

Community Investment Plan 2020-2022

Allston Brighton Community Development Corporation

Section I: Community or Constituencies to be served by the organization

Allston Brighton is a vibrant, eclectic community with many different income brackets, ethnicities, and linguistic groups. This highly transient urban neighborhood has a population of approximately 75,000 residents in four square miles. The 2010 census shows that 10% of the residents are Latino- an increase of 1,100 people or 17% since 2000. Our Asian and Black Populations have grown by 15% and 20%, with the Asian population being second only to Chinatown in the city of Boston's neighborhoods; 32% of our residents are foreign born, including significant Central American, Brazilian, and Chinese populations.

Allston Brighton is also home to many young people, many of whom rent apartments in the neighborhood. According to the Boston Planning and Development Agency (BPDA), 90% and 76.5% of Allston and Brighton residents respectively are renters. 78% of Allston's residents are between the ages of 18 and 34, compared to only 40% of Boston's residents and the 18-24 age group accounts for over half of Allston's population. Similar to this, 60% of Brighton's residents are between the ages of 18 and 34. This concentration of young people is due to the proximity of many colleges in the neighborhood including Boston College, Boston University, and Harvard University.

Allston Brighton CDC's (ABCDC) constituent base is even more diverse than the neighborhood. More than 1,000 residents currently reside in ABCDC's affordable rental housing portfolio and are served every day by our Resident Services staff. Residents of our 506 units represent a diverse community of individuals and families, students, professionals, retirees, veterans, and persons with special needs. Currently, 24% of residents in our housing are children and 15% are seniors. They are also diverse racially and ethnically with 33% residents identifying as white, 30% black, 11% Asian, 26% multiple or other races, and 33% Hispanic and/or Latino. 78% of tenants make less than 80% area median income (AMI) and 42% of households have annual incomes of \$25,000 or less.

In addition to working on neighborhood wide priorities, our organization has re-focused some of our specific efforts on smaller target areas. These areas were selected because large development projects are being proposed for these sections of Allston Brighton that potentially will change the fabric of our community. If this growth is managed well it can be an opportunity for huge improvements that include increased affordable housing, both rental and homeownership, more amenities that make Allston Brighton a better place to live, community benefits that address the needs of our current population, access to open space, and expanded public and private transportation that can take people to and from work more efficiently. Focusing on these areas and their immediate surroundings has been an effective way to engage residents on issues of importance to them.

1. **Commonwealth to Washington and Market Streets:** This Brighton neighborhood has over 1,000 new residential units in the Boston Planning and Development Agency pipeline to be built in the next five years. These developments will have a huge impact on an area that is already dense and traffic prone. Most of the units being proposed are market rate, very small and designed to be rental. There is a great deal of push back in the community to make the units larger, with more homeownership and open space, and a robust plan to address the current public transportation system that is at capacity.

2. **Guest Street Planning Area:** This area began with the New Balance re-development of a large swath of land on Guest Street that was under-utilized light industrial. Now New Balance has created a destination area that includes 350 units of market rate rental housing, a hotel, their headquarters, and the headquarters of both the Boston Bruins and the Boston Celtics. New Balance also built a commuter rail station that brings the Framingham to North Station line back to Brighton. Spin off development is now being proposed for much of the area around New Balance including over 1,000 units of residential housing and a new Stop and Shop grocery store across the street from ABCDC's 50 units of affordable family housing, Brian J. Honan Apartments.

3. **Lower Allston/North Brighton:** This neighborhood has been defined by Harvard's expansion into the area, through the purchase of significant holdings over the past two decades. Harvard is the largest private landowner in Allston, its academic and commercial plans for its holdings will have a substantial and long-lasting effect on the character and stability of the neighborhood. ABCDC's All Bright Homes program, funded by Harvard and Boston Community Capitol, is targeted to this neighborhood to save the existing housing stock for owner occupants, not investors. This neighborhood is also going to be affected by the I-90 Mass Pike project that includes moving the Mass Pike, creating an expanded neighborhood in 120 acres of undeveloped land (Beacon Yards), and building a new transit hub called West Station.

4. **Gardner/ Ashford/ Pratt (GAP), including Cambridge and Linden Streets:** This neighborhood is located right next to Boston University and has become known as the "Student Ghetto". In the last two decades, this family neighborhood turned into an area of off campus student housing. It is the area the CDC has focused most of our efforts around increasing housing safety, but now, this area is also opening up for development and transformation. The I-90 Allston Interchange realignment project will change Cambridge Street from a speeding highway to a boulevard, West Station will provide significantly improved transportation and new development in Beacon Yards and around Linden and Cambridge will expand the neighborhood. Over the next three years, we will intensify our advocacy and education efforts to ensure that new development to this area doesn't displace current residents while providing new residents the opportunity to establish roots in the neighborhood.

5. **Western Avenue:** This area of the neighborhood has been identified by the city as a planning corridor and will undergo changes in zoning to promote the growth of lab and commercial space - there have been rumblings that this part of the neighborhood could become the next Kendall Square. The rezoning of Western Ave and the subsequent development that takes place will have a huge impact on housing pressures and traffic already being felt in much of the neighborhood.

Section 2: Involvement of community residents and stakeholders

In the last three years, Allston Brighton CDC has focused our Community Engagement and Resident Services efforts on increasing the involvement of our constituency in the work of the organization. In 2017, ABCDC opened our All Bright Community Center under one of our largest properties on Commonwealth Avenue in Allston. This new resource allows our staff to connect more directly with residents in our properties and allows ABCDC to have a larger direct presence in the neighborhood. All of our work receives significant input from residents (both ABCDC tenants and Allston Brighton residents) and other community stakeholders. ABCDC has created a structure that provides many ways for people to participate in the organization. It includes:

1. **Action Committees:** Over the last three years, we have convened community action committees, engaging 40 residents in our organizing and policy advocacy efforts around affordable housing and community planning. The committees have been restructured from a Taskforce-style format to best reflect neighborhood priorities. Following the submission of our last CIP, each of the committees identified areas in which their advocacy efforts may have been duplicative or redundant with other efforts taking place.

This realignment of committee goals allowed us to fill advocacy or community education gaps and/or support for the on-going efforts of our partners. These committees advocate for the enforcement of current code, new policy changes, and increases in the quality of life in the neighborhood. Committee members set the agenda, develop goals and strategies, and establish benchmarks and metrics to evaluate campaign success and address any gaps and refocus efforts. To date, the Committees have met with city councilors, and participated in a working group of the Boston City Council. Committee members have met to advocate for short-term rental regulations with the Department of Neighborhood Development (DND) and the Boston Planning and Development Agency (BPDA) to advocate for a greater percentage of affordable housing units in new development and the preservation of current affordable housing. These action committees have identified their respective policy priorities for the next three years. These new priorities expressed in these committees are reflected in this CIP. Periodically they will make recommendations and reports to the ABCDC Board of Directors about actions and policies they think should be supported and pursued by the organization.

