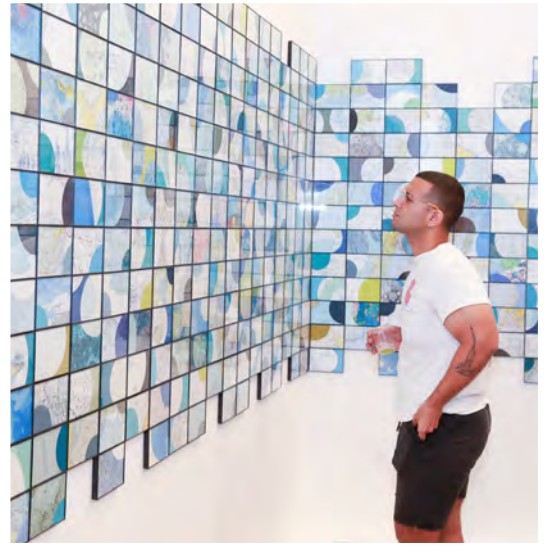




**TRANSFORMING COMMUNITIES
TRANSFORMING LIVES**



ANNUAL REPORT 2023



As I look at the evolution of our organization in recent years –especially the post-COVID years – I cannot help but reflect on our continued growth and evolution. This growth has come from the purposeful and directed approach taken by the organization in the areas of organizational branding, programming, and community engagement. In 2023, three things are particularly noteworthy.

First, I know I speak for all of our Board of Directors members when I say that I am very proud of our new name, Ten North Group. As part of our approval of the new name in 2022, we, the Board, tasked our President & CEO with implementing the roll-out of the name and putting in place an impactful branding campaign in 2023. I am pleased to report that in 2023, the branding campaign could not have gone any better. The new name, logo, and brand were implemented on our new website: <https://www.tennorthgroup.com/> and all of our social media accounts, as well as on all of our external-facing materials. The new name and logo were also used to brand our events, programs, collaborations, and initiatives. The result has been a uniform look and feel, with a fresh array of colors and a more modern typeface, all reflecting a the alignment between our brand and our mission and goals, as we look towards the future. From all corners, the public interaction with the brand has been very positive, with many of our long-time supporters commenting that they “love the new name.” Our new friends and supporters have been equally enthusiastic as they have reported a resonance with the “Ten North Group Story” and an alignment with our organizational values and ideals.

Second, my fellow Directors and I are equally proud of the growth of our social programs. Indeed, during 2023, Ten North Group made key alliances and received well-deserved praise for and support of its community centered initiatives. Examples of these include the partnership with the US Soccer Foundation to build a mini-pitch soccer field at the Villas del Lago Apartments (soon to be called the Ernie Martin Villas), as well as the continued growth in financial support from the Children’s Trust, and the escalation of services being provided at our affordable housing developments. This is all largely due to the hard work and unwavering commitment of our social and financial services professionals. On a day-to-day basis, these professionals work with our residents, our clients, and our communities, to address issues big and small and to provide basic necessities, as well as life-changing opportunities. Kudos to them.

Third, I know that I again speak for my fellow Directors when I say that I am proud of the growth and evolution of the organization’s collaborative relationship with the City of Opa-locka. In 2023, the fruits of this improved relationship included everything from key support for our Art of Transformation 2023 programs to a joint venture to create a historic walking trail highlighting the history and architecture of our City – complete with the creation of historic markers. I am mindful that any such collaborative relationship requires tending to and I am proud of the time and effort that our Executive Team, Managers, and Staff, have put into planting seeds of cooperation between the City and our organization. As demonstrated by the warm reception from the residents of the City Opa-locka, the closer relationship between our organization and the City has clearly benefitted the Opa-locka community, and it provides the parties with the opportunity to dream bigger and reach higher than they would otherwise.

My best,

Nashid Sabir



As we reflect on the past year, it is evident that Ten North Group has navigated through unprecedented challenges while achieving remarkable milestones. The ongoing transformation of our organization continues to inspire us as we strive to make enduring impacts within our community.

In a year marked by national divisiveness, economic instability, and social unrest, our community has faced significant hurdles. Yet, amidst these challenges, we have witnessed extraordinary resilience and unity. Issues of inequality and housing affordability remain at the forefront of our mission, compelling us to respond with urgency and resolve.

To address these challenges, we have adjusted our strategies to better serve our community. We have launched new initiatives focused on affordable housing, economic development, and cultural enrichment. Through strategic partnerships and leveraging our resources, we are building a resilient ecosystem that supports sustainable community growth.

