ACDC Updated Community Investment Plan 2017-2019

Section 1: Community or Constituency(ies) to be served by the organization

Asian Community Development Corporation (ACDC) continues to serve the Asian American community of Greater Boston, with a focus on preserving and revitalizing Boston's Chinatown. While much of our focus remains Chinatown, our geographic focus area has expanded to Malden, Quincy and Lynn.

A. Chinatown - Boston

Chinatown is the densest neighborhood in Boston and Asians are the largest racial group to reside there. In 2010, Asians comprised 77% of the population, compared to 9% citywide (Boston in Context: Neighborhoods, Boston Redevelopment Authority, 2013), but today, Asians make up less than half of Chinatown's 12,800 residents. Chinatown is a hub for employment, services, and transportation for the region's Asian workers (Chinatown Master Plan 2010). Chinatown still has one the highest concentrations of poverty, with 41% having a household income less than 15% of the area median income.

B. Malden

Malden's Asian population accounts for 26% of the city's overall population (http://www.city-data.com/races/races-Malden-Massachusetts.html). As of the 2016-17 academic year, 23.1% of students enrolled in the Malden school district are of Asian descent, and almost 20% of the elementary and secondary student population in Malden is limited English proficient (Massachusetts Department of Elementary and Secondary Education - DESE).

In 2015, Tri-City Community Action Program (Tri-CAP), the primary direct service provider for low-income families and individuals in Malden declared bankruptcy and closed its offices. Since then, Action for Boston Community Development (ABCD) took over some of Tri-CAP's services in Malden. However, like Tri-CAP before, ABCD has limited Chinese speaking staff in Malden. Outside of ABCD, there are still only two, relatively small and new organizations in Malden devoted to serving the Asian community, neither of which provide bilingual financial or homebuyer counseling. This highlights the continued need for more services for the Asian community in Malden.

According to the 2010 US Census, 15.6% of Malden residents are living in poverty. 21% of Malden households are severely rent or mortgage burdened, meaning at least 50% of their income goes to rent or mortgage payments. The number of petitions to foreclose increased by 93% from 2015 to 2016, indicating a strong need for homebuyer and financial counseling services that are key in foreclosure prevention.

C. Quincy

The Asian American community in Quincy grew by 164%, jumping from a population of 13,519 in 2000 to 23,387 people in 2013. Quincy has the highest per capita Asian American community in Massachusetts, with almost 25% of the overall population identifying as Asian. 83% of American-born Asians in Quincy reported speaking a language other than English at home. 32% of all foreign-born residents in Quincy are Asian. As of 2016, 35.6% of students enrolled in the Quincy school district are of Asian descent (DESE).

Quincy was the first Massachusetts city outside of Boston to have a Chinese-English ballot. Though only 28% of registered Asian voters in Quincy participated in the 2015 local election, that year, Quincy elected its first Asian American city councillor, Nina Liang. Having a bilingual ballot is not enough to increase the Asian voter turnout in Quincy. In 2015, ACDC has held bilingual candidates forums for local elections in Quincy and phone banking campaigns to conduct multilingual outreach to registered Asian voters leading up to elections.

D. Lynn

In 2016, ACDC began exploring opportunities to expand our programs and services into Lynn. Immigrants comprise over 30% of the population of Lynn, double the state's foreign born population percentage. Moreover, the poverty rate in Lynn is higher than all of the surrounding communities and almost twice the poverty rate of the state (Lynn Housing Authority and Neighborhood Development, 2016). Lynn has a 8.8% Asian population, mostly from Southeast Asian countries, such as Cambodia and Vietnam. 21.6% of Asians in Lynn live below the poverty level, compared to 14.4% of Massachusetts as a whole (http://www.city-data.com/city/Lynn-Massachusetts.html). At the same time, there is a dearth of agencies that focus on serving the Asian population in Lynn.

While ACDC's affordable housing developments and programs are focused in Boston, Malden and Quincy, our first-time homebuyer and financial counseling workshops attract residents of all cities and neighborhoods. In 2016, residents of 26 Boston zip codes and 37 other Massachusetts cities and towns were graduates of our first-time homebuyer workshops.

