We believe neighborhood development should benefit everyone.
From the Executive Director

Dear friends and supporters of NKCDC,

Since 1985, New Kensington Community Development Corporation (NKCDC) has provided free housing services to anyone in Philadelphia. Today, we use a strategic combination of real estate development, community engagement, and people-centered direct services to support residents and businesses in the Kensington, Fishtown, and Port Richmond neighborhoods.

We believe neighborhood development can and should benefit all our neighbors.

That was the vision that grabbed NKCDC’s Board of Directors in 2019, and it is the vision we carry into our next years of work under a new strategic plan.

For the next three years, NKCDC will focus on:
1. Creating transformational physical development in the area anchored by Orinoka Civic House;
2. Organizing and engaging communities north of Lehigh Avenue to shape and improve their neighborhoods;
3. Providing vulnerable people with access to the resources they need to be self-sufficient and remain in their communities; and
4. Assuring we have the human and financial resources to advance our mission.

Our strategic planning process also produced a new mission statement that affirms our commitment to equity and focusing on those most at-risk of being displaced.

“NKCDC advances social equity and economic empowerment by nurturing and creating opportunities for residents to live in, and actively shape, their neighborhoods of choice.”

With these new guiding lights, we pledge to bring a trauma-informed approach and racial equity, diversity, and inclusion practices to both our internal interactions and work with the broader community. Whether we are building affordable housing or helping residents build their wealth, we pledge to promote equity, stability, and safety in all we do.

In the pages that follow we share a few of our community’s successes from the past year. If you would like to learn more or join us, please visit our new website at nkcdc.org.

Sincerely,

Felix M. Torres-Colon
Reducing Crime with Community

NKCDC, HACE, and Impact Services Corporation were awarded a U.S. Department of Justice grant to implement community-based crime reduction in Kensington and Fairhill. The collaborative, called We CAN: Change & Action Now, is reducing crime by strengthening neighborhood connections, building community trust with the police, and creating clean and safe spaces.
Growing Local Business

In 2018, the City of Philadelphia selected the North Front Street and Kensington Avenue commercial corridors to pilot a new Storefront Improvement Program (SIP). ordinarily the SIP program would reimburse business owners 50 percent of eligible façade improvements. For this pilot program, NKCDC worked with existing businesses on projects that were eligible for reimbursement of 100 percent of the costs, up to $15,000 for a single property. By June 2019, Tip Toes Nail Salon completed the installation of a new awning, security grate, and fresh paint, and NKCDC had submitted applications on behalf of 10 other local businesses.
Winning Awards for Service

Kensington activist, block leader, and community advocate, Ms. Myra Smith (left) won the Community Leader Award from the Philadelphia Association of Community Development Corporations (PACDC). NKCDC’s Neighborhood Advisory Committee Coordinator, Katsi Miranda-Lozada, was named a Community Development Champion.

Ms. Myra passed away unexpectedly in January 2020. “NKCDC has been honored to work alongside Ms. Myra for the past five years,” said Miranda-Lozada. “Her deep roots in the neighborhood, her government and business background, her ready embrace of new people and ideas, and her fierce loyalty to Kensington allowed her to persist and succeed where others might have given up.”

As of January 2020, Katsi will serve as NKCDC’s Director of Community Engagement.
Keeping Neighbors Warm & Dry

NKCDC provides free housing counseling to anyone in Philadelphia. In the last year, we helped 106 residents buy their first home and prevented mortgage delinquency or default for 278 more. In an area where the U.S. Census finds that dozens of occupied homes have no source of heat, we connected 470 residents to energy assistance. Through a collaboration with Rebuilding Together Philadelphia, we brought critical home repairs to 25 Kensington homeowners.
Making a Home in Kensington

NKCDC finally moved its offices into the ground floor of our Orinoka Civic House apartment building in May 2019 but, as with any move, it took a bit to settle in. For the first two months, 30 staff shared four phone lines. Critical office supplies were finally found in the bathroom. And Ben Franklin—the big concrete statue who loomed over our front entrance on Frankford Avenue—went missing altogether. But arriving in Kensington has been a good reminder that home is where the heart is—even when you can’t locate anything else!
Bringing the Party

On May 11, 2019, NKCDC and the East Kensington Neighbors Association jointly hosted the Philadelphia Federal Credit Union Kensington Derby and Arts Festival. Part design competition, part parade of human-powered vehicles, and part arts festival, this quirky and fun event drew approximately 10,000 residents and visitors from across the Philadelphia region to our neighborhood. Twenty-two Derby teams and 129 food and arts vendors joined in the celebration to promote local business, elevate the arts in Kensington, and foster a sense of community pride.