Our Art and Cultural Programs have flourished. “Art of Transformation 2023” attracted a large number of visitors to our Opa-locka campus, showcasing exceptional exhibitions that celebrated African Diasporic artistic expression. We also organized public programs that fostered meaningful international arts community dialogues. Additionally, we demonstrated our commitment to diversity and dialogue by donating banned books to local students and planting ceremonial trees as symbols of sustainability.

This year, we have made significant progress in our mission. Our flagship project, “City Terrace,” is progressing with key parcel acquisitions. Multiple development and redevelopment projects are in the pipeline, including four major initiatives totaling over 1,650 units with a combined development cost exceeding \$486 million. In June 2024, we anticipate finalizing an \$82 million loan for the renovation of 216 units at Ernie Martin Villas.

Looking ahead, our vision is to expand our impact through innovative projects and strategic collaborations. We remain steadfast in addressing the housing crisis by developing new affordable housing units and improving existing ones. Our goal is to cultivate vibrant, inclusive communities that provide economic opportunities and a high quality of life for all residents.

Our achievements would not have been possible without the unwavering support of our partners and collaborators from both the public and private sectors. We express our deep gratitude to all who have supported Ten North Group. Moving forward, we are committed to deepening these partnerships and exploring new avenues for collaboration to amplify our impact.

We invite you to join us on this journey. Whether through donations, volunteering, or advocacy, your support is indispensable to our ongoing success. Together, we can create a future where all residents of Miami-Dade County can thrive. On behalf of our Board and staff, we extend our heartfelt gratitude to everyone who has contributed to Ten North Group. Your trust and dedication fuel our mission and inspire us to strive for excellence every day. We eagerly anticipate another year of progress and collaboration.

Warm regards,

Willie Logan



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THE COMPANY

MISSION

We transform lives by facilitating equitable access to affordable housing and wealth building opportunities for under-resourced communities burdened by systemic racism and bias.

VISION

We are passionate about eradicating economic and housing disparity while building communities where every person, regardless of race or economic standing, can have equitable access to wealth-building opportunities.

AFFILIATES & DEPARTMENTS

Real Estate
Community Fund
Arts Foundation
Family Services
Financial Empowerment



WHO WE ARE



The Ten North Group (formerly The Opa-locka Community Development Corporation) was established in 1980 as a non-profit community development corporation to address the distressed unemployment conditions, particularly in the Opa-locka and North Dade County. In it's more than 40 years of operating, TEN NORTH GROUP's purpose remains the same today: to provide affordable housing, stimulate economic development, and empower communities to create wealth in the South Florida region.

In 2010, TEN NORTH GROUP was the recipient of a \$20 million multi-year award from the federal government's Neighborhood Stabilization Program (NSP), to acquire and renovate foreclosed and vacant properties throughout the North Miami Dade region. These funds provided the means for TEN NORTH GROUP to be more strategic in its targeting of resources to ensure that these new developments would spur broader engagement from the community, as well as stimulate new opportunities for the cities of Opa-Locka and Miami Gardens.



In the last 10 years, TEN NORTH GROUP has successfully re-engaged the community through organizing, planning, and advocacy work, becoming one of the largest and most respected community development corporations in Florida.

LOOKING **AHEAD**



**5 YEAR
PLAN**

Priority #1

Ensure TEN NORTH GROUP’s financial sustainability by leveraging each of our affiliates to promote successful economic models for TEN NORTH GROUP and activate under-resourced communities.

Priority #2

Strengthen TEN NORTH GROUP’s infrastructure to support a regional growth strategy that comprises both social and economic models leading towards greater self-sufficiency.

Priority #3

Develop and execute social and financial equity models aimed to reduce generational poverty and increase prosperity among households and businesses.

Priority #4

Become a thought leader in advancing policy, research, and community engagement to advocate for systemic change in serving the needs of under-represented communities.

Priority #5

Expand TEN NORTH GROUP’s place-based approach to support other underserved communities in South Florida.

BOARD OF DIRECTORS



Ten North Group and its subsidiaries are each led by a diverse Board of Directors dedicated to growth and transformation.

TEN NORTH GROUP

Nashid Sabir, *Chair*
 Quinn Smith, *Vice Chair*
 Alex Rhodes, *Treasurer*
 John Little, *Secretary*
 Wilbert T. Holloway, *Chair Emeritus*
 Ian Abrams
 Milton Felton
 Fred Feneus
 Wendy Francois
 Ulyssys Harvard
 Melissa Hunter-Davis
 Linda Julien
 Charlotte Lowe
 Owen May
 Jennifer Newton
 Marsha Primonato
 Michael Andrew Shifrin
 Eugene Simmons

TEN NORTH COMMUNITY FUND

Alejandro Buitrago
 Miya Burt-Stewart
 Juan Gonzalez
 Parmalyn Jacob
 Javier Jorge
 Alex Rhodes
 Ruban Roberts
 Eugene Simmons

