

Introducing Tenfold

(formerly Tabor/LHOP)

Mike McKenna, Chief Executive Officer
Shelby Nauman, Chief Impact Officer

May 7, 2021



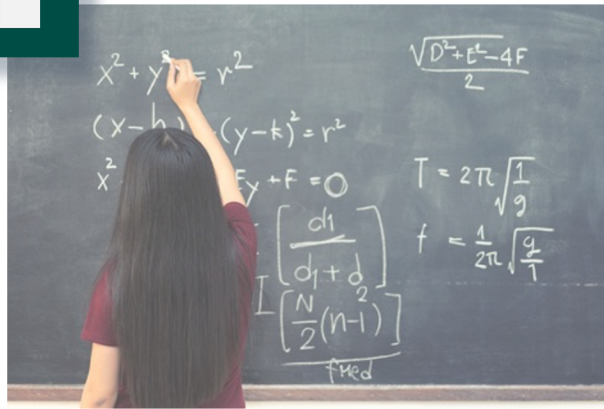
Overview of today's session

- Current state of housing and key issues impacting our community
- Merger approach/perspective
- Tenfold introduction
- Multiplying our impact through collaboration with community partners
- Empowering people to unlock opportunity
- Questions and Answers



TENFOLD

Housing is at the center of a thriving community



Perspective on interconnected housing issues impacting the wellbeing of our community

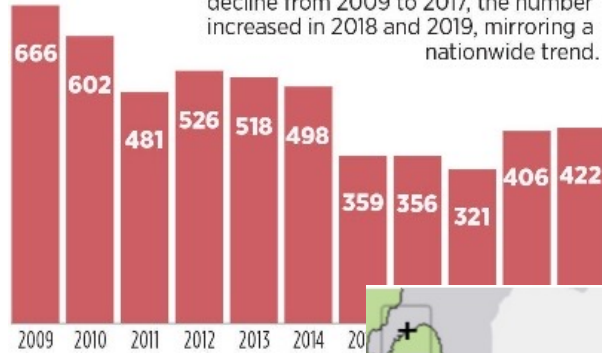
Lancaster Chamber's “Words that Activate Change” series

Link to Mike McKenna's article, “Dreaming Of And Striving For A Secure Home For All” – <https://bit.ly/3bIMvg7>

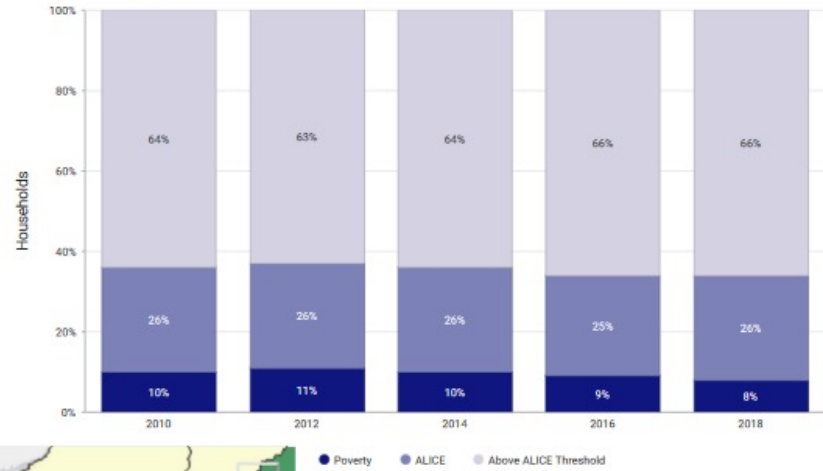


HOMELESSNESS INCREASE

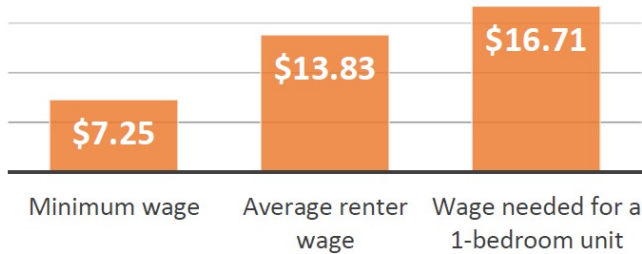
Each January, LancoMyHome, the homeless coalition, conducts a one-day count of Lancaster County's homeless — people at emergency shelters or living outdoors or in places not fit for habitation. After a 52% decline from 2009 to 2017, the number increased in 2018 and 2019, mirroring a nationwide trend.



