The new 750 square-foot community room at The Larkspur designed to foster resident engagement and greater social interactions.
A year of growth and innovation

At CPDC, our goal is to provide individuals and families with access to high-quality housing they can afford, and to help build opportunities for our residents to grow and thrive. In this annual report, CPDC is proud to present the progress made toward that goal in 2013 with the support of our many partners.

Last year represented a significant period of growth and innovation at CPDC. Specifically, we expanded our reach by acquiring two additional properties outside of the Washington D.C. metropolitan area. We were selected by two Public Housing Authorities—the first partnerships of their kind for CPDC—to redevelop properties in Baltimore, MD and Richmond, VA and help transform those neighborhoods into vibrant communities for all. We closed on the financing of two properties in our current portfolio, one of which will undergo extensive renovations in 2014. We completed a major renovation at one additional property to ensure it remains a desirable and affordable place to live for years to come. And in 2013, we were selected by Fairfax County to complete our first new construction project in Reston, VA and help retain the affordable housing options that exist in that community today.

Last year, we also saw growth and innovation in our resident services programs through the roll out of a new community building model. The new model allows us to focus our efforts across five impact areas and deepen the resident engagement experience. We grew our fundraising model to include partner fundraising as a means of streamlining resources while increasing our reach. Likewise, we ramped up volunteer engagement to encourage more residents, pro-bono consultants, corporations, and other groups of servant leaders to lend their time and talents in our communities.

All of our progress in 2013 was underpinned by several major organizational developments including changes in governance and investments made in staff training and capacity building. Likewise, we embarked upon a new strategic planning process that builds on our past success and leads us into the next five years of progress. These accomplishments position CPDC for continued growth, innovation, and success in 2014 and beyond.

At CPDC, we realize that we cannot continue to impact communities, increase affordability, and provide quality services without the support of stakeholders like you. We thank you for your investments in 2013 and we look forward to your continued partnership to help CPDC and communities together grow and thrive.
Developing more and better housing options for lower-income residents

REAL ESTATE AND ASSET MANAGEMENT

In 2013, CPDC grew the number of properties in our portfolio to 28, and the number of units we make available to lower-income individuals and families to 4,662.

Real Estate Development Trends

<table>
<thead>
<tr>
<th></th>
<th>2011</th>
<th>2012</th>
<th>2013</th>
</tr>
</thead>
<tbody>
<tr>
<td>Properties</td>
<td>25</td>
<td>27</td>
<td>28</td>
</tr>
<tr>
<td>Units*</td>
<td>3,969</td>
<td>4,362</td>
<td>4,662</td>
</tr>
</tbody>
</table>

*Numbers represent completed units.

This growth is the result of several exciting new developments for CPDC in 2013. We expanded our geographic footprint, completed a state-of-the-art property redevelopment project, broke new ground both in terms of the types of partnerships and alliances we leverage, and our capacity to add to the affordable housing stock through new construction. We also refinanced two properties to improve long-term sustainability of the portfolio.

- Closing our first properties outside the D.C. metropolitan area
  In September 2013, CPDC acquired and began renovations on Woodmere Trace Apartments, a 300-unit workforce housing community in Norfolk, VA. The acquisition and renovation of Woodmere Trace was financed through an innovative social-purpose Real Estate Investment Trust, the Housing Partnership Equity Trust, of which CPDC is one of 12 not-for-profit owners.

- Also in late 2013, CPDC purchased Brookland Park Plaza Apartments, formerly Highland Park High School, in Richmond, VA. This adaptive reuse project will provide 77 affordable senior apartments.
Completing a comprehensive revitalization of The Larkspur in Arlington, VA

Built in 1958, The Larkspur is a three-building, 76-unit garden apartment community in Arlington, VA that required a top-to-bottom rehabilitation. In October 2013, CPDC completed the redevelopment while achieving three important outcomes:

- Maintaining affordable rents in an increasingly high-cost area of Arlington County
- Preserving housing near employment centers and various transit options
- Using innovative financing mechanisms to provide housing for chronically homeless individuals and persons living with disabilities