AFFORDABLE COMMUNITIES OF FLORIDA INC

Wendy Francois, *Chair*
 Francisco García-Iglesias, *Vice Chair*
 David Davenport
 George Lindemann
 Marveasha Primonato
 Michael Shifrin
 Peter Zalewski

TEN NORTH ARTS FOUNDATION

Willie Logan, *Chair*
 Nikisha Williams, *Secretary*
 Germane Barnes
 Diego Figueroa-Rodriguez
 Wendy Francois
 George Lindemann
 Joe Marie Payton
 Lolan Sagoe-Moses
 Eddie Smith Jr.
 Sharon Williams
 Grizel Ubarry

MEET OUR TEAM



Willie Logan

President & Chief Executive Officer

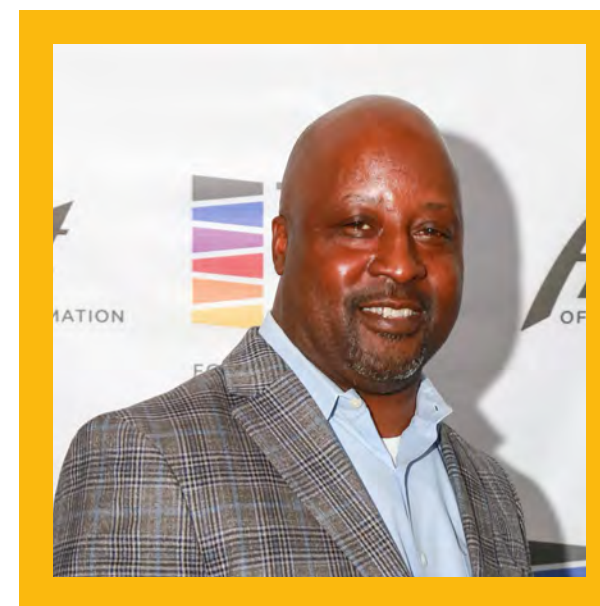
Served in the Florida House of Representatives from 1982 to 2000, was elected Democrat Speaker-Designate from 1998 to 2000, and served as Mayor of the City of Opa-locka from 1980 to 1982.



Lida Rodriguez-Tassef

Chief Legal Officer & Corporate Secretary

A strong strategic thinker, and a dynamic, results-oriented collaborator with directors, organizational leadership, and stakeholders at all levels.



Jeff Bridges

Chief Financial and Chief Operating Officer

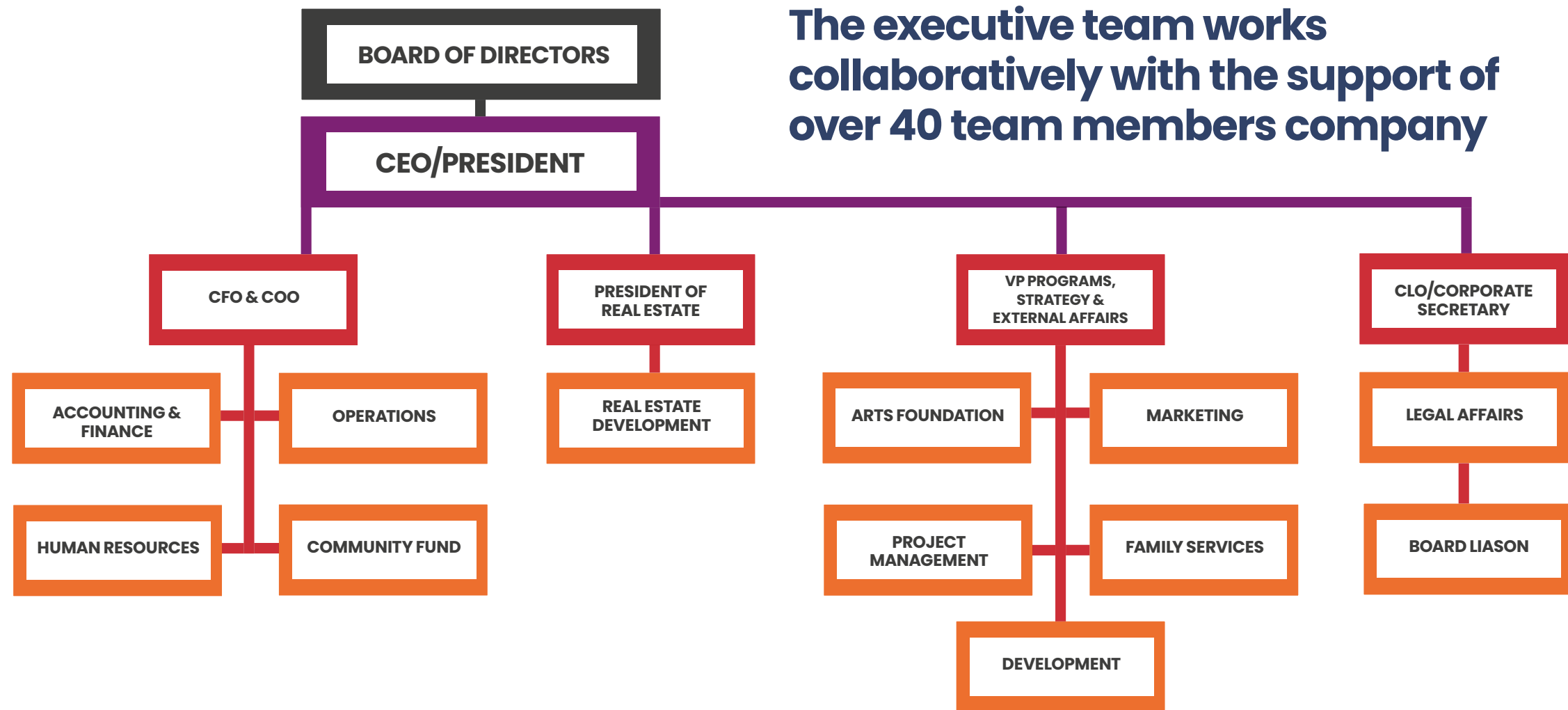
A results-driven strategic Chief Financial Officer with over 20 years of experience leading financial operations, driving business growth, and optimizing performance.



