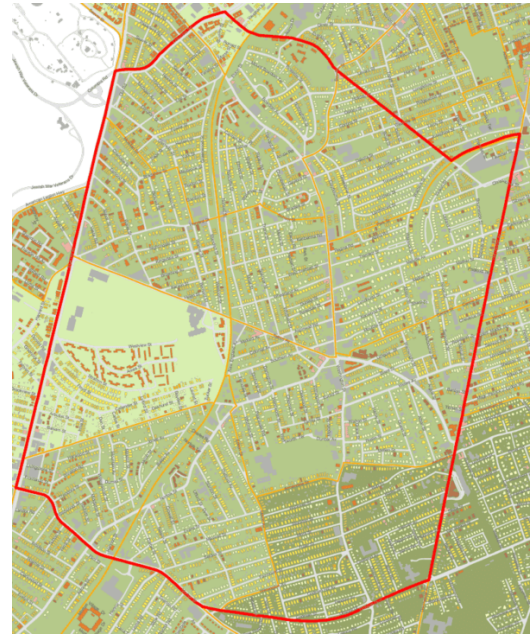


**Massachusetts Department of Housing and Community Development
Community Investment Tax Credit Program
Codman Square Neighborhood Development Corporation Community Investment Plan
2023-2025**

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

CSNDC was founded in 1981 following decades of disinvestment and abandonment in the Codman Square neighborhood. CSNDC is a grassroots community organization committed to developing affordable housing and fighting for racial and economic justice by building community power. Our core constituency are the low- and moderate-income, primarily people of color who are currently the majority of Dorchester residents. Approximately 70% are Afro-American/Caribbean, 20% are Latinx and the remainder are Asian and White. About 95% have incomes at or below 80% AMI.



Throughout our history, we have concentrated on physical development in our service area. In the face of growing concerns about gentrification and displacement – and growing unrest caused by long standing racial disparities and injustices which are presenting in disproportionate COVID-19 health impacts, economic insecurities and police brutality – we have become even more focused on resident leadership, social, economic, political and racial inequities in our neighborhood, and systems change. CSNDC serves a two square mile area of Dorchester that is bounded by Columbia Road and Geneva Avenue to the north, Gallivan Boulevard and Morton Street to the south, Blue Hill Avenue to the west, and Dorchester Avenue to the east.

Section 2-Involvement of community residents and stakeholders

In late 2021, CSNDC completed an intentional, 20-month long community investment planning/strategic planning process (launched at the very beginning of the COVID shutdown), that culminated in its Community Investment and Strategic Plan. We took time to speak twice, during this time, with a range of constituents. The first time involved asking residents how they were impacted by the pandemic and how they felt CSNDC services in the short and long run were impacted as well. We also asked for their input on significant trends that would affect the community and the field, and how CSNDC might navigate them. With this in mind, we then asked them what CSNDC's top 2-3 “North Star” priorities should be. What we heard from our stakeholders aligned with our concerns about gentrification and displacement, as well as racial and economic unrest. To follow up, we asked them to opine on our approach to those issues.

Approximately 100 constituents were integrally involved in providing advice, input and direction into our strategy and future work through this Community Investment and Strategic Planning

process. We completed a focus group with residents who receive our services, interviewed leaders of neighborhood associations and local businesses (about 25 stakeholders), and interviewed approximately 15 funders, several legislators, 15-20 advocacy groups or policy makers and about 18 peer groups, including nonprofit and for profit affordable housing/community developers.

What emerged from these conversations were two North Star areas: 1) significantly expanding our real estate and 2) base building and organizing work. These North Star priorities led to CSNDC's decision to double the number of affordable housing units developed each year in the next 3-4 years, while stimulating maximum civic engagement and leadership development by launching an Anti-Racism/Equity Army Academy through which residents are trained and then activated to take the lead on systems change equitable policy and resource allocation work.

