

Annual Report 2025



Dear Friends,

This year marked a period of significant progress for Worcester Community Housing Resources, and I am pleased to share highlights that reflect both our strengthened capacity and our shared commitment to addressing housing needs across the region.

Executive Director N. Paul TonThat joined WCHR in November 2024 and brought steady guidance, renewed strategic clarity, and a thoughtful, collaborative approach to strengthening our operations and expanding our community partnerships. Paul’s leadership during his first full year has been instrumental in advancing complex development projects, enhancing organizational systems, and positioning WCHR for sustained impact in the years ahead.

Paul oversaw the completion of WCHR’s merger with Worcester East Side CDC this year, which expanded our ability to protect and grow Worcester’s affordable housing portfolio. This integration has positioned us to steward more properties, respond more effectively to neighborhood needs, and leverage combined expertise for long-term community benefit.

The Attorney General’s Office recognized WCHR’s standing in the community by selecting our organization to administer \$2 million in new receivership loan funds, a role that will increase capacity for rehabilitation projects statewide and multiply the impact of public investment.

Our receivership and rehabilitation work remains a core driver of housing revitalization. Through major renovations this year, we returned three properties to safe, productive use, improving the safety and beauty of the surrounding neighborhood. We also provided protection and comfort to many homeless citizens through one of the harshest winters on record with the strategic decision to operate our 50 Oriol Drive property as a 36-bed overflow shelter during the difficult winter months of December to April.



• **“Your dedication and belief in our mission fuel the work ahead.”**

Operationally, we continue to strengthen our foundation, particularly with implementation of the Yardi Breeze property management platform and a multi-year capital needs assessment. In addition, relocating our offices to 85 Prescott Street has supported continued growth and collaboration for our programs and staff with improved accessibility for residents and partners.

This year has made one thing abundantly clear: Meaningful progress is only possible through partnership—among agencies, neighborhoods, funders, and the individuals we serve. I extend my heartfelt thanks to our staff, board, and committee members, community partners, funders, and especially to you, our supporters. Your dedication and belief in our mission fuel the work ahead.

WCHR remains steadfast in our commitment to building a stronger, more equitable Worcester County—one home, one family, and one neighborhood at a time.

With appreciation,
Jim Hayes, Chair, Board of Directors

Merger with East Side CDC

- “We believed that having five
- CDCs in the city was an
- inefficient use of resources.”

After more than a year of deliberations, Worcester East Side CDC and its properties became a part of Worcester Community Housing Resources in September 2025.

“Our two organizations had a longstanding relationship, with WCHR managing some of East Side’s properties,” said Donna Warshaw, who had served as executive director of East Side for 10 years. “We trusted that we could be very deliberate and know what was expected from both parties to ensure a successful merger.”

WCHR was pleased to welcome Warshaw to the WCHR board of directors, along with East Side colleague Debra Bolz, a retired

educator and counselor who is active in neighborhood improvement. In addition to their extensive experience in affordable housing, Warshaw and Bolz are both strong advocates for high-level property maintenance and share with their fellow board members a deep commitment to the people of Worcester County.

“Donna and I both believed that having five CDCs in the city was an inefficient use of resources,” WCHR Executive Director N. Paul TonThat remarked. “By bringing WCHR and East Side together, we’ve already created a more streamlined operation and thus one more effective solution for our community.”





Repurposing Oriol Drive Property

Since 2023, WCHR has been leading the long-term redevelopment effort to convert a former Quality Inn Hotel and Suites at 50 Oriol Drive into permanent supportive housing. But as it became clear that the winter of 2025-26 was going to be one of the most severe in recent history, WCHR worked with the City of Worcester to use the property to help avert a crisis.

From December through April, the 50 Oriol Drive property was used as an overflow shelter, with 18 rooms and a total of 36 beds keeping people safely indoors and relieving pressure on existing shelters. Managed by South Middlesex Opportunity Council (SMOC), the facility was open 24 hours a day, with a security guard on-site at all times. SMOC also provided intensive case management and support services.

