Mission Statement

The Leviticus 25:23 Alternative Fund, Inc. is a not-for-profit financial intermediary, motivated by faith, that offers investors a socially-responsive means to serve low-income neighborhoods. The Fund provides flexible capital and financial services for the development of affordable housing and community facilities, especially child care centers, throughout New York, New Jersey and Connecticut.

Program Impact Data

Cumulative Investments
FROM 1983 TO YE 2015
$62,201,569

Cumulative Impact
in Total Project Funding
$484,491,968

Total number of Affordable & Supportive Housing Units 3,021

Total number of Early Education Centers (EEC) & Charter Public Schools (CPS) financed 42

Total number of Low-Income Children served through EEC & CPS 4,130

Total number of Health Care Facilities 9

Total number of buildings with Nonprofit Office Space 40
Dear Leviticus Members and Friends,

We are pleased to share this report showcasing our work in 2015. We had a strong year, growing our net assets and total assets, welcoming three new faith-based investors to the Fund, and making our first loan to a high quality charter public school. We continued our active outreach to the nonprofits in our three-state region, emphasizing how our financing could help them achieve their mission and, in turn, help us better understand the local issues they were tackling. Community developers are talking about Leviticus and we saw significant new demand for our flexible capital to address persistent needs for low- and very-low income households, many of which struggle with underemployment, homelessness, and physical and mental disabilities.

The growing shortage of affordable homes in our region is in part the result of acute economic disparities that have only widened since the recession. “We can find no social or moral justification, no justification whatsoever, for lack of housing,” Pope Francis remarked in his 2015 talk to 300 homeless people in our nation’s capital. We are determined to address this challenge, which is causing economic hardship for many and requires more public commitment and subsidy investment to meet the basic need all people have for safe, decent shelter.

A highlight of the year was our receipt of $3.25 million in federal awards from the CDFI Fund, including a $1.75 million grant and loan to assist our general lending and a $1.5 million special grant under the healthy foods financing initiative (HFFI). The HFFI grant will allow us to offer very attractive loans to retail projects located primarily in “food deserts,” which are low-income areas where a substantial share of residents have low access to retail outlets selling fresh, healthy, unprocessed foods. These projects can be a challenge to develop, but they provide critical food access for local residents, create new neighborhood jobs, and hold the potential to contribute to family health improvements over time.

We closed 2015 with a growing presence in our region and a significant pipeline of potential new loans, particularly in New York City, where the homeless population has surged to 68,000, including 14,700 families. Leviticus capital assisted one project in NYC in 2015, which will provide apartments to very low-income families, and we expect to provide more resources in the coming year to nonprofits seeking to create emergency, transitional and permanent housing to assist this population.

We remain inspired and honored to work for this organization, and are excited as we chart our future and do our part to serve community organizations striving each day, often against significant odds, to bring about social and economic justice.

As we reflect on our accomplishments in 2015 we also celebrate the entire Leviticus community – members, donors, faith-based investors, associates, bank and government partners, our pro bono attorneys, and all our other backers – as we work together to help our partners on the ground make lives better and communities stronger. We are deeply grateful for your support!

Greg Maher
Executive Director

Cathy Rowan
Board President
Combatting a Shortage of New Affordable Apartments

“A public-private partnership helps transform a blighted section of the city’s core with scattered site multi-generational affordable housing. Leviticus’ financing covered early stage costs for this $15.3 million comprehensive neighborhood redevelopment that will include 20 homes for families located in six buildings and a newly constructed building with 40 apartments for seniors, including nine apartments providing onsite care to the frail elderly.

Housing Visions Consultants, Inc. • Oneonta, New York • $516,077 predevelopment loan • 60 units of affordable rental housing for families and seniors

“The Leviticus loan opened up resources so we could better pursue our mission of neighborhood revitalization. Large scale development projects involve a lot of risk. To have a partner like Leviticus willing to step up and support our mission through a predevelopment loan was extremely helpful.”

BEN LOCKWOOD
Vice President
Business Development
Housing Visions, Inc.