James Nixon

VP of Programs, Strategy & External Affairs

An innovative operations executive, business architect and brand strategist. His background includes hospital and system level strategy & operations, mergers & acquisitions, development, and entrepreneurship.



REAL ESTATE

MARY ALICE BROWN



Total Units: 129
2bdr: 132 3bdr: 84

Amenities
Unit Interior Renovations
Renovated Clubhouse
New Playground Equipment
Security Cameras
Public Art

ERNIE MARTIN VILLAS VILLAS



Total Units: 129
Studios: 0 1bdr: 48
2bdr: 144 3bdr: 96

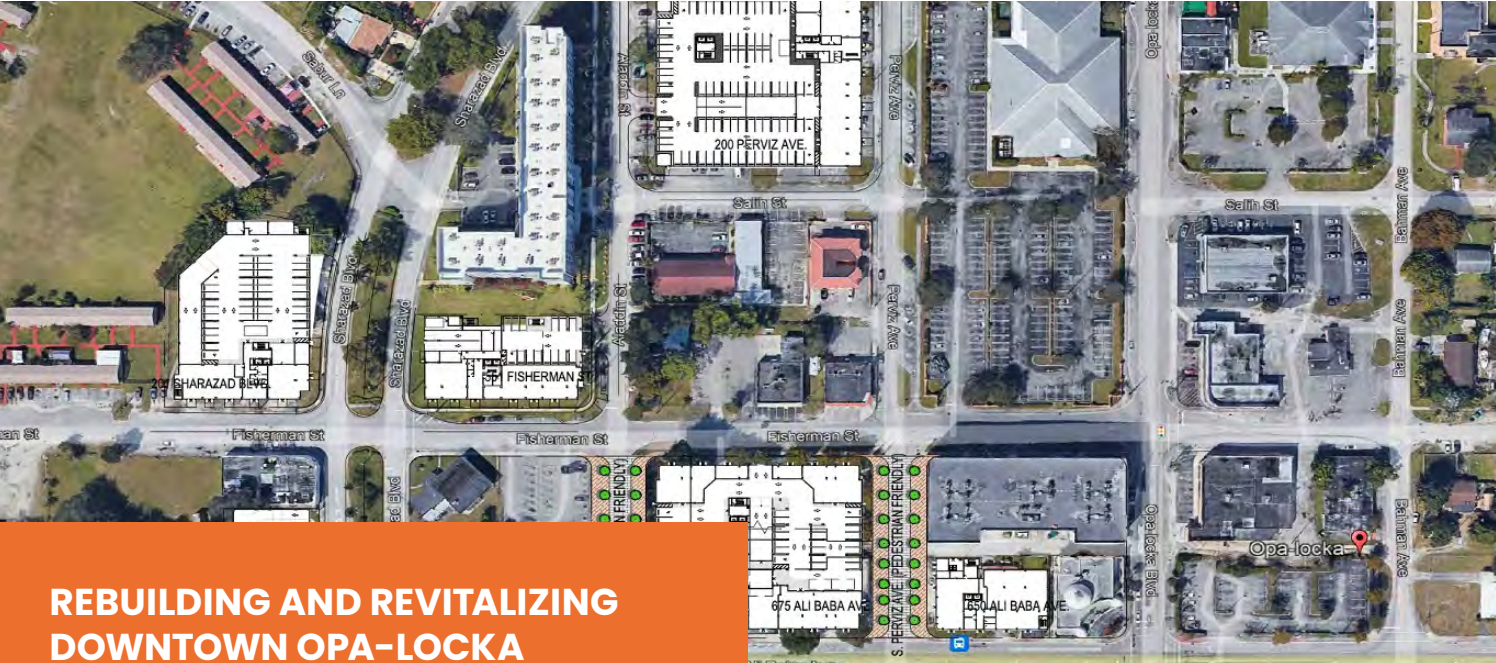
Amenities
Unit Interior Renovations
Renovated Club House
Renovation of Common Areas
Soccer Field
Security Cameras
Public Art

