

WE ARE NO LONGER SIMPLY
SUSTAINING LEGACY ASSETS.

WE ARE BUILDING THE NEXT
GENERATION OF COMMUNITY

ANNUAL REPORT

20
25



**Ten
North
Group™**

RENEW | INVEST | INNOVATIVE | EMPOWER

ANNUAL REPORT 2025

Welcome

Every community has a story.

Some stories are told through the homes where families build their futures. Others are found in the classrooms where young people discover new possibilities, the cultural spaces where identity and history are celebrated, or the partnerships that help neighbors overcome challenges and seize opportunities.

Together, these stories tell us something important:

Strong communities are built through more than physical development alone.

For more than four decades, Ten North Group has worked to expand opportunity, preserve affordable housing, strengthen neighborhoods, and improve quality of life throughout South Florida. While those commitments remain central to our mission, 2025 marked an important chapter in our evolution.

This year demonstrated that Ten North Group is no longer simply sustaining legacy assets; it is building the next generation of community infrastructure.

Community infrastructure is more than buildings and roads. It includes the systems, relationships, opportunities, and places that help people thrive. It is affordable housing that allows families to remain rooted in their neighborhoods. It is financial education that helps residents build wealth and achieve homeownership. It is youth development that inspires leadership and confidence. It is arts and culture that preserve history, strengthen identity, and create a sense of belonging. It is partnerships that connect communities to resources, opportunity, and hope.

Throughout this report, you will see how these investments intersect to create lasting impact.

You will meet families who achieved homeownership and began building generational wealth. You will see communities strengthened through the preservation of affordable housing. You will learn how arts and culture transformed public spaces into places of connection and pride. You will discover how young people gained confidence through education, entrepreneurship, and engagement. Most importantly, you will see what changed because Ten North Group showed up.

The stories within these pages are not simply about projects completed or dollars invested. They are about people. They are about families remaining stable, residents returning home, students finding their voice, and neighborhoods regaining momentum.

They are stories of resilience, partnership, and possibility.

As we look toward the future, we remain committed to ensuring that growth benefits residents, strengthens communities, preserves cultural identity, and expands opportunity for generations to come.

To our Board of Directors, staff, residents, partners, funders, volunteers, and supporters—thank you for believing in this work and helping make this progress possible.

Together, we are building more than housing, programs, and places.

Together, we are building the next generation of community infrastructure.

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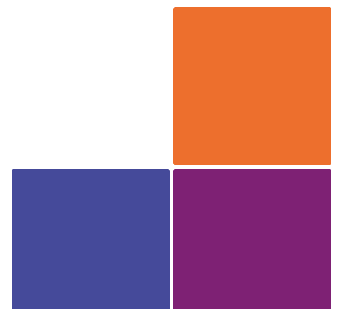
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CHAPTER



OVERVIEW



A LETTER FROM OUR PRESIDENT & CEO

Communities are often transformed long before anyone notices.

The transformation begins quietly. It begins when a family remains housed and a child can stay in the same school. It begins when a resident returns home to a place that finally feels safe, cared for, and valued. It begins when a student sees themselves reflected in art, history, or mentorship and starts imagining possibilities they had not seen before. It begins when neighbors gather—not because of crisis, but because community has created reasons to come together.

Those moments rarely make headlines.

But over time, they change neighborhoods, strengthen communities, and create opportunities that last for generations.

Throughout 2025, many of those moments continued to unfold across the communities we serve.

The continued transformation of Ernie Martin Villas moved toward completion, representing far more than a rehabilitation effort. Nearly complete by the close of the year and preparing for its next chapter, the work reflected a commitment to preserving housing while restoring pride and stability for hundreds of families.

Significant progress also occurred at Mary Alice Brown Apartments, where the successful closing of approximately \$85 million in financing allowed substantial rehabilitation efforts to begin—preserving affordability and strengthening a community that has served generations of residents.

Communities like Glorieta continued moving from crisis toward renewal, reminding us that restoring buildings is important, but restoring confidence and possibility matters just as much.

Across our campuses and public spaces, places of gathering and connection continued to emerge. Through exhibitions, music, preservation efforts, and community programming, culture became more than entertainment—it became identity, memory, and belonging.

Something else continued taking shape as well.

Ten North continued evolving.



“Stable housing supports families, strengthens schools, protects neighborhoods, creates economic opportunities, and preserves community identity.”

A LETTER FROM OUR PRESIDENT & CEO

For many years our work has been associated with housing and community development. That work remains central to who we are and always will be. But increasingly, our work extends beyond buildings and beyond individual projects.

We are helping to strengthen families. We support schools and mentoring opportunities. We are preserving history and creating cultural spaces. We are building partnerships that connect residents, institutions, and communities to broader opportunities.

Increasingly, we are building community infrastructure in its fullest sense.

As we look toward 2026, we do so with excitement and purpose. Important work remains ahead. New partnerships are emerging. New opportunities are taking shape. Communities continue evolving, and we intend to evolve with them.

This report tells that story.

Within these pages you will find stories of people, neighborhoods, partnerships, culture, and possibilities. You will see examples of progress already underway and communities continuing to move forward.

In many ways, we are only beginning the next chapter.

To our Board of Directors, staff, partners, residents, volunteers, and supporters: thank you for believing in this work and for helping make that next chapter possible.

Together, we are not simply sustaining legacy assets; we are helping build the next generation of community infrastructure.

Willie Logan
President & CEO Ten North Group



MESSAGE FROM OUR BOARD CHAIR

Dear Friends, Partners, Residents, and Supporters,

As I reflect on the accomplishments of the past year, I am reminded that community transformation rarely happens all at once. It happens through thousands of individual moments—families finding stability, young people discovering opportunity, neighbors building connections, and communities gaining confidence in their future.

Those moments are at the heart of Ten North Group's work.

For more than four decades, our organization has remained committed to expanding opportunity, strengthening neighborhoods, preserving community assets, and improving quality of life for the residents we serve. In 2025, that commitment continued while also marking an important evolution in our journey.

Throughout this report, you will see a common theme emerge: Ten North Group is no longer simply sustaining legacy assets; it is building the next generation of community infrastructure.

Community infrastructure extends far beyond buildings and physical development. It includes affordable housing that allows families to remain rooted in their communities. It includes financial education that helps residents build stability and generational wealth. It includes arts, culture, and historic preservation that strengthen identity, pride, and belonging. It includes partnerships that connect people to resources, opportunity, and hope. Most importantly, it includes the relationships and trust that make strong communities possible.

During 2025, we witnessed the power of this approach firsthand.

Families achieved homeownership and began building generational wealth. Hundreds of affordable housing units were preserved and improved, ensuring residents could remain in their communities. Historic landmarks were restored and activated as centers of education, culture, and civic pride. Young people gained leadership skills and financial confidence. Community spaces were transformed into places where residents gathered, learned, celebrated, and connected.



MESSAGE FROM OUR BOARD CHAIR

These accomplishments did not happen in isolation.

They were made possible through collaboration and shared purpose. We are deeply grateful to our public and private partners, philanthropic supporters, elected officials, community organizations, and institutional stakeholders who continue to invest in our vision and work alongside us to create lasting impact.

I also want to recognize the extraordinary dedication of Ten North Group's staff and leadership team. Their passion, creativity, professionalism, and unwavering commitment to service continue to move our mission forward every day. Whether preserving affordable housing, delivering services, activating community spaces, supporting families, or building partnerships, their work reflects the very best of our values and purpose.

To our residents and community members, thank you for the trust you place in us. You are the reason we do this work. Your resilience, aspirations, and belief in the future inspire everything we do.

As we look ahead, we are energized by the opportunities before us. We see a future where affordable housing is connected to economic mobility, where arts and culture strengthen community identity, where historic preservation fuels education and tourism, and where strategic partnerships create pathways to opportunity for generations to come.

The work ahead will require continued stewardship, innovation, and collaboration. It will require us to remain grounded in our mission while embracing new opportunities to serve our communities. Most importantly, it will require us to continue listening, learning, and building alongside the residents and neighborhoods that have always been at the center of our work.

The stories within this report demonstrate what is possible when people, partnerships, and purpose come together around a shared vision.