“This was an ideal solution for what turned out to be the eighth snowiest winter on record for Worcester County,” said WCHR Executive Director N. Paul TonThat. “We were so pleased to put this former hotel to immediate use again as supportive housing, offering warm, safe shelter during the cold winter months.”

“It deserves celebration when this kind of partnership is done right,” said Tim Garvin, President and CEO at United Way of Central Massachusetts. “We need to say thank you to everyone at WCHR and SMOC for creating a model of what real community is.”

“This winter, WCHR was at the heart of a successful and beautiful partnership,” said Tim Garvin, President and CEO at United Way of Central Massachusetts. “It was a partnership with our city, with other social service agencies, with the neighborhood, and with our most vulnerable neighbors—all to ensure that people were cared for and got through the winter. It deserves celebration when this kind of partnership is done right, and we need to say thank you to everyone at WCHR and SMOC for creating a model of what real community is.”



The first phase of the redevelopment project, launching in 2026, will create about 40 units of supportive housing for people experiencing homelessness. A second phase will follow with roughly 50 additional units geared toward residents 55 and older who are at risk of losing stable housing. Amenities will include tenant laundry and common space on every floor, a fitness center, and a community garden. Security staff will be on hand 24/7 to ensure tenants’ safety.

Streamlining Services

As 2025 began with a new executive director at the helm, the WCHR team had the opportunity to review the business model for each of the organization’s three primary divisions and consider ways to enhance operations. The three divisions are Rental Properties, the Community Loan Fund, and Real Estate Development.

1 Rentals

WCHR owns and manages a wide range of apartments and single rooms that provide families, individuals, and special needs populations with affordable, safe and well-maintained housing choices.

2 Community Loan Fund

WCHR Securities, a separate 501(c)(3) subsidiary of WCHR, is now operating the WCHR Community Loan Fund, serving low- and moderate income communities across Massachusetts.

3 Real Estate Development

WCHR continually searches for viable real estate development projects that address identified housing needs within the community. We collaborate with private and public partners to develop home ownership and rental opportunities in key neighborhood locations.

“We're managing each division with clearer objectives and a more visible professionalism now,” Executive Director N. Paul TonThat explained. “For example, we discovered that at some of our large boardinghouse properties—the SROs (single-room occupancy)—the resident qualifications hadn’t been updated in years. Now, with new standards in place, such as CORI-test criteria, these properties are safer, healthier, and more consistent to manage. We’ve made the lending side of our operations more rigorous as well, knowing that as partners with the Massachusetts Attorney General’s Office, we need to comply with their auditing guidelines.”



N. Paul
TonThat

“With new standards in place, our properties are safer, healthier, and more consistent to manage. We’ve made the lending side of our operations more rigorous as well, as partners with the Attorney General’s Office.”

Statewide REACH Administration

In 2025, the Office of Massachusetts Attorney General Andrea Joy Campbell awarded a \$2 million grant to WCHR Securities, Inc. as part of the state’s new REACH Program (Receivership Expense Assistance for Creating Housing). We are honored to expand our longstanding partnership with the Attorney General’s Office in this new capacity as the statewide REACH administrator and to serve as a vital link in putting neglected homes back into use.

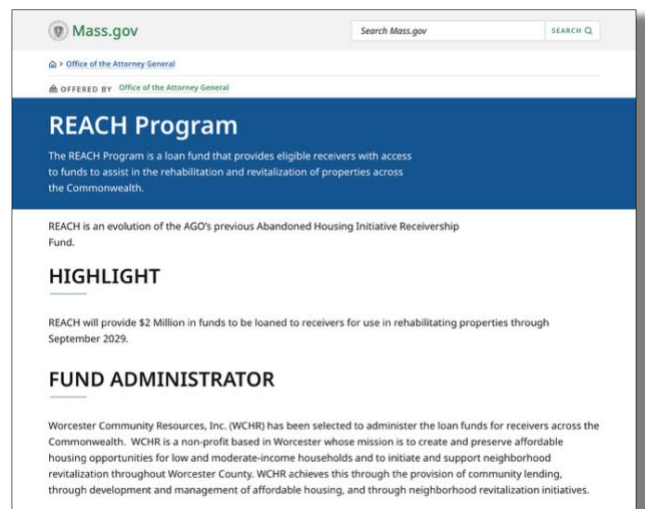
To meet the challenge, WCHR added two new team members to manage the Fund. Benjamin Coy, Director of the WCHR CDFI Fund, has two decades of experience as a loan officer and financial services professional. Maureen Flynn, Special Projects Manager, has spent more than 30 years in housing and community development. Together, Maureen and Ben are responsible for providing loans of up to \$250,000 to fund court-ordered repairs to properties in receivership.

