

Exhibit 19

Developer Credentials-- CASCAP, Inc.

Mission Statement

Board of Directors

Past projects

(see also Exhibit 20—Harvard Place a HUD 202 project
developed by CASCAP, Inc.)

CASCAP Property Chart



CASCAP, Inc.

Creating Communities of Dignity

Side View of Broadway Residence

CASCAP, Inc. was founded in 1973 to respond to the need for secure and affordable community housing for adults challenged with mental illness. Elder Cooperative Housing Options, Inc. (ECHO) was founded in 1975 to respond to the need for secure and affordable community housing for frail elders. In 1985, the two organizations merged under the name of CASCAP, Inc.

Today, CASCAP, based in Cambridge, Massachusetts, is a well-respected non-profit organization with expertise in the development and management of quality housing as well as the delivery of residential and educational supportive services for elderly and disabled adults. Over 150 dedicated staff ensure that individuals receive services appropriate for their needs.

Mission Statement

CASCAP, Inc. is committed to providing affordable housing for people with special needs, to developing and managing properties, to creating appropriate housing, and to supporting residents in their homes.

We strive to be a leader in the field, caring for residents and managing properties in a way that contributes to the human welfare of our residents and communities.

We provide these services keeping in mind the quality of life for everyone connected with the organization.



Magazine St. Residence



Western Ave. Affordable Housing



Somerville Place Residence

CASCAP, Inc.
Board of Directors and Key Management

CASCAP Board of Directors

Mr. Thomas M. Sadtler, MSW, MBA / President

Committee assignment: Member Finance Committee

Mr. Sadtler joined the CASCAP Board in 1973, while working as an aftercare worker for people getting out of the Cambridge Somerville Unit at the Westborough State Hospital. After graduation from Boston College of Social Work, Mr. Sadtler became director of Ambulatory Mental Health Services for the Cambridge Hospital department of Psychiatry.

In 1978, he left Cambridge Hospital to attend the MBA program at Harvard Business School. Since then, he has worked at Atex, Inc, an Eastman Kodak company and Marshall Bartlett, Inc. Currently as Director of Customer Services Marketing, he is responsible for marketing programs for a \$4billion division of Compaq Computer Corporation in Stow, Massachusetts.

Ms. Patricia U. Giulino, LICSW / Co-Vice-President

Committee assignment: Chairperson, Program Committee

Ms. Giulino has been a Board member of CASCAP since 1977. Ms. Giulino is a graduate of Smith College and holds a Master's degree in Social Work. At present she is a clinical social worker at the Massachusetts General Hospital in Boston, MA.

Prior experience has included work as a mental health coordinator for the AIDS ACTION Committee in Boston, MA. She has also been employed as a clinical social worker at Carney Hospital, Dorchester, MA and the Massachusetts Treatment Center, M.C.I. Bridgewater, MA. Ms. Giulino also has her own private practice specializing in psychotherapy for adults and couples.

Her professional affiliations include memberships in the National Association of Social Workers and the Boston AIDS Consortium Mental Health Task Force.

Ms. Hilma Unterberger, MA / Co-Vice-President

Committee assignment: Member, Finance & Program Committees

Ms. Unterberger, before her retirement, serves as Assistant Director at the Cambridge-Somerville Mental Health Center, Massachusetts Department of Mental Health. Her long history of service in the mental health field has included positions as a Clinical Intern and Vocational Rehabilitation counselor at Massachusetts Mental Health Center and Boston State Hospital; Assistant Supervisor in Education, Massachusetts Rehabilitation Commission; and Alcoholism Coordinator at the Division of Alcoholism, Massachusetts Department of Public Health.

Ms. Unterberger has been an instructor at the Harvard Medical School Department of Psychiatry at Cambridge Hospital, and at the Episcopal Divinity School, Cambridge, MA. Since retiring, Ms. Unterberger has served on the Boards of Cambridge Company, Inc., Center, Inc., Cambridge Mental Health Association, and the Cambridge Heat State Policy Council. She also serves as a Cambridge Human Service Commissioner.

Ms. Unterberger has been a member of the CASCAP, Inc. Board of Directors since 1990.

Mr. Douglas A. Muir, JD / Treasurer

Committee assignment: Member, Finance & Development Committees

Mr. Muir has been associated with CASCAP, inc. since 1973. Presently he is a principle in the Boston-based firm of Garrity, Levin and Muir. Prior to that he was a partner at the law firm of Hemenway & Barnes, Boston, MA. Mr. Muir's practice is in the field of estate planning, tax and real estate and nonprofit corporations.