Together, we are creating more than programs, projects, and places.

Together, we are building stronger communities, expanding opportunity, preserving identity, and creating the next generation of community infrastructure.

Thank you for being part of this journey.

Nashid Sabir, Esq
Chair, Board of Directors
Ten North Group





Building the Next Generation of Community Infrastructure

For more than four decades, Ten North Group has worked alongside residents, partners, and communities to create opportunities that strengthen lives and neighborhoods across South Florida.

What began as a commitment to affordable housing and community revitalization has evolved into a comprehensive approach to community development that recognizes a simple truth: thriving communities require more than buildings alone.

Today, Ten North Group is a community development institution dedicated to building the next generation of community infrastructure.

Through affordable housing development and preservation, financial empowerment, family services, arts and culture, historic preservation, public policy leadership, strategic partnerships, and community engagement, the organization works to create the conditions that allow individuals, families, and neighborhoods to thrive.

Our work is grounded in the belief that stable housing supports stronger families, that financial opportunity creates economic mobility, that arts and culture foster identity and belonging, and that historic preservation strengthens community pride while connecting future generations to the stories that shaped their communities.

Across Opa-locka, Miami Gardens, and communities throughout Miami-Dade and Broward Counties, Ten North Group serves as both a trusted steward of community assets and a catalyst for future opportunity. We bring together public, private, philanthropic, and community partners to address complex challenges and create solutions that are equitable, sustainable, and community-centered.

The organization's impact extends beyond the projects it develops or the programs it delivers. It can be seen in families achieving homeownership, residents remaining in stable housing, young people gaining confidence and leadership skills, historic landmarks being preserved and activated, and neighborhoods experiencing renewed investment and momentum.

As we look to the future, Ten North Group remains committed to a vision of growth that benefits residents, preserves community identity, expands opportunity, and strengthens the social, cultural, economic, and physical infrastructure that communities need to succeed.

Because community transformation is not measured solely by what is built.

It is measured by what becomes possible afterward.

Together with residents, partners, and stakeholders, Ten North Group is helping build stronger neighborhoods, greater opportunity, and lasting community impact for generations to come.

Public Policy, Advocacy & Strategic Partnerships

Building Influence to Advance Community Opportunity

Community transformation requires more than programs and projects.

It requires leadership.

It requires partnerships.

And it requires the ability to bring people together around a shared vision for the future.

In 2025, Ten North Group continued strengthening its role as a trusted convener, advocate, and community development leader—building the partnerships, coalitions, and public support necessary to advance opportunities that extend far beyond any single initiative.

As the organization continues evolving from preserving legacy assets to building the next generation of community infrastructure, Public Policy, Advocacy & Strategic Partnerships served as a critical bridge between community needs and institutional action.

Throughout the year, Ten North Group focused on strengthening relationships across government, philanthropy, business, education, arts and culture, housing, and community sectors. These efforts expanded the organization's ability to influence conversations, attract investment, shape policy discussions, and position Opa-locka and surrounding communities for long-term growth and opportunity.

One of the most visible examples of this leadership was the continued effort to position Opa-locka as the future home of the Florida Museum of Black History.

More than a museum proposal, the initiative became a statewide conversation about history, identity, education, economic development, and cultural investment.

Through strategic advocacy, coalition building, public engagement, and institutional partnerships, Ten North Group helped elevate Opa-locka's profile as a destination for culture, heritage tourism, and community development. The effort brought together elected officials, educational institutions, cultural organizations, business leaders, historians, residents, and community stakeholders around a shared vision for the future.

The organization's leadership helped position Opa-locka as one of the state's most compelling locations for a transformational cultural institution capable of generating educational opportunities, economic activity, tourism, and long-term community investment. Beyond the planning effort itself, the initiative represents an opportunity to create new educational experiences, expand cultural tourism, strengthen local businesses, and elevate Opa-locka's role as a center for history, culture, and economic opportunity.

The work also demonstrated a broader organizational strength: the ability to convene diverse partners around ambitious goals.



Public Policy, Advocacy & Strategic Partnerships

Throughout 2025, Ten North Group continued building and strengthening relationships with municipal leaders, county agencies, state officials, educational institutions, philanthropic organizations, corporate partners, cultural organizations, housing agencies, and community-based stakeholders.

These partnerships supported affordable housing preservation, neighborhood revitalization, arts and cultural programming, youth development, historic preservation, financial empowerment initiatives, and future economic development opportunities.

The impact of these relationships extends far beyond individual projects.

Partnerships help attract resources.

Coalitions help amplify community voices.

Advocacy helps shape public priorities.

Together, they create the conditions necessary for long-term community transformation.

This leadership role has become increasingly important as communities face challenges related to housing affordability, economic mobility, historic preservation, workforce development, educational opportunity, and equitable growth.

Rather than approaching these challenges in isolation, Ten North Group has continued building collaborative solutions that connect institutions, residents, and decision-makers around shared outcomes.

The organization's role as a trusted community development partner has also strengthened its ability to convene conversations that might not otherwise occur. Public forums, stakeholder meetings, partnership initiatives, cultural events, and community planning efforts have created opportunities for dialogue, relationship-building, and collective problem-solving.

These efforts reinforce an important reality: community infrastructure is not only physical.

It is also relational.

Strong communities depend on networks of trust, collaboration, and shared leadership that enable people and institutions to work together toward common goals.



Public Policy, Advocacy & Strategic Partnerships

Legal Strategy as Community Infrastructure

The Legal Department's role extends far beyond traditional legal services. In 2025, legal strategy served as a critical enabler of Ten North Group's mission, helping preserve affordable housing, execute complex transactions, advance strategic initiatives, strengthen governance, protect organizational assets, and position the organization for sustained growth and community impact.

Legal support was instrumental in advancing the rehabilitation and preservation of Ernie Martin Villas and the successful closing and commencement of redevelopment activities at Mary Alice Brown Family Villas—an \$86 million transaction. Through these efforts, the Department helped create the legal and transactional framework necessary to preserve hundreds of affordable housing units and secure tens of millions of dollars in community investment. More importantly, this work helped ensure that hundreds of families could remain connected to their neighborhoods, schools, jobs, healthcare providers, and community support systems while benefiting from improved housing conditions and long-term affordability.

The Department also played a central role in protecting and advancing organizational and community interests through strategic advocacy and public policy engagement.

Legal helped support advocacy efforts related to the Florida Museum of Black History, contributing to Miami-Dade County's award of funding for a feasibility study while helping position Opa-locka as a leading contender for this transformational statewide institution. Beyond the planning effort itself, the initiative represents an opportunity to create new educational experiences, expand cultural tourism, strengthen local businesses, and generate long-term economic activity that benefits residents and the broader community.

Legal also supported successful efforts to encourage the City of Opa-locka to repeal its armed security guard ordinance, removing a significant barrier affecting existing affordable housing communities and future multifamily development throughout the City. The repeal reduced unnecessary operating costs for affordable housing providers while helping remove obstacles that can discourage future investment in housing opportunities for working families and residents.

In addition, the Department helped secure substantial reductions in municipal code enforcement fines affecting Mary Alice Brown Family Villas, preserving more than \$350,000 that could instead be invested in housing rehabilitation, property improvements, and long-term resident benefit. Rather than being lost to penalties, those resources remained available to support the preservation of affordable housing and improve living conditions for families who call the community home.

The Department further supported advocacy efforts that contributed to Miami-Dade County's adoption of an expedited SURTAX funding strategy for affordable housing developments already under construction, helping position Mary Alice Brown Family Villas to receive a \$5 million funding award while advancing a policy framework capable of benefiting affordable housing projects countywide. The impact extends beyond a single development, creating a pathway that can accelerate housing preservation efforts and improve access to affordable homes for families across Miami-Dade County.

Beyond project-specific work, the Department strengthened governance practices, enhanced contract management processes, improved organizational controls, supported Board and committee activities, and worked closely with executive leadership to address emerging operational, regulatory, and strategic issues.



Public Policy, Advocacy & Strategic Partnerships

The impact of this work is not measured solely in transactions completed or legal matters resolved. It is measured in families who remain housed, communities that retain affordable housing, public resources directed toward neighborhood investment rather than avoidable costs, cultural assets positioned for future growth, and opportunities created for residents who will benefit from stronger, more resilient communities.