In the past, receivers had no access to loans to repair properties because they didn’t own the properties they were rehabilitating. This meant they didn’t have the equity collateral required by most lenders.

The REACH program enables receivers to borrow funds by assigning the property lien they are provided by the court to WCHR. REACH loans are also offered at affordable interest rates. In addition, the REACH program will provide interest-free loans to receivership



WCHR is honored to continue and expand our longstanding partnership with the Attorney General’s Office.



properties that will be converted into affordable housing under a new state law which makes it easier for nonprofits to redevelop receivership properties.

Revitalizing homes is one of the most significant ways we can increase the supply of affordable housing in our county and state—and far more cost-effective than new development. WCHR is excited to strengthen our relationships with colleagues across the state to rehabilitate properties, revitalize neighborhoods, equitably preserve existing housing, and create affordable housing.

Prioritizing Rentals

Through steady growth of our Property Management Department, WCHR now owns and manages 114 rental units in 14 separate properties in Worcester, which includes family apartments, a special needs home, and sober single-room lodging homes. In addition, we manage 25 affordable apartments across 13 sites for partner organizations.

This year, WCHR hired a full-time Resident Service Coordinator, Sheperai Osmanzai, to better connect residents with resources and strengthen community engagement. Sheperai is dedicated to ensuring the continued health and safety of every resident.

We also migrated operations to the Yardi Breeze property management platform, which enhances our ability to maintain assets, support residents, and plan effectively for the future.



We continue to partner with state and federal agencies to provide subsidy financing and rental assistance for many units, enabling families and individuals to live in high-quality, well-managed homes at a rent they can afford, while also allowing them to better provide for their families and individual needs.

LAGRANGE ST

FEATURED RESIDENT

WCHR tenant Jazmin has lived in the same apartment on Lagrange Street for 11 years. “My neighbors are great,” she says. “We definitely look out for one another, and they don't bring any drama. There's one neighbor that would give you everything she had if you needed it. She also loves to cook for my daughter and is

always bringing toys to my dog!” Jazmin adds: “My daughter and I love going to the YMCA to swim. Every August we go to the back-to-school event behind the YMCA, where you can get school supplies. There are so many different things you can learn about! You also get to meet some great people.”

2025 Donors

\$100+

\$100 – \$999

- Abba Home Care, LLC
- Elizabeth Sanning
- Ellen More
- Indrek Buttner
- Justin & Laine Fletcher
- Kevin McCarthy
- Mark Seeley & Elise Forbes Seeley
- Masis Staffing Solutions
- Michael Comiskey
- New Horizon Transport
- WCDSA Charitable Foundation, Inc.

\$1,000+

\$1,000 – \$2,499

- Burt & Jan Shnitzler
- Caleb Cook
- Davis Square Architects
- James Hayes
- Jane Loranger
- K. Weill Consulting Group
- Keith Nisbet
- Kenneth Mudie
- Paul Green
- Richard Leahy
- Romain & Associates
- Warner & Mary Fletcher
- Wyman-Gordon Foundation

\$2,500+

\$2,500 – \$9,999

- Align Credit Union
- bankHometown
- Marcia Butzel
- Neel & Candice Smith
- Stoddard Charitable Trust
- United Way of Central Massachusetts
- Webster Five Foundation