Attorney Muir graduated with an undergraduate degree from Harvard College and received his JD from Harvard Law School. He is a member oft he American, Massachusetts and Boston Bar Association. He is a co-author of the book, *Massachusetts Corporations*. Along with his duties at CASCAP, Mr. Muir also serves on the Boards of Directors of the North Bennet Street School, Brimmer and May School and Plimoth Plantation.

Ms. Nanette Glenny, LCSW / Clerk

Committee assignment: Member, Program Committee

Ms. Glenny has been a board member of CASCAP, Inc. since 1988. She is employed at the Cambridge Public Health Commission in Community Relations and Social work as a Social Worker in the Senior Health Center. Prior to joining the Cambridge Public Health Commission she was employed at Catholic Social Services in Syracuse, NY. She also served as a Social worker for two years at Catholic Charities of the Archdiocese of Newark, NJ.

Ms. Glenny's other board affiliations included *New Communities, Inc., Norfolk House Congregate Living and Elder Cooperative Housing Options (ECHO)*. *Committee memberships include chairperson to Somerville-Cambridge Interagency task Force on Services for the Elderly, the Cambridge Geriatric Network; Elder Cooperative Housing Option Tenant Selection Team and Cambridge Hospital Elder Care Review Team.*

Ms. Cindy Starks / Member

Committee assignment: Member, Development Committee

Ms. Starks is the most recent member to join CASCAP's Board of Directors. She is a 1988 graduate of the University of Connecticut with a degree in Electrical Engineering and Computer Science.

Ms. Starks has extensive experience in the High-tech field of product management having worked with both ICS in Cambridge, MA and SHIVA Corporation. Her most recent position was as an Internationalization Product Manager with Oracle Corporation in Waltham, MA. In June 2000, Ms. Starks chose to retire from the industry in order to spend more time with her young children and contribute more significantly to her community.

Current community involvement includes; Chairperson of the Science and Technology PTO Committee for the Bishop Elementary School, participation in the Fundraising Committee for Rogers Pierce Day Care and leadership of an Arlington Girl Scout Troop.

Key Management Staff

Michael Haran	Chief Executive Officer
Jane Wolchonok	Chief Operating Officer
Neal Ogle	Controller
Mi Robertson	Director of Human Resources
Sally Spiers	Director of Development
Elizabeth Brewer	Systems Administrator
Tina Miller	Director of Property Management
David Riley	Director of Program Services
Jennifer Evans	Director of Quality Management
Claudia DePass	Executive Assistant

CASCAP – Recent Awards

2002-Cambridge Preservation Recognition Program

City of Cambridge Historical Commission

For the restoration and preservation of 8 Bigelow St., Cambridge

2001- Department of Mental Health Commissioner's Recognition Award

Awarded to: John Brad Day, Director CASCAP's Consumer *Provider Program*

For "contributing to and significantly advancing the public's understanding of mental illness."

2000 – Anthony C. Platt Neighborhood Conservation Award

City of Cambridge Historical Commission

For the restoration and preservation of 273 Harvard Street, Cambridge

2000 - Historic Preservation Award

City of Cambridge Historical Commission

For the restoration and adaptive use of 273 Harvard Street, Cambridge

1998 - Lifetime Achievement Award

Cambridge Human Rights Commission/ Cambridge Fair Housing Committee

For long term commitment to affordable housing

1997 - Historic Preservation Award

City of Somerville Historic Preservation Commission

For restoration and preservation of 181 Broadway, Somerville

1996 - Director's Award

City of Somerville Historic Preservation Commission

For restoration and preservation of 167 Highland Avenue, Somerville

1996 - Certificate of Appreciation

Massachusetts House of Representatives

For "contributions to preserving the beauty and historic heritage in the City of Somerville"

1995 - Certificate of Appreciation

Executive Office of Health and Human Services

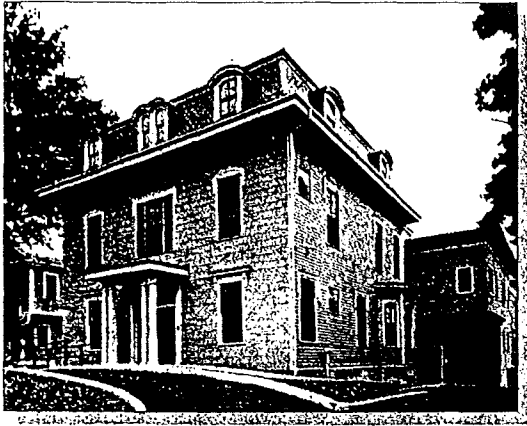
Department of Mental Health

For "exemplary services on behalf of mentally ill citizens"

SHARE Associates

a division of CASCAP, Inc.