Looking ahead, Public Policy, Advocacy, Strategic Partnerships, and Legal Affairs will continue helping Ten North Group navigate increasingly complex development opportunities, strengthen public-private partnerships, advance community-centered policies, and expand its influence as a trusted community development institution.

Because lasting community transformation requires more than investment.

It requires leadership, collaboration, advocacy, and the ability to turn vision into action.

And that is exactly the role these efforts continue to play in building the next generation of community infrastructure.

Policy & Advocacy Impact



\$5 Million SURTAX Award Secured
Advocacy supporting expedited funding for projects already under construction helped unlock critical resources for affordable housing preservation and resident stability.

\$350,000+ in Code Enforcement Fines Eliminated or Reduced
Resources remained invested in housing rehabilitation, property improvements, and resident benefit rather than being lost to penalties.

Armed Security Ordinance Repealed
Removed barriers affecting existing affordable housing communities while supporting future multifamily and affordable housing development opportunities throughout Opa-locka.

\$250,000 Feasibility Study Funding Secured
Advanced the Florida Museum of Black History initiative while supporting future cultural, educational, tourism, and economic development opportunities for the community.

Stewarding Resources to Build Community Infrastructure

Community transformation requires vision.

But it also requires stewardship.

Behind every affordable housing community preserved, every family served, every cultural space activated, every partnership formed, and every opportunity created is a financial foundation that makes the work possible.

In 2025, Ten North Group's Finance Department continued serving as a critical pillar of the organization's evolution from a traditional community development corporation into a comprehensive community development institution. While much of the organization's impact is experienced in neighborhoods, housing communities, classrooms, cultural spaces, and public gathering places, the Finance Department worked behind the scenes to ensure that resources, investments, and financial systems remained aligned with mission and long-term community outcomes.

As Ten North Group advances its vision of building the next generation of community infrastructure, financial stewardship has become increasingly important. The organization's growing portfolio of affordable housing communities, development projects, cultural assets, public spaces, and community initiatives requires sophisticated financial management capable of supporting both day-to-day operations and long-term strategic growth.

Financial Stewardship in Service of Community Impact

Managing resources today to create opportunity for generations to come.

2025 Financial Snapshot

\$203.4 Million
Total Assets

\$49.2 Million
Net Assets

\$16.5 Million
Total Revenue

86%
of Revenue
Generated
Through Housing
& Real Estate
Activities

73%
of Organizational
Expenditures
Invested in
Housing & Real
Estate Activities

Financial Stewardship in Service of Community Impact

Managing resources today to create opportunity for generations to come.

Stewarding Resources to Build Community Infrastructure

In 2025, Ten North Group managed an asset portfolio exceeding **\$203 million**, including affordable housing communities, developments in progress, community assets, loans receivable, and strategic investments that support the organization's mission and future growth. Total net assets exceeded **\$49 million**, reflecting the long-term value of assets entrusted to the organization on behalf of the communities it serves.

The organization's financial activity also reflected the scale of its impact. Total revenue exceeded **\$16.5 million**, generated through a combination of rental income, development and consulting activities, grants, sponsorships, and other mission-related revenue streams. These resources supported housing preservation, family services, financial empowerment initiatives, arts and cultural programming, historic preservation efforts, campus activation, and community engagement activities throughout South Florida.

Perhaps most importantly, the financial profile of the organization demonstrates a clear commitment to mission. Real Estate and Housing activities generated approximately **86% of organizational revenue** and represented approximately **73% of expenditures**, reinforcing the organization's continued focus on preserving and expanding affordable housing opportunities while creating broader community benefits.

Yet the story of finance is not simply about numbers.

It is about what those numbers make possible.

It is about preserving affordable housing so families can remain connected to their neighborhoods, schools, and support networks. It is about leveraging resources that allow residents to access financial education, youth development opportunities, cultural experiences, and community services. It is about ensuring that historic assets are preserved, community spaces remain active, and future investments can continue strengthening neighborhoods for generations to come.

Stewarding Resources to Build Community Infrastructure

Throughout 2025, the Finance Department worked closely with leadership, development teams, property management professionals, auditors, lenders, investors, public agencies, and program staff to support complex redevelopment initiatives, affordable housing transactions, compliance requirements, reporting obligations, and organizational decision-making. These efforts helped ensure that Ten North Group remained a trusted steward of both public and private investment.

The department also played a critical role in supporting the preservation and redevelopment of major affordable housing assets, including Ernie Martin Villas and Mary Alice Brown Family Villas. These projects represent more than financial transactions—they represent long-term investments in housing stability, neighborhood vitality, and community wellbeing.

As the organization continues growing, the Finance Department remains focused on strengthening financial systems, supporting strategic investments, improving operational efficiency, managing risk, and ensuring long-term sustainability.



Looking ahead, financial stewardship will continue serving as a cornerstone of Ten North Group's future. New development opportunities, expanded partnerships, campus activation efforts, cultural investments, and community initiatives will require the same discipline, accountability, and strategic management that have guided the organization throughout its history.

Because building community infrastructure requires more than resources.

It requires responsible stewardship of those resources.

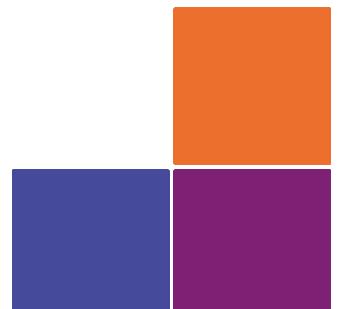
And when financial strength is aligned with mission, communities gain the stability, investment, and opportunity needed to thrive.

In 2025, the Finance Department helped ensure that every dollar, every asset, and every investment remained focused on a single purpose: creating stronger communities and expanding opportunity for the people Ten North Group serves.

CHAPTER



**REAL ESTATE & HOUSING
SERVICES**





Preserving Homes. Protecting Communities. Building the Future.

Sometimes the impact of housing is easiest to see when imagining what might have happened without it.

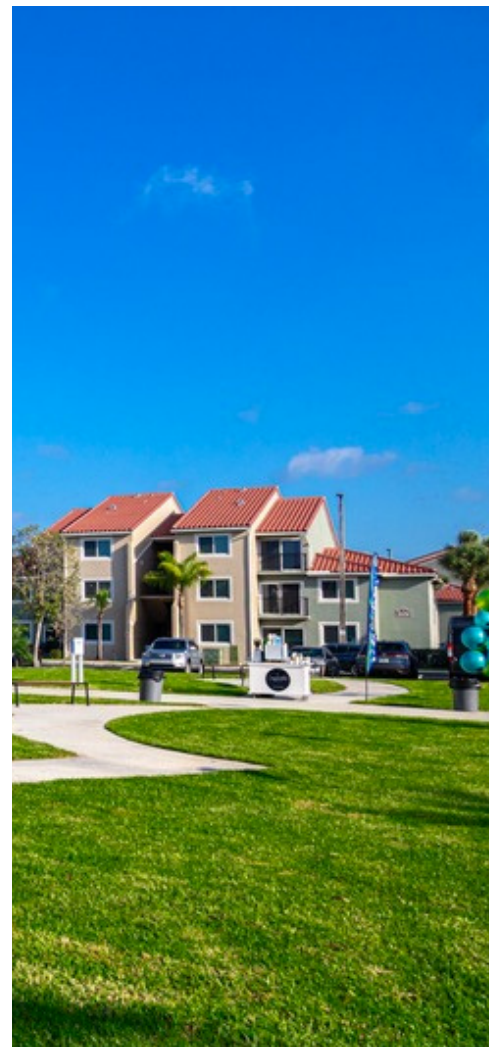
A family forced to move because their apartment fell into disrepair. A senior displaced from a neighborhood they have called home for decades. A child changing schools because affordable housing disappeared from the community. A neighborhood losing the people and relationships that helped define its identity.

In 2025, hundreds of families avoided those outcomes because Ten North Group showed up.