A vacant, turn-of-the-century warehouse is reconditioned as a mixed-income housing project with deeply affordable units for low wage earners. A predevelopment loan from Leviticus covered architectural, engineering and other pre-construction costs for this $22.8 million adaptive reuse project that will include 67 one- and two-bedroom units, energy saving solar panels and a geothermal heating and cooling system.

The Community Builders, Inc. • Troy, New York • $445,000 predevelopment loan • 67 affordable rental units
Urban decay scarring the Bedford Park section of the Bronx gives way to new construction that includes 100 affordable rental apartments with a set aside of units offering supportive services, plus ground-floor retail and community facility space. Leviticus’ predevelopment financing, typically the hardest capital for nonprofit developers to secure, supports a housing project with 30-year affordability restrictions in a market with rising housing costs.

The Community Builders, Inc. • Bronx, New York
$806,250 predevelopment loan • 126 mixed-income residential units, in a building with retail and community space

Neighborhood revitalization stimulates economic growth and stability for local communities and low-income individuals and families. Leviticus and NeighborWorks Capital provided critical financing to bridge state subsidies and created a feasible development timeline for new and rehabbed affordable apartments.

NeighborWorks New Horizon • New Haven, Connecticut • $500,000 revolving line of credit
Renovation and new construction of over 100 mixed-income affordable homes and apartments
Providing Homes to Those with Special Needs

“A safe place to call home and access to supportive services and life skills offers individuals and families a path away from chronic homelessness. Leviticus’ capacity to fast track the underwriting and approval of this loan made it possible for the organization to purchase the third and final parcel needed for the project to move forward.

Mercy Haven, Inc. • Central Islip, New York • $370,000 bridge loan • Construction of 19 units of permanent, supportive housing for individuals and families

With safe, affordable, dignified housing and the support services provided by Mercy Haven, residents are welcomed into a community of care and recovery.”

SISTER PAT GRIFFITH
Executive Director
Mercy Haven, Inc.

Enriched housing offers frail, low-income seniors the opportunity to live in a supportive, affordable residential setting with easy access to necessary services. Leviticus’ refinancing of existing debt at a lower interest rate, and the providing of a loan increase, generated significant cost savings and additional capital for delivery of program services.

Family Services of Westchester • Westchester County, NY • $525,000 mini-permanent loan • Refinancing of group home for seniors
A residential setting with school and therapy activities and 24-hour supervision provides safety and support for youth when they cannot live in their family home. Leviticus joined with nonprofit lender Disability Opportunity Fund to finance the purchase and renovation of two single-family homes that will provide supportive housing and 24-hour staffing and supervision for eight residents needing highly complex levels of care.

Cardinal McCloskey Family Services • Westchester County, NY • $773,611 acquisition loan • Two group homes for adults with physical and developmental disabilities

A home-like environment with round-the-clock care is in high demand to meet the needs of young adults with serious physical and developmental disabilities aging out of residential school facilities. Leviticus’ loan strengthened cash reserves and provided additional capital for the organization’s program-related services.

Family Services of Westchester • Westchester County, NY • $459,000 mini-permanent loan • Refinancing of group home for boys
Strengthening and Preserving Affordable Homeownership Opportunities

**NY** New construction creates affordable homeownership and a rental unit for a very low-income tenant in a county where 39% of all homeowners and 53% of all renters are burdened with high housing costs and restrictive zoning ordinances. Leviticus’ construction loan is the second in three years to create an opportunity for a low-income family earning up to 80% of area median income to realize the dream of owning their own home in Westchester County, N.Y.

Hastings-on-Hudson Affordable Housing Development Fund Company, Inc. • Hastings-on-Hudson, New York • $409,000 construction loan • A two-family home creating one affordable homeownership unit and one affordable rental unit.

**NY** A mandatory upgrade to a well system in a resident-owned manufactured home community resolves a state compliance issue and ensures quality drinking water for the future. This is Leviticus’ second loan to Ridley Acres, following a loan in 2012 along with the New York State Housing Finance Agency toward the residents’ purchase of their eight-unit community.