Establishing new partnerships with Public Housing Authorities (PHAs)

CPDC was selected, through two separate competitive bidding processes, to redevelop public housing projects in Baltimore, MD and Richmond, VA. The projects include Hollins House, a 130-unit senior and persons with disabilities housing project in West Baltimore, and Fay Towers, a 200-unit project in Richmond. As part of the development process for Fay Towers, CPDC will relocate 77 current residents from Fay Towers to the newly acquired Brookland Park Plaza and deliver the remaining 123 units as newly constructed apartment homes near the existing Fay Towers. Both projects will be developed under the U.S. Department of Housing and Urban Development’s Rental Assistance Demonstration, a mixed financing tool for PHAs to leverage substantial public and private funding to address critical capital needs and improve the condition of the properties.

Forging an alliance with two for-profit developers to develop our first new construction project

CPDC partnered with Republic Land Development, LLC and Renaissance Centro, LLC to undertake a complete redevelopment of the Lake Anne Village community in Reston, VA. CPDC, acting as the affordable housing developer in the partnership, will construct 185 new apartments as part of a larger 900-unit redevelopment effort. The Lake Anne Village project is an exciting mixed-use development that will pair income-accessible housing with new retail space as well as market-rate townhomes, condominiums, and rental apartments.

Refinancing a property in our existing portfolio

In December 2013, CPDC refinanced Essex House—a 135-unit high-rise complex in Takoma Park, MD—with plans to rehab the property in 2014. The recapitalization brought with it new equity (via LIHTC), state loans, and bond financing.

In the next several years we expect to continue to substantially increase the number of individuals and families who gain access to housing they can afford and simultaneously meet our own high standards of livability for each and every property.

The Larkspur: Innovation in Renovation

CPDC put its creativity to the test in order to economically bring this 55-year old garden community up to date and improve the livability of its 76 units by:

- Including the unique design of “bump-outs” which allowed CPDC to expand 28 units into larger, family-friendly spaces with additional bedrooms
- Developing six handicap-accessible units designed to meet 504 requirements and Universal Design standards for persons living with disabilities, along with site re-grading and new curb cuts for accessibility
- Adding a 750 square-foot community room to foster resident engagement
- Improving safety with the installation of an access-control system and lighting for emergency exit paths
- Adding green building features intended to increase energy efficiency and meet VHDA’s EarthCraft standards (e.g., energy-efficient windows and appliances, reduced air infiltration, etc.)
Empowering residents and communities to grow and thrive

RESIDENT SERVICES AND COMMUNITY ENGAGEMENT

From the beginning, CPDC has endeavored to bring positive changes to the lives of our residents and their neighborhoods through high-quality, tailored, site-based programs and services. In 2013, CPDC revamped and reinvigorated these efforts with the development of a new community building model and new approach to resident services. Rather than deciding from the top down on what types of assistance to offer, CPDC is systematically engaging residents to identify the programs and services they want and need. This means that CPDC facilitates an inclusive decision-making process, builds alliances, and provides funding for public and private organizations to address targeted needs, and carefully analyzes the results, so we can continuously strengthen and expand our impact.

This resident engagement methodology represents a different approach to resident services—one that we believe will create bigger and more lasting change in the lives and neighborhoods we touch. In 2013, we worked hard to develop new, innovative tools and mechanisms to bring residents together and build consensus around the goals they share.

An example of a new mechanism that has worked successfully in 2013 is the “ONE Edgewood Network,” a network of Edgewood Commons residents, CPDC staff, and partners that connects individuals with their neighbors to create a higher quality of life and a greater and deeper sense of community through shared resources and mutual support. Out of the ONE Edgewood Network grew “Network Night,” an opportunity for residents to exchange value (e.g., information, hobbies, interests, etc.) and host conversations on topics that are important to them (e.g., neighborhood safety, health and wellness, etc.).