Throughout the year, the Housing & Community Development Department continued advancing the organization's mission while demonstrating an important evolution in its role. What began decades ago as affordable housing development has grown into something much broader: the creation of long-term community infrastructure that supports stability, opportunity, and neighborhood resilience.

Housing remains the foundation of that work.

But increasingly, the department's efforts connect housing to family wellbeing, economic mobility, community identity, cultural preservation, and long-term neighborhood vitality.



Preserving Homes. Protecting Communities. Building the Future.

The most significant accomplishments of 2025 were not simply financing closings or construction milestones. They were the hundreds of families who remained connected to their communities while major affordable housing assets were preserved for future generations.

At Ernie Martin Villas in Miami Gardens, Ten North Group completed the substantial rehabilitation of 288 affordable housing units through an approximately \$98 million recapitalization and preservation effort. The project transformed aging housing into a modern, energy-efficient community while allowing residents to remain connected to their schools, jobs, healthcare providers, and neighborhood support networks.

At Mary Alice Brown Family Villas in Opa-locka, the organization successfully closed approximately \$85 million in financing and launched a major rehabilitation effort that will preserve 216 affordable housing units serving low-income families for decades to come.

Together, these projects preserved more than 500 affordable housing units and leveraged approximately \$180 million in affordable housing investment throughout Miami-Dade County.

Yet the true story of 2025 extends beyond the numbers.

It is found in the families who did not have to leave their neighborhoods.

It is found in residents who witnessed reinvestment rather than decline.

It is found in communities that gained renewed confidence because important housing assets were being preserved rather than lost.



**\$184
Million**
Affordable Housing Investment

**570
Households**
Units

Preserving Homes. Protecting Communities. Building the Future.

One of the clearest examples of this impact was Glorieta Gardens.

When the property faced severe operational and physical challenges, Ten North Group stepped forward to help stabilize conditions and support recovery efforts. The work extended far beyond infrastructure improvements. It involved rebuilding trust, improving communication with residents, strengthening operations, and helping families move from uncertainty toward stability.

What began as a crisis response became a story of community rebuilding.

That story reflects a larger lesson learned throughout 2025: successful development is not measured solely by what is built. It is measured by what happens afterward.

Does a family remain stable?

Does a resident feel safe?

Does a neighborhood regain momentum?

Does a community see a future worth investing in?

Those questions increasingly guide Ten North Group's work.

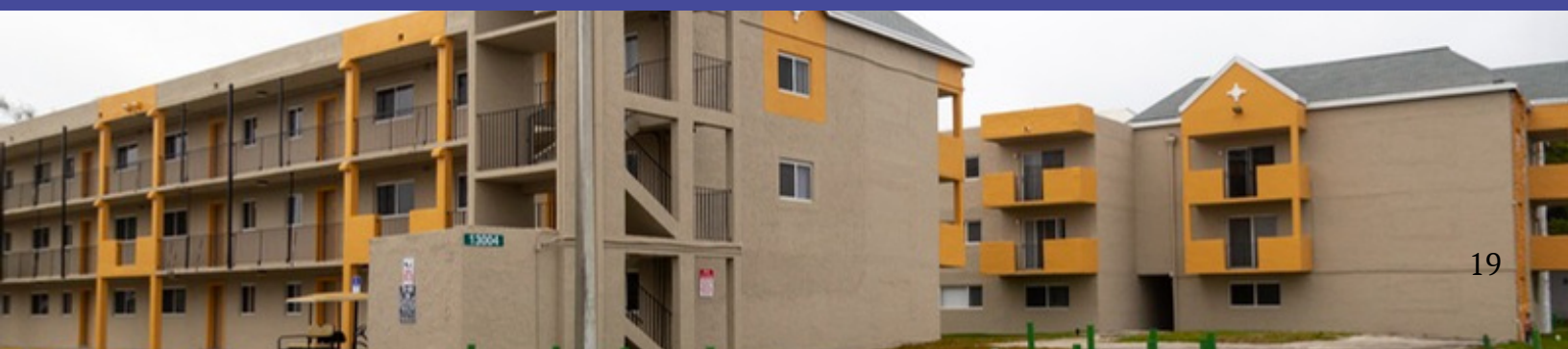
In 2025, the department also demonstrated a significant organizational milestone. Through the completion of Ernie Martin Villas and the successful closing of Mary Alice Brown Family Villas, Ten North Group proved its ability to serve not only as a steward of community assets but as a principal owner, developer, and leader of highly complex affordable housing preservation transactions.

This transition represents more than organizational growth.

It represents greater community control over community outcomes.

It means preserving affordability, protecting residents, and ensuring that the long-term vision for neighborhood development remains aligned with community needs rather than outside interests.

The department's work was strengthened by partnerships with Miami-Dade Housing Finance Authority, Miami-Dade Public Housing and Community Development, the City of Opa-locka, National Equity Fund, R4 Capital, and numerous public and private stakeholders who shared a commitment to preserving affordable housing and strengthening neighborhoods.



Preserving Homes. Protecting Communities. Building the Future.

The department's work was strengthened by partnerships with Miami-Dade Housing Finance Authority, Miami-Dade Public Housing and Community Development, the City of Opa-locka, National Equity Fund, R4 Capital, and numerous public and private stakeholders who shared a commitment to preserving affordable housing and strengthening neighborhoods.

Just as importantly, Housing & Community Development continued serving as the platform upon which many of Ten North Group's broader community initiatives are built. The department's housing assets and neighborhood investments support Family Services, Financial Empowerment, Arts & Culture, youth engagement, and community outreach efforts that collectively strengthen residents and neighborhoods.

Looking ahead, the future extends beyond preserving existing housing.

Projects such as City Terrace and the Vista Verde workforce and teacher housing concept reflect Ten North Group's next chapter: creating complete neighborhoods where affordable housing is connected to schools, transit, public spaces, economic opportunity, family services, arts and culture, and community life.

This vision reflects the organization's broader transformation.

Ten North Group is no longer simply preserving legacy assets. It is building the next generation of community infrastructure.

And that work begins with a simple but powerful belief: when families can remain in their homes, communities can continue to thrive.



*"AT ITS BEST, HOUSING WORK IS
NEVER ONLY ABOUT
BUILDINGS."*



Stabilizing Families Through Crisis: The Power of Trusted Relationships



At Ten North Group, our work extends far beyond providing services. We serve as a trusted partner for families navigating some of life's most difficult moments—offering stability, connection, and support when circumstances threaten to unravel years of progress. The stories of the families we serve illustrate both the challenges facing working households today and the critical role that community-based organizations play in preventing crisis from becoming catastrophe.

Preserving Housing Stability Amid Economic Uncertainty

For many families, the rising cost of housing has transformed stability into uncertainty. Siera Wilson, a single mother raising three sons, embodies the resilience we see every day among the residents we serve. Despite working multiple jobs and carefully managing every dollar, she now faces the prospect of displacement as significant renovations to her longtime rental home will result in rent increases beyond what her household can sustain.

For years, this home has been more than a residence—it has been the foundation upon which her family has built their lives. Today, as she waits for housing assistance and explores limited affordable housing options, Ten North Group is working alongside her to identify pathways that will allow her family to remain secure. Her story reflects a growing reality for many working families: employment alone is no longer a guarantee of housing stability.

Stabilizing Families Through Crisis: The Power of Trusted Relationships

Supporting Families Through Unimaginable Loss

Our impact is often rooted in relationships built over years, and sometimes decades. Few stories illustrate this more clearly than that of Karolyn Taylor, affectionately known throughout our community as "Big Red."

For more than ten years, Karolyn and her family have remained connected to our organization through various chapters of their lives. Earlier this year, that relationship took on renewed significance following the tragic loss of her daughter, Makayla, to gun violence.

What makes community-based work unique is that support is not always initiated by a request for assistance. Because we knew this family, we recognized their need before they had to ask. When the tragedy occurred, our team immediately mobilized to provide emotional support, resources, and a compassionate presence during an unimaginable time.

Only months earlier, we had the privilege of helping Makayla prepare for her senior prom—a milestone filled with hope and possibility. Today, we continue to stand beside her family as they navigate grief, healing, and the long journey forward. This enduring relationship underscores a fundamental truth: community trust is built long before a crisis occurs, making meaningful intervention possible when it matters most.