WELLS FARGO



Total Units: 129
Studios: 5 1bdr: 47
2bdr: 54 3bdr: 23

Amenities
New Construction of High Rise Building
Clubroom, Business Office
Retail, Commercial and Gallery Space
Bank on Site
Public Art



REBUILDING AND REVITALIZING DOWNTOWN OPA-LOCKA

- ➔ Envisions construction of up to 2000 new residential units
- ➔ Projects increased demand for downtown retail, office space, and other uses
- ➔ Forecasts new economic life for entire area
- ➔ Prioritizes preservation of historic properties, creation of “signature streets”, and incentivizing development of City-owned parcels

A NEW VISION – CITY TERRACE

The Beginning of a Thriving Downtown and a Growing Community, City Terrace is will uphold Opa-locka's Unique Moorish Revival architecture; integrate services and providing Arts and Culture; and activate storefronts, revitalizing Downtown Opa-locka.

RESIDENT ENGAGEMENT

Our Family Services and Real Estate departments collaborate seamlessly to provide comprehensive support to our community members. Whether it's finding a home that meets the unique needs of a growing family or ensuring access to essential social services, our integrated approach ensures that every individual and family receives personalized attention and support. From navigating housing options to connecting families with educational resources and beyond, we're committed to delivering full-service solutions that enhance the quality of life for everyone in our community.





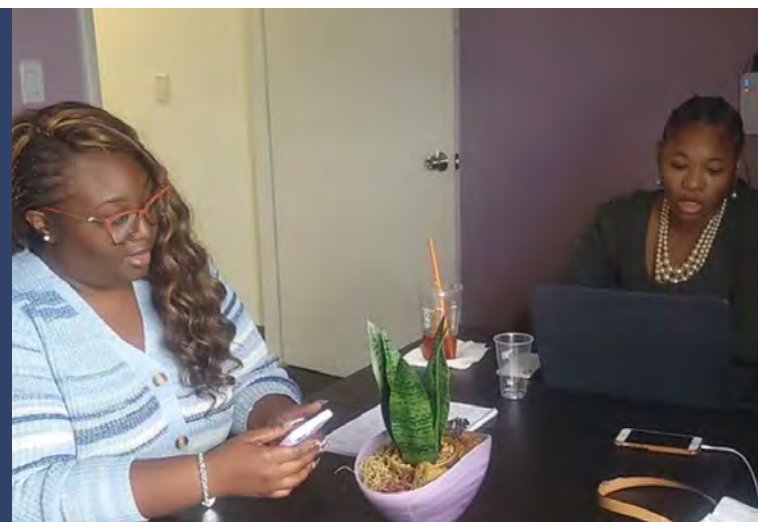
Over 500 entrepreneurs
counselled in our
workshops and 1 on 1



\$2.5 MILLION in
loans made in 2023

HOW WE IMPROVED IN 2023:

1. Created and implemented the Portfolio Risk Management Committee which supports staff with their experience and knowledge to address issues as they come up.
2. Collaborated with Miami Foundation to create a streamlined process for loan/grant applicants to access capital from CFNMD and OFB to obtain better terms.
3. Acquired new partners including: LISC - Entrepreneur of Color Fund (EOCF) Miami Foundation - Open for Business and SBA Microloan



**Community Fund of North
Miami Dade provides LONG
TERM benefits to small
business owners.**

BUSINESS SPOTLIGHT



Adore J'Adore Self-Care Bar

Allison Brown celebrates her lifelong ambition of opening her own salon in 2023. She was referred to the Community Fund of North Miami Dade to apply for a small business loan as part of the OnTrack Miami Gardens Business Loan Program, powered by Formula 1 and the Truist Foundation.

