		\$ 60,000	Predevelopment Line of Credit Increase	Boston, Roslindale & Hyde Park	Greater Boston	Housing
2024	1/18/24	Way Finders, Inc.	188 Fuller Street	\$ 6,950,000	Construction	Ludlow		Housing
2024	2/8/24	Dorchester Bay Economic Development Corp.		\$ 750,000	Predevelopment Line of Credit Renewal	Boston, Roxbury	Greater Boston	housing
2024	2/8/24	Eagle Mill Redevelopment, LLC		\$ 2,000,000	Predevelopment Line of Credit	Lee	Western	Housing
2024	3/14/24	Benjamin Franklin Cummings Institute of Technology (BFCIT)	revised					
2024	3/14/24	Horizons Watermark	Boys and Girls Club	\$ 195,000	Tenant Improvement	Boston, Roxbury	Greater Boston	Community Facilities?
2024	3/14/24	Rutto Bats, LLC		\$ 500,000	Equipment Loan	Holyoke		Economic Development
2024	4/11/24	Fenway Community Development Corporation	112-114 Queensbury Street	\$ 2,070,000	Acquisition	Boston, Fenway	Greater Boston	Housing
2024	6/13/24	The Neighborhood Developers	8-10 Watts Street and 19 Lynn Street	\$ 1,719,000	Acquisition	Chelsea		Housing
2024	7/11/24	The Community Builders, Inc.	385 Main Street	\$ 1,075,000	Acquisition	Easthampton		Housing
?	?	South Middlesex Non-Profit Housing Corporation (SMNPHC)	Freedom Village	\$ 2,000,000	Acquisition and Construction	West Boylston	Central	Housing - 1998-2013
2000 and 2004	10/7/2000 and 1/8/2004	South Shore Housing Development Corporation	Loan Fund	\$ 1,000,000	Acquisition and Construction	West Wareham	Southeast	Housing - 1998-2013
2001 or 2007?	2/8/07	Hampden Hampshire Housing (HAP)	Partnership Fund	\$ 500,000	Working Capital	Springfield	Western	Housing - 1998-2013
2003 or 2005	5/5/05	Easthampton LLC	Treehouse Ownership	\$ 2,510,000	Infrastructure	Easthampton	Western	Housing - 1998-2013
2004 & 2005	2-5-04, 1-6-05	Mass Housing Investment Corporation (MHIC)	New Markets Fund: New Market Tax Credit funds	\$ 8,000,000	Bridge	Statewide	Statewide	Econ Dev 1998-2013
2005/2005		Jamaica Plain Neighborhood Development Corp. (JPNDCC)	Various	\$ 1,800,000	Line of Credit Renewal	Boston, Jamaica Plain	Greater Boston	Housing - 1998-2013
2005/2006	8/9/06	Fenway Community Development Corporation	Kilmarnock Street	\$ 3,563,000	Acquisition	Boston	Greater Boston	Housing - 1998-2013
		Hampden Hampshire Housing (HAP)	Various	\$ 1,750,000	Line of Credit	Springfield	Western	Housing - 1998-2013
		Housing Assistance Corporation (HAC)	Various	\$ 1,041,000	Acquisition	Hyannis	Southeast	Housing - 1998-2013
		Lynn Commercial (LINC)	Commercial Retail condo	\$ 37,500	Permanent	Lynn	Northeast	Econ Dev 1998-2013
		Mass Housing Investment Corporation (MHIC)	JP Brewery: Renovation of brewery building	\$ 4,320,000	Leverage Loan	Boston	Greater Boston	Econ Dev 1998-2013
		MHP	Various	\$ 4,600,000	Purchase of Tax Exempt Bonds	Statewide	Statewide	Housing - 1998-2013
		MHP/Tax Exempt	Lithgow Building	\$ 3,000,000	Construction/Perm	Boston	Greater Boston	Housing - 1998-2013
		MHP/Tax Exempt	Merrimack Street	\$ 1,600,000	Construction/Perm	Lowell	MetroWest & Merrimack Valley	Housing - 1998-2013
		Project Place/Maloney	YWCA	\$ 2,800,000	Acquisition	Boston	Greater Boston	Housing - 1998-2013
		South Middlesex Non-Profit Housing Corporation (SMNPHC)	Various	\$ 2,750,000	Line of Credit	Framingham	MetroWest & Merrimack Valley	Housing - 1998-2013
		The Community Builders (TCB)	Various	\$ 2,500,000	Working Capital	Boston	Greater Boston	Housing - 1998-2013
		The Community Builders (TCB)	Various	\$ 4,209,000	Line of Credit	Statewide	Statewide	Housing - 1998-2013
		The Neighborhood Developers	Spencer Ave.	\$ 283,000	Acquisition	Chelsea	Greater Boston	Housing - 1998-2013
		The Neighborhood Developers	Highland Terrace	\$ 441,906	Construction Bridge	Statewide	Statewide	Housing - 1998-2013



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