Stabilizing Families Through Crisis: The Power of Trusted Relationships

Meeting Families Where They Are

The families residing within our housing communities often encounter challenges that are beyond their control yet threaten their ability to remain stable.

At Ernie Martin Villas, we recently supported Cassandra Gordon, a federal employee and mother of two whose household faced significant hardship during a federal government shutdown. Already navigating the uncertainty of delayed wages, Cassandra's circumstances became even more difficult when a work-related injury required major knee surgery, limiting her ability to earn income during recovery.

Recognizing the risk of housing instability, Ten North Group provided emergency rental assistance to help the family remain secure while Cassandra focused on healing. Today, we continue to work alongside the family to strengthen their long-term financial stability.

Similarly, we partnered with Shanilla Lee, a hardworking single mother of two who experienced an unexpected financial setback due to health-related absences from work. Without access to paid leave, her reduced income quickly created a gap between her earnings and essential household expenses. Despite making consistent efforts to remain current on her obligations, the financial impact proved difficult to overcome alone.

Our intervention provided the short-term support necessary to prevent a temporary hardship from becoming a housing crisis, allowing Shanilla to focus on recovery while maintaining stability for her children.

Beyond Assistance: Building Resilient Communities

These stories are not isolated incidents. They represent a broader reality facing many families across our communities—working parents balancing rising housing costs, unexpected medical emergencies, economic disruptions, and personal tragedy.

Ten North Group's role is not simply to provide assistance. It is to serve as a bridge between crisis and stability, ensuring families have access to the resources, relationships, and support systems necessary to move forward. Whether helping a family remain housed, responding to a devastating loss, or providing emergency financial relief, our work is rooted in a simple but powerful belief: when communities invest in people, families are better positioned to thrive.

The strength of our impact lies not only in the services we deliver, but in the trusted relationships that allow us to respond when families need us most.

TRUST

STABILITY

RESILIENCE

OPPORTUNITY

CHAPTER



ARTS & CULTURE, HISTORIC
PRESERVATION, ORGANIZATIONAL
LEADERSHIP, PUBLIC POLICY &
ADVOCACY



Ten North Group has assembled and is activating a unique community campus that serves as a platform for housing, arts, culture, education, tourism, preservation, entrepreneurship, community gathering, and future earned-income opportunities."

Activating Community Infrastructure

Communities need places where people can gather, learn, celebrate, create, and connect.

For Ten North Group, those places are increasingly coming together as a unified community asset: the Ten North Campus.

Spanning historic landmarks, cultural venues, educational spaces, public gathering areas, and community-centered facilities, the campus represents one of the organization's most important long-term investments in community infrastructure.

It includes the Historic Opa-locka Train Station, The ARC, the Garden of Humanity, the Hurt Building, courtyards, public gathering spaces, and other community assets that collectively serve as platforms for engagement, education, culture, preservation, and economic opportunity.

While each space has its own identity and purpose, together they function as something larger—a connected ecosystem where community life happens.

Throughout 2025, these spaces hosted exhibitions, educational programs, cultural celebrations, public meetings, youth activities, performances, workshops, tours, preservation initiatives, and community events that brought residents and visitors together.

More than 20 community activations and public programs took place across the campus, supported by operational coordination, partnerships, and site activation efforts that transformed physical spaces into vibrant centers of activity and connection.

THE TEN NORTH CAMPUS AT A GLANCE

Historic Opa-locka Train Station



The ARC (Arts + Recreation Center)



Garden of Humanity



Hurt Building



Community Courtyards & Gathering Spaces



The impact can be seen in simple but meaningful moments:

A student participating in an arts workshop at The ARC.

Families gathering in the Garden of Humanity for community celebrations.

Visitors exploring Opa-locka's history through exhibits and tours at the Historic Train Station.

Residents attending public conversations, performances, and cultural events that strengthen neighborhood identity and civic pride.

These experiences demonstrate that community infrastructure is not defined solely by the buildings themselves—it is defined by what happens within them.



The campus also plays an increasingly important role in advancing Ten North Group's broader mission.

Housing initiatives connect residents to educational opportunities and community programming. Arts and cultural experiences activate public spaces and strengthen identity. Historic preservation efforts create educational and tourism opportunities. Youth programs, workshops, and community events create pathways for engagement and leadership development.

In this way, the campus serves as a physical intersection where multiple aspects of community development come together.

Looking ahead, the Ten North Campus also represents an important opportunity for organizational sustainability.

As programming, partnerships, and public engagement continue to grow, these spaces have the potential to support expanded earned-revenue opportunities through event rentals, exhibitions, educational programming, tourism activities, cultural experiences, corporate events, meetings, and community partnerships.

This creates a model where community impact and organizational sustainability can reinforce one another.

The vision is not simply to maintain facilities.

The vision is to activate assets.

To create destinations.

To build places where residents gather, visitors explore, organizations collaborate, and communities thrive.

As Ten North Group continues evolving, the Ten North Campus stands as one of the clearest examples of what it means to build the next generation of community infrastructure—a place where history, culture, education, community, and opportunity come together to create lasting impact.

2025 Impact

- 20+ Community Activations
- 9 Exhibitions Supported
- 40+ Partner Organizations Engaged
- 2,000+ Residents & Visitors Reached
- Multiple Educational, Cultural & Community Programs Hosted

Future Opportunities

- Heritage Tourism
- Educational Experiences
- Venue Rentals & Events
- Corporate & Community Partnerships
- Cultural Programming
- Earned Revenue Development

Creating Places of Belonging, Identity, and Connection

Sometimes community transformation begins when people see themselves reflected in a place.

It happens when a child walks through an exhibition and recognizes their story. When neighbors gather in a public space that once sat vacant. When a historic building is brought back to life and becomes a source of pride rather than a reminder of decline. When residents reconnect with the history, culture, and identity that make their community unique.

In 2025, those moments happened across Opa-locka and throughout the communities served by Ten North Group.

As Ten North Group continues evolving from preserving legacy assets to building the next generation of community infrastructure, Arts, Culture & Historic Preservation played an increasingly important role in strengthening the social fabric that connects people to place, history, and one another.

Because thriving communities need more than housing and infrastructure.

They need belonging.

Throughout the year, the department continued transforming public spaces, historic landmarks, and cultural assets into places where residents, artists, students, families, and visitors could gather, learn, celebrate, and imagine the future together.

The clearest example was the continued growth of the Art of Transformation.



“Culture creates belonging. Public spaces create connections. Storytelling creates understanding.”

Creating Places of Belonging, Identity, and Connection

What began as a local cultural initiative has evolved into one of Opa-locka's signature community experiences, drawing artists, residents, scholars, and visitors from across South Florida and beyond. In 2025, the 13th Annual Art of Transformation expanded across multiple venues and city blocks, using art, history, music, and dialogue to explore themes of identity, memory, resilience, and possibility.

Yet the true impact was not measured by attendance alone.

It was reflected in the conversations that took place between artists and residents. It was found in students experiencing art in ways that inspired curiosity and confidence. It was visible in longtime community members who saw their stories, cultures, and experiences recognized and celebrated.

One moment, shared by an attendee during Art of Transformation, captured the deeper impact of the department's work.

As conversations turned toward the future of Opa-locka, residents expressed both hope and concern. Like many communities experiencing investment and revitalization, there were understandable fears about displacement and losing the character that makes the city unique.

But what emerged from those conversations was something equally important: trust.

Residents expressed confidence that Ten North Group's deep roots in the community meant that revitalization would be guided by people who understood its history and cared about its future. The conversation became a reminder that successful transformation happens not when change is imposed upon a community, but when it is shaped alongside the people who call it home.

That trust is part of the infrastructure being built.

12+

Exhibitions, Programs,

Connection

3

Jazz Series

Hope

2,692+

Attendees at exhibitions

Renewal

Preserving Place: History as Community Infrastructure

Community infrastructure is often understood as housing, roads, parks, utilities, and public spaces.

But communities are also held together by something less visible: memory.

The stories people share. The landmarks that define a neighborhood. The places that connect generations. The cultural traditions that create a sense of belonging.