**"The Community Fund
of North Miami Dade
completely helped me
finish and open the
salon of my dream"**
- Allison Brown

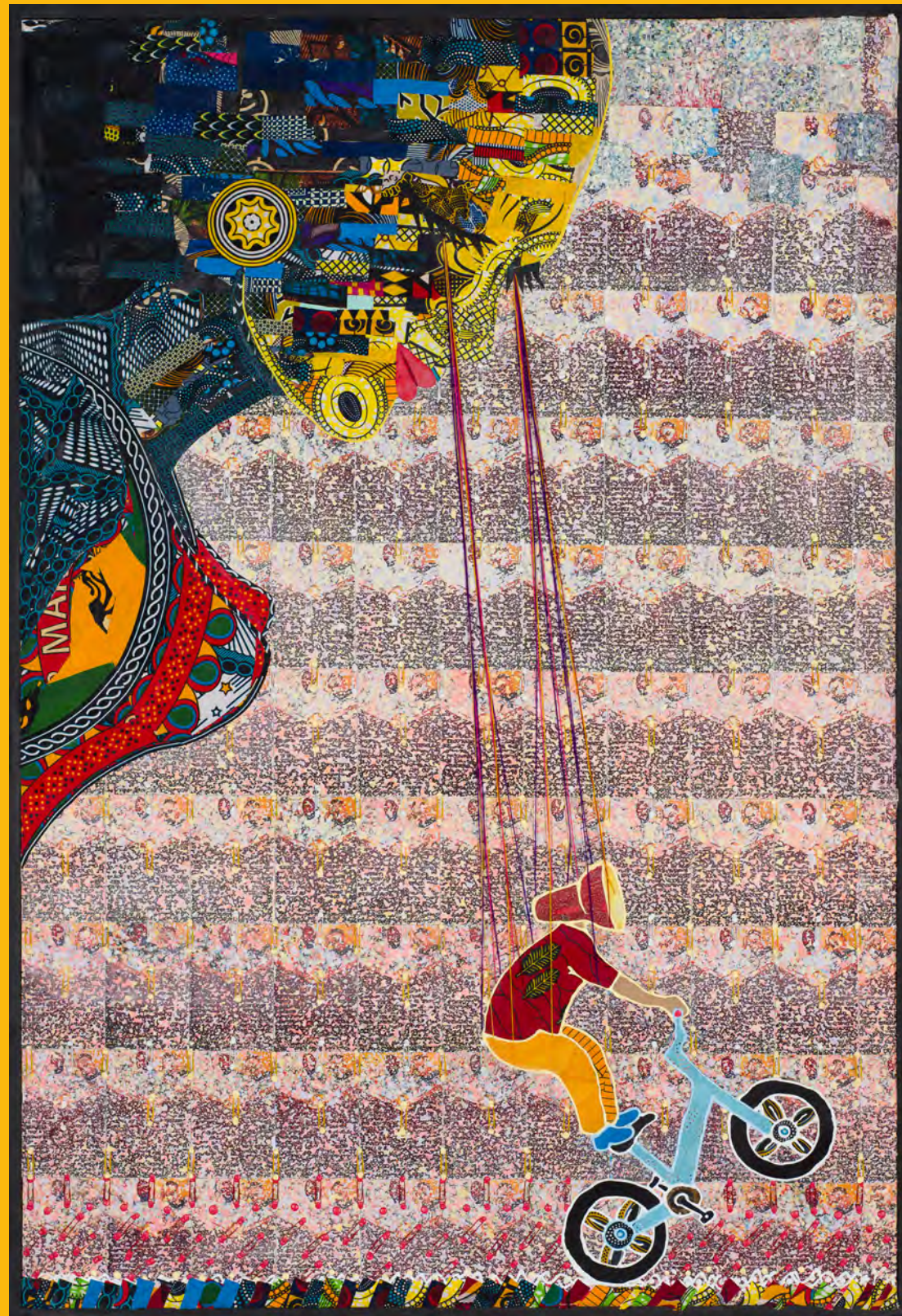


SUPPORT SMALL BUSINESS

Adore J'adore is open by appointment only Tuesday - Saturday for retail and Wednesday - Saturday for hair, body, and skin services.

20701 NW 2nd Avenue
Miami Gardens, FL
@jadoreallison @adorejadoremia.

ARTS FOUNDATION



DRAMANE TOLOBA (Mali), Title: Sambara Jaune, Mixed Media, 95cmx82cm, 2022.

In 2023, a new strategic approach to art acquisition allowed us to bypass traditional intermediaries—galleries and art dealers—enabling us to work directly with artists, reducing costs by 40% to 50% and growing our collection to over 200 pieces!



250 banned books donated to local students as part of our commitment to fostering open dialogue and celebrating diverse perspectives.

The campus was open to the public for 100 hours, highlighting 14 public programs that fostered meaningful discussions between international arts communities.