Thank you to our 2019 Sponsors

Title Sponsor
Philadelphia Federal Credit Union

Platinum
Commonwealth Ciders
Philadelphia Brewing Company

Gold
Franklin Institute/Philadelphia Science Festival
J.A. Cunningham Equipment
Penn Treaty Special Services District
Philly Tech Week
FoodHANDS Brewing Company

Silver
Charles Jacquin’s
Cooper Spirits
Evil Genius Beer Company
Interstate Draft House
PhillyCam
Philly Fun Guide
RE/MAX The Somers Team
Rivers Casino

Bronze
Diamond & Associates
First Stop Recovery
Green Mountain Energy
InDego
Inspire
Philly Wisper
Quadraest School
Renewal by Anderson
State Representative Mary Isaacson
Stuart Leon Bike Crash Law

In-Kind Prize Donations
Art Machine Productions
Black Vulture Gallery
Cake Life
Central Pizza
Cook and Shaker
Delrio’s Guitars
Extra
Fishtown Tavern
Garage
Grace and Glory Yoga
Indego
Jinxed
Minnow Lane
Nova Star Pharmacy
Philadelphia Argentine Tango School
Philadelphia THC
Pop’s Sandwich Joint
Seven Swords Tattoo
Steap and Grind
SuBaray’s Restaurant
Toile
Wild Heart Tattoo
Wild Mutation Records
Donors

NKCDC is grateful for generous support from individuals and organizations who share our commitment to advancing social equity and economic empowerment, creating and nurturing opportunities for residents to live in and shape their neighborhoods of choice. This list represents our supporters from July 1, 2018 through June 30, 2019.* For sponsors of the Kensington Derby and Arts Festival, see the previous list.

Organizations
Anonymous
Bank of America Charitable Foundation
BMT Bank (Bryn Mawr Trust Company)
Capital One
Cast Your Cares Ministry
City of Philadelphia Division of Housing and Community Development
Claneil Foundation
Commonwealth of Pennsylvania
Domus
Energy Coordinating Agency
FIN Development, LLC
Finanta
First Presbyterian Church in Kensington
Friends Fiduciary Corporation
Fulton Bank
Garage Fishtown Bar
Homeowners Emergency Mortgage Assistance Fund of the Pennsylvania Housing Finance Agency
Jefferson University Health
JP Morgan Chase
Keystone Health Plan
Local Initiatives Support Corporation
M&T Charitable Foundation
Mayors Fund for Philadelphia
NeighborhoodWorks America
Pat’s Auto Tags, Inc.
Pennsylvania Horticultural Society
Pennsylvania Housing Finance Agency
Pew Charitable Trusts - Employee Matching Gifts Program
RED OAK Builders
Rowan University
Soak It Up Adoption Program
St. Christophers Foundation for Children
TD Charitable Foundation
The Kresge Foundation
Tillett Philanthropy
U.S. Department of Housing and Urban Development via the Mon Valley Initiative
United States Department of Justice
United Way Donor Choice
University of Pennsylvania
Wells Fargo
Wells Fargo Regional Foundation

Individuals
Anonymous
Sabrina Abbott
Meagan Burroughs
Jack Butler
Fernando Chang-Muy
Michala Costello
Christopher Helmers
George Hennessy
Renee Horst
Catherine M Hughes
Frank Iannuzzi
Jane Johnston
Todd Kimmel
Timothy Lederer
Samuel Luft
Katherine Martin

Carlos Masip
Deborah McColloch
Adam Musante
Kevin Musselmam
William Pace
Marilyn Pitt
Meghan and Tim Plunkett
Marissa Rumpf
Sandy Salzman
Maura Shenker
Lynnette Smart
Sydney Stewart
John Theobald
Ali and Megan Thomson
Keiko Tsutara Cramer
Erica Vanstone

Volunteers

Volunteers with NKCDC, community organizations, and civic associations contributed over 25,600 hours of service to Kensington, Fishtown, and Port Richmond between July 2018 and June 2019. The list below represents neighbors who volunteered directly with NKCDC initiatives such as Community Connectors, Drop Spots, the Neighborhood Advisory Subcommittee, Orinoka Civic House, and Trenton and Auburn Playground.*