Through Network Night and other outreach and consultation efforts, CPDC is engaging residents in the process of preparing action plans for each property specifically tailored to their assets and their needs, with a focus on the priorities of economic development, education, environmental stewardship, health and wellness, and resident engagement.
Community Building Model

<table>
<thead>
<tr>
<th>Economic Development</th>
<th>Education</th>
<th>Environment</th>
<th>Health and Wellness</th>
<th>Resident Engagement</th>
</tr>
</thead>
<tbody>
<tr>
<td>Access to job placement and training</td>
<td>Early school readiness programs</td>
<td>Energy efficiency education and incentives</td>
<td>Health education and awareness</td>
<td>Fostering civic involvement and volunteerism</td>
</tr>
<tr>
<td>Financial literacy workshops</td>
<td>Youth development programs</td>
<td>Recycling programs</td>
<td>Nutrition and fitness classes</td>
<td>Promoting neighborhood leadership and participation</td>
</tr>
<tr>
<td>Access to transportation</td>
<td>Parent engagement initiatives</td>
<td>Water conservation education</td>
<td>Access to social and human services</td>
<td>Supporting cultural exchange initiatives</td>
</tr>
<tr>
<td>Access to technology and computer training</td>
<td>Adult literacy programs</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

The range of programs and activities CPDC supports under each impact area is shaped by residents’ ideas and initiatives, and depends on the availability of good partner organizations to implement and help leverage funding for these activities. Together with our residents and partners, CPDC achieved many exciting things in 2013. For example:

• At Park Montgomery in Silver Spring, MD, 10 residents participated in the first Family Asset Building Network created by IMPACT Silver Spring and increased their personal savings accounts by nearly $11,000; and
• With the help of two new partnerships with Groundwork Anacostia DC and Concerned Black Men at Mayfair Mansions, 12 residents and community members were trained in environmental reclamation and all were employed.

Through these and many other experiences, thousands of residents across our communities took advantage of critically needed programs and services.

Helping residents prepare for and take advantage of economic opportunities, cultivate better health and wellness, and become invested and involved in making their communities more livable is what we at CPDC care deeply about. It is why we are striving for new and better ways to work with residents and our partners to make lasting change happen among the most underserved communities in the greater D.C. metropolitan region and beyond. We intend to increase our investment in our capacity to discover, develop, and deliver that change in 2014.
Building a rich and diverse resource base

RESOURCE MOBILIZATION AND VOLUNTEER ENGAGEMENT

For more than 20 years, through our direct service delivery model, we have raised funds to support high-quality resident services programming. In 2011, we began shifting to a third-party delivery model designed to serve more residents across each community and to support program sustainability by partnering with well-established organizations. As a result, CPDC adjusted its fundraising approach to focus more on fundraising to support general operations, real estate development projects, and partner fundraising, while phasing out programs delivered by CPDC staff that were grant funded. Subsequently, 2012 and 2013 were reconfiguring years for fundraising. In 2013, we began exploring partner fundraising as a way to strengthen program delivery and use donor resources more efficiently. Our joint fundraising efforts last year alone helped secure $95,000 for four partner organizations.

We also made significant strides in online fundraising by launching our first online contribution platform in 2013. Using the Network for Good e-commerce site, we raised resources sufficient to purchase 3,136 pounds of fresh produce to feed senior residents at the Wiley H. Bates Residences in Annapolis, MD. Produce was provided during the winter, a season that presents the greatest challenge for seniors to venture beyond their homes and access fresh produce. While the produce program reached nearly 100% of Bates residents, 52% (highest in age and lowest in income) received the greatest benefit.

CPDC relies on our partnerships with corporations, government agencies, non-governmental partners, and philanthropic organizations to provide large grants to the organization in addition to our joint and online fundraising efforts. CPDC funds in 2013 came from a wide range of entities from Capital One and Fairfax County government to Harkins Builders and CareFirst BlueCross BlueShield. We were also awarded a total of $100,000 in four-year legacy funding from Freddie Mac. CPDC is also grateful to have received in-kind support from a range of organizations such as the Capital Area Food Bank that provide food, school supplies, and other valuable resources needed at the community level.