2. The Ambassador organizing model: Beginning with a program funded through the City of Boston's Public Health Commission - the Healthy Community Champions - ABCDC created and replicated a model of community outreach and engagement that includes an "Ambassador" component. The first iteration of this concentrated-on health, wellness, and transportation that encouraged more walking and bike riding for commuting and exercise. We expanded it into our All Bright Homes program and over the next three years, our staff will train three new Development Ambassadors. The goal of this campaign is to bring a wider and more diverse pool of voices to conversations around development in Allston Brighton. The Ambassador model has been successful in other engagement campaigns and has helped to attract large numbers of participants to events and elevated the profile of the CDC in the community in the process.

3. Resident services meetings, surveys, and outreach: The All Bright Community Center is a hub for our Resident Services Program. Our staff utilizes the space to offer a wide array of services to residents within the ABCDC portfolio. Resident can receive case management, attend our Afterschool Program, or connect with their neighbors during weekly activities. The programs offered at the center are reflective of the needs of the residents and are resident driven.

To further enhance programs and services offered, we assess residents needs yearly which involves surveying all residents within our portfolio. The information gathered from the surveys help to propel the centers vision to ensure we are servicing the needs of residents as it relates to early childhood, academic and technological support, job readiness, health, and wellness. We provide services on site at our Community Center which will help more families access the necessary resources and the program looks to further connect and diversify the services at the center. In an effort to not duplicate efforts, our staff also create meaningful community partnerships to further address resident needs.

4. Program Feedback: Individuals who enroll in our workshops, homebuyer education classes, and other programs are encouraged to complete surveys. These allow our staff to understand the positive and negative aspects of our programs and make changes based off recommendations. Most recently, we surveyed our Homebuying 101 graduates to gauge interest in Student Loan counseling and over 80% of respondents stated a need for the program. In response, ABCDC rolled out the program in the fall of 2019 to better serve the population. By collecting feedback after all programs, our staff is responsive and community needs and works to fill these.

5. Involvement in community collaborations: Increasingly during the last three years, ABCDC has become involved in several collaborations that include other organizations and stakeholders. One of our

primary collaborations is the Allston Brighton Health Collaborative. The Health Collaborative has a part time staff person who runs the program, but CDC staff works closely with them on issues in Allston Brighton. The Collaborative has most recently aided families living in three homeless hotels located in Allston Brighton. They were the last hotels that housed families in the Boston region, and were slated to be closed by the State. Families in these hotels were given MRVP vouchers and the collaborative, including the CDC assisted many in finding affordable apartments to rent. In this partnership, the CDC continues to work on issues for low- and moderate-income people located throughout Allston Brighton.

6. ABCDC Community Meetings: Our staff organizes meetings based on neighborhood concerns. Most recently, we held a meeting at the Hill Memorial Baptist Church to discuss our upcoming development plans and get feedback from neighbors. We widely publicized the meeting and created a task force based on interested attendees. We also hold an Annual Meeting which focuses on an important issue affecting our community with speakers and a public forum. In its first year, the annual meeting concentrated on the future of homeownership in urban areas. This topic was chosen because many residents in Allston Brighton have expressed concern over the decrease in owner-occupancy in the existing housing stock, as well as few opportunities for new homeownership in housing being built. Our 2019 meeting was focused on who speaks at community meetings and how this affects proposed development. Based on recent research, people who attend and speak at community meetings tend to be older, white, homeowners who tend to be more opposed to development than the general population. ABCDC has been focusing on bringing a wider pool of voices to the table in discussions around development including low-to-moderate income people, renters, and people of color. The focus of this meeting has informed much of our recent community engagement activities such as our Article 80 and IAG trainings to ensure that more residents in the neighborhood feel comfortable attending meetings and advocating for equitable development in the neighborhood. Materials from these meetings are made available on our website and the livestream of the full events are available for anyone to view on our Facebook page.

7. Interactive Social Media and Website Content: ABCDC has a robust social media campaign that is interactive. We have a Facebook page to promote upcoming events and share critical information from the CDC. We also have two Twitter pages, one for the general work of the CDC and one for Homeownership and Counseling that concentrates on homebuying education and homeownership. Relevant information from Allston Brighton and homebuying issues are posted on both. We also use our Instagram page to post pictures of different activities going on in the neighborhood. ABCDC tags other pages to increase engagement and activity on the pages, and to thank organizations that assist us with activities like our Homebuying classes. People are invited to “like” and comment on these topics and staff tracks engagement. Our staff also utilizes our website and Mailchimp to engage with people across the community. Our website is always kept updated with upcoming events and news in the community. We also have a blog on our website to post content that we create. This varies from our Resident Spotlight series to information on whether you should rent or buy a home. We use Mailchimp to keep people updated on CDC activities and create monthly emails for residents in ABCDC properties as well as graduates of our Homebuying 101 classes. We also publish a bimonthly newsletter on general CDC news which has a viewership of over 5,000 people. Our staff believes that by creating exciting and consistent content, more people will engage with the CDC and stay up to date on activities in the neighborhood.

8. Resident and community stakeholders’ role in monitoring and implementing the Plan: Through the community and resident meetings described above, residents and other community stakeholders will be involved in implementing and monitoring the Plan’s goals. We continually seek input from residents about how we can work with them to improve the quality of life, and feedback from them about how to strengthen our efforts to improve our own effectiveness. Progress will be monitored by several entities including the ABCDC Board of Directors, members of the Commonville Tenants Council – the tenant

organization of one of the CDC's properties, and members of the Affordable Housing Action Committee. The membership of these committees is diverse, reflect the ethnic, racial, religious, socioeconomic, and geographic diversity of the community we serve and receive staff support from various employees of the CDC.

Since our inception, ABCDC's Board of Directors has been community-based. Currently 93% of Board members live in Allston or Brighton, illustrating our commitment to residents and other community stakeholders' roles in decision making for our organization. Leadership development is important at the Board level. To increase the diversity of our staff and board, our Community Engagement team runs a Leadership Development Academy to teach individuals living in the neighborhood how to get more involved and grow into community leaders. Of the three new Board members that we added in 2019, two members graduated from the Academy and were cultivated due to their important roles as community activists. The Board reflects on the status of each outcome and discusses changes that might be needed in activities.

Section 3: Plan Goals

Goal 1: Increase resident participation and engagement in ABCDC owned housing and community activities.

ABCDC is committed to ensuring that all residents living in ABCDC owned housing have access to the services and resources they need for secure tenancies, to avoid homelessness, and to foster a stable environment for the entire portfolio. We also believe that meaningful resident engagement and leadership is essential to creating a positive and healthy environment in the housing and in the larger community.

1.a. Increase resident participation in ABCDC resident-specific events, programs, and services.