7 outstanding exhibitions showcasing the richness of African Diasporic artistic expression

FAMILY SERVICES



The milestone of 2023 was the total revamping of our after school and summer youth program. **The Art Of Transformation Youth Enrichment Program** marks a dynamic shift from its predecessor, embracing a holistic approach to youth development. Previously focused on conventional activities, the revamped program now offers a vibrant array of creative outlets. Through dance, photography, silk aerial, podcasting, and art, participants embark on a journey of self-discovery and skill cultivation, fostering confidence and expression.



WRAPAROUND SERVICES



- 310 families served in Care Coordination
- 1,085 children served in Care Coordination
- \$27,847 provided in family stabilization funds
- 23 families prevented from homelessness
- 210 students served in our after school program
- 189 students served in Summer Camp
- 17 families served at Mary Alice Brown Apartments
- 22 families served at Ernie Martin Villa Apartments
- 4 families served at Magnolia North Apartments

FINANCIAL EMPOWERMENT



In 2023 we held 15 first-time homebuyer workshops providing over 150 people with valuable insights and resources to navigate the complex journey of homeownership.

HOME BUYER EDUCATION → HOME BUYER SUCCESS

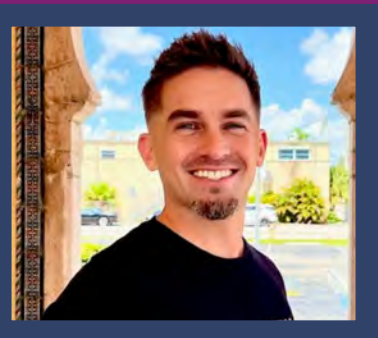
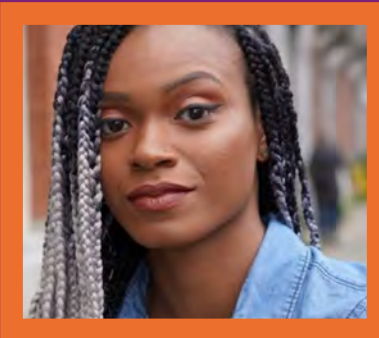
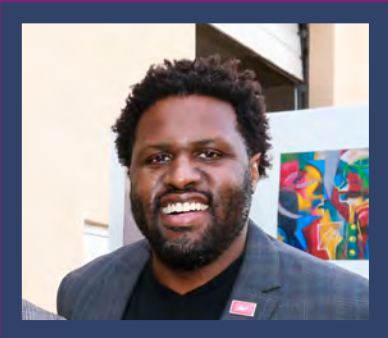


Alena Costume's family was told by landlord they have 45 days to move out. They had approximately 30 days to find a home and get approval from a lender. Their realtor referred the couple to our First Time Homeownership program. It was there they learned of resources available to first time homebuyers such as down payment assistance programs. The realtor was able to find a townhome in which they put an offer in which was accepted. Alena has since referred both her mother and sister to program who are on their journey to homeownership.