In 2025, Historic Preservation continued serving as a critical component of Ten North Group's community development strategy because preserving history is not simply about protecting buildings—it is about protecting identity, strengthening community pride, supporting education, fostering tourism, and ensuring that future generations understand the stories that shaped the places they call home.



Preserving Place: History as Community Infrastructure



Throughout the year, Ten North Group advanced a series of preservation initiatives that transformed history from something archived into something actively experienced.

Significant progress was made through the enhancement of the Opa-locka Heritage Trail, including newly designed interpretive panels, expanded historical content, updated maps, and the creation of the city's first comprehensive visitor guide to neighborhoods and historic landmarks. Together, these improvements created permanent educational infrastructure that allows residents and visitors to engage with Opa-locka's unique history year-round.



The Oral History Project continued preserving the voices and experiences of longtime residents whose personal stories might otherwise be lost. Additional interviews expanded the growing archive of community memory, creating a resource that strengthens historical understanding while ensuring future generations can learn directly from those who lived the city's history.



Historic preservation also gained statewide recognition through the successful designation of Florida Heritage Markers for Opa-locka Historic City Hall and the Seaboard Air Line Railroad Station. These markers formally acknowledge the significance of Opa-locka's history while helping position the city as an important cultural and heritage destination.



At the same time, Ten North Group continued investing in physical spaces that connect people to history. Improvements to the Opa-locka Museum of Art & History, the development of the Heritage Garden, expanded educational tours, public programming, and interpretive experiences transformed preservation from a static activity into an active community resource.

Preserving Place: History as Community Infrastructure

The impact extends beyond education.

Historic preservation strengthens community identity. It supports cultural tourism. It contributes to economic development. It encourages stewardship of community assets. Most importantly, it helps residents see themselves reflected in the ongoing story of their city.

A student participating in a museum tour gains a deeper understanding of local history. A resident visiting the Heritage Trail develops a stronger connection to place. A visitor exploring Opa-locka's historic landmarks gains appreciation for a community whose contributions are often overlooked in broader historical narratives.

These outcomes create value that extends far beyond individual programs.

As Ten North Group continues building the next generation of community infrastructure, historic preservation remains a vital part of that vision. The work ensures that growth does not come at the expense of memory, that revitalization does not erase identity, and that future investment remains rooted in the stories, people, and places that define community.

Because communities are not strengthened only by what they build.



Building Influence to Advance Community Opportunity

Community transformation requires more than programs and projects.

It requires leadership.

It requires partnerships.

And it requires the ability to bring people together around a shared vision for the future.

In 2025, Ten North Group continued strengthening its role as a trusted convener, advocate, and community development leader—building the partnerships, coalitions, and public support necessary to advance opportunities that extend far beyond any single initiative.

As the organization continues evolving from preserving legacy assets to building the next generation of community infrastructure, Public Policy, Advocacy & Strategic Partnerships served as a critical bridge between community needs and institutional action.

Throughout the year, the department focused on strengthening relationships across government, philanthropy, business, education, arts and culture, housing, and community sectors. These efforts expanded Ten North Group's ability to influence conversations, attract investment, shape policy discussions, and position Opa-locka and surrounding communities for long-term growth and opportunity.

One of the most visible examples of this leadership was the continued effort to position Opa-locka as the future home of the Florida Museum of Black History.

More than a museum proposal, the initiative became a statewide conversation about history, identity, education, economic development, and cultural investment.

Through strategic advocacy, coalition building, public engagement, and institutional partnerships, Ten North Group helped elevate Opa-locka's profile as a destination for culture, heritage tourism, and community development. The effort brought together elected officials, educational institutions, cultural organizations, business leaders, historians, residents, and community stakeholders around a shared vision for the future.

The organization's leadership helped position Opa-locka as one of the state's most compelling locations for a transformational cultural institution capable of generating educational opportunities, economic activity, tourism, and long-term community investment.

The work also demonstrated a broader organizational strength: the ability to convene diverse partners around ambitious goals.

2025 Leadership Outcomes

Building Influence Through Partnership

- Advanced advocacy for the Florida Museum of Black History
- Strengthened relationships with local, county, state, and institutional leaders
- Expanded public-private partnerships supporting housing, culture, preservation, and community development
- Convened stakeholders around shared community priorities
- Elevated Opa-locka's visibility as a center for culture, preservation, and equitable redevelopment

Building Influence to Advance Community Opportunity

Throughout 2025, Ten North Group continued building and strengthening relationships with municipal leaders, county agencies, state officials, educational institutions, philanthropic organizations, corporate partners, cultural organizations, housing agencies, and community-based stakeholders.

These partnerships supported affordable housing preservation, neighborhood revitalization, arts and cultural programming, youth development, historic preservation, financial empowerment initiatives, and future economic development opportunities.

The impact of these relationships extends far beyond individual projects.

Partnerships help attract resources.

Coalitions help amplify community voices.

Advocacy helps shape public priorities.

Together, they create the conditions necessary for long-term community transformation.

This leadership role has become increasingly important as communities face challenges related to housing affordability, economic mobility, historic preservation, workforce development, educational opportunity, and equitable growth.

Rather than approaching these challenges in isolation, Ten North Group has continued building collaborative solutions that connect institutions, residents, and decision-makers around shared outcomes.

The organization's role as a trusted community development partner has also strengthened its ability to convene conversations that might not otherwise occur. Public forums, stakeholder meetings, partnership initiatives, cultural events, and community planning efforts have created opportunities for dialogue, relationship-building, and collective problem-solving.

These efforts reinforce an important reality: community infrastructure is not only physical.

It is also relational.

Strong communities depend on networks of trust, collaboration, and shared leadership that enable people and institutions to work together toward common goals.



"Community infrastructure is not only physical. It is also relational. Strong communities depend on networks of trust, collaboration, and shared leadership."

Building Influence to Advance Community Opportunity



Looking ahead, Public Policy, Advocacy & Strategic Partnerships will continue playing a central role in advancing Ten North Group's long-term vision.

Key priorities include continued advocacy related to the Florida Museum of Black History, expansion of strategic partnerships, cultivation of public-private collaborations, support for community-centered development initiatives, and strengthening relationships that position the organization for future growth and impact.

As Ten North Group enters its next chapter, its ability to influence systems, convene partners, and build coalitions will remain one of its greatest assets.

Because lasting community transformation requires more than investment.

It requires leadership.

And leadership is most powerful when it brings people together to build something larger than any one organization can achieve alone.



CHAPTER



FAMILY SERVICES, FINANCIAL
EMPOWERMENT, COMMUNITY FUND



Strengthening Families. Empowering Youth. Building Community Infrastructure.

“Increasingly, we are building community infrastructure in its fullest sense.”

227

FAMILIES SERVED

600

TUTORING HOURS

120

HOURS OF
THERAPEUTIC
SUPPORT

20

PREVENTED
EVICTIONS

In 2025, Ten North Group’s Family and Neighborhood Support Partnership, funded by The Children’s Trust, continued to demonstrate a simple but powerful truth: strong communities begin with strong families.

At a time when rising housing costs, financial instability, mental health challenges, and economic uncertainty placed unprecedented pressure on households across Miami-Dade County, the program provided comprehensive family-centered services to 227 families throughout North Miami-Dade County, helping parents, caregivers, and children navigate challenges while building pathways toward long-term success.

Supported by a dedicated team of four Success Coaches and two Natural Helpers, families received individualized coaching, resource navigation, emergency assistance, counseling referrals, educational support, workforce development resources, and crisis intervention services designed not only to address immediate needs, but to create sustainable opportunities for growth and stability.

The measurable impact was significant. In 2025, the department delivered more than 600 hours of tutoring services, facilitated 120 hours of therapeutic support, and helped prevent more than 20 evictions, ensuring children remained in their schools, families remained connected to their communities, and households avoided the devastating effects of displacement.

Yet the most meaningful outcomes cannot always be measured in numbers alone.



Strengthening Families. Empowering Youth. Building Community Infrastructure.