Section 2: Involvement of community residents and stakeholders

With deep roots in Chinatown, ACDC is committed to ensuring that the community is involved in the strategic direction of the organization. ACDC continues to have a diverse board where over 80% of the 17 member board are Asian-American and identify with the immigrant experience. Our board members include those who grew up in Chinatown, as well as current and previous small business owners in Chinatown. In addition to the board of directors, ACDC holds monthly committee meetings where committee members provide regular input and feedback into ACDC's real estate projects and community programs.

Community and Resident Feedback in Development of CIP

Resident and youth feedback are an essential part of ACDC's program planning process, and help us better fill the gaps in services that government agencies or other nonprofits offer. ACDC employs a full-time, multilingual Resident Engagement Coordinator who works closely with our residents and the community as a whole. ACDC holds a monthly coffee hour for each of our developments where residents have the opportunity to engage with ACDC staff, discuss and inform one another of community issues that ACDC documents for future program planning. Our Resident Coordinator is working with our One Greenway residents to activate the neighboring green space with the goal of increasing family and child-friendly activities in the park.

ACDC's financial and first-time homebuyer programs and services are also shaped by community input. In 2016, we expanded our financial counseling after significant feedback from

workshop graduates that the program helped them realize that they were not yet financially prepared enough to purchase a home. We understand that in order to meet larger financial goals, families need the proper tools and knowledge about savings and credit management. Many of the families we serve don't have the linguistic capacity or general knowledge of financial systems in the US, so we created a workshop series on financial management to support them in meeting these goals.

Implementation

Most of ACDC's placemaking initiatives are planned and implemented by the youth we serve. ACDC's current *ThinkChinatown* project also relies heavily on community involvement. This project will create a temporary community mural on a site that is purposed to become a hotel in a few years. ThinkChinatown originated from two youth involved in our high-school leadership program, A-VOYCE (Asian Voices of Organized Youth and Community Empowerment) in early 2016. In an effort to increase community engagement, the two youth solicited community planning ideas from Chinatown residents, with the idea that ACDC would provide seed funding to implement one of these ideas. ThinkChinatown was the winning proposal, which will create a mural that will serve as a reminder of Chinatown's history. It is now being run by two local Chinatown "fellows", one of whom is a mother who lives in one of our affordable units and the second, a Boston high-school youth.

These activities, as well as the details of the degree and roles the community plays in our state of progress, demonstrate ACDC's commitment to train and empower residents to engage in shaping their community through our governance, resident and community engagement, community planning and youth engagement.

Section 3: Plan Goals

Goal 1: Building Homes

ACDC aims to have a successful ***real estate development*** program that increases and preserves affordable housing and related real estate (including community, commercial and open space) for the Asian American communities of Greater Boston. This program expands economic opportunities by stabilizing families' rent-to-income ratio and providing safe, affordable, quality housing so that more of their income can go towards savings and other needs.

To execute and deliver our real estate developments, ACDC relies on both in-house professional staff as well as expert development consultants. With a Director of Real Estate as well as a Project Manager on staff, ACDC assembles well-respected project teams that deliver complex projects that maximize community benefits. ACDC also undertakes community planning and visioning processes to ensure that our projects meet the priorities and expectations of the community.

a. Increase affordable housing stock in Chinatown and surrounding communities where there are significant working-class Asian American populations.
b. Preserve affordable housing stock in Chinatown and surrounding communities where there are significant working-class Asian American populations.

Goal 2: Strengthening Communities

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ACDC realizes that developing and preserving affordable housing is only the first step toward building strong communities. This is why our staff actively builds strong relationships with resident and community leaders. Our leadership development involves three steps. First, ACDC trains residents and youth the importance of civic engagement and teaches community planning skills. Secondly, we create opportunities for residents and youth to exercise these skills through projects and campaigns under the leadership of ACDC staff. Thirdly, we help residents and youth in identifying issues that are important to them and empower them to use lead their own interventions.

a. Increase resident engagement by growing a pipeline of resident leaders among ACDC's properties.
b. Increase youth engagement by developing youth leaders through programs such as entrepreneurship, college access, and community planning campaigns.
c. Strengthen the sense of community identity in Chinatown through placemaking initiatives in the public realm.
d. Increase civic participation among residents and youth.