Ridley Acres Corporation • Phelps, New York • $7,243 construction loan • Upgrades to well system required by NYS Department of Health
Supporting a High-Performing Charter Public School

A new charter public school opens the academic year with full enrollment of 346 children and a commitment to double average instructional time for the predominantly minority student body. Leviticus’ first loan to a charter public school, made in participation with nonprofit lender New Jersey Community Capital, covered start-up costs of textbooks and supplies for teachers and students to begin the new school year.

College Achieve Central Charter School • Plainfield, New Jersey • $225,000 working capital loan • Faculty and student supply expenses

Removing Physical Blight to Stabilize a Main Street Corner

The first phase of the Broadway Corridor Demonstration Project promises to restore the façade of a deteriorated historic building and enhance open green space to encourage public access and safety. Leviticus’ bridge loan allowed long overdue work on this critical building to begin, demonstrating the broader project’s viability and the organization’s responsiveness to community priorities.

Newburgh Community Land Bank • Newburgh, New York • $250,000 bridge loan • Façade improvements to a historic, dilapidated building in the city’s downtown
Leviticus 25:23
Alternative Fund, Inc.
Statement of Financial Position

For the Years Ended December 31, 2015 and 2014

<table>
<thead>
<tr>
<th>Assets</th>
<th>2015</th>
<th>2014</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cash and Investments</td>
<td>$5,231,068</td>
<td>$5,076,212</td>
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<tr>
<td>Notes Receivable - Projects</td>
<td>23,253,332</td>
<td>21,118,024</td>
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<tr>
<td>Allowance for Loan Losses</td>
<td>(1,018,091)</td>
<td>(895,981)</td>
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<tr>
<td>Grants Receivable</td>
<td>2,500,000</td>
<td>455,000</td>
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<tr>
<td>Other Assets</td>
<td>229,697</td>
<td>143,723</td>
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<td><strong>Total Assets</strong></td>
<td><strong>$30,196,006</strong></td>
<td><strong>$25,896,978</strong></td>
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</tbody>
</table>

<table>
<thead>
<tr>
<th>Liabilities</th>
<th>2015</th>
<th>2014</th>
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<tbody>
<tr>
<td>Notes Payable</td>
<td>$21,493,000</td>
<td>$20,028,817</td>
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<tr>
<td>Other Liabilities</td>
<td>261,179</td>
<td>171,926</td>
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<td><strong>Total Liabilities</strong></td>
<td><strong>$21,754,179</strong></td>
<td><strong>$20,200,743</strong></td>
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<table>
<thead>
<tr>
<th>Net Assets</th>
<th>2015</th>
<th>2014</th>
</tr>
</thead>
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<tr>
<td>Unrestricted</td>
<td>$7,620,298</td>
<td>$4,911,850</td>
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<tr>
<td>Temporarily Restricted</td>
<td>821,529</td>
<td>784,385</td>
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<tr>
<td><strong>Total Net Assets</strong></td>
<td><strong>$8,441,827</strong></td>
<td><strong>$5,696,235</strong></td>
</tr>
</tbody>
</table>

| **Total Liabilities and Net Assets** | **$30,196,006** | **$25,896,978** |

Debt Capital Sources
as of 12/31/2015

<table>
<thead>
<tr>
<th>Source</th>
<th>Amount</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Individual Associate Investors</td>
<td>$1,266,232</td>
<td>6%</td>
</tr>
<tr>
<td>Member Investors</td>
<td>$3,650,000</td>
<td>17%</td>
</tr>
<tr>
<td>Health System Investors</td>
<td>$1,500,000</td>
<td>7%</td>
</tr>
<tr>
<td>Faith-Based (Non-Members)</td>
<td>$2,102,963</td>
<td>10%</td>
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<tr>
<td>Government</td>
<td>$2,673,806</td>
<td>12%</td>
</tr>
<tr>
<td>Non-Recourse Investment</td>
<td>$4,800,000</td>
<td>22%</td>
</tr>
<tr>
<td>Banks</td>
<td>$5,500,000</td>
<td>26%</td>
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</tbody>
</table>

A new affordable home in New Haven, CT, designed and built by Yale School of Architecture students, will be sold to a long-time NeighborWorks New Horizon tenant.
Leviticus 25:23
Alternative Fund, Inc.