Supportive Housing and Real Estate



As completed

Harvard Place Cambridge, MA

Affordable supportive housing for frail elders

★ Anthony C. Platt Neighborhood Conservation Award (2000)
Cambridge Historical Commission

Owner CASCAP

Architect Americo Andrade & Associate

Contractor Construction By Design, Ltd.

Property Management CASCAP

Supportive Services CASCAP

Building Configuration 22 One-Bedroom Apartments

Year Completed 1999



Interior view



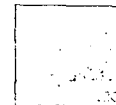
Prior to renovation

Financing Sources

- Cambridge Affordable Housing Trust
- Cambridge Historical Commission
- Cambridgeport Bank
- Community Economic Development Assistance Corporation (CEDAC)
- Federal Home Loan Bank of Boston
- Foundations and Individual Donors
- Massachusetts Department of Housing and Community Development
- Massachusetts Housing Partnership Fund
- U. S. Department of Housing and Urban Development

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As completed

Magazine House Cambridge, MA

Affordable supportive housing for individuals with disabilities

Owner CASCAP

Architect Americo Andrade & Associates

Contractor Crosswinds Enterprises

Property Management CASCAP

Supportive Services CASCAP

Building Configuration 10 Bedroom Group Residence

Year Completed 1992



Interior view



Prior to renovation

Financing Sources

- Cambridge Affordable Housing Trust
- Cambridge Historical Commission
- Cambridgeport Bank
- Community Economic Development Assistance Corporation (CEDAC)
- Foundations and Individual Donors
- Massachusetts Department of Housing and Community Development
- U. S. Department of Housing and Urban Development

SHARE Associates

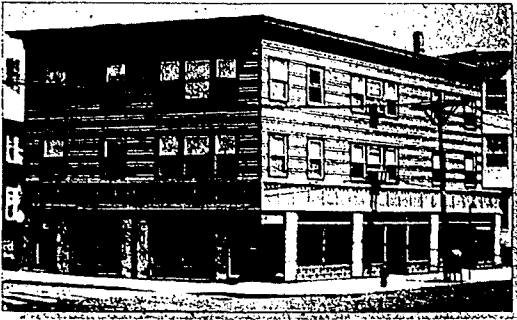
a division of CASCAP, Inc.

Supportive Housing and Real Estate



Merriam Street Apartments Somerville, MA

Affordable supportive housing for individuals with disabilities



As completed

Owner CASCAP

Architect Americo Andrade & Associates

Contractor P & D Contractors, Inc.

Property Management CASCAP

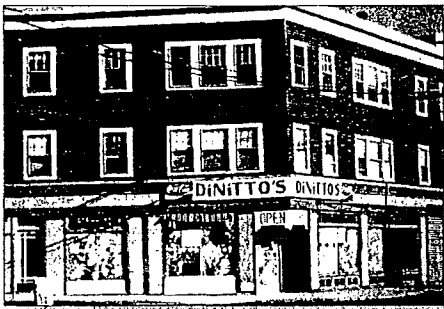
Supportive Services CASCAP

Building Configuration 2 Four-Bedroom Apartments and
Commercial Space

Year Completed 1989



Exterior view



Prior to renovation

Financing Sources

- City of Somerville
- Community Economic Development Assistance Corporation (CEDAC)
- Massachusetts Department of Housing and Community Development
- Somerset Savings Bank

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Pearl Street Apartments Somerville, MA

Affordable supportive housing for individuals with disabilities



As completed

Owner CASCAP

Architect.....Americo Andrade & Associates

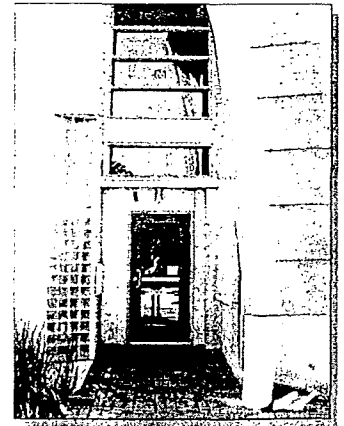
ContractorConstruction By Design, Ltd.