Goal 3: Empowering Families

ACDC works both at the community level and at the individual family level. Our HUD-certified housing and financial counselors are fluent in English, Cantonese, Mandarin, and Toisanese and deliver one-on-one services in order to deliver a customized financial plan for each of our clients.

a. Target Asian LEP (Limited English Proficiency) populations for first-time homebuyer and housing counseling services.
b. Extend housing and financial counseling services to underserved Asian American communities.

Section 4: Activities to be undertaken

Goal 1: Building Homes

A.1 **Completion of Parcel 24 South**. This is Phase 2 of the Parcel 24 project - Phase I, also known as One Greenway, was completed in 2015 and created 312 apartments, 95 of which were affordable. Parcel 24 South, or Phase 2, will create 51 new affordable condos in Chinatown, where the homeownership rate ranks one of the lowest in the City.

A.2 **Complete pre-development phase on large-scale mixed-use development**. Chinatown, being landlocked, has few remaining suitable development sites. We have long identified the few City-owned parcels as opportunities to add affordable housing, maximize density, and create dynamic mixed-use developments. We expect to complete pre-development on one of these large-scale projects between 2017 and 2019.

A.3. **Begin construction of 1 mid-size affordable housing development**. After the successful development of our 6 Fort St project in Quincy in 2012, ACDC continues to scope for mid-size projects of 30-50 units in nearby towns that have significant working class Asian population, such Malden. These areas tend to have lower land and development costs than Boston's Chinatown, while at the same time having increasing affordable housing needs as these communities experience rising property values and housing costs.

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A.4 **Refinance and preserve affordability of Oak Terrace Apartments**. ACDC successfully refinanced Oak Terrace Apartments in January 2017 and will complete the renovations on this 22-year-old property by the end of 2017. Renovations will increase energy efficiency and building performance, as well as increase the quality of life for the residents. The refinance and rehabilitation will preserve all of the affordable housing in Oak Terrace, which is 60 out of 88 units.

A.5 **Increase management of The Metropolitan and exercise purchase option of the affordable rentals.** In 2019, ACDC expects to exercise its purchase option for the affordable rentals in The Metropolitan, a mixed-income and mixed-use development in Chinatown that ACDC co-developed and completed in 2005. By purchasing the majority interests in the affordable rentals and replacing the tax credit investor, ACDC will preserve the long-term affordability of this important housing resource in Chinatown.

Goal 2: Strengthening Communities

B.1 **Increase Resident Engagement** ACDC holds monthly events with residents around issues of public health awareness and physical development issues in Chinatown. Residents and community members play important roles in our community planning processes, such as the Parcel 12 campaign described in Section 2. ACDC also hosts a meeting between our residents and elected officials each year, where residents can directly hear from their representatives and voice their opinions. All of our resident events are conducted in both Chinese and English. In 2017, ACDC plans to launch a formal resident leadership program which will involve our Resident Engagement Coordinator working closely alongside a cohort of 2-3 resident leaders who in turn will mobilize their fellow residents to organize and run mini campaigns in the community. The first of these campaigns will be the activation of the One Greenway open space.

B.2 **Develop Youth Leadership Structure** For close to three years, A-VOYCE has run as a year-long program. We now take the next step in youth leadership development by developing a dedicated team of youth leaders. We want to encourage multi-year involvement such that returning youth have opportunities to become peer leaders and mentors for new youth. In 2017, A-VOYCE will launch a curriculum designed for returning youth, i.e. youth who have already previously participated in A-VOYCE year long program and want to continue developing their leadership skills. Returning youth will facilitate workshops for new youth and organize community projects.

B.3 **Solidify Youth Entrepreneurship Program** In 2017, ACDC staff will work closely with youth tour managers to increase the sustainability of the business. This will involve training youth tour managers to run more independently with less need for support from ACDC staff. Tour content will be expanded to attract tour participants with different interests.