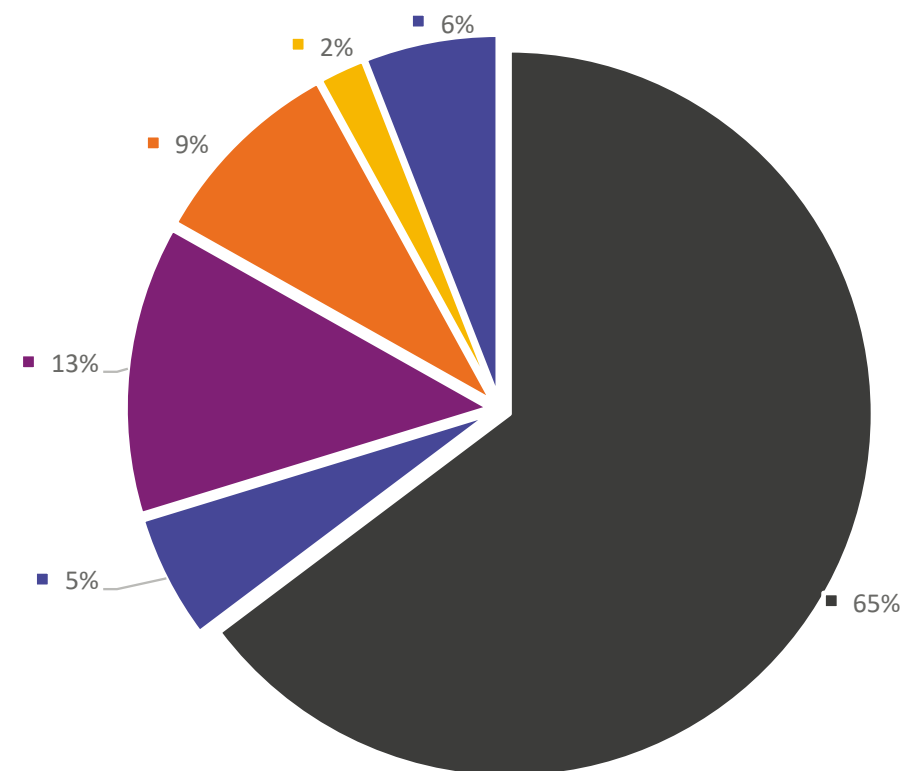
HR/ OPERATIONS

We prioritize meeting the needs of everyone in the company throughout the lifecycle of their employment. We help our employees overcome difficult medical situations; resolve conflicts; achieve promotions; become acclimated to a new environment; and feel valued, supported and motivated to contribute to the company's success.

EXPANDED OUR TEAM

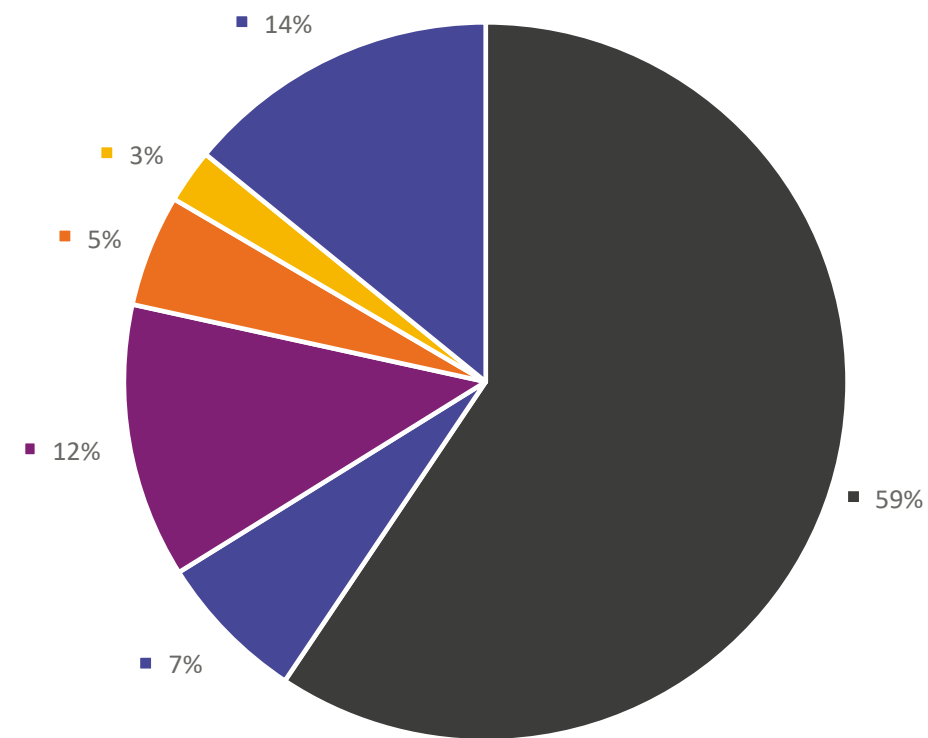


REVENUE



REAL ESTATE & HOUSING	\$ 7,501,820
ART & CREATIVE INDUSTRY	\$ 640,892
EDUCATION FAMILY & HEALTH	\$ 1,493,407
SMALL BUSINESS	\$ 1,025,955
FINANCIAL EMPOWERMENT	\$ 237,806
GENERAL ADMINISTRATION	\$ 687,577

EXPENSES



REAL ESTATE & HOUSING	\$ 11,249,130
ART & CREATIVE INDUSTRY	\$ 1,278,452
EDUCATION FAMILY & HEALTH	\$ 2,339,389
SMALL BUSINESS	\$ 953,455
FINANCIAL EMPOWERMENT	\$ 459,450
GENERAL ADMINISTRATION	\$ 2,669,900

THANK YOU TO OUR SUPPORTERS!

1st Bank

Amerant Bank

Bradesco

Career Source Of South Florida

Chase Bank

ChenMed

Children Trust

City Of Miami Beach

Enterprise Earps

First Horizon Advisors

Florida Humanities Council

Formula1

Health Foundation of South Florida

HSBC

HUD

Latin@Work

Local Initiatives Support Corporation

Miami Dade County PHCD

MDC District 1 Grant

MDC School Of Hope – \$50,000

Miami Dade County

Miami Dade County CDBG Funds

Microsoft Philanthropies

National Endowment For The Arts

Opportunity Finance Network

PNC Foundation

Regions

Suntrust Foundation

The Miami Foundation

University Of Miami

Wells Fargo Foundation



**GET INVOLVED
STAY ENGAGED**

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