Property Management CASCAP

Supportive Services CASCAP

Building Configuration 10 One-Bedroom Apartments

Year Completed 1996



Exterior detail, as completed

Financing Sources

- City of Somerville
- Community Economic Development Assistance Corporation (CEDAC)
- Massachusetts Department of Housing and Community Development
- U. S. Department of Housing and Urban Development



Prior to construction

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Supportive Housing and Real Estate



Prior to construction

Putnam Avenue Cambridge, MA

Affordable housing being developed under the ASAP Initiative

- Owner CASCAP
- Architect Ammondson Architects, Inc.
- Contractor Seaver Construction, Inc.
- Property Management CASCAP

Building Configuration 4 Studio and 4 One-Bedroom Apartments

Year Completed Under development



Under construction

Financing Sources

- Cambridge Affordable Housing Trust
- Cambridge Housing Authority
- Cambridge Savings Bank
- Community Economic Development Assistance Corporation (CEDAC)
- Massachusetts Department of Housing and Community Development



Prior to construction

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Somerville Place Somerville, MA

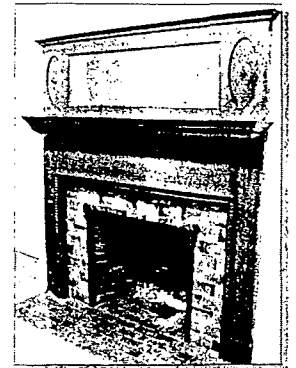
Affordable supportive housing for individuals with disabilities



Prior to renovation

- Owner CASCAP
- Architect Americo Andrade & Associates
- Contractor Construction By Design, Ltd.
- Property Management CASCAP

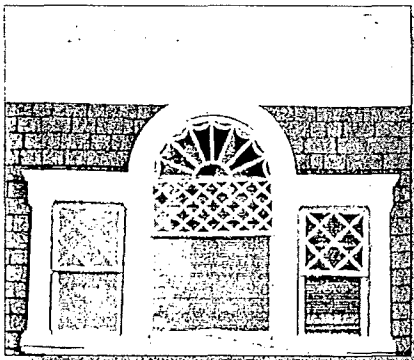
- Supportive ServicesCASCAP
- Building Configuration 2 Studio and 6 One-Bedroom Apartments
- Year CompletedUnder development



Interior detail

Financing Sources

- City of Somerville
- Community Economic Development Assistance Corporation (CEDAC)
- Massachusetts Department of Housing and Community Development
- U. S. Department of Housing and Urban Development



Detail prior to renovation



Prior to renovation

Three Gems Lowell, MA

Affordable supportive housing for individuals with disabilities

- Owner CASCAP
- Architect Americo Andrade & Associates
- Contractor To be determined
- Property Management CASCAP

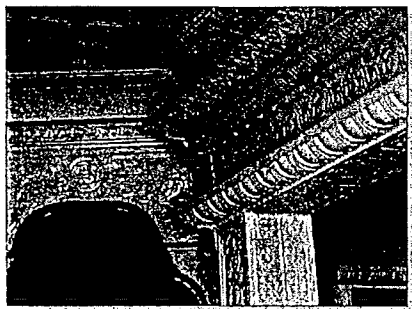
Supportive Services Massachusetts Department of Mental Health

Building Configuration 8 One-Bedroom Apartments

Year Completed Under development



Detail of brick entrance



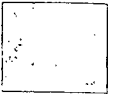
Interior detail

Financing Sources

- Community Economic Development Assistance Corporation (CEDAC)
- Massachusetts Department of Mental Health
- U. S. Department of Housing and Urban Development

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Western Avenue Cambridge, MA

Affordable housing developed under the ASAP Initiative



As completed

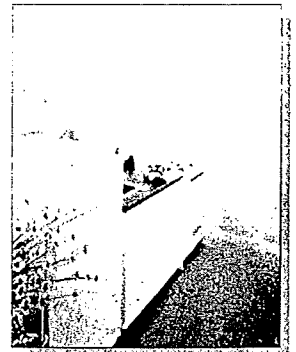
- Owner CASCAP
- Architect Ammondson Architects, Inc.
- Contractor Landmark Structures Corporation
- Property Management CASCAP