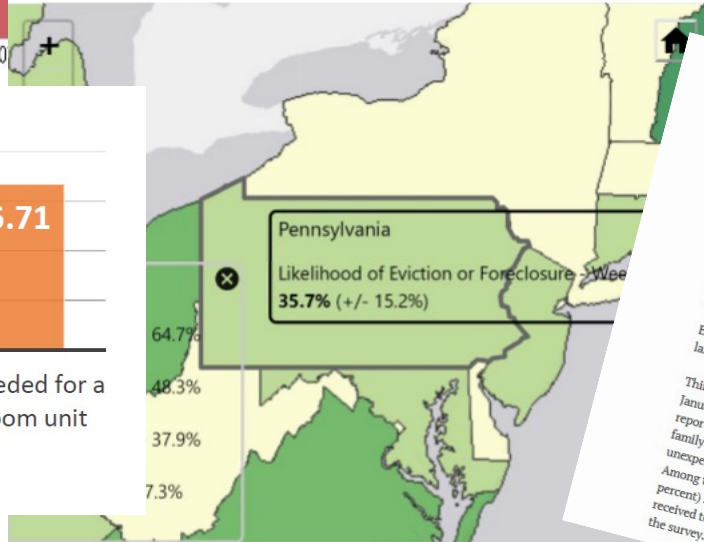
ALICE and Poverty in Lancaster County Over Time...continued



Out of Reach Rental Units



Source: National Low income Housing Coalition, Out of Reach (2019), Lancaster County, PA



Survey: Most Americans wouldn't cover a \$1K emergency with savings

ADRIAN D. GARCIA
@ADRIANDGARCIA

JANUARY 18, 2019 in SAVINGS

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Emergencies happen, but Americans are largely unprepared to pay for them.

Thirty percent of respondents to Bankrate's January Financial Security Index survey reported that either they or an immediate family member experienced at least one major unexpected expense during the past year.

Among those respondents, most people (36 percent) said the largest unexpected bill they received totaled \$5,000 or more, according to the survey.



Merger Timeline

- **Summer 2019**: Tabor and LHOP pursue strategic planning
- **Fall 2019**: Explore partnership possibilities with Executive Teams
- **November 2019**: Working group explores big questions and deal breakers
- **January 2020**: Both boards attend meeting facilitated by a consultant to present findings of initial meeting of Working Group
- **February 28, 2020**: Both Boards voted unanimously to pursue legal process to re-organize
- **March – October 2020**: LHOP main office moves to Tabor and teams work together to optimize client service during pandemic
- **November 2020**: Legal approval finalized and both 501c3 orgs continue
- **January 2021**: All staff brought under Tabor umbrella for pay and benefits / Internal communications strategy launched



Building a Strong Foundation



Fiscal Strength



Focus on Client



**Board
Leadership**



**Senior
Leadership**



**Transparency /
Due Diligence**



TENFOLD

Tabor and LHOP are now Tenfold



Video link: <https://youtu.be/Ay43-wURnCE>



TENFOLD



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Unlocking Opportunity

MISSION

Spark the power in all people to achieve equitable housing and financial security.

VISION

To be the trusted and innovative community partner building wealth and achieving quality, fair, and affordable housing for all people, through proactive coaching, education, lending and advocacy.



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Unlocking Opportunity



Rooted in social justice

“In response to the call to be peacemakers, we commit ourselves to combat disruptive forces that mar peaceful existence in the community. Among those forces destructive to peace are racial discrimination and inadequate food, clothing and shelter. We offer our energies and resources to work at the problems of poverty and racial discrimination.”

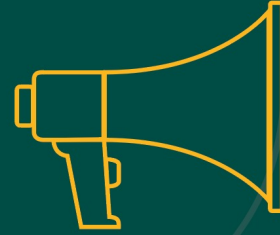
- Grace Wenger (1968)

Link to Grace's article: “No Room”—Lancaster? <https://bit.ly/33vXSr1>



TENFOLD

HOUSING ACCESS & AFFORDABILITY **SPEAKER SERIES**



Topic Making the Case for Innovative
and Inclusive Housing Solutions

Speaker Dr. Tiffany Manuel

May 25, 6 – 7pm



Register at <https://bit.ly/2R4YIs1>

Together, we are. . .

