October 2011

Dear Friends,

Last year was a year of deepening roots in Fitchburg and Leominster for the Twin Cities CDC. As the national economic, housing and foreclosure crises continued, we worked even harder to anchor our communities.

In Fitchburg, we helped create hope. Dozens of you cleaned the streets, dug gardens, painted windows and helped your neighbors. Many community leaders from Elm Street Area Neighborhood Association attended national trainings and worked with volunteer groups and the city to reduce crime, build new sidewalks and beautify the neighborhood.

In Leominster we began to change the landscape. We acquired 142 Water Street in the Comb & Carriage District and demolished the most dangerous parts of the building to convert this historic box factory into 40 units of LEED certified affordable housing. This is our largest development and a very exciting project for the CDC.

Thank you all of our members, board, staff, funders and volunteers for helping to make the Twin Cities healthy places to live, work and invest in 2010.

Very truly yours,

Pamela Lawrence
Board Chair

Marc Dohan
Executive Director
**Our Mission:**
The Twin Cities Community Development Corporation (CDC) is a membership organization led by the diverse resident and business communities of Fitchburg and Leominster. We invest in and organize the residents of these cities to help build assets such as quality housing, good jobs, strong businesses, and effective leaders. We envision healthy neighborhoods where residents choose to live, work, and invest, thereby forming a powerful, unified community.

### 2010 Operating Selected Financials

<table>
<thead>
<tr>
<th>Revenue by Source</th>
<th></th>
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</thead>
<tbody>
<tr>
<td>Government</td>
<td>$466,638</td>
</tr>
<tr>
<td>Private Contributions</td>
<td>$233,581</td>
</tr>
<tr>
<td>Earned Income</td>
<td>$155,557</td>
</tr>
<tr>
<td>Other</td>
<td>$25,944</td>
</tr>
<tr>
<td><strong>TOTAL REVENUE</strong></td>
<td><strong>$881,720</strong></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Expenditures by Program</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Homeownership</td>
<td>$298,236</td>
</tr>
<tr>
<td>Housing Development</td>
<td>$161,650</td>
</tr>
<tr>
<td>Community Reinvestment</td>
<td>$139,520</td>
</tr>
<tr>
<td>Community Organizing</td>
<td>$124,515</td>
</tr>
<tr>
<td>Admin/Other</td>
<td>$100,014</td>
</tr>
<tr>
<td>Small Business</td>
<td>$57,785</td>
</tr>
<tr>
<td><strong>TOTAL EXPENDITURES</strong></td>
<td><strong>$881,720</strong></td>
</tr>
</tbody>
</table>

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TWIN CITIES CDC
2010 BY THE NUMBERS

**FORECLOSURES**
$14.4 million in mortgages modified; allowing families to stay in their homes

**REAL ESTATE**
$1.9 million invested in neighborhood revitalization

**COMMUNITY ORGANIZING**
2,054 residents engaged in creating a healthier community

**SMALL BUSINESS**
95 jobs created or retained

**PROPERTY MANAGEMENT**
73 rental units owned

**HOMEOWNERSHIP**
61 new homeowners
2010 Supporters

Individuals
Larry Casassa
Nancy Cepeland
Michael DiPietro
Joshua Dohan
Lori and Elaine Dohan
Mimi Dohan
Nicolas Formaggio
Brian & Pamela Frye
Patricia Garin & Joshua Dohan
Bob Goldenstein & Ronda Kramer
Mary Ann Guichard
Pamela Lawrence
Marc Dohan & Marion Magill
Stephen & Heidi Magill
Charles Manelli
Stuart & Jeanette McDonnell
Keith & Sherry Niessel
Stephanie Lynn Page
Caroline Perreault-Finkel
e
Nancy Rankin
Marty & Emily Rosenbaum
David Roth
Susan Seghelt
Jas Smith
Richard Storrs

Organizations
Anonymous
Donald Angus, Esq.,
Town of Ashby
Bank of America Foundation
Citizens Bank Foundation
Crossroads Community Church
Cultures Petites
Doritos Capital
Fish Park Consulting
City of Fitchburg
Fitchburg Art Museum
Fitchburg Police Department
Greater Gardner CDC
Greater Worcester Community Foundation
Harry R. Fieldman, Inc.
Habitat for Humanity
Hoche-Schofield Foundation
Home & Johnson Architects
Massachusetts Attorney General
Massachusetts Division of Banks
Massachusetts Housing Investment Corporation
Massachusetts Housing Partnership
Massachusetts Office of Small Business and Entrepreneurship
MassHousing
Montachusett Opportunity Council
Montachusett Regional Planning Commission
Natl Foreclosure Mitigation Counseling NeighborWorks® America
NPO Financial Solutions
RCAP Solutions
Resource Management, Inc.
Sovereign Bank Foundation
TD Bank Charitable Foundation
U.S. Housing & Urban Development
United Way of North Central Mass
Workers' Credit Union
Over 50 businesses for
Trick or Treat on Main Street

Community Activists
 Torah Alizz
Ann Allen
George Allen
Samuel Anway
Bob Berry
Beth Bowen
Nathan Bowman
Brenda Calcino
Fiona Casey
Lewis Casey
Bob Casler
Helena Chaban
Eddie Colon
Wanda Colon
Manoela Correia
Steve Correia
Andrew Cruz
Maria Cruz
Bianca Deleon
Miguel Diaz
Ruth Alexandra Drummond
Heather Dupont
Carla Estragna
David Fleckner
Felicia Forest
Judy Furtunato
Patrick Furtunato
Zayaswia Fowler
Xzachion Fowler
Jason Gauadino
Angel Gomez
Norma Gonzalez
Mary Ann Guichard
Matt Heen
Maria Hernandez
Hector Hernandez
Dennis Halligan
Nancy Halligan
Phyllis Joaquín
Pamela Lawrence
Jason Lawson
Justin Lawson
Ana Ayda Lecesne
Antonio Lecesne
Paul Lewis
Gisela Lopez
Alma Martinez
Isaías Mateo
Rich Maynard
Lance Member
Clay McInerney
Ryan McInnes
Isabel Mendoza
Dawn Morse
Cristal Nash
Gloria Ortiz
Fallon Pariseau
Leigh Pariseau
Fenja Pecorella
Bra Pecorella
Jennifer Ramirez
Kimberly Reeves
Jack Reynolds
Patresha
Kim Ricciuti
Beau Richard
Maria Rivero
Danas Rodriguez
Evan Rodriguez
Marquis Rodriguez
Olga Rodriguez
Wilson Rodriguez
Stebie Samboni
Jenais Sanchez
Rick Scott
David Streib
Carlos Thomas
LeNalia Thomas
Encarnacion Torres
Alfredo Trinidad
Denise Tully
Mike Tully
Paula Valente
Andy VanHasinga
Francisco Velazquez
Ruediger Volk
Veronica Wilks
Sara Wilson
Mark Wilson
Ayn Yeagle