Building Configuration 4 Studio and 5 One-Bedroom Apartments

Year Completed 1999

Financing Sources

- Boston Community Capital
- Cambridge Affordable Housing Trust
- Cambridge Housing Authority
- Community Economic Development Assistance Corporation (CEDAC)
- Massachusetts Department of Housing and Community Development



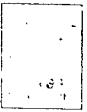
Interior view



Prior to renovation

SHARE Associates

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As completed

Green Street Cambridge, MA

Affordable housing for formerly homeless individuals with disabilities

Owner CASCAP

Architect Americo Andrade & Associates

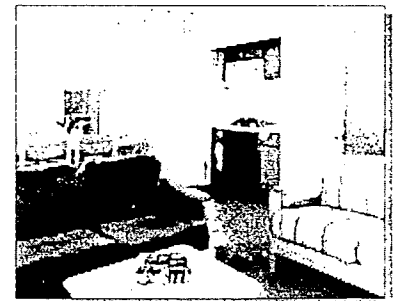
Contractor Construction By Design, Ltd.

Property Management CASCAP

Supportive Services CASCAP

Building Configuration 11 Single Person Occupancy Rooms

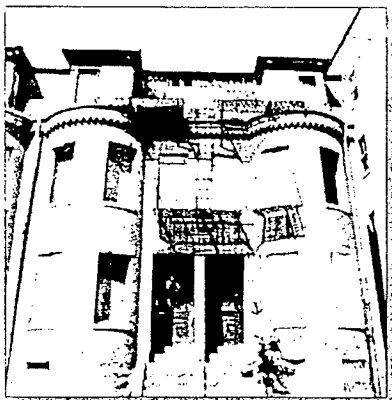
Year Completed 1994



Interior view

Financing Sources

- Cambridge Affordable Housing Trust
- Cambridge Historical Commission
- Cambridge Neighborhood Apartment Housing Services, Inc.
- Community Economic Development Assistance Corporation (CEDAC)
- East Cambridge Savings Bank
- Harvard College Housing Emergency Lending Program
- Massachusetts Department of Housing and Community Development
- U. S. Department of Housing and Urban Development



Prior to renovation

SHARE Associates

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Bigelow Street Cambridge, MA

Affordable housing being developed under the ASAP Initiative



Prior to renovation

Owner CASCAP

Architect Americo Andrade & Associates

Contractor To be determined

Property Management CASCAP

Building Configuration 3 Studio and 7 One-Bedroom Apartments

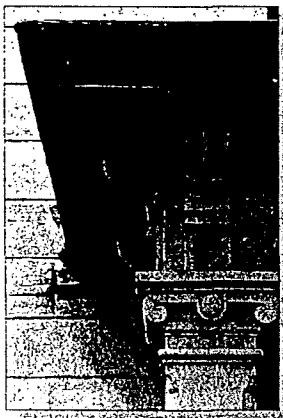
Year Completed Under development



Interior detail

Financing Sources

- Cambridge Affordable Housing Trust
- Cambridge Historical Commission
- Cambridge Housing Authority
- Commercial Lender
- Community Economic Development Assistance Corporation (CEDAC)
- Massachusetts Department of Housing and Community Development



Close-up of corner detail

SHARE Associates

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As completed

Broadway Residence Somerville, MA

Affordable supportive housing for individuals with disabilities

★ **Historic Preservation Award (1997)**
Somerville Historic Preservation Commission

Owner CASCAP

Architect Americo Andrade & Associates

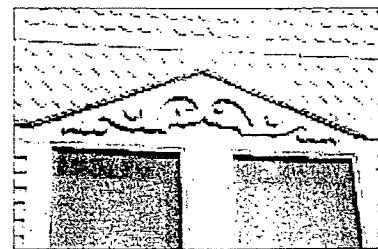
Contractor Construction By Design, Ltd.