Volunteers
Linda Adams
Chris Adcox
Carmen Ayala
Sonja Bingham
Isaac Brooks, Jr.
Jacqueline Capers
Sandra Carraway
Gloria Cartagena
Craig Cerriato
Mary Cordero
Natasha Cosson
Ali Craley
Joan Danette
Brenda Dejesus
Juthe Devries
Amanda Fury
Genevieve Gier
Deborah Gilmore
Robert Gonzalez
Richard Harris
Pat Hines
Celia Hutchinson
Lisa Khan
Tori King
Jennifer Lewis
Loren Lightfoot
Eric Loose
Doris Lynch
Christian Martinez

Renee Massey
Michelle McCreery
Vanilla McKeel
Carlos Matti
Brandon Mosley
Linda Mottolo
Jane Myers
Thurston Renwick
Iris Reyes
Dina Richman
James Ridgeway
Maria Rivas
Mayme Robinson
Betsis Rodriguez
Antonio Romero
Elmina Smith
Shameelah Smith
Jackie Torres
Gwendolyn Walker
Ralph Whielden
Carol Wilson

*NKCDC makes every effort to ensure the accuracy of these lists. Should you find an error, please contact Bea Rider at 215-427-0350 x111 or brider@nkcdc.org to make the correction.
Staff

As of January 1, 2020

Administration
Lowell Brown, Communications Manager
Lisa Burgos, Morning Receptionist
Severa Kata, Human Resources Generalist
Debbie Kinkead, Executive Associate
Bea Rider, Director of Resource Development and Communications
Ashley Rivas, Bookkeeper
Andrew Stachelek, Finance Director
Felix Torres-Colon, Executive Director
Julia Zambrana, Afternoon Receptionist

Lowell Brown, Communications Manager
Lisa Burgos, Morning Receptionist
Severa Kata, Human Resources Generalist
Debbie Kinkead, Executive Associate
Bea Rider, Director of Resource Development and Communications
Ashley Rivas, Bookkeeper
Andrew Stachelek, Finance Director
Felix Torres-Colon, Executive Director
Julia Zambrana, Afternoon Receptionist

Community Engagement
Gloria Cartagena, Health Connector
Gwendolyn Collier-Jefferson, Health Connector
Edwin Colon, Health Connector
Hecmille Correa, Youth Connector
Joan Dansette, Health Connector
Miguel Cruz-Ortiz, Health Connector
Samantha DeJesus, Youth Connector
Andrew Goodman, Community Engagement Director
Cass Green, Community Engagement Project Manager
Gloria Hart, Health Connector
Jessica Hoffman, NAC Program Associate
Lizette Lewis, Workforce Development Associate
Katsi Miranda-Lozada, Outreach & Engagement Specialist
Anthony Miller, Community Engagement VISTA
Rodney Mobley, Outreach & Engagement Specialist
Charrice Morris, Health Connector

Community Engagement
Gloria Cartagena, Health Connector
Gwendolyn Collier-Jefferson, Health Connector
Edwin Colon, Health Connector
Hecmille Correa, Youth Connector
Joan Dansette, Health Connector
Miguel Cruz-Ortiz, Health Connector
Samantha DeJesus, Youth Connector
Andrew Goodman, Community Engagement Director
Cass Green, Community Engagement Project Manager
Gloria Hart, Health Connector
Jessica Hoffman, NAC Program Associate
Lizette Lewis, Workforce Development Associate
Katsi Miranda-Lozada, Outreach & Engagement Specialist
Anthony Miller, Community Engagement VISTA
Rodney Mobley, Outreach & Engagement Specialist
Charrice Morris, Health Connector

Economic Development
Kaelyn Anderson, Economic Development Director
Brian Cooper, Lead Corridor Steward
Juan Donato, Commercial Corridor Steward
Bethel Kibebe, Economic Development VISTA
Jessi Ray Koch, Commercial Corridor Manager
Jake Norton, Commercial Corridor Manager

Economic Development
Kaelyn Anderson, Economic Development Director
Brian Cooper, Lead Corridor Steward
Juan Donato, Commercial Corridor Steward
Bethel Kibebe, Economic Development VISTA
Jessi Ray Koch, Commercial Corridor Manager
Jake Norton, Commercial Corridor Manager