B.4 **Increase College Access** In 2017, ACDC will increase college access services to include career and college readiness skills workshops. Topics will include interview and resume writing skills, career panels, and guest speakers. During college tours, our staff organize sessions for A-VOYCE youth to attend student panels and meet with faculty and student groups.

B.5 **Implement Placemaking Activities** – Placemaking involves short or intermediate term interventions that activate underutilized spaces into great places and destinations to

preserve/cultivate culture and facilitate collaboration. Every summer, ACDC runs the annual Films at the Gate, a transformation of an outdoor empty space into a 3-day outdoor movie festival, free and open to the public. For the past three years, ACDC staff have been training A-VOYCE youth to run and manage the event. Films at the Gate serves not only as a community celebration but also as a capstone project for youth to practice their community planning skills. We expect over 50 youth to take part in 2017's Films at the Gate.

In 2017, ACDC is preparing ThinkChinatown, an outdoor community mural spearheaded by local Chinatown residents and supported by ACDC staff, and further described in section 2. ACDC continues to expand Films at the Gate. Last year, in addition to the martial arts performance and movie, ACDC began showing short advocacy clips, produced by ACDC, educating the audience on the importance of voting and encouraging them to register. In addition, ACDC youth led immigration-themed activities with the goal of leading passerby's to consider the importance of Chinatown's geographical significance. In 2017, ACDC will implement ThinkChinatown, an outdoor community mural. ACDC has already recruited two community fellows who are leading the project, along with an Emerson arts student who is serving as an arts advisor.

B.6 **Civic Engagement** - The Asian American population continues to struggle with low voter turnout. In 2015, only 28% of registered AA voters in Quincy participated in the local election (source: Patriot Ledger article in attachments). ACDC will lead civic engagement efforts targeting the Greater Boston Asian American population, with particular focus on Malden and Quincy. In 2017, ACDC will continue its civic engagement work in Quincy and will also focus its efforts in Malden which will also hold city council elections in 2017. We will also hold voter education workshops in Boston, Quincy and Malden which will educate voters on the issues and help voters make informed decisions. Leading up to local elections, ACDC will conduct phone banking, voter registration and host candidate forums.

<u>Goal 3: Empowering Families</u>

C.1 **Malden Expansion** Unlike Quincy which has at least two other non-profit organizations that target the Asian American community (QARI, BCNC), there is a lack of similar social service organizations in Malden. Given the significant Asian American population in Malden, ACDC has made commitments toward meeting this need. ACDC's Malden housing counselor has been conducting outreach and needs assessments within the Malden community. In 2017, we will run two first-time Chinese-language homebuyer classes in Malden, as well as provide one-on-one housing and financial counseling. We will look to increase our current part-time Malden staff to a full-time staff in 2017.

C.2 **First-time homebuyer education, Pre and Post-Purchase Counseling** In 2017, ACDC will provide monthly homebuying workshops. Twelve Chinese workshops are offered and seven English workshops are offered for a total of 19 per year. In addition, due to the high demand for upcoming 51 affordable condos at One Greenway, ACDC will conduct additional information sessions to educate prospective buyers. We will offer two lender fairs, open to the community, as a "one-stop shop" for community members to meet with many mortgage lenders in a short amount of time.

C.3 **Financial Counseling**

In 2017, we are exploring a partnership with the Midas Collaborative to pilot a matched savings program to assist prospective 5-10 first-time homebuyers with downpayment and closing costs. We believe that a matched savings program will encourage families to develop sustainable budgets and to participate in the banking system. We are targeting the savings program to families who are saving for their first home. We anticipate that each participating household will be able to save $2,000 to go toward the purchase of their first home.

Section 5: How success will be measured and/or evaluated

ACDC believes in the importance of measuring our impact in the community. Many of ACDC's specific 2017 goals are listed above in section 4.