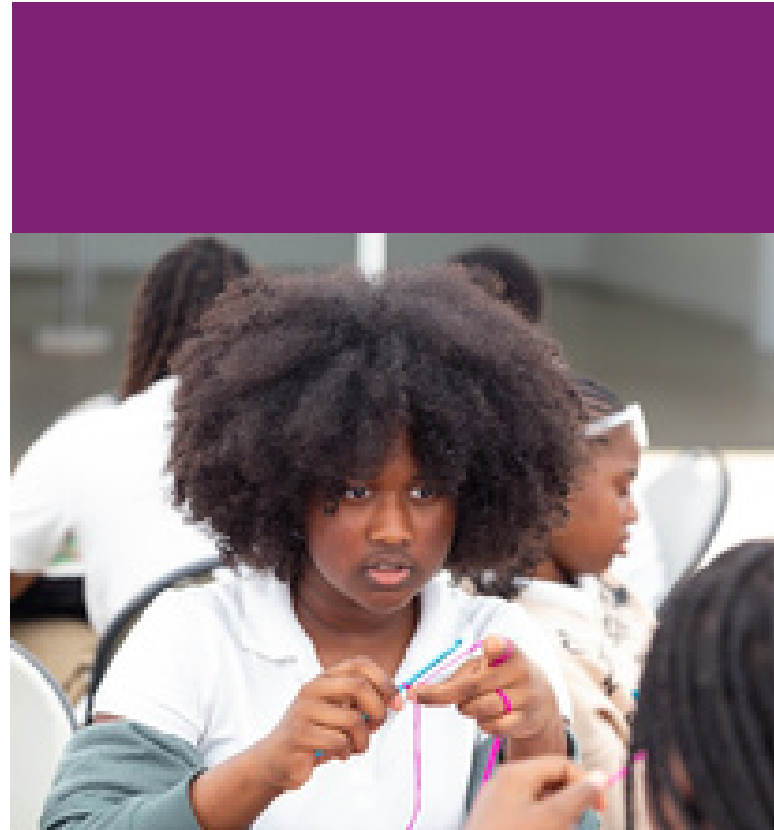
One family entered the program facing a cascade of challenges. Financial hardship had placed them at risk of eviction, food insecurity was becoming a daily reality, and the emotional stress of uncertainty was affecting both parents and children. Through the coordinated efforts of a Success Coach, a Natural Helper, and community partners, the family gained access to emergency financial assistance, food resources, counseling services, employment supports, and a personalized stabilization plan.

Over time, the crisis that once threatened to overwhelm the household began to recede. The family remained housed. Employment was secured. The children continued attending school without interruption. Most importantly, the family regained something that often disappears during times of crisis—hope.

A defining theme of 2025 was housing stabilization. As affordability challenges intensified across South Florida, Ten North Group strengthened partnerships with schools, behavioral health providers, housing organizations, workforce agencies, and community service providers to create a coordinated network of support. This collaborative approach enabled families to access resources more quickly, receive more comprehensive assistance, and avoid crises that could have lasting consequences for future generations.

The Family and Neighborhood Support Partnership reflects Ten North Group's evolution from traditional service delivery to building sustainable systems of support. Through prevention, early intervention, and long-term family stabilization, the program helps create stronger households, healthier neighborhoods, and more resilient communities.

As Ten North Group looks toward the future, Family Services will continue serving as a trusted bridge between residents and opportunity, ensuring families have access to the resources, relationships, and support systems necessary to thrive.



Looking Ahead

The stories of 2025 demonstrate that lasting community transformation requires investment at every level. By supporting children through enrichment and families through stabilization services, Ten North Group is creating the conditions for long-term success across generations.

Whether helping a child find her voice, providing young people with opportunities to contribute to internationally recognized art installations, inspiring a future chef, preventing a family from losing their home, or connecting parents to critical resources, our work is rooted in a shared belief: when people are given the support, opportunity, and encouragement to thrive, stronger communities follow.

This is how Ten North Group is building the next generation of community infrastructure.

BUILDING OPPORTUNITY THROUGH CONNECTED COMMUNITY INFRASTRUCTURE

Community transformation rarely happens through a single program.

It happens when housing, education, financial stability, family support, community engagement, and opportunity work together.

In 2025, Ten North Group's Financial Empowerment Department continued evolving beyond traditional financial education to become an integral part of the organization's broader community development strategy. As Ten North Group advances from preserving legacy assets to building the next generation of community infrastructure, Financial Empowerment increasingly served as a bridge connecting residents to the knowledge, resources, and opportunities needed to build stable and prosperous futures.

The department's work touched hundreds of individuals and families across Miami-Dade and Broward Counties through homebuyer education, financial counseling, budgeting assistance, credit improvement guidance, youth financial literacy, and entrepreneurship programming. Yet the department's greatest impact cannot be measured solely through workshops delivered or counseling sessions completed.

The true impact is found in what happened afterward.

One story illustrates this perfectly.

After successfully completing Ten North Group's homeownership program and purchasing her own home, a participant referred both her mother and sister to the program. Each woman began pursuing homeownership independently, determined to create greater stability for themselves and their family. Along the way, both encountered financial barriers, rising housing costs, and unexpected setbacks that repeatedly delayed their goals.

Through ongoing counseling, education, and support, they began to explore new possibilities. Ultimately, they made the decision to combine their resources and purchase a home together.

Today, they are first-time homeowners building stability, equity, and generational wealth as a family.

Their story reflects more than a successful home purchase. It demonstrates how community impact often grows through relationships, trust, and interconnected support systems. One homeowner's success inspired two more family members to begin their own journey. Financial education led to homeownership. Homeownership created family stability. Family stability created generational opportunity.

This is what community infrastructure looks like in practice.



BUILDING OPPORTUNITY THROUGH CONNECTED COMMUNITY INFRASTRUCTURE

Throughout 2025, Financial Empowerment continued working alongside other Ten North Group departments to help create these outcomes.

Housing & Community Development preserved and improved affordable housing communities that provide stability for families. Financial Empowerment helped residents build the financial capability necessary to pursue homeownership and long-term economic mobility.

Family Services connected residents to support systems that strengthen households during times of challenge and transition. Financial Empowerment provided tools that help those same families build confidence, resilience, and financial independence.

Arts, Culture, and Historic Preservation initiatives created spaces where residents gathered, learned, connected, and celebrated community identity. Those experiences helped foster the trust, engagement, and relationships that make community-based financial education and outreach more effective.

Community events, campus activations, workshops, and neighborhood engagement efforts created opportunities for residents to connect not only with programs, but with one another.

Together, these efforts demonstrate that community transformation is strongest when services are connected rather than isolated.

The department's measurable outcomes reflect this broader impact.

In 2025, Financial Empowerment helped 17 individuals and families achieve homeownership. Each closing represented a family building wealth, strengthening stability, and investing in its future. The department also expanded youth financial literacy and entrepreneurship programming, helping young people develop practical financial skills, leadership abilities, and an understanding of how economic opportunity can shape their lives.

Partnerships further strengthened this work. Collaboration with organizations such as Operation HOPE expanded counseling capacity and increased access to financial resources and support services. These relationships allowed the department to reach more residents while reinforcing Ten North Group's commitment to collaborative, community-centered solutions.



BUILDING OPPORTUNITY THROUGH CONNECTED COMMUNITY INFRASTRUCTURE

Looking ahead, Financial Empowerment will continue supporting Ten North Group's vision for integrated community development. Future priorities include expanding financial education, strengthening post-purchase counseling services, increasing support for Housing Choice Voucher participants pursuing homeownership, and growing youth entrepreneurship and leadership initiatives.

As the organization continues building the next generation of community infrastructure, Financial Empowerment will remain an essential part of that work.

Because financial stability does not exist in isolation.

It is connected to housing.

It is connected to family wellbeing.

It is connected to education, opportunity, and community.

And when those connections are strengthened, the result is more than financial success—it is stronger families, stronger neighborhoods, and stronger communities.

EDUCATION

OWNERSHIP

OPPORTUNITY



Building the Financial Infrastructure for What's Next

"Together, we are not simply sustaining legacy assets — we are helping build the next generation of community infrastructure."