Housing Services
Sophia Bell, Housing Advisor
Mary Campbell, Director of Housing Services
Joseph Filipki, Associate Director of Housing Services/Compliance Officer
Melissa Kucherich, Foreclosure Prevention/Housing Advisor
Damon Montgomery, Housing Advisor
Gloria Santiago, Housing Advisor
Ivette Veley, Housing Advisor

Housing Services
Sophia Bell, Housing Advisor
Mary Campbell, Director of Housing Services
Joseph Filipki, Associate Director of Housing Services/Compliance Officer
Melissa Kucherich, Foreclosure Prevention/Housing Advisor
Damon Montgomery, Housing Advisor
Gloria Santiago, Housing Advisor
Ivette Veley, Housing Advisor

Open Space Management
Noel Olmo, Landscaper
Tiff Vidra, Open Space Supervisor

Open Space Management
Noel Olmo, Landscaper
Tiff Vidra, Open Space Supervisor

Real Estate Development
Brian Horne, Construction Associate
Renée Horst, Resident Services Associate

Real Estate Development
Brian Horne, Construction Associate
Renée Horst, Resident Services Associate

Board

As of January 1, 2020

Keiko Tsuruta Cramer
Richard Harris
Frank Iannuzzi
Edward Johnson

Board

Keiko Tsuruta Cramer
Richard Harris
Frank Iannuzzi
Edward Johnson

Timothy Lederer, President
Sydney Stewart, Vice President
Erica Varstone, Secretary
Deborah McColloch, Treasurer

Timothy Lederer, President
Sydney Stewart, Vice President
Erica Varstone, Secretary
Deborah McColloch, Treasurer

Todd Kimmell
Carlos Masip
Nathan McCann
William Pace

Todd Kimmell
Carlos Masip
Nathan McCann
William Pace

Jon Taylor
John Edward Theobald
Ralph Whitfield

Jon Taylor
John Edward Theobald
Ralph Whitfield
## Finances
From July 1, 2017 – June 30, 2018

### Current Assets
<table>
<thead>
<tr>
<th>Asset Type</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cash</td>
<td>$ 1,420,276</td>
</tr>
<tr>
<td>Grants and contracts receivable</td>
<td>$ 737,156</td>
</tr>
<tr>
<td>Prepaid expenses</td>
<td>$ 11,314</td>
</tr>
<tr>
<td>Escrow accounts</td>
<td>$ 210,002</td>
</tr>
<tr>
<td><strong>TOTAL CURRENT ASSETS</strong></td>
<td><strong>$ 2,378,748</strong></td>
</tr>
</tbody>
</table>

### Property & Equipment
<table>
<thead>
<tr>
<th>Asset Type</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Land</td>
<td>$ 225,435</td>
</tr>
<tr>
<td>Buildings &amp; building improvements</td>
<td>$ 2,101,364</td>
</tr>
<tr>
<td>Equipment</td>
<td>$ 174,722</td>
</tr>
<tr>
<td>Automotive</td>
<td>$ 46,502</td>
</tr>
<tr>
<td>Less depreciation</td>
<td>($679,275)</td>
</tr>
<tr>
<td><strong>TOTAL PROPERTY &amp; EQUIPMENT</strong></td>
<td><strong>$ 1,868,748</strong></td>
</tr>
</tbody>
</table>

### Other Assets
<table>
<thead>
<tr>
<th>Asset Type</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Investments</td>
<td>$ 914,318</td>
</tr>
<tr>
<td>Mortgages receivable</td>
<td>$ 2,089,170</td>
</tr>
<tr>
<td>Property held for sale and investment</td>
<td>$ 786,038</td>
</tr>
<tr>
<td>Note receivable</td>
<td>$ 136,998</td>
</tr>
<tr>
<td><strong>TOTAL OTHER ASSETS</strong></td>
<td><strong>$ 3,926,522</strong></td>
</tr>
</tbody>
</table>

| **TOTAL ASSETS**                                | **$ 8,174,018** |

### Current Liabilities
<table>
<thead>
<tr>
<th>Liability Type</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Accounts payable</td>
<td>$ 145,772</td>
</tr>
<tr>
<td>Accrued payroll &amp; expenses</td>
<td>$ 80,477</td>
</tr>
<tr>
<td>Escrow deposits</td>
<td>$ 4,521</td>
</tr>
<tr>
<td>Agency Liability</td>
<td>$ 26,378</td>
</tr>
<tr>
<td><strong>TOTAL CURRENT LIABILITIES</strong></td>
<td><strong>$ 257,148</strong></td>
</tr>
</tbody>
</table>