Property Management CASCAP

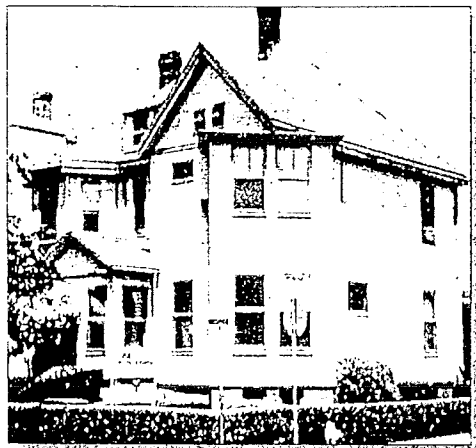
Supportive Services CASCAP

Building Configuration 1 Studio Apartment and 8 Bedroom
Group Residence

Year Completed 1996



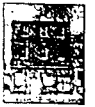
Detail as completed



Prior to renovation

Financing Sources

- City of Somerville
- Community Economic Development Assistance Corporation (CEDAC)
- Massachusetts Department of Housing and Community Development
- U. S. Department of Housing and Urban Development



Prior to construction

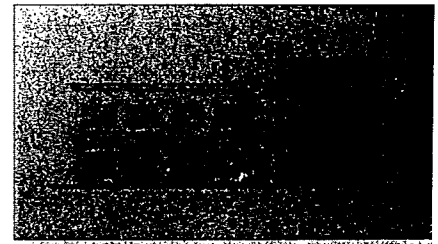
Cambridge Street Cambridge, MA

Affordable housing being developed under the ASAP Initiative

- Owner CASCAP
- Architect Americo Andrade & Associates
- Contractor Seaver Construction, Inc.
- Property Management CASCAP

Building Configuration 14 One-Bedroom Apartments

Year Completed Under development



New elevation



Prior to construction

Financing Sources

- Cambridge Affordable Housing Trust
- Cambridge Housing Authority
- Community Economic Development Assistance Corporation (CEDAC)
- East Cambridge Savings Bank
- Massachusetts Department of Housing and Community Development
- Massachusetts Housing Partnership Fund
- U. S. Department of Housing and Urban Development

Property Owned or Managed by CASCAP, Inc.

Property	Occupied	Address	City	Zip	Owner	Resident Units
Aberdeen	01-Jan-88	100 Aberdeen Ave.	Cambridge	02138	CHA	8
Bigelow	01-May-02	8 Bigelow St.	Cambridge	02139	CASCAP RLTY	9
Broadway Cambridge House	01-Jan-96	181 Broadway	Somerville	02145	CHSD3 Inc	8
Cambridge Street	01-Jan-80	47-49 Lee St.	Cambridge	02139	CASCAP	10
Green	01-Mar-02	803 Cambridge Street	Cambridge		CASCAP RLTY	14
Hammond	01-Jan-94	205-207 Green St.	Cambridge	02139	CASCAP	10
Harvard	01-Jan-91	71 Hammond St.	Cambridge	02139	CHA	8
HOPE VI	02-Aug-99	273 Harvard St.	Cambridge	02139	Harvard Place Inc	21
JP		15 Locations			CHA	15
Magazine	01-Jan-85	56-57 Jackson Circle	Cambridge	02140	CHA	6
Merriam	01-Jan-92	77 Magazine St.	Cambridge	02139	Magazine House Inc	10
Norfolk	01-Jan-89	57 Merriam	Somerville	02143	CASCAP	8
Pearl	01-Jan-93	193 Norfolk St.	Cambridge	02139	CASCAP	9
Putnam	01-May-96	86 Pearl St.	Somerville	02145	CHSD2 Inc	10
Scattered Site Condos	27-Aug-01	396-398 Putnam Ave	Cambridge	02139	CASCAP RLTY	8
Somerville House	15-Dec-99	3 Condos			CASCAP RLTY	3
Somerville Place	01-Jan-80	167 Highland Ave.	Somerville	02143	Center House Inc	9
St. Paul's	01-Nov-01	131 Highland Ave	Somerville	02143	Somerville Place Inc	8
Western	01-Sep-93	34 Mt. Auburn St.	Cambridge	02138	CHA	19
Woodbridge	21-May-99	165 Western Ave.	Cambridge	02139	CASCAP RLTY	9
	25-Sep-02	11 Woodbridge St.	Cambridge St.	02140	CHA	9

Exhibit 20

Harvard Place

HUD 202 Supportive Housing for the Elderly developed and
operated by CASCAP, Inc.

CASCAP, Inc.



Site of Harvard Street Apartments: 273 Harvard Street, Cambridge
Front - southern face of building



273 Harvard Street - looking along the eastern wall from front to rear of site