Reflecting over the last year, one of the lessons learned at Ten North Community Fund is that impact isn't always measured by loans closed. Impact can also be measured by the infrastructure built or maintained in order to support what's next. While CDFIs across the country grappled with changing federal priorities, increased competition for capital, and uncertainty of future funding Ten North Community Fund kept their eyes on their mission and exercised careful stewardship. Instead of chasing volume, Ten North Community Fund focused on building out their lending platform by completing CDFI recertification, updating lending policies to meet changing federal requirements and SBA Microlending criteria, and performing in-depth analysis of loan reserves, portfolio performance, and risk policies. This groundwork will allow Ten North Community Fund to stay competitive, and ready to source funding opportunities that can be turned into loans for underserved businesses throughout North Miami-Dade County and beyond.

CONNECTION

EMPOWERMENT

OPPORTUNITY

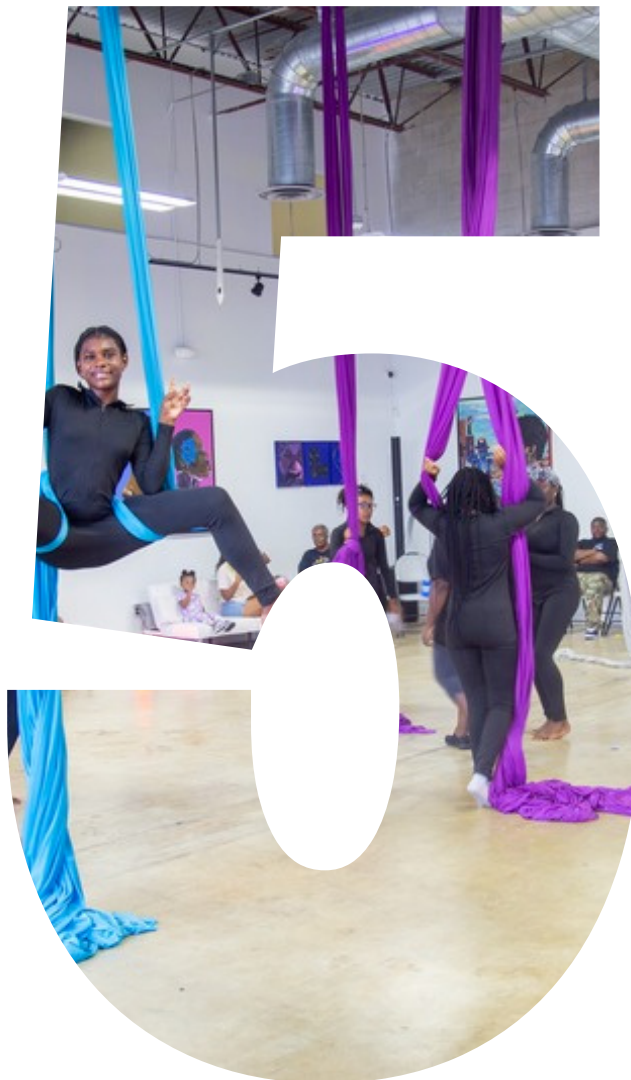


Building the Financial Infrastructure for What's Next

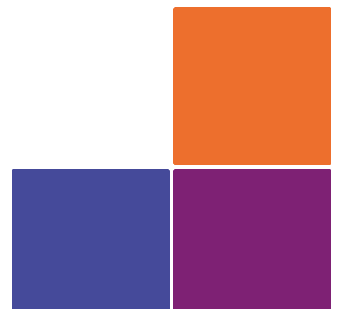
Even with those shifts, Ten North Community Fund has continued to be a source of capital for entrepreneurs and small businesses looking to take their business to the next level. From financing consultations to technical assistance, referrals, and loan underwriting, Ten North Community Fund has worked with businesses in the food service industry, transportation, healthcare, and businesses that serve the community. *TropiRollz LLC* and *Exersteem LLC* are two businesses that have accessed mission driven capital that will allow them to grow their operations and strengthen the communities in which they operate. Not every borrower has been ready to receive financing, but many walked away with a better business plan, improved financial picture, and a clear set of steps they can take to be ready when the time is right. By empowering entrepreneurs to expand their businesses, Ten North Community Fund is able to drive impact beyond just loan volume by helping to create jobs and stimulate neighborhood economies.

Instead of contracting, what we found was growth. Growth in strategic positioning, governance, and readiness to scale. What emerged from this period was a stronger Ten North Community Fund. Active leadership from our Board of Directors and Loan Committee, participation in regional CDFI meetings and Opportunity Finance Network events, and a focus on improving their foundation through governance, compliance, and portfolio oversight allowed Ten North Community Fund to strengthen their institutional capacity. They showed us that responsible community lending isn't just about having capital to lend, but having the vision, discipline, and planning to prepare for the next chapter. Now Ten North Community Fund is ready for that next chapter. Ready to grow their impact by continuing to serve as a source of financial empowerment for underserved communities.

CHAPTER



LOOKING AHEAD



Building What Comes Next



As we reflect on the accomplishments of 2025, one thing becomes clear: the most important outcomes cannot be measured solely by buildings completed, dollars invested, policies advanced, or programs delivered.

They are found in the lives that were strengthened because those efforts occurred.

They are found in families who remained housed and connected to their communities. In first-time homebuyers who began building generational wealth. In students who discovered confidence through mentorship, education, and cultural experiences. In residents who gathered in spaces that fostered connection, belonging, and civic pride. In communities whose history was preserved and whose future became a little brighter.

Throughout this report, a larger story has emerged.

Housing preservation created stability that allowed families to thrive.

Family Services helped residents navigate crisis and uncertainty.

Financial Empowerment created pathways to economic mobility and homeownership.

Arts, culture, and historic preservation strengthened identity, belonging, and community pride.

Public policy, advocacy, and strategic partnerships expanded opportunity and removed barriers.

Campus activation transformed physical spaces into destinations for learning, engagement, and connection.

Together, these efforts demonstrate that community transformation does not happen through isolated programs. It happens when people, places, partnerships, and opportunities work together to create lasting impact.

That is the foundation of community infrastructure.

Building What Comes Next

As Ten North Group looks toward 2026 and beyond, we are guided by a vision that is both ambitious and deeply rooted in the communities we serve.

We see opportunities to preserve and expand affordable housing while connecting residents to education, financial empowerment, and supportive services. We see the continued activation of the Ten North Campus as a hub for culture, learning, tourism, entrepreneurship, and community engagement. We see historic preservation serving as a catalyst for education, economic development, and community pride. We see strategic partnerships creating new pathways to investment, innovation, and opportunity.

Most importantly, we see stronger connections between all of these efforts.

Because the future of community development is not about delivering individual services.

It is about building systems of opportunity.

It is about creating neighborhoods where families can remain rooted, young people can thrive, history is valued, culture is celebrated, and residents have access to the resources and relationships needed to achieve their goals.

The challenges facing communities remain significant. Housing affordability, economic mobility, educational opportunity, and equitable development will continue to require creativity, collaboration, and long-term commitment.

But we are optimistic.

We are optimistic because of the resilience of the residents we serve.



We are optimistic because of the dedication of our staff, Board of Directors, volunteers, and partners.

We are optimistic because of the momentum created through years of investment, stewardship, and trust-building.

And we are optimistic because every day we see what is possible when communities come together around a shared vision for the future.

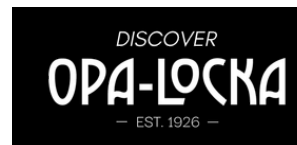
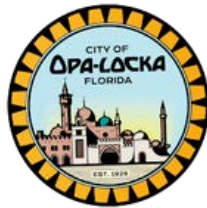
The work ahead is not simply about preserving what exists.

It is about creating what comes next.

Together, we are not simply sustaining legacy assets.

Together, we are building the next generation of community infrastructure.

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2025

TEN NORTH GROUP

YEAR IN NUMBERS

\$184M

HOUSING INVESTMENT LEVERAGED

20+

COMMUNITY
EVENTS &
ACTIVATIONS

5

COMMUNITY
SITES
ACTIVATED

13

ORAL HISTORIES
PRESERVED

504

AFFORDABLE HOUSING UNITS
PRESERVED

17

HOMEOWNERS
CREATED

20

PREVENTED
EVICTIONS

2,700+

RESIDENTS & VISITORS REACHED

40+

PARTNERS
ENGAGED