Resident input: Resident Services communicates regularly with residents residing in CDC owned properties. Regularly checking in with residents prior to and following an event to gather suggestions and input from residents is one of the ways the department gathers input and guidance in the design of programs. Another way is through surveys and residents meetings held at the center where residents share details about the types of programs and challenges they face in accessing services and resources. The feedback is crucial to the Resident Services program as residents input plays a key factor in the direction of the center. ***Goals: 250 families will complete the survey and 50 residents will attend resident meetings.***

Resident participation: We will continue to focus on further engaging with ABCDC residents to increase resident interest and participation in the events and workshops specifically tailored to their properties and needs. Resident Services will facilitate and collaborate with community partners to host a variety of events such as workshops, social gatherings like cookouts, block parties, movie nights, holiday events and resident meetings where property management staff and CDC staff are available to address concerns and answer questions. These events will be held at the All Bright Community Center. We will look to further utilize the Community Space at Brian J. Honan Apartments in Allston, MA to increase resident participation in that particular property in Resident Services programs and events. ***Goals: 180 residents attend resident specific events and programming.***

Resident access to services: By establishing relationships with residents and community partners we will continue to use the All Bright Community Center and the Resident Services Program to assist residents in accessing resources available to them and their own unique circumstances. ***Goals: 60 families referred to a "new" service area not previously available to them; 75 youth participate in All Bright Afterschool; 75 families engage in at least one service aimed at increasing economic resiliency (tax preparation, fuel***

assistance, public assistance benefit programs (Masshealth, SNAP, WIC), job readiness (resume/cover letter workshop), financial empowerment seminar; 75 families engage in at least one program aimed at increasing a healthy lifestyle (mobile food pantry, fitness classes, cooking/health nutrition class and workshops).

1.b. Ensure stable tenancies for residents in ABCDC properties.

Resident knowledge: It is important for residents to fully understand their rights as tenants, their subsidy type and their responsibilities as it relates to their tenant rights in order to maintain a stable tenancy. Often residents run the risk of jeopardizing their tenancies for lack of knowledge of their lease and responsibilities. Lease Education will be provided through move-in orientations and individual support services when a tenant may be at risk or is not fulfilling their responsibilities. **Goals:** 40 families to participate in a move-in orientation; 200 families receive individual support services and case management, 20% decrease in habitual late payers and lease violations and (2) Tenant Right Workshops ran by the City of Boston's Office of Housing Stability will be held at the All Bright Community Center.

Financial Education: A key to avoiding eviction for a tenant is increasing their skills at budgeting and understanding their finances but also being connected to eviction prevention services is key. To address this concern, our Resident Services Program will work closely with community partners and eviction prevention funds/agencies (RAFT, Howard Benevolent Society, St. Vincent De Paul, Rosie's Place, HomeStart to name a few) across the city in an effort to connect as many tenants in need of funding to those services. Our property management team at Maloney Properties will send monthly reports to Resident Services on tenants not making timely payments and are in arrears to our staff so that Resident Services can intervene and work with the tenant to create a plan to get back on track. **Goal:** 60 families will avoid eviction and maintain stable tenancies.

1.c. Increase resident leadership and civic engagement.

Resident leadership: Through our Leadership Development Academy, we will increase the number and skill level of residents who serve as leaders within our properties as well as other income restricted housing developments within the neighborhood/BHA properties. Our staff has also been approached by the Boston Housing Authority to organize and facilitate the elections for the Faneuil Gardens Tenant Organization. **Goals:** 20 residents will participate in the Leadership Development Academy; 10 will become actively engaged resident leaders; 10 tenants at Faneuil Gardens will be elected as resident representatives on the Faneuil Gardens Tenant Organization

Resident organization: We intend to strengthen the existing Commonville Tenant Council (CTC) which comprises residents from our largest property. The CTC will work with us to plan activities and increase access to services to benefit the residents. The CTC will play a role in the development of resident leaders. **Goals:** 10 tenants elected by the full tenant body as the leaders of the CTC; 30% of households will participate in activities – about 70 households. Incorporate immigrant and non-English speaking residents as leaders in the CTC. Assist the CTC in developing an outreach plan to involve more tenants. Assist CTC to have well attended meetings, assist CTC members and working committees to perform their roles.

Resident civic engagement: Residents have an important role to play in promoting affordable housing in the community and helping to make Allston Brighton a neighborhood that residents can live in for the long-term. We will continue to encourage residents living in our housing to be active in civic life, and in broader community planning and advocacy efforts. **Goal:** 10-15 ABCDC residents consistently attend neighborhood civic meetings and actively advocate for affordable housing.

Low- and moderate-income residents will directly benefit as we achieve these goals because they are the ones who are receiving the services, engaging in programs, stabilizing their tenancies, and building their leadership skills. The broader community benefits through an increase in the number of stable housing developments, an increase in the number of active residents participating in civic life and by working together to improve the overall quality of living conditions in Allston Brighton.

Goal 2: Increase supply and access to quality housing for a range of incomes.

We will increase access to affordable and workforce rental housing and homeownership ensuring that Allston Brighton remains a vibrant community for residents from a range of incomes. All our housing development activities will maximize sustainable and green housing practices to the degree feasible and be located near transit for easy access to employment centers, including downtown Boston.

2.a. Increase the supply of rental housing affordable for families who have low- and moderate-incomes. ***Goal:** Increase the ABCDC portfolio by 20% over three years for a total of 607+ units.*

New construction and Redevelopment of New Sites: We will actively seek out opportunities to develop new units of affordable rental housing throughout Allston Brighton. ABCDC will consider development opportunities on vacant land, as well as those already built, and will seek out strategic partnerships and programs. For instance, ABCDC has put forth an application to the City of Boston's Acquisition Opportunity Program, whereby we could obtain low-interest loans to purchase multi-family homes and turn them into affordable units. ***Goal:** Execute at least one new construction / redevelopment project that increases the number of affordable rental units.*

Preservation and Redevelopment of Existing Sites: Through diligent and proactive asset management, we will preserve our current portfolio of units. For any property that is deemed to have major capital needs, we will seek redevelopment funding from various sources, including federal, state, and local government. We will execute the rehabilitation plans at these properties to improve the quality of life for residents, as well as to increase the efficiency of the buildings' operations. Requests for redevelopment funding have already been submitted to the City and State for the following properties: Carol Avenue, Hano Homes, and Ashford Street. If funded, the aim is to commence the renovations on these three properties in/around 2021. ***Goal:** Secure funding to execute rehabs at properties with major capital improvement needs, including Carol, Hano, and Ashford, to preserve and enhance existing affordable rental units.*

Community engagement: We are committed to engaging the residents who live in the housing we develop and in the surrounding areas. For the properties under consideration through the joint ventures, we have worked closely with the residents of our Board of Directors who live near both sites and represent organizations in the neighborhood. Once the properties are under site control, we intend to work closely with abutters throughout the design and development process. ***Goal:** Fully engage residents who live in and near housing developments throughout the process.*

2.b. Increase the supply of homeownership opportunities and access to homeownership for low- and moderate-income families, and for a range of incomes. ***Goal:** Add 40 homes to the supply of homeownership opportunities in the community.*

