



# TENFOLD

Tabor & LHOP are now Tenfold



## 2020-2021 Annual Report



COVID-19 Response Edition

## REFLECTING ON A YEAR FILLED WITH OPPORTUNITIES IN THE MIDST OF UNPRECEDENTED CHALLENGES

**While this past year has certainly had its unique challenges, we have grown stronger and more committed to unlocking opportunities for our neighbors.** That opening phrase in our mission statement, “sparking the power in ALL people”, has truly come to life as our staff, volunteers, board members, donors, and partners – and of course the individuals and families who trust us to serve them – worked in tandem towards housing solutions despite daunting odds. Join me in reflecting on the events that unfolded in 2020 and the first half of 2021. These changes set the stage for continued impact in the years to come.

### Joining forces as one team

Tabor Community Services and Lancaster Housing Opportunity Partnership (LHOP) teams worked side-by-side to leverage our collective resources and expertise to navigate the significant events that were unfolding in our country. Our merger was finalized in January 2021, and our new identity – Tenfold – was rolled out in April

2021. Our programs, services, and brand are reflective of the principles upon which we were founded, while capturing the energy of our new direction toward a community where homelessness is rare, where housing affordability is the norm, and where homeownership is a key to unlocking generational wealth.

### Serving as one united voice for racial justice

2020 was a crucible moment as we confronted twin pandemics – COVID-19 and systemic racism. While we have come a long way, 2020 was a clear indication we have so much farther to go on

our journey to understand and combat the inequities that are still present in our country today, especially in housing. Tabor and LHOP were both founded on the premise of

racial justice and fair housing for all. As a result, there was no better time for our organizations to come together to serve as one united voice to continue our work to spark the power in all people to achieve equitable housing and financial security. Our Fair Housing Speakers Series in the spring of 2021 invited national experts to share a vision of how housing can be

at the center of a community where everyone can thrive! You can find their talks on our blog. Additionally, our team is learning, individually and collectively, and practicing ways to improve how we approach and respond to issues related to diversity, equity and inclusion in 2021 and beyond.

### Developing creative solutions in the midst of the COVID-19 pandemic

We continue to navigate the COVID-19 pandemic, balancing the safety of our clients and team members, while continuing to offer vital services and solutions to our clients and community at a time of economic hardship. That meant fast-tracking technology solutions like virtual financial education and housing case management, deepening partnerships through the Eviction Prevention Network,

and expanding TLC’s emergency shelter services to include singles (in addition to families), among other enhancements. Despite the strain we are all feeling, we remain hopeful with each household holding the keys to their new apartment or house, with each eviction or foreclosure avoided, with each new affordable housing project financed.

We look forward to the possibilities that await us, and we thank you for your partnership and support. Let’s continue to work together to multiply our impact and unlock opportunities in 2022!



**Mike McKenna, CEO**





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**Tabor** and **LHOP** officially **merged** to become **Tenfold**: A team committed to sparking the power in all people to achieve equitable housing and financial security through a broad **continuum of services**.



Information reflects data from March 1, 2020-June 30 2021 unless otherwise noted

## EMERGENCY HOUSING

# 30,970

nights of shelter were provided at TLC

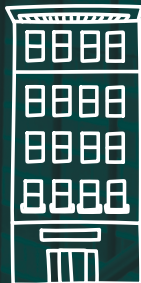


Marion was 1 of

# 226

individuals experiencing homelessness, including **76 children** and **39 veterans**, who were served at TLC

To view Marion's full story, visit [www.WeAreTenfold.org](http://www.WeAreTenfold.org).



**TLC** is Tenfold's 52-room shelter located in Lancaster City

## SUPPORTIVE HOUSING PROGRAMS



This gentleman was 1 of 30 households experiencing homelessness during the pandemic that received permanent housing through our Community Housing Solutions program.

### 46 households

brought their rent current through the **Supportive Services Program**

# 1,424

## assessments

were completed by **CHART**

(Community Homeless Assessment & Referral Team)



Outreach workers made **1,603 contacts** with individuals experiencing homelessness



## All mothers



at **Beth Shalom** were reunited with their children

# 90%

of individuals served in our **mental health housing program** obtained permanent housing





During the pandemic, Tenfold served as one of the lead agencies in the Eviction Prevention Network, to prevent at-risk households from experiencing the trauma of displacement, eviction, and homelessness. Together, this network continues to offer a wide array of services, designed to address urgent household crises and build tools for housing and financial stability.