\$10,000+

\$10,000 – 24,999

- Digital Federal Credit Union
- George I. Alden Trust
- TD Charitable Foundation

\$25,000+

- Greater Worcester Community Foundation

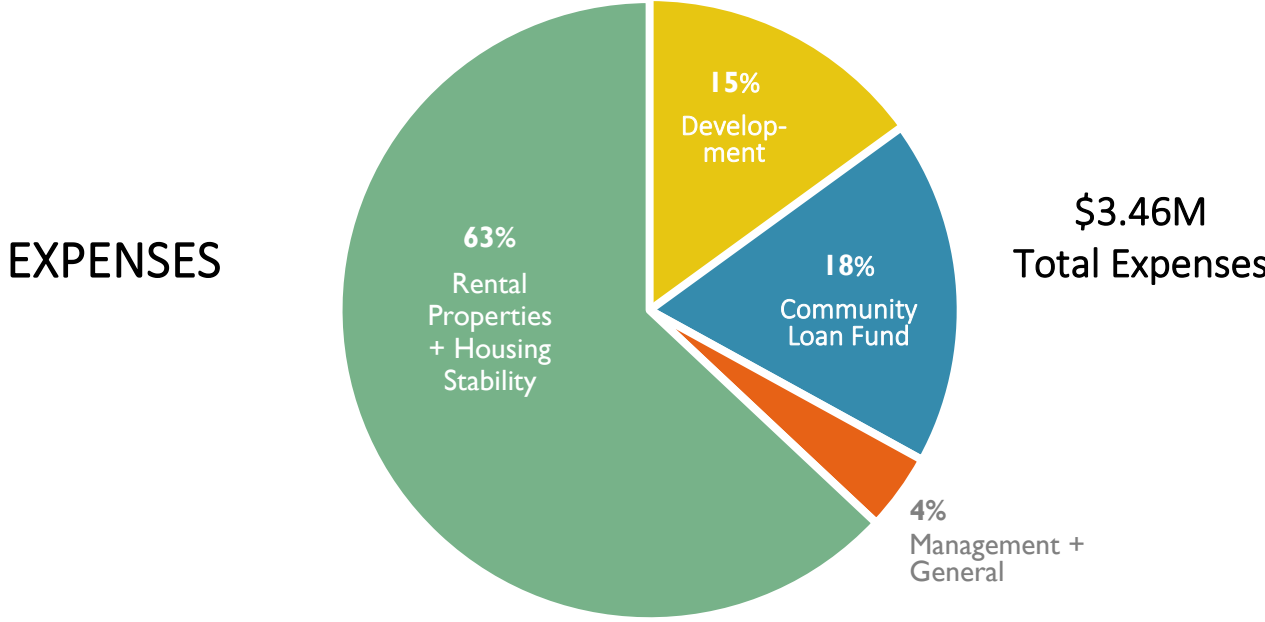
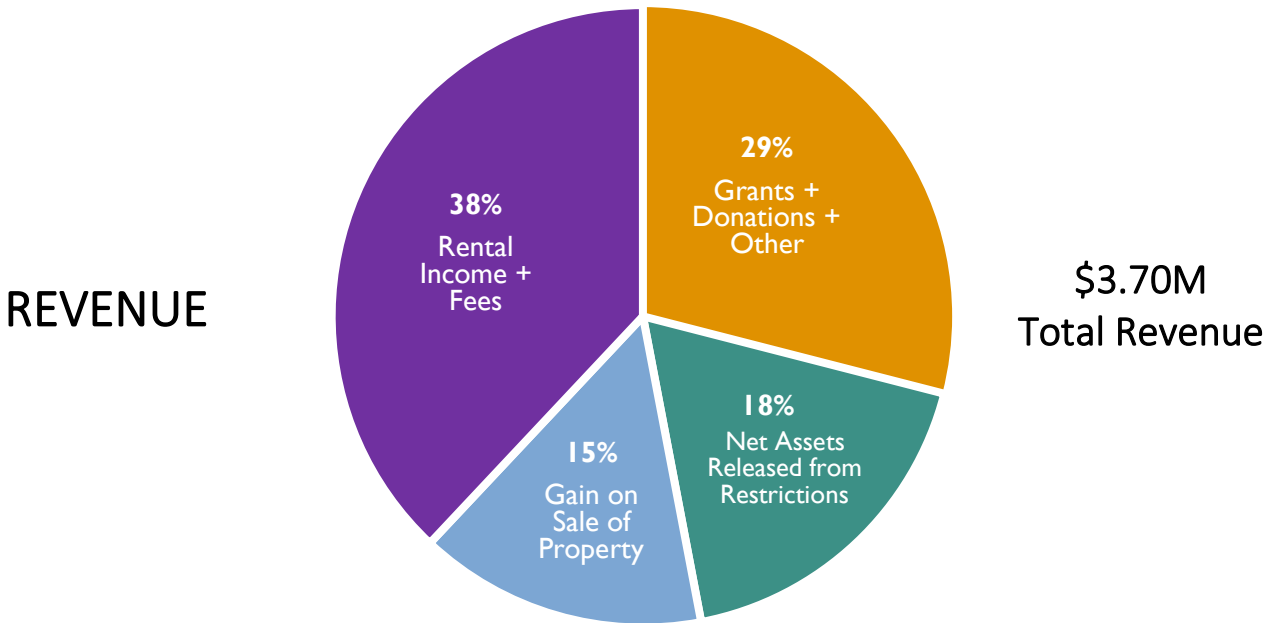
2025 Key Partners