Affordable homeownership: Continue to build community consensus for the redevelopment of the Hill Memorial Baptist Church site, working in tandem with the church, Site Advisory Committee, and abutters. After consensus is reached, execute the vision of creating upwards of two dozen new units of

housing, along with a new worship/community space. **Goal:** *Create 25 new condominium units for low- to moderate-income households.*

Permanent homeownership: We will continue our successful project with Harvard University, the All Bright Homes Program (ABHP), to stabilize Lower Allston / North Brighton by increasing owner occupancy in the neighborhood. Since its launch in 2015, ABHP has acquired 13 properties and sold 15 homes to owner-occupants. Going forward, ABCDC will focus on the purchase and resale of single-family homes and condos, incorporating an owner-occupied deed restriction. **Goal:** *Purchase and resell 12 homes (4/year) through ABHP.*

Other: We will seek out other and be open to other opportunities to increase the supply of homes for low- and moderate-income families, whether as the sole developer or in partnership with other like-minded organizations. **Goal:** *Identify, pursue, and commence at least one other redevelopment opportunity that will increase the supply of condominium units to low- and moderate-income households.*

2.c. Improve performance of ABCDC properties.

Property and asset management: We will continue to monitor the performance of all our properties with our contracted property and asset manager – Maloney Properties. We will seek to develop a better understanding of the monitoring process, allowing us to be more proactive, rather than reactive, to any financial issues. We will utilize and refine the portfolio’s annual benchmarks and dashboard to identify vulnerable properties, strategize solutions, and execute financial remedies. **Goal:** *All financial issues are quickly resolved, and all properties meet annual benchmarks.*

Capital needs assessments: We will complete CNAs at remaining properties, including Brighton Allston Apartments, Commonwealth Apartments, Glenville Apartments, and Long Glen II. We will use the CNAs as a roadmap for improvement plans that must be completed in the near term and execute, focusing on critical updates to life safety systems, accessibility, and green upgrades. **Goal:** *All properties have a CNA and improvements are implemented.*

Refinance and Plan for investor exit: We will take a critical eye to the debt on each of our properties, paying particular attention to those for which an investor exit is imminent, which includes the following: Brian J. Honan Apartments and Ray Dooley/Long Glen. We will consult with lawyers, accountants, and investors to plan for a smooth and timely investor exit. We will seek to restructure properties to generate funds for small to moderate capital needs and/or decrease debt. **Goal:** *As needed, properties have been refinanced and/or have an investor exit plan in place that leads to long-term health and stability.*

Tenant satisfaction: We will include measurements of tenant satisfaction with ABCDC and property management on every resident survey. **Goals:** *80% of residents will indicate a high level of satisfaction on the 2020 RSC survey. A consistent increase in tenant satisfaction in 2021 and 2022.*

Increasing the supply of affordable rental and homeownership housing directly benefits low- and moderate-income residents who will have access to stable housing and remain in Allston Brighton despite increases in housing costs throughout the area. ABCDC’s portfolio of 506 units of affordable housing is some of the last rental stock available for low-income, working class families. It is an important part of the CDC’s mission to keep these units viable so that our community remains socio-economically diverse. Allston Brighton has been challenged by the transitional nature of residents who come to Boston for college and move regularly. Therefore, increasing stability benefits not only the people who live in the housing but also the broader community. Longer term residents can have a stake in the neighborhood and

participate in community processes. Numerous studies indicate that all residents benefit when the community includes people from mixed income groups.

Goal 3: Encourage financial empowerment and increase financial literacy and stability for residents of all incomes

Regardless of income, financial literacy is a pivotal aspect of ensuring our neighbors have stable lives. Whether individual goals are focused on building credit, getting a handle on student debt, or buying a home, ABCDC seeks to grow financial wellness and encourage financial empowerment for all community members.

3.a. Grow the number of educated first-time homebuyers who successfully go on to purchase a home.

It is critical that those who want to buy a home have the knowledge and access to information they need to become sustainable homeowners. Our Homeownership and Counseling program is one of the most trusted in the state. Our staff offers in-person and online classes to educate first-time homebuyers on topics like obtaining a mortgage, housing search, and down payment assistance programs. Graduates of this course receive a certificate that grants access to municipal down payment assistance programs, Mass Housing Partnership's ONE Mortgage, MassHousing mortgages, HUD mortgages, affordable homeownership lotteries, and lender first time homebuyer mortgages. All graduates are eligible for one-on-one pre-purchase counseling with HUD-certified counselors to answer specific questions throughout the homebuying process. **Goals:** *Hold 36 Homebuying 101 classes; graduate 1,000 first-time homebuyers; 150 people will complete Framework, our online program that is coupled with an in-person wrap up session. 120 graduates will receive one-on-one pre-purchase counseling with HUD-certified counselors. 30% of graduates who receive counseling services will purchase a home.*

3.b. Improve financial health and wellness for residents in our properties and low-to-moderate income households in Allston Brighton.

Our Resident Services and Homeownership and Counseling staff work collaboratively through the All Bright Financial Empowerment program. We offer financial workshops and one-on-one counseling to residents of our properties and other neighbors in need. Residents work with HUD-certified counselors to develop household budgets, learn how to track expenses, build or repair their credit and grow their savings. **Goals:** *50 families will attend a financial seminar held either at the Community Center or at the Main Office; Staff will offer 4 Financial Seminars annually on different financial topics; 75 residents will enroll in personalized financial counseling.*

3.c. Reduce the number of community members who are burdened by student loan debt and decrease economic instability in our neighborhood.

Student loan debt is a pressing and pervasive issue across the country, and it particularly affects residents of Allston Brighton. Currently, total student loan debt is \$1.52 trillion and over 44 million people have student loan debt (Berman, 2019). The burden of student debt tends to fall on the shoulders of young folks, as people under 40 hold 65% of total student loan debt (NCRC). Our neighborhood has one of the highest millennial populations in Boston, 78% of Allston residents and 56% of Brighton residents are between the ages of 18-34. Student debt also widens the racial wealth gap and the median total for undergraduate loans for Black students was 3.5 times greater than for their White peers (Institute on Assets and Social Policy).

Based on feedback from clients as well as demographic information on our neighborhood, ABCDC rolled out Student Loan Counseling Services in the fall of 2019. Our student loan counseling program assists

student loan borrowers in the community with understanding their repayment options and ensuring that people across our community have more financial opportunities. **Goals:** 150 clients will receive one-on-one student loan counseling with HUD-certified counselors. All clients will receive a financial and budget analysis of their household with individualized action items. 50 clients will resume making payments, removing their loan from default status. 30 clients will enroll in an income-based repayment plan. 50 individuals will attend a community workshop on student debt and repayment plans.

Goal 4: Ensure housing and development projects meet the needs of the diverse population of Allston Brighton.

Working with neighborhood residents and other stakeholders, we will advocate for policies to ensure that housing and development changes in Allston Brighton meet the diverse needs of the community. Our goal is to engage residents as leaders and ambassadors in community planning efforts to ensure that the views of residents are incorporated into decision making.