Statement of Activities and Changes in Net Assets

For the Years Ended December 31, 2015 and 2014

<table>
<thead>
<tr>
<th></th>
<th>2015</th>
<th>2014</th>
</tr>
</thead>
<tbody>
<tr>
<td>Revenues &amp; Support</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Grants &amp; Contributions</td>
<td>$2,690,485</td>
<td>$562,921</td>
</tr>
<tr>
<td>Interest &amp; Investments</td>
<td>1,282,614</td>
<td>959,442</td>
</tr>
<tr>
<td>Fees &amp; Other Income</td>
<td>53,851</td>
<td>120,572</td>
</tr>
<tr>
<td>Net assets released from temporary restriction</td>
<td>568,974</td>
<td>511,050</td>
</tr>
<tr>
<td><strong>Total Revenues &amp; Support</strong></td>
<td><strong>$4,613,924</strong></td>
<td><strong>$2,153,984</strong></td>
</tr>
</tbody>
</table>

| Expenses                  |          |          |
| Program                   | $1,778,556| $1,072,806|
| Administration            | 104,685  | 114,377  |
| Fundraising               | 22,235   | 31,194   |
| **Total Expenses**        | **$1,905,476** | **$1,218,377** |

| Change in Unrestricted Net Assets | $2,708,448 | $935,607 |
| Change in Temporarily Restricted Net Assets | 37,144 | 309,950 |

| Change in Total Net Assets | **$2,745,592** | **$1,245,557** |

*Lunch time at College Achieve Central Charter School in Plainfield, NJ provides a nourishing meal for students.*
In 2015 the Leviticus Fund established the Leviticus Cornerstone Award to recognize an individual, organization or community who has made an extraordinary contribution to the mission of the Fund or to the broader work of promoting poverty relief and social equity through community development initiatives in low-income areas.

The recipient of the inaugural award was **Bernadette Kenny**, RSHM. A member of the Religious of the Sacred Heart of Mary in Tarrytown, New York, Sr. Bernadette has provided pro bono legal services to Leviticus for a remarkable 25 years (and it continues today). The savings in legal fees for our nonprofit borrowers equates to hundreds of thousands of dollars that remained with these organizations, available to support their vital work.

Sr. Bernadette also served on Leviticus’ Board of Directors for nine years, including a three-year term as President. Throughout her association with Leviticus she has provided wise, no-cost guidance to the Fund on a broad range of matters that have helped to nurture and strengthen the organization over its 33-year history.

A graduate of Fordham University Law School, Sr. Bernadette is widely recognized for her extensive legal work on behalf of religious orders and public charities affiliated with men and women religious.

After receiving the award Sr. Bernadette said, “I love the idea of being a Cornerstone! It has been an honor and a privilege to be a small part of the work of Leviticus and, by extension, its borrowers. I am energized by the work and by the support I have received over the years from so many of the religious congregations who are members of the Leviticus Fund. The Cornerstone Award helps me realize that my gifts are in answer to a call, and make a contribution to a better world.”
Board of Directors

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Director, Socially Responsible Investments, Trinity Health

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Chief Financial Officer, HC2 Holdings, Inc.