Bates resident volunteers to sort and distribute plantains, lettuce, tomatoes and other fresh produce.
Along with grants, in-kind support, and online donations, CPDC benefits from the invaluable contributions of residents, pro-bono consultants, and other volunteers. Volunteers are a precious commodity and we are proud to have leveraged more than 13,330 hours of their time in service to CPDC’s mission in 2013. While volunteer hours have declined since 2011, the number of volunteers that support our communities have increased. This trend reflects the impact of CPDC’s shift to a third-party delivery system in 2011 which reduced opportunities for ongoing volunteer engagement that were associated with direct programming. In 2012 and 2013, group volunteer opportunities increased, providing opportunities for more volunteers to engage in CPDC communities.

Volunteer Engagement Trends

CPDC recognizes that mobilizing people to freely invest their time in the transformation of the communities we serve is vital, and in 2013, we began to chart a new path towards more wholly integrating and invigorating our volunteer engagement efforts. CPDC’s volunteer outreach efforts are aimed first and foremost at mobilizing the human resources within its communities, building on the strengths and aspirations of residents to achieve their goals and strengthen community bonds. At Stony Brook Apartments, for instance, a group of immigrant youth came together to start a college fund after being exposed to an ongoing afterschool program aimed at academic excellence and various initiatives to pique their interest about college. Likewise, at The Overlook at Oxon Run, a group of senior residents organized and held a “Back-to-School Celebration” to help equip young people with the school supplies they needed.

Recognizing our Volunteers

Every spring, in honor of National Volunteer Week, CPDC celebrates volunteerism for an entire month. CPDC kicked off Volunteer Engagement Month on Tuesday, April 8, 2014 with its annual “Volunteer Recognition Ceremony,” an event that highlights the outstanding contributions of hundreds of volunteers serving across its communities.

With the theme, “Give. Grow. Thrive,” resident volunteers demonstrated their commitment to giving of their time and talent to help CPDC communities grow and thrive.

More than 80 volunteers were honored at the event, including 26 who received the “President’s Volunteer Service Award” for serving 100 or more hours, and 15 who received CPDC’s “Exceptional Volunteer Award” for serving 50 or more hours.

Collectively, volunteers served more than 13,330 hours in 2013, representing a contribution of more than $440,000 in donated time and talent back to CPDC communities.
Although residents provide the majority of service hours and the most significant portion of the active volunteer base, CPDC leverages community partnerships and resources like Public Allies and Urban Alliance to bring support to its properties. In addition, groups like Shriners, Georgetown University, Civic Engagement Project, and Pathway to Housing all volunteer at CPDC communities and with residents.

The range of programs and services CPDC supports under each impact area is shaped by residents’ ideas and initiatives, and depends on the availability of good partner organizations to implement and help leverage funding for those activities. In 2014, CPDC is eager to build on the momentum of the past year and to inspire greater numbers of volunteers to contribute more time to the organization and its communities. At the same time, CPDC plans to open new avenues for volunteer recruitment and engagement through corporate partners.

**Stony Brook Youth Organize Yard Sale to Plant Financial Seeds for College**
At Stony Brook, in Alexandria, VA, more than 10 youth volunteers ages 12 to 18 hosted a community-wide yard sale which they planned, organized, and executed to raise money for their education funds. Residents, friends, family, and CPDC staff all donated gently used items to be sold at the event. Community members were lined up beginning at 8 am and the volunteers experienced a steady stream of visitors throughout the day. The yard sale generated approximately $325. The proceeds were divided and deposited into individual education savings accounts for the youth. Through their own efforts, each of these young people planted a small seed with a big vision, and now each has a savings account with “college bound” written on it.