4.a. Promote policies that increase access to quality housing for existing residents and to ensure equitable housing access.

Affordable Housing: ABCDC will support residents in their affordable housing policy advocacy efforts including: advocating for an increase in the percentage and affordability levels of units developed under the Inclusionary Development Policy (IDP); the creation of a broad marketing campaign to increase the voices advocating for more homes we can afford; promoting policies that create and/or preserve affordable housing for a wide variety of residents. **Goals:** Increase in the number of residents who participate in affordable housing advocacy to 450; achieve progress on advocacy goals

Community Planning: ABCDC created a development matrix to evaluate how new developments impact residents and the community (whether positively or negatively). As new developments are proposed through the Article 80 process, our Community Planning Action Committee will use the matrix to determine areas where we want to advocate for developers to increase affordability or make other adjustments to their plans to benefit the community. This committee has also been working on a framework for a popular education campaign (People’s Planning Initiative/PPI) to train residents in the development process (basics of zoning, community planning, policy advocacy), so residents are more ready to engage in community meetings and the public processes of Article 80/diversity of residents involved in planning discussions. We intend to conduct an extensive canvassing of the community to better determine community benefit priorities of the neighborhood as well as increase community participation in community benefit discussions with colleges, universities, developers, and the City of Boston. **Goals:** Advocate for developers to increase benefits to the community in ways to be specified through community surveys, focus groups, and other engagements; door knock/direct outreach to 2,000 residents living in areas of the neighborhood impacted by new development; 15 residents will participate in the PPI, 10 of these residents will submit comment letters, actively attend community meetings, or join an Impact Advisory Group (IAG)

4.b. Increase resident engagement in community planning and advocacy to ensure the voice of residents is incorporated into decision making about the future of Allston Brighton.

· **Resident engagement and leadership:** We will educate residents about the various community and transportation planning efforts underway in Allston Brighton and support them in increasing their involvement and active roles in the planning process. We have set goals for increasing the number of residents at three levels of leadership: engaged participants who attend meetings and neighborhood events or who submit letters in support of advocacy; emerging leaders

who play a leadership in planning of meetings and/or events, assist with outreach, and help with agenda development; and facilitative leaders who set strategy, reach out to key partners, and are core leaders throughout our work. **Goals:** *Ensure that a diverse group of Allston Brighton residents are present and engaged in decision making about changes to the major transit routes that go through our neighborhood and in community planning efforts; engaged participants - 250 unique individuals annually for the first time due to ABCDC outreach and facilitation; emerging leaders - 75 unique individuals annually; facilitative leaders – 25 unique individuals annually.*

· **Community ambassadors:** ABCDC has utilized the ambassador model in the past to expand program outreach and reach a wide demographic of neighbors. Our Community Engagement team will continue using this model in the coming years to bring awareness of development processes. Through working with emerging leaders in the community to educate them on development, our team will increase awareness of development and involve more a more diverse group in the community planning process. Goals: Train community ambassadors to educate residents on neighborhood development. Bring a more diverse set of voices to conversations on development and housing in Allston Brighton.

Low- and moderate-income residents and the entire Allston Brighton community will benefit from our housing and community planning advocacy efforts. Allston Brighton is changing rapidly for a variety of reasons. We are located next to three major universities and the resulting student population creates unique housing market conditions. The over 4,000 new units of proposed development in the neighborhood are too expensive and causing people to become rent-burdened or move out of the neighborhood. Access to new amenities being created because of the building boom are not equitable. Even new grocery stores that could reduce food deserts in Allston Brighton are not being located in places that are convenient for existing residents. Public transportation is currently not meeting the needs of the community, and the increase in traffic due to new development will exacerbate this problem.

It is essential that the CDC work to educate and engage residents on the imminent changes coming to this community. It is also important that they are vocal about their needs in a variety of ways so that they can make sure mitigation efforts and community benefits literally “benefit” them and make it possible for them to continue to live here. It is part of the CDC’s mission that Allston Brighton remain a socio-economically diverse community with place holders for people with low and moderate income so that they can enjoy the improvements happening here.

Section 4: Activities to be Undertaken

Goal 1: Increase resident leadership and engagement in ABCDC owned housing.

1.a. Increase resident participation in ABCDC resident-specific events, programs, and services.

Resident Input

- Conduct Resident Services Survey annually
- Organize annual meetings with each property to discuss concerns with ABCDC and Maloney Staff
- Share findings with community partners where relevant to inform their programming

Resident Participation

- Publicize community events at each property through flyers and email
- Expand marketing and promotion of events through email campaigns
- Publicize the availability of the Community Center to all residents through printed newsletters, social media, one-on-one contact, community meetings

Resident Access to Services

- Analyze the survey and focus groups to highlight areas of need and inform program development
- Establish and maintain strong working partnerships with community organizations who can provide needed services and refer residents to programs as appropriate
- Participate in Allston Brighton coalitions, community boards, and initiatives to keep abreast of programs and services that might benefit residents

1.b. Ensure stable tenancies for residents in ABCDC properties.

Resident Knowledge

- Organize new move-in orientation quarterly
- Provide individual support services to further build knowledge of rights and obligations

Financial Education

- Include information about financial education workshops and services in monthly newsletter
- Work with Maloney Properties to reduce eviction through referrals
- Create personalized plans with residents to get them back on track with rent payments

1.c. Increase resident leadership and civic engagement.

Resident Leadership

- Form relationships with residents through one-on-one contact
- Follow up with residents who consistently attend events and meetings, or who express interest in becoming more involved
- Invite residents to attend planning meetings to help coordinate and promote events and activities
- Organize leadership development training programs (1 session per year) and recruit residents to participate
- Follow up with leaders who attend trainings to help them identify and engage in meaningful roles

Resident Organization

- Meet with current members of the CTC to gauge their level of interest/commitment in continued service and increasing their leadership roles
- Conduct resident focus groups to assess their understanding of the role of the CTC, get feedback on how they want to see the CTC function both independently and in partnership with ABCDC
- Review current by-laws with residents and make any necessary changes/updates
- Coordinate a nomination and election process based on member interest

Resident Civic Engagement

- Provide information about affordable housing through monthly newsletters, tenant meetings, and other resident events
- Invite residents to attend civic meetings
- Recruit residents to assist in planning meetings
- Assist residents in learning how to draft letters to government officials and promoting initiatives through canvassing

Goal 2: Increase supply and access to quality housing for a range of incomes.

2.a. Increase the supply of rental housing affordable to families who have low and moderate incomes.