2025 Financials

For the fiscal year January 1, 2025 to December 31, 2025



Who We Are

Worcester Community Housing Resources, Inc. is a 501(c)(3) nonprofit organization that creates and preserves affordable housing opportunities for low- to moderate-income households and initiates and supports neighborhood revitalization throughout Worcester County. We are proud of our reputation as a responsive, quality developer and manager of affordable, safe, and well-maintained housing, including programs for those with multiple barriers to housing stability.



STAFF

N. Paul TonThat
Executive Director

Susan Robertson
Director of Finance & Administration

Andrew E. Howarth
Director of Development

Carmen Rivera
Director of Property Management

Benjamin Coy
Director of the WCHR CDFI Fund

Maureen Flynn
Special Projects Manager

Jini L. Henderson
Property Manager

Olivia Cepeda
Operations Coordinator

Sheperai Osmanzai
Resident Service Coordinator

Noah Schurr
Jr. Project Manager

Hugo Viruet
Facilities Manager

BOARD of DIRECTORS

President James Hayes, United Way of Central Massachusetts

Vice President Elizabeth Sanning

Treasurer Jane W. Loranger, bankHometown

Clerk Michael Comiskey, Citizens Bank

Officer Caleb Cook, Digital Federal Credit Union

Indrek Buttner

Michael Jacobs, HarborOne Bank

George Cox, Cox Wealth Management

Jennifer Gaskin, Celldex Therapeutics

Jennifer Rutkauski Marble, Homefield Credit Union

Lydia Vazquez, Align Credit Union

Susan Isabelle

Kenneth Mudie

Keith Nisbet, TD Bank

Adi Tibrewal, Merrill Lynch-Bank of America

Thank You for Supporting Our Work

The progress WCHR made in 2025—and for the past three decades—would not have been possible without the gracious contributions of our donors, funders, and partners.

YOUR DONATIONS CREATE HOMES.

Powered by the generosity of this community, WCHR has been able to provide housing solutions for historically underserved residents of Worcester County for more than 30 years, helping community members overcome obstacles including poverty, homelessness, mental illness, history of substance abuse, and domestic violence.

If you would like to make a donation, please go to wchr.org today!

Donations of \$1,000 or more are eligible for the Community Investment Tax Credit (CITC), which gives you a 50% tax credit and effectively doubles your impact!

THANK YOU!



85 Prescott St., Suite 101
Worcester, MA 01605

508-799-0322
wchr.org