Goal 1: Building Homes

Success will be measured by:

- Number of new affordable housing units completed
- Number of affordable housing units preserved
- Number of new affordable housing units in predevelopment
- Number of affordable housing preservation units in predevelopment

Goal 2: Strengthening Communities

Outputs for resident engagement include:

- Number of resident workshops and events held
- Number of residents engaged through workshops and events
- Number of resident leaders engaged and number of campaigns implemented

Outputs for youth program include:

- Number of youth serving in leadership positions
- Hours of drop-in services provided to youth for after school
- Number of youth engaged as See-Town managers and tour guides
- Number of See-Town tours led and tour participants
- Amount of revenue generated from tours
- Number of youth attending workshops, college tours

In addition, ACDC's Youth Program Manager administers a pre and post qualitative assessment to A-VOYCE's year-long youth participants which measures levels of social development, civic engagement, leadership, and college readiness.

Outputs for civic engagement:

- Number of new voters registered
- Number of individuals reached and engaged through phonebanking
- Number of volunteers recruited
- Number of voter education and civic engagement workshops held

Goal 3: Empowering Families

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Our housing counselors are trained in and regularly use CounselorMax, a tool developed by NeighborWorks America, for reporting and record keeping on all interactions between counselors and clients. ACDC's intake process follows HUD's strict guidelines and records each client's household income, household size, education background, amongst other data. Through these metrics, ACDC is able to ensure that we remain focused on our mission to serve low-income, immigrant families.

Other outputs for homebuying counseling program for both Boston and Malden include:

- Number of attendees to homebuying and post-purchase workshops
- Number of families who purchase homes after attending workshops
- Number of hours of 1-on-1 housing and financial counseling provided

As we pilot our IDA matched savings programs, ACDC will measure the increase in savings for each participant.

ACDC has Board Committees that work directly with staff to make sure activities are aligned with our CIP goals. Each committee (finance, programs, fundraising, and real estate) meets at least once a month in addition to the full Board meeting. Committees include members of the committee that are not on the Board to provide additional knowledge and accountability to the community.

The Board will meet at least once a year to evaluate our overall progress on our CIP. This year, the Board will solicit outside assistance to further distinguish activities from our actual success measures and incorporate an evaluation tool that utilizes quantifiable products.

Section 6: Collaborative efforts to support implementation

ACDC maintains organizational membership and collaborations with local, state, and national organizations. In addition, ACDC holds a successful track record of partnering with for-profit partners on real estate development projects, most recently with New Boston Fund on the One Greenway project in Chinatown where the partnership will deliver 363 housing units - 40% of which are affordable - as well as community and open spaces. ACDC has also partnered with institutions and quasi-government agencies on planning efforts, such as NoQuWo (North Quincy and Wollaston) planning study with the Metropolitan Area Planning Council (MAPC) in 2011, and ILEAD workshop (Institute on Leadership in Equity and Development) for Quincy residents with MAPC, the Mel King Institute, and the Quincy Department of Planning and Community Development.

In Chinatown, ACDC has been a longtime leader of the Master Plan Implementation Committee, which tracks development activities in Chinatown against the community 2010 Master Plan. ACDC is also a founding member of APIs CAN! (Asian Pacific Islanders Civic Action Network). Formed in 2016, APIs CAN! is a coalition of Massachusetts organizations working to further equity and oppose discrimination through year-round civic action in Asian and Pacific Islander communities, through a shared platform in the following agenda areas: housing, jobs and economic development, environmental justice, education, health and human services, immigration, and transportation. This network has provided peer support and a framework of

collaboration for ACDC's civic engagement work in Quincy and Malden.

As part of ACDC's real estate pipeline, we continue to explore and engage in public-private partnerships whenever feasible. These partnerships are particularly critical in Chinatown, where land values have skyrocketed, and developable sites are few and far between. Partnerships with market rate developers allow us to harness value from market rate developments to cross subsidize and maximize affordable housing and community uses. As gentrification in Chinatown intensifies, we have also begun exploring ways to partner with private property owners to preserve housing for Chinatown workers and families.