**3,500**

Landlord & Tenant Guides were distributed

Four new language versions of the guide were also added:

**Dari, Somali, Swahili, and Ukranian**



**200**  
housing  
providers

were reached during our **7 landlord forums** that provided fair housing information, eviction moratorium guidance, and community resources



Hosted the **Housing Access & Affordability Series** which featured national experts who discussed timely housing topics

**2,972**

households were served by the Financial Empowerment Center



**1,552**

households received support to prevent eviction



**\$906,000**

of debt was paid back to creditors through Debt Management Plans

**138**



households received counseling to become prepared to buy a home



**1,278**

Attendees took part in **164 financial workshops**

**2,820**

financial counseling sessions were completed





In partnership with Lancaster City Alliance, SoWe has completed **21 Facades Improvement projects**

completed and totaling over \$449,000

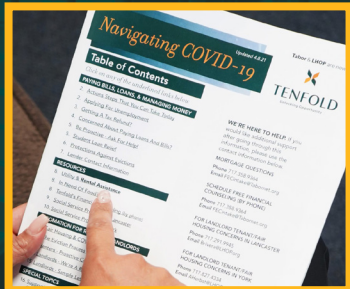
*\* SoWe data is only including fiscal year information*

The SoWe team collected resident feedback, collaborated with community partners, fundraised, worked with the City to renovate and open Culliton Park in November of 2020. This serves as a safe space where neighbors can gather and connect in the SoWe community.

SoWe started housing location services to find affordable rentals for residents



In collaboration with community partners, we released a COVID-19 Resource Guide to help people navigate a variety of housing and financial challenges as new information and updates were released during the pandemic.



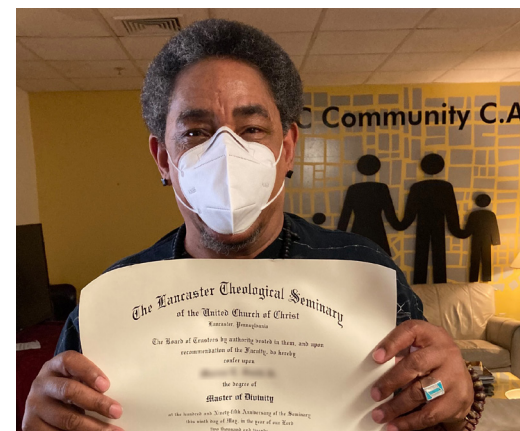
**59 loans**  
were given to first-time homebuyers totaling **\$422,280**



**\$52,971**  
of low-interest loans were made in SoWe for **affordable home repairs**

**\$1,150,000**

was loaned through our LHIFT program to make housing for rental and homeownership affordable to low- to moderate-income families in south central PA







Learn how Fran unlocked her path forward to homeownership by taking advantage of a variety of Tenfold services. View her story at [www.WeAreTenfold.org](http://www.WeAreTenfold.org)

## EXECUTIVE STAFF TEAM

**Mike McKenna**  
Chief Executive Officer

**Karra Black**  
Chief Financial Officer

**Shelby Nauman**  
Chief Impact Officer

**Phyllis Stacks**  
VP for Development

## BOARD OF DIRECTORS

FY 2020-2021

Timbrel Adidala, Jaime Arroyo, Evon Bergey, Smokey Glover, Lisa Greener, Jason Hess, Rick Jackson, Mary Kohler, Jill Laskowitz, Christina Ortega, Elena Padilla, Randy Patterson, Stephanie Reese, Brian Roche, Jeff Scheuren, Michael Truong, Abby Tucker, Doug Umble, Charity Welch, Katie Zimmerman

### Ex officio board members

Ray D'Agostino, Jess King, Justin Eby

REVENUE	TENFOLD COMMUNITY		TOTAL	
	TENFOLD	LENDING		
Contributions*	1,807,177	416,787	2,223,964	29%
Government Grants & Contracts	3,051,102	488,646	3,539,748	46%
Non-governmental Contracts	298,199	0	298,199	4%
Rental	616,016	10,170	626,186	8%
Interest and Investment Earnings	157,999	101,522	259,521	3%
Program / Fees for Service	31,269	73,619	104,888	1%
Other	568,461	22,218	590,679	8%
<b>Total</b>	<b>6,530,223</b>	<b>1,112,962</b>	<b>7,643,185</b>	<b>100%</b>

## EXPENSES

Barshinger Financial Empowerment Center	1,671,878	0	1,671,878	24%
Homeless & Rental Counseling Services	1,728,352	196,438	1,924,790	28%
Community Development	367,640	185,172	552,812	8%
TLC & Residential Programs	1,273,020	0	1,273,020	18%
Lending	0	438,220	438,220	6%
Properties	326,508	9,789	336,297	5%
Fundraising	300,961	37,261	338,222	5%
Other	296,058	65,671	361,729	5%
<b>Total</b>	<b>5,964,417</b>	<b>932,551</b>	<b>6,896,968</b>	<b>100%</b>

Net Assets (6/30/21) **14,593,869**

Administrative Expenses\*\* **1,065,040**

Net Income **746,217**

\* from individuals, churches, businesses, and foundations

\*\* includes administrative support costs which were distributed across all of the organization's departments.

Note: The report presented above is based on internal financial statements. Audited financial statements were not complete as of the date of the Annual Report publication.



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## Mission

Spark the power in all people to achieve equitable housing and financial security.

## Vision

To be the trusted and innovative community partner building wealth and achieving quality, fair, and affordable housing for all people, through proactive coaching, education, lending and advocacy.

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