New construction and Redevelopment of New Sites and Preservation and Redevelopment of Existing Sites

- Maintain regular communication with all members of the community including residents, community groups, universities, elected officials, private developers, and the like, emphasizing ABCDC's interest in, and capacity to undertake, rental development opportunities.
- Engage a series of local realtors to help identify and pursue real estate opportunities, including development of vacant parcels, conversion of existing buildings (e.g. former school or church), and purchase of multi-family homes.
- Review the City of Boston's online property assessment database to identify multi-family properties that are currently investor owned.
- Submit requests for low-interest loans to assist with acquisition and/or development costs from various sources including the City of Boston's Acquisition Opportunity Program (AOP), CEDAC, LISC, and MassDevelopment.
- Apply for grant funding from various sources including federal, state, and local government and local institutions to rehabilitate existing properties.

- Pursue tax credit financing, as appropriate, including Low Income Housing Tax Credits (LIHTC) and Historic Tax Credits (HTCs).
- Seek out permanent, bridge, and/or construction period financing for development projects.
- Assemble experienced teams to complete development projects.
- Oversee the successful execution of timely, cost-effective development projects.

Community engagement

- Organize at least 6 focus groups and 2 public meetings to get resident input on planning and development of properties; 100 community residents participate in total

2.b. Increase the supply of homeownership opportunities and access to homeownership for low- and moderate-income families, and for a range of incomes.

Affordable Homeownership (Hill Memorial Baptist Church Condos)

- Continue to facilitate meeting with the Hill Memorial Baptist Church Site Advisory Committee until consensus is reached.
- Assemble a realistic financing strategy for the Hill Memorial Baptist Church Condos, submit requests, and secure funding.
- Assemble an experienced team to complete the Hill Memorial Baptist Church Condos.
- Oversee the successful execution of the Hill Memorial Baptist Church Condos.

Permanent homeownership

- Update the marketing materials for the All Bright Homes Program (ABHP).
- Conduct targeted street-by-street outreach to current homeowners of single-family homes and condominiums in Lower Allston / North Brighton who may be good candidates for ABHP, focusing on long-time homeowners who may be ready to sell and would do so directly to ABCDC.
- Purchase single-family homes and/or condos, add an owner-occupied deed restriction, and re-sell.
- Explore the introduction of down payment assistance to the ABHP to increase opportunities for workforce homeownership.

Other

- Maintain regular communication with all members of the community including residents, community groups, universities, elected officials, private developers, and the like, emphasizing ABCDC's interest in, and capacity to undertake, homeownership development opportunities.

2.c. Improve performance of ABCDC properties.

Property and asset management

- In conjunction with Maloney Properties, review and refine the dashboard and annual benchmarks for the entire portfolio.
- Meet with Maloney Properties on a monthly basis to review the dashboard and compare performance against annual benchmarks.
- Work with Maloney Properties to quickly address issues within the portfolio.

Capital needs assessments

- Engage a professional firm to conduct a Capital Needs Assessment of the remaining properties including Brighton Allston Apartments, Commonwealth Apartments, Glenville Apartments, and Long Glen II.
- Oversee successful completion of small to moderate capital improvements.

Refinance and plan for investor exit

- Review the debt on each property.
- Plan for and execute investor exits at affected properties.
- Refinance properties and use the funds generated to finance small to moderate capital needs and/or decrease debt.

Tenant satisfaction

- Continue bi-monthly meetings with property management staff to discuss concerns and develop improvement strategies
- Ensure annual tenant survey includes questions about satisfaction with ABCDC and property management
- Analyze results and make necessary adjustments to increase tenant satisfaction

Goal 3: Encourage financial empowerment and increase financial literacy and stability for residents of all incomes.

3.a. Grow the number of educated first-time homebuyers who successfully go on to purchase a home.

- Offer 12 in-person Homebuying 101 classes every year in Allston and Brighton, with one being in Spanish annually.
- Offer Framework, our online hybrid education option that incorporates both online learning with an in-person
- Target marketing to reach low- to moderate-income buyers and buyers of color
- Provide in depth counseling services to 40 buyers annually; through the counseling process graduates produce an action plan that may involve saving, credit repair, steps for applying for affordable homeownership and more

3.b. Improve financial health and wellness for residents in our properties and low-to-moderate income households in Allston Brighton.

- Hold 12 financial seminars at the All Bright Community Center
- Provide in-depth financial counseling with HUD-certified counselors to 40 residents in our affordable rental portfolio
- Educate residents on basic financial concepts including credit and saving
- Create personalized action plans for all residents to create financial goals
- Promote financial empowerment to all residents in multiple languages to reach a broad audience

3.c. Reduce the number of community members burdened by student debt and decrease economic instability in our neighborhood.

- Enroll 100 participants annually in student loan counseling
- Lead 25 clients annually to enroll in public and private service loan forgiveness
- Assist 25 clients annually to remove payments from default status
- Hold 5 community workshops on student debt and loan forgiveness programs with 75 people in attendance
- Provide unbiased student loan education to people in the community

Goal 4: Ensure housing and development projects meet the needs of the diverse population of Allston Brighton.

4.a. Promote policies that increase access to quality housing for existing residents.

- Convene monthly meetings of the action committees on affordable housing and community planning
- Advocate for new policy ideas and bring local/national best practices to the attention of city departments and elected officials on investor-ownership and institutional expansion and their impact on affordable housing and quality of life
- Improve partnerships with city officials and colleges/universities to move the needle on neighborhood stabilizing efforts by participating in the Boston Town and Gown Association,

attending/participating in off-campus housing fairs, and inviting city officials to participate in Neighborhood Stabilization Committee meetings and campaigns

- Establish a city-wide, broad base coalition to advocate for increased affordable housing and greater transparency in housing planning and development processes; activities include letter writing campaigns, editorials in city-wide newspapers, social media strategy, testifying at city council hearings and submitting public comment during BPDA meetings

4.b. Increase resident engagement in community planning and advocacy to ensure the voice of residents is incorporated into decision making about the future of Allston Brighton.

- Ensure low-moderate income residents are equipped with the skills to articulate their needs for housing to city officials, the BPDA, and other leaders, as the number of new units continue to grow
- Conduct outreach to engage residents as participants in community planning efforts
- Work one-on-one with residents to support them as they assume higher levels of leadership in planning efforts

- Develop comprehensive inventory of households in target area (Lower Allston/N. Brighton)—including housing status (owner-occupied vs. investor-owned)

- Develop the community standard ‘pledge’ and determine how to increase the number of residents who agree to sell to owner-occupants

- Engage Lower Allston/N. Brighton residents to take on greater responsibility within the campaign

- Develop a broad marketing plan that reaches all people who are potentially eligible and interested in buying or selling property in Lower Allston/N. Brighton—specifically targeting those who have a personal stake in growing owner-occupancy in the Lower Allston/N. Brighton neighborhood

- Conduct a systematic and complete canvassing of the neighborhood

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

Allston Brighton CDC is continually informed by our outcomes and experiences, and we make it a priority to be nimble and to adapt our programs and activities in response to what we learn. ABCDC is committed to thoroughly and accurately measuring program success. Our history of evaluation has led to the excellence of our programs, which evolve each year in response to our outcomes and participant feedback. We listen closely to what participants have to say, and shape and refine our programming accordingly.