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Partner, Morse, Towey and White Group, Hightower Advisors

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Director, Empowerment Center at Harmony Farm

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Darlene Robinson
Vice President, Relationship Manager, Community Development Banking, PNC Bank, NA

Peggy Scarano, OP
Development Director, Dominican Sisters of Sparkill, Regional Representative, Support Our Aging Religious - SOAR

Rev. Julius Walls, Jr.
President, Greater Centennial CDC

Individual Donors

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Sue Ellen & Greg Maher
Leonora Maher, in memory of Tom Springob; in honor of Margaret Maher, Donald & Mary Jane Smith
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Margaret Mariani
John & Maureen Martin, in honor of Una Martin
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Julia McGee
R. Gabriel Moran
Patricia Mulryan, SC
Kathleen W. Murnion
Philip & Tammy Murphy Family Foundation
Richard & Susan O’Brien
John & Mary Beth Powers, in honor of Greg Maher & the Leviticus team
Ellenrita Purcaro, OP
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Catherine & Thomas Rowan
Stephen Sagner
Peggy Scarano, OP
Nancy Burke Stetz, in memory of Tom Springob
S. Donald Sussman
Justin Towey
Rev. Julius Walls, Jr.
Richard & Charline Watts
Charles Wiggins

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Carmel Caputo, CND
Missionaries of La Salette

Jonathan Hummel
Deutsche Bank AG

Shawn Luther
Nonprofit Finance Fund

Kathleen Murnion
Retired, KW Murnion Associates

Joseph Pesola
Retired, Bank of China – New York

Bill Rilley
Chief Financial Officer, Church of St. Raymond

Steve Sagner
NYU Tandon School of Engineering

Maryann Summa, OP
St. Thomas Aquinas College

Jonathan Vazcones
M&T Bank

Pro Bono Counsel

Bernadette Kenny, RSHM

Christine McGuinness
Schiff Hardin LLP

Robert E. McCarthy
Dentons US LLP

William J. Robb, Jr.

Christopher K. Walters
Reed Smith LLP

Staff

Greg Maher
Executive Director

Maureen Martin
Office & Finance Assistant

Margaret Murphy, OP
Finance Officer

Maryann Sorese
Development & Communications Officer

Sabine Werner
Lending Officer
Organizational Donors

Apple Bank for Savings
Bank of America, N.A.
BNY Mellon Foundation
Capital One
Carmelite Communion, Inc.
Carmelite Sisters for the Aged and Infirm
CDFI Fund
Congregation of Infant Jesus
Congregation of the Daughters of Divine Charity
Deutsche Bank Americas Foundation
Emigrant Bank
First Niagara Bank Foundation
Franciscan Brothers of Brooklyn
Franciscan Sisters of the Atonement
Franciscan Sisters of Peace
HSBC Bank USA, N.A.
M&T Charitable Foundation
Morgan Stanley
New York Community Bancorp, Inc.
PNC Foundation
Religious of the Sacred Heart of Mary
School Sisters of Notre Dame
Atlantic-Midwest Province, in honor of Sr. Bernadette Kenny
Sisters of Charity of Halifax
Sisters of Our Lady of Christian Doctrine
Sisters of St. Francis of Peace
Sisters of St. Francis of the Neumann Communities
Sisters of St. Francis of the Resurrection
Sisters of the Divine Compassion
Sisters of the Presentation
Sisters of the Divine Shepherd
Sisters of St. John the Baptist
Sisters of St. Joseph of Peace
Sisters of St. John of the Cross
Sisters of St. Ursula, Rhinebeck, NY
School Sisters of St. Francis