Increasing housing supply through lending

Expanding access and stability for renters and homebuyers

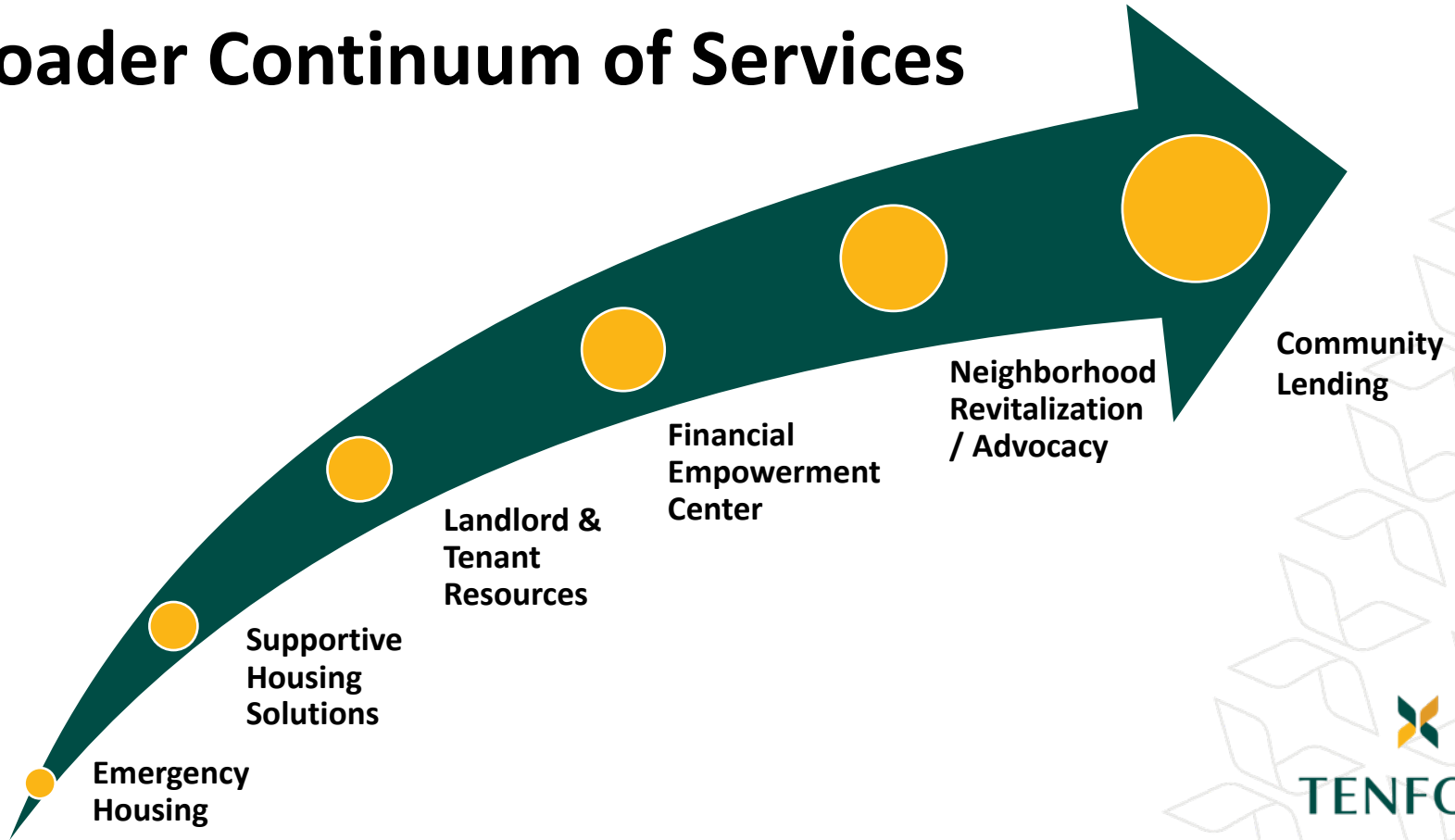
Providing crisis prevention and response

Building resiliency

Growing coalitions

Offering broader continuum of housing services

Broader Continuum of Services



TENFOLD

Multiplying our Impact

- Eviction Prevention Network

- Emergency Rental Assistance Program
- \$34 Million

- Mobilizing



- Transition from response to long-term recovery





**Empowering
people to unlock
opportunity**

Meet the
Montanez family

Celebrate with us on May 11!

Visit www.tabornet.org for the live stream of our event from 7:00 to 8:00 p.m.



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