In Quincy and Malden, we collaborate with local organizations for up-to-date information about civic engagement, planning and development issues, and any other issues of importance to our constituents. We partner regularly with Quincy Asian Resources Inc. (QARI) and the Boston Chinatown Neighborhood Center (BCNC) in Quincy, particularly on our civic engagement work. In Malden, we have worked with the Chinese Cultural Connection, Massachusetts Senior Action Council, the Greater Malden Asian American Community Coalition, Mystic Valley Elder Services, and ABCD. In spring of 2017, ACDC will hold a pilot legal clinic in Malden in collaboration with the Greater Boston Legal Services' Asian Outreach Unit. This clinic will provide free legal consultation in areas of housing, immigration, and family law, and will be conducted in Mandarin and Cantonese.

As described in Goal 3, ACDC is studying the feasibility of a match savings program in partnership with the Midas Collaborative, which has a proven track record in asset building and financial fitness.

Section 7: Integration of activities/consistency with community strategy and vision
ACDC's logic model demonstrates how each of ACDC's program areas cooperate and support ACDC's overall mission. All of ACDC's programs and activities lead toward the creation and preservation of affordable, sustainable, vibrant healthy neighborhoods for people to work, live and play. Our staff collaborates regularly on shared project, and consult with community members, comparable organizations, network groups and elected officials in Boston, Malden and Quincy.

As described in the original CIP, ACDC's strategy continues to be informed by The Chinatown Master Plan completed in 2010. Goals of the Plan include community development activities to increase affordable housing stock and ensure Chinatown remains a gateway for immigrants and a regional hub for cultural and social services for Asian Americans. The Chinatown Master Plan was created using input gathered from community meetings, focus groups and interviews. Building off the Chinatown Master Plan, the Parcel 12 campaign, facilitated by ACDC, further illustrates the community's need and desire for more affordable housing and open green space.

ACDC also has partners across various sectors to support the implementation of our CIP:

- **Government**: City of Boston; City of Malden; City of Quincy; City of Lynn; local state and federal delegates; Commonwealth of Massachusetts executive departments
- **Financial Institutions:** Eastern Bank, Century Bank, Santander Bank, Webster Bank

- **Health:** Tufts Medical Center, South Cove Community Health Center, Addressing Disparities in Asian Populations Through Translational Research (ADAPT)
- **Nonprofits/Community Associations:** Chinatown Main Street, Chinatown Resident Association, Chinese Progressive Association, Chinese Culture Connection, MAPC, WalkBoston, Rose Kennedy Greenway, United Way of Massachusetts Bay and Merrimack Valley, Chinese Historical Society of New England, Immigrant Learning Center
- **Corporations:** Liberty Mutual Insurance, Maloney Properties
- **Education:** Tufts School of Medicine, Tufts School of Dental Health, Emerson College, Tufts University

Section 8: Financing strategy

The financial processes and controls listed in the original CIP remain the same. As described in the Statement of Progress, with the help of CITC, ACDC has developed a strong major donor pipeline over the past 3 years and has sold out of all allocated credits from 2014-2016. 20% of our 2016 CITC donors were new donors to ACDC. We believe that ACDC will continue to attract new supporters in the upcoming years.

ACDC is a long-time affiliate of United Way of Massachusetts Bay and Merrimack Valley and has received HUD funding for our housing counseling program since 2011.

Lenders and banks have been regular supporters of ACDC's first-time homebuyer and financial management programs, including Capital One, Santander, TD Bank, and Wells Fargo.

ACDC's board has been active in both financially supporting the organization and bringing in new supporters. In 2016, ACDC achieved 100% board donor participation.
Beginning in 2015, ACDC has received annual funding from the Coulter Foundation for civic engagement work in the Asian American community. We expect this funding support to continue in 2017.

ACDC will receive 3 years of funding from ArtPlace America, in partnership with BCNC, to conduct creative placemaking work in Chinatown.

Section 9: History, Track Record and Sustainable Development

In 2017, ACDC celebrates 30 years of service to the Asian American community in Greater Boston. Over that time we have developed over 300 units of affordable housing in Chinatown and expanding into Quincy.

Each of ACDC's real estate projects addresses sustainable development. Please see attached *Sustainable Development Principles Table* for details for each of ACDC's properties.