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**Senior Residents at The Overlook Gather Back Packs for Education**
A group of senior residents at The Overlook at Oxon Run came together and formed an initiative designed to encourage youth in their community to strive for excellence by equipping them with back packs filled with pens, pencils, erasers, paper, etc. More than 20 families attended the “Back-to-School” celebration hosted by the seniors and close to 30 students received backpacks filled with supplies. While the event culminated in providing youth with a valuable resource, the event supports ongoing intergenerational initiatives underway within the community.
Strengthening our capacity to deliver

ORGANIZATIONAL DEVELOPMENT

CPDC is committed to investing in the future of communities to help them grow and thrive. Developing multi-family homes that are affordable to individuals across the income spectrum, and especially at the lower end, is a start. Providing good stewardship of those properties to make certain they remain income-accessible, safe, and vibrant is also crucial. Engaging with underserved residents so they can realize their potential is what we do, and what we are is striving to do better through innovation and partnerships.

In 2013, CPDC invested substantially in our capacity to deliver just those results. We undertook an in-depth review of our governance, leadership, and operations to find and address our vulnerabilities (e.g., cross-training key managers and developing emergency back up plans in the case of a prolonged absence). We strengthened our Board of Directors, adding several outstanding new members (pictured right) who have the experience, contacts, and passion to help CPDC make greater advances toward the mission in the next few years. We also began an intensive strategic planning effort in 2013 to clearly chart that course, and invested in a new brand position to help galvanize and unify all of our stakeholders around a renewed vision for the organization.

There is still much more work to be done to capitalize on the potential of our organization, residents, our partners, and the larger community of individuals who are committed to the goals of sustainability, shared prosperity, and equality of opportunity in the greater D.C. Metro region and beyond. Building internal capacity to more systematically recruit and manage the talented and committed people needed to meet those ambitious goals is one of the priorities upon which we will focus in 2014. Investing the forethought and planning that must proceed a financial investment into a more robust information system is another. We will also take new, innovative directions in real estate development, community development, and resident services and community engagement in 2014.
Managing our resources to do more

FINANCIAL MANAGEMENT

When CPDC acquires a new property, we are investing in that neighborhood for the long term. Our goal is to make sure our rental units remain accessible to people who would otherwise be priced out of local markets, and to create more opportunities for residents to build rewarding lives and highly livable communities. These aspirations require CPDC to carefully manage our financial resources. To that end, we have worked diligently to build a strong – and growing – balance sheet, secure additional sources of revenue, and invest in critical capacity and infrastructure to support our continued growth.

In 2013, we were pleased to have been able to:
• Preserve the overall stock of affordable housing and record $2.9 million in developer fees to support future deals
• Ensure the long-term sustainability of our properties by reinvesting in our current portfolio
• Generate $1.8 million for effective resident and community engagement
• Strengthen our organizational capacity to enter new markets by investing in staff training and infrastructure
• Refocus our approach and outreach in fundraising which we believe will produce future gains

Through prudent and productive asset management, we were also able to add more than $2.3 million to our bottom line through the conversion of accumulated equity into a seller take-back note contributed from the recapitalization of one property to the corporate parent. Likewise, we improved the net cash flow from our portfolio yielding $1.9 million.

CPDC’s results in 2013, and over the last three years, demonstrate our commitment to being a strong and resilient long-term partner for inclusive housing development and neighborhood revitalization and we are constantly looking for ways to strengthen our financial position to do more.
### Combined Financial Results, in millions

<table>
<thead>
<tr>
<th></th>
<th>2011</th>
<th>2012</th>
<th>2013</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cash and cash equivalents</td>
<td>5.8</td>
<td>7.4</td>
<td>5.1</td>
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<tr>
<td>Total assets</td>
<td>49.5</td>
<td>53.2</td>
<td>56.5</td>
</tr>
<tr>
<td>Net assets</td>
<td>42.5</td>
<td>45.5</td>
<td>47.9</td>
</tr>
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</table>