The long-term impact we envision is to create a neighborhood that as it grows remains a community that includes a diverse socio-economic population and becomes more stable with stakeholders who participate in ensuring its well-being. Moreover, diverse voices will be at the table when decisions are made that affect the neighborhood.

The tools we use to measure our impact include a Salesforce database and associated dashboard reports that are reviewed by management and the Board of Directors on a quarterly basis. Our data collection methods include program surveys conducted at the end of every program cycle, annual resident surveys,

sign-in sheets, observation, and qualitative feedback provided by participants and residents directly to our staff during and after meetings and events.

In our evaluation structure, we distinguish between outputs (measures of our efforts to organize programs and garner participation) with outcomes (measures of our impact on the people we work with and the community we serve.)

Outputs that measure the efforts and products of our work include:

- Number of residents completing annual surveys and program surveys
- Number of programs offered and the number of residents participating
- Number of events organized and the number of residents and other community stakeholders participating
- Number of residents we provide individualized support services to or attend training, educational, or orientation meetings
- Number and type of service we help residents' access that improves their quality of life
- Number of residents attending training sessions
- Social media "follows", "likes", and email campaign open rate

Outcomes that we use to measure our impact include:

- Number of residents serving in leadership positions
- Number of residents and community stakeholders who increase their engagement over the year by attending or leading more than one type of interaction or meeting
- Number of residents who develop and maintain a household budget
- Number of residents we help to avoid an eviction and avoid homelessness
- Increases in advocacy efforts exhibited by residents
- Specific improvements in quality of life based on services we help residents' access
- Increases in the amount and type of affordable housing in our neighborhood
- Increases in the mix of housing types that offer stability to the neighborhood
- Increase in owner-occupied units and owners
- Increases in qualified homebuyers who can purchase a home
- Types of collaborative tables, policy/advocacy workgroups and task forces we serve on and where residents have a voice in decision making

- Changes in public policy or allocation of resources to benefit the community

Section 6: Collaborative efforts to support implementation

Allston Brighton CDC collaborates with a range of organizations from small neighborhood groups to large private universities and hospitals. Given the prominent presence of institutions in our neighborhoods, we have found collaboration to be an effective strategy for reaching our desired outcomes and striving to make sure that the institutions are responsive to the needs of the community. Through collaborations, we can provide resources or draw on our partners' expertise to provide services, e.g. the Allston Brighton Neighborhood Opportunity Center and Metropolitan Boston Housing Partnership, both of whom provide financial assistance for tenants in CDC buildings. The following is a list of the types of collaborations we foster and groups we will work with as we implement our CIP.

- **Private corporations:** New Balance; Houghton Chemical
- **Universities:** Harvard University; Boston University; Boston College
- **Hospitals and Health Facilities:** St. Elizabeth's Medical Center; Charles River Community Health
- **Collaboratives:** Allston Brighton Health Collaborative (ABCDC is a core steering committee member); Allston Brighton Adult Education Collaborative (ABCDC is chair of its immigration sub-committee); Boston College Task Force; Harvard Allston Task Force; BU Task Force, The People's Pike/I-90 Task Force
- **Nonprofits/ Advocates/ Neighborhood Associations:** Oak Square YMCA; West End House; Brighton Marine Center; Radnor Neighbor Association; Allston Village Main Streets; Brighton Main Streets; Brighton Allston Improvement Association; Fidelis Way Tenants Association; Faneuil Tenant Association; Metropolitan Area Planning Council; Charles River Conservancy; Charles River Watershed Association; Boston Tenant Council; Fenway CDC; Jamaica Plain Neighborhood Development Corporation; Chinese Progressive Association; Asian CDC; Inquilinos Boricuas en Acción; Dorchester Bay Economic Development Corporation; Mission Hill Neighborhood Housing Services; Allston Village Farmers' Market; Veronica Smith Senior Center; Brazilian Immigrant Center; Boston Town and Gown Association; Family Nurturing Center; Cooking Matters; Tech Goes Home; Playworks
- **Government:** City of Boston (Inspectional Services Department, Office of Neighborhood Development, Office of Housing Stability, Mayors Office of Neighborhood Services, Boston Planning and Development Agency, Boston Transportation Department); MassDOT; local state legislative delegation; local federal legislative delegation; Commonwealth of Massachusetts executive departments
- **Transportation Non-Profits:** Mass. Smart Growth Alliance; A Better City; Transit for Mass; Walk Boston; Livable Cities; Allston Brighton Transportation Management Association; Boston Cyclist Union; Mass Bike

Section 7: Integration of activities/consistency with community strategy and vision

This CIP also integrates community development activities from a variety of planning efforts that have included broad resident and stakeholder input. These planning efforts include the following:

The Boston Student Housing Report, 2015: This is the first report created by the City of Boston to address the pressure undergraduate students put on the housing market when they live off campus. This was the first compilation of data that was collected through the student registry ordinance, a piece of legislation ABCDC worked to pass.

I-90 Allston Interchange Placemaking Study, 2016: This study provides guidance and recommendations for the redesign of the transportation infrastructure in and around the I-90 Allston Interchange, so that outstanding urban places and spaces can emerge as specific master plans and redevelopment proposals are brought forward into the future. This study was requested by the I-90 Task Force, of which ABCDC is a member.

The North Allston-Brighton Community-Wide Plan (CWP), 2011: This augments, re-evaluates where necessary, and refines the goals and vision of the 2005 North Allston Strategic Framework for Planning (NASFP), especially with respect to how Harvard’s Institutional Master Plan relates to, and integrates with, the plan for the North Allston-Brighton neighborhood.

Allston Brighton Community Needs Survey and Assessment, 2008: This survey was conducted by Copernicus Marketing and Consulting group in 2007 and was completed in 2008. This study was independently done to obtain “valid/reliable” voices and community insights on the needs of Allston Brighton residents. These insights are used in developing many of the institutional master plans, community benefits programs and other activities spearheaded by the City of Boston.

The Brighton/Guest Street Planning Study, 2012: This study created a public realm context for an underutilized industrial/commercial landscape and required the introduction of new streets for on-site circulation and servicing/loading for the *New Balance* campus as well as for property owners/developers elsewhere in the study area. It also required the creation of urban blocks with complete streetscapes to create a context for development and a new district.

Allston Brighton Mobility Study: The City of Boston, in partnership with Kittleson Associates, is currently assessing existing transportation infrastructure conditions while analyzing the impacts of pending and approved development in Allston-Brighton in order to identify strategies to improve the transportation network—streets, bike infrastructure, sidewalks, transit, parking. The Mobility Study is expected to be completed in early 2020 with a menu of short-term, intermediate, and long-term improvements

Western Avenue Planning Study: The City of Boston has launched the Western Avenue Corridor Study and Rezoning Plan to guide the future of Western Avenue between Barry’s Corner and the Leo Birmingham Parkway. This planning initiative will provide recommendations for new or modified zoning; build on previous planning in the area, including the North Allston Strategic Framework for Planning, the Community-Wide Plan, and institutional planning at Harvard University.