### Long-Term Debt
<table>
<thead>
<tr>
<th>Liability Type</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Mortgage payable</td>
<td>$ 2,508,832</td>
</tr>
<tr>
<td>Loan loss reserve</td>
<td>$ 50,000</td>
</tr>
<tr>
<td><strong>TOTAL LONG-TERM LIABILITIES</strong></td>
<td><strong>$ 2,558,832</strong></td>
</tr>
</tbody>
</table>

| **TOTAL LIABILITIES**                           | **$ 2,815,980** |

### Net Assets
<table>
<thead>
<tr>
<th>Asset Type</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Without donor restrictions</td>
<td>$ 4,903,095</td>
</tr>
<tr>
<td>With donor restrictions</td>
<td>$ 454,943</td>
</tr>
<tr>
<td><strong>TOTAL NET ASSETS</strong></td>
<td><strong>$ 5,358,038</strong></td>
</tr>
</tbody>
</table>

| **TOTAL LIABILITIES & NET ASSETS**              | **$ 8,174,018** |

| **CHANGE IN NET ASSETS**                       | **$ 1,031,210** |

### Support & Revenue
<table>
<thead>
<tr>
<th>Revenue Type</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Grants &amp; contributions</td>
<td>$ 750,542</td>
</tr>
<tr>
<td>Contract revenue</td>
<td>$ 710,899</td>
</tr>
<tr>
<td>City of Philadelphia</td>
<td>$ 13,190</td>
</tr>
<tr>
<td>Non-government</td>
<td>$ 930,391</td>
</tr>
<tr>
<td>Other government</td>
<td>$ 58,963</td>
</tr>
<tr>
<td>Interest income</td>
<td>$ 67,258</td>
</tr>
<tr>
<td>Program fees</td>
<td>$ 57,675</td>
</tr>
<tr>
<td>In-kind services</td>
<td>$ 12,923</td>
</tr>
<tr>
<td>Home sales</td>
<td>$ 875,000</td>
</tr>
<tr>
<td>Developers’ Fees</td>
<td>$ 134,208</td>
</tr>
<tr>
<td><strong>TOTAL SUPPORT &amp; REVENUE</strong></td>
<td><strong>$ 3,611,069</strong></td>
</tr>
</tbody>
</table>

### Expenses
<table>
<thead>
<tr>
<th>Expense Type</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Program services</td>
<td>$ 646,588</td>
</tr>
<tr>
<td>Community Engagement</td>
<td>$ 484,780</td>
</tr>
<tr>
<td>Real Estate Development</td>
<td>$ 657,665</td>
</tr>
<tr>
<td>Housing Counseling</td>
<td>$ 467,838</td>
</tr>
<tr>
<td>Economic Development</td>
<td>$ 322,988</td>
</tr>
<tr>
<td>General &amp; administrative</td>
<td>$ 2,579,859</td>
</tr>
<tr>
<td><strong>TOTAL EXPENSES</strong></td>
<td><strong>$ 8,174,018</strong></td>
</tr>
</tbody>
</table>

| **CHANGE IN NET ASSETS**                       | **$ 1,031,210** |
In Honor of Felix M. Torres-Colon

As this report was going to press, NKCDC received the heartbreaking news that our executive director, Felix Torres-Colon, passed away following a brief illness.

Torres-Colon was a veteran leader in the community development field with decades of real estate development experience at NeighborWorks America organizations.

He began at NKCDC in March 2017, quickly investing in culture-shaping initiatives around race and equity, trauma-informed community development, and sustainable business practices. In his tenure, NKCDC completed an office move, hired a third more staff, began a new affordable housing development, and received new funding from sources like the U.S. Department of Justice, the Commonwealth of Pennsylvania, and the Kresge Foundation.

Torres-Colon is survived by his wife, mother, siblings and a pack of dogs and cats who he lovingly fostered.

The NKCDC board named Bea Rider, formerly Director of Resource Development and Communications, as Interim Executive Director. “These are deeply sad days for NKCDC,” Rider said, but we find ourselves united by the compassion, respect and courage Felix modeled for us. We grieve and we move our work forward for Felix.”