#### Revenues

<table>
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<tr>
<th></th>
<th>2011</th>
<th>2012</th>
<th>2013</th>
</tr>
</thead>
<tbody>
<tr>
<td>Development fees</td>
<td>2.1</td>
<td>2.3</td>
<td>2.9</td>
</tr>
<tr>
<td>Asset management fees</td>
<td>0.8</td>
<td>1.0</td>
<td>1.1</td>
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<tr>
<td>Community development program fees</td>
<td>1.7</td>
<td>1.4</td>
<td>1.8</td>
</tr>
<tr>
<td>Contributions and grants</td>
<td>0.7</td>
<td>0.6</td>
<td>0.4</td>
</tr>
<tr>
<td>Contributions of notes (1)</td>
<td>19.8</td>
<td>5.2</td>
<td>2.3</td>
</tr>
<tr>
<td>Financial and other</td>
<td>1.1</td>
<td>2.2</td>
<td>1.7</td>
</tr>
<tr>
<td>Net Assets Released (2)</td>
<td>4.6</td>
<td>0.5</td>
<td>0.3</td>
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<tr>
<td><strong>Total Revenue</strong></td>
<td><strong>30.8</strong></td>
<td><strong>13.2</strong></td>
<td><strong>10.6</strong></td>
</tr>
</tbody>
</table>

#### Expenses

<table>
<thead>
<tr>
<th></th>
<th>2011</th>
<th>2012</th>
<th>2013</th>
</tr>
</thead>
<tbody>
<tr>
<td>Program Services* (3)</td>
<td>7.2</td>
<td>7.7</td>
<td>5.5</td>
</tr>
<tr>
<td>Management and general</td>
<td>1.3</td>
<td>2.0</td>
<td>2.1</td>
</tr>
<tr>
<td>Fundraising</td>
<td>0.2</td>
<td>0.2</td>
<td>0.2</td>
</tr>
<tr>
<td>Other (4)</td>
<td>0.2</td>
<td>0.0</td>
<td>0.5</td>
</tr>
<tr>
<td><strong>Total Expense</strong></td>
<td><strong>8.9</strong></td>
<td><strong>9.9</strong></td>
<td><strong>8.3</strong></td>
</tr>
</tbody>
</table>

Increase (decrease) in temporarily restricted net assets (5) | (4.6) | (0.2) | 0.1 |

**Net Income** | 17.3 | 3.1  | 2.4  |

---

*Program Services represents the cost of developing, asset managing, and delivering services to communities in service of our mission.

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1. Contributions received from affiliates in the form of promissory notes representing the affiliates’ equity in an entity at the time of refinancing or rehabilitation.

2. Net assets released from donor restrictions by incurring expenses satisfying the restricted purposes or by occurrence of other events specified by the donors.

3. Program Services expense include increases in allowance for doubtful accounts of $2.3 million and $3.5 million in 2011 and 2012, respectively.

4. CPDC’s and CHI’s operating loss from its investment in its affiliates or subsidiaries.

5. Contributions received by CPDC or CHI are recognized when an unconditional promise, in substance, to give is received. Donor-restricted contributions are reported as increases in temporarily or permanently restricted net assets depending on the nature of the restrictions.
Contributing to our mission

CPDC STAFF

Executive Office
J. Michael Pitchford
Sharea Colmes

Real Estate Development & Asset Management
Stacie Birenbach
Maura Brophy
Shelynda Brown
Christopher Everett
Denise Haffenden
Christopher LoPiano
Riane McWain
Jessica Jones
Suzanne Welch
Suzanne Williamson

Resident Services
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Ryan Barton
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Pamela Lyons
Jeffery McCauley
William McIntyre
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Katrina Polk
Seble Seyoum
Catherine Sirko

Operations*
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Nicole Antonelli
Lillian Barwick
Luann Tia Blount
Liston Dickerson
Jennifer Fauss
Shatrice Gaines
Sonya Hochevar
Jerry Lane
Leo Mira
Marcos Pantelis
Neil Teehan
Harry Thompson
Alex Wonasue
Ben Zuckerman

*Operations consists of the teams that provide support for the entire organization: Finance and Accounting, Human Resources, Information Technology, Marketing and Communications, Volunteer Engagement, and Resource Development

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Eugene F. Ford, Emeritus-Founder
Barbara Goldberg Goldman
Lecester Johnson
Fernando Lemos
Brian McLaughlin
Shekar Narasimhan
Lee Reno
Shelley Rubin

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Capital One
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CPDC Staff Members
Dantes Partners

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Hamel Builders
Harkins Builders
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