Boston City-Wide Plans: The City of Boston has created several significant city-wide plans that were consulted in creating the ABCDC CIP. Our CIP is consistent with the Boston 2030 Vision that is in draft form currently, as well as several completed plans including Go Boston 2030 (transportation), Housing a Changing City, and Boston’s Open Space and Recreation Plan 2015-2021.

Several institutional Master Plans have also informed some of the objectives ABCDC prioritizes in the CIP. The Boston College, Harvard University and Boston University Institutional Master Plans have a

profound effect on the neighborhoods of Allston Brighton and therefore are important documents that influence our community engagement and other neighborhood stabilization activities. Each plan has an associated task force made up of community residents and partners responsible for reviewing plans and negotiating community benefits and the mitigation of the impacts of development and construction.

Section 8: Financing strategy

ABCDC will finance implementation of the Plan's activities by strengthening current relationships and continuing to reach out to new potential funders who seem likely to be interested in the organization's strategic direction. We have demonstrated success in securing funding from a balance of public and private grants, the United Way of Massachusetts Bay and Merrimack Valley, donations from individuals and small businesses, special events, housing developer fees, and other program fees. Our annual fundraising event, All Bright Night, also contributes to our annual revenue. Through sponsorships and individual donations, this event is a way to celebrate and thank our donors.

Our Homeownership and Counseling programs also accrue revenue for ABCDC. Our staff secures sponsors for our monthly classes. These sponsors tend to be from Banks and other financial institutions. Full sponsorships cost \$4,000 per class and half sponsorships cost \$2,500 per class. For participants, the class fee is \$45/person for non-Boston residents and \$30/person for City of Boston residents. This is set by the City of Boston. Our annual Homeownership Resource Guide also attracts ad revenue from local businesses. An application is pending with the Commonwealth's Division of Banks for continued funding for the homeownership program. ABCDC is also a sub-grantee of CHAPA for HUD housing counseling (i.e., homeownership) funds for the current fiscal year. The CDC's effectiveness has enabled it to retain funding from these sources for the past few years.

While the proportion of each of these sectors to the total revenue may vary year-to-year, the CDC has been able to keep expenses in alignment with available revenue. Current funding sectors are projected to continue to be available for the work outlined in the CIP as activities proposed in the plan expand upon the work in which the CDC is currently engaged.

With funds raised through the CITC in the past three years, ABCDC has been able to increase the organization's capacity to serve the community. Our Manager of Community Building & Engagement is funded in part by CITC funds. Unrestricted funds donated through the CITC program have provided the organization with the opportunity to hire a Real Estate Development Manager who assists in identifying development projects and increasing affordable housing in the Allston Brighton neighborhoods. The CITC program has equipped ABCDC with increased financial stability which has increased our capacity as an organization.

Over the past three years, CITC has enabled the organization to reach and increase financial support from individuals and small businesses in the community. With Board involvement, we have expanded our donor engagement and cemented our relationships with the banks and major corporations in the area. The CITC program remains a key factor in the organization's ability to engage Board members in the fundraising process and to solicit and leverage funds from potential donors, large and small.

Section 9: History, Track Record and Sustainable Development

For nearly 40 years, Allston Brighton CDC has created affordable homes, fostered leadership, enhanced open spaces and increased resident incomes and assets so that residents of Allston Brighton would be able to call their community home for the long-term. Today, ABCDC's strategic plan

addresses critical changes in our community, focuses our role as a catalyst for stability and positions us to create healthy communities and new opportunities for people of all incomes to engage as civic leaders and improve their lives. To date, ABCDC has developed 506 units of affordable housing in the neighborhood which is home to over 1,000 residents. ABCDC has engaged over 900 residents through various community-based campaigns, served 200 residents annually to ensure stable tenancies, and graduated over 5,800 first-time homebuyers from Homebuying 101. Our history and track record is consistent with the Commonwealth's Sustainable Development Principles in a number of important ways.

Principle #1: Concentrate Development and Mixed Uses: New housing development projects being contemplated by ABCDC are in urban centers close to employment centers, amenities, and transportation. One is on a brownfields site, one is a re-use of an historical site, and all are compact at appropriate density for the area. All development is being designed according to Livable Street standards that include pedestrian friendly and bicycle safe districts.

Principle #2: Advance Equity: Our work to engage residents in community planning supports their efforts to influence development that is rapidly occurring in Allston Brighton. Whether it be through our work with housing developers, advocating for workforce and affordable housing, or our organizing around neighborhood issues, ABCDC has shown a dedication and successful record of accomplishment in promoting an equitable share of the benefits and burdens of development. We provide technical and strategic support to residents so that they can have a voice in community planning decisions and facilitate resident engagement and leadership to ensure that the resulting developments reflect their needs, not only those of outside investors.

Principle #4: Protect Land and Ecosystems: We work with residents and the Charles River Watershed Association, and other open space advocates to improve and integrate access to the Charles River into development and other local planning processes and reclaimed greenspace that had been neglected over the years.

Principle #5: Use Natural Resources Wisely and Principle # 9 – Promote Clean Energy: ABCDC has a track record of promoting buildings that conserve natural resources and of maximizing energy efficiency and renewable energy opportunities by supporting conservation strategies. We implemented energy-efficient retrofits in our properties as well as a coherent recycling policy and a smoke-free housing policy. Renovating buildings in our portfolio using energy efficient methodologies, we have improved energy efficiency by as much as 35% in some buildings. Our most recent 18-million-dollar renovation of the Commonwealth and Glenville project (235 affordable units) included significant green upgrades of the heating and air circulation systems, plus a new storm drain and water management system.

Principle #6: Expand Housing Opportunities: We have helped more than 2,000 families achieve homeownership through our homebuyer education programs. Our current development pipeline will increase affordable housing options for a range of families in Allston Brighton including workforce housing and units for low income and very low-income housing. Through pre-purchase, financial, and student loan counseling, we educate residents in our community on how to set budgets and take control of their finances so people can avoid eviction and retain stable housing. In addition, as part of our advocacy work, ABCDC fosters resident leadership through our Leadership Development Academy so that all our community has input into neighborhood planning and will advocate for housing that is affordable in private development projects as well.

Principle #8: Increase Job and Business Opportunities: ABCDC works in partnership with Allston Village Main Streets to provide advocacy to small businesses in the Allston downtown district. The resident services program also refers tenants to employment and education opportunities

offered through local organizations including the Harvard Ed Portal (education and job training), Jewish Vocational Services, and Boston College (tutoring, SAT prep and college scholarships).

Principle # 10: Plan Regionally: ABCDC is currently working with neighbors and other stakeholders in Watertown, Cambridge, and Brookline to advocate for planning with our nearest neighbors to ensure new transit, housing development and open space is adequate for the region. This includes evaluating traffic studies and new development – particularly around the Watertown/ Soldier’s Field Road area that will affect both traffic in the whole area, but also bring the New Balance Commuter rail stop up to capacity quickly.