Member Investors

Albany Area Housing Opportunities, Albany, NY
Brothers of the Christian Schools, District of Eastern North America*
Catholic Biblical Association, Washington, DC
Church of St. Raymond, Bronx, NY*
Congregation of Holy Cross, Moravia Province, TX
Congregation of Holy Cross, US Province, IN
Congregation of Holy Jesus, Rockville Centre, NY
Congregation of Notre Dame, Wilton, CT*
Congregation of the Blessed Sacrament, Highland Heights, OH
Daughters of Divine Charity, Staten Island, NY
Daughters of the Holy Spirit, Putnam, CT
Daughters of Wisdom, Islip, NY
Discalced Carmelites, Beacon, NY
Dominican Fathers & Brothers, Province of St. Joseph, NY
Dominican Sisters of Hope, NY
Dominican Sisters of Peace, Columbus, OH
Dominican Sisters of Sparkill, NY
Franciscan Brothers of Brooklyn, NY
Franciscan Sisters of Allegany, St. Bonaventure, NY
Franciscan Sisters of Peace, Haverstraw, NY
Franciscan Sisters of Peekskill, NY
Franciscan Sisters of the Atonement, Garrison, NY
Georgian Court University, New Jersey Leadership Conference of Women Religious, Region 2, NY
Marist Brothers of the Schools, Bayonne, NJ
Maryknoll Fathers and Brothers, NY
Maryknoll Sisters, NY
Missionary Sisters of Immaculate Heart of Mary, New York, NY
Montfort Missionaries, Ozone Park, NY
Paulist Fathers, Jamaica Estates, NY
Province of St. Mary of the Capuchin Order, White Plains, NY
Redemptoristine Nuns, Esopus, NY
Religious of the Sacred Heart of Mary, Tarrytown, NY
School Sisters of Notre Dame, Atlantic-Midwest Province
School Sisters of St. Francis, Milwaukee, WI
Sisters of Charity of Halifax, Nova Scotia, Canada
Sisters of Charity of New York
Sisters of Charity of the BVM, Dubuque, IA
Sisters of Mary Reparatrix, Riverview, MI*
Sisters of Mercy, Mid-Atlantic Community
Sisters of Mercy, Northeast Community
Sisters of Mercy, New York, Pennsylvania, Pacific West Community
Sisters of Our Lady of Christian Doctrine, Nyack, NY*
Sisters of St. Dominic, Blauvelt, NY
Sisters of St. Dominic, Caldwell, NJ
Sisters of St. Dominic, Tacoma, WA
Sisters of St. Francis of the Neumann Communities, Syracuse, NY
Sisters of St. Francis of Philadelphia, PA
Sisters of St. John the Baptist, Bronx, NY
Sisters of St. Joseph of Carondelet, Albany Province
Sisters of St. Joseph of Peace, Englewood Cliffs, NJ
Sisters of St. Ursula, Rhinebeck, NY
Sisters of the Blessed Sacrament, Bensalem, PA*
Sisters of the Divine Compassion, White Plains, NY
Sisters of the Good Shepherd, Jamaica, NY
Sisters of the Holy Cross, Notre Dame, IN
Sisters of the Order of St. Dominic, Amityville, NY
Sisters of the Presentation, New Windsor, NY
Sisters of the Resurrection, Castleton-on-Hudson, NY
Sisters Servants of the Immaculate Heart of Mary, Immaculata, PA
Sisters Servants of the Immaculate Heart of Mary, Scranton, PA
Society of Jesus, New York Province
Society of the Holy Child Jesus, American Province, Rosemont, PA
The Crusade for Family Prayer, Inc., North Easton, MA
The Sinsinawa Dominicans, Sinsinawa, WI
Ursuline Convent of St. Teresa, New Rochelle, NY
Ursuline Sisters of Roman Union, Eastern Province
Ursuline Sisters of Tildonk, Jamaica, NY
“In my eyes lending to Leviticus is a philanthropic investment. Since I want social responsibility to be central in my life and want more than just profit to guide me in my investments, Leviticus and I are a perfect match.”

CAROLE KAKOS
Individual Associate Investor

The Sustainability Group, Boston, MA
Small Business Loan Fund – United States Treasury
St. John’s Episcopal Church, Larchmont, NY
School Sisters of Notre Dame, Atlantic-Midwest Province
School Sisters of Notre Dame, Milwaukee Province
School Sisters of St. Francis, Milwaukee, WI
TD Bank USA, N.A.
Trinity Health, Livonia, MI
Unitarian Universalist Congregation at Shelter Rock, NY
United Methodist Church, General Board of Global Ministries, New York, NY
Ursuline Community, Liberty Avenue, New Rochelle, NY
Ursuline Community, Linden Avenue, New Rochelle, NY
Ursuline Community, Longstreet Avenue, Bronx, NY
Wells Fargo Community Investment Holdings
Wells Fargo Regional Community Development Corporation

* Denotes new investment in 2015