We not only asked residents about their thoughts on our increased strategic focus in these areas, but also sought their feedback on whether CSNDC should retract from some of the economic development and basic services we offer (e.g., foreclosure prevention, small business development, financial education, etc), in order to pursue the increased focus on real estate production and constituent base building and advocacy. Residents supported the increased North Star foci, but also wanted us to continue to provide the basic/economic development services, unless we found community based partners to supplant us in providing those services. As a result of this feedback, as well as other factors, CSNDC has decided to retain all direct service components, but will also test the transition of a small body of services to other local agencies in the coming year.

Additional feedback and strategic information came from residents who were also involved in and interviewed by Tufts Medical Center, as part of their community needs assessment process. Sixteen residents participated virtually and talked about their needs around health and mental health. Approximately 30 residents also regularly participate in our monthly mental wellness sessions and we assess and survey resident service needs through this vehicle.

CSNDC also hosts monthly building-based tenant association meetings. Generally speaking, over the past two years on average 100 people have participated in these mainly virtual meetings.

NeighborWorks America also provided us with referrals to local and national CDC peers who excel at the kind of real estate and base building expansion work that our new strategy calls for. We asked these experts questions such as: 'Can you describe the specific strategies your organization uses to help move residents who receive services at your organization to becoming involved in collective action?', the responses to which were helpful in informing our strategic approach. As mentioned, for all constituents we asked questions like: 'How should CSNDC prepare itself for the long-term effects and implications of COVID-19?' and 'If CSNDC focuses on two to three priority areas, what 2-3 priority areas would have the most significant impact?' Again, the responses to these questions were extremely helpful in shaping our North Star priorities which are defined in this CIP.

Results of this strategic planning initiative deepened our resident engagement and the roles of residents in a transformative way. CSNDC's theory of change is moving from an individual

model of service operating from a “charity mode” to an organization focused on empowering residents as leaders in collective action and transformational change. CSNDC is focused on developing new resident leaders, who in turn will lead comprehensive CSNDC organizing campaigns as part of a powerful, “Equity Army” collective. All staff are to be considered “organizers,” encouraging constituents who receive services to participate in the Resident Leadership Institute or the new Anti-Racism/Equity Army Academy (AREA).

Section 3- Plan goals

Based on the strategic assessment findings and other feedback from stakeholders through the 2021 strategic planning process, CSNDC is considering shifting its work from providing over 40 different services through a “multi-service center model” focused on individual change, to a co-empowerment for community power model through its “North Star” priorities. The purpose of the North Star priorities is to increase CSNDC’s ability to address root causes of racial and economic inequity and impact system change with the community CSNDC serves.

The two “North Star” priorities are:

- 1) Scaling affordable housing development in Dorchester and surrounding communities.
- 2) Scaling and expanding community organizing/base building which will mobilize community residents to drive system change more effectively.

These priorities represent a heightening of CSNDC’s recognition that services alone will not change the fundamental conditions that keep residents in poverty and struggling. To do that, we need to both increase production of quality affordable housing, as a social determinant of well-being, while also supporting residents and other community stakeholders in understanding the underlying reason and cause for so many social issues (race/racism), and to develop campaigns and strategies to dismantle racism and change systems. However, CSNDC is also aware that service delivery is key, and people need access to basic services designed to move them up the economic and social ladder. Therefore, the organization will maintain its economic mobility services during this period, but will transition the mode of service delivery to a Financial Opportunity Center model.

Three year primary goals will focus on the areas of affordable housing, community organizing, Eco-Innovation, economic development, and case management. We will:

- Increase the number of affordable housing units in development,
- Expand our base of active and engaged residents and other constituents,
- Scale up our climate and environmental justice work and strengthen connections Eco-Innovation with the Community Organizing and Resident Engagement department,
- Establish a Financial Opportunity Center model to address resident economic mobility needs in an integrated and co-located approach, and
- Provide agency-wide Case Management that connects residents to both internal and external services through established partnerships with social service agencies.

AFFORDABLE HOUSING GOAL

To address increasing gentrification and resident displacement, CSNDC seeks to significantly increase the number of affordable housing units in development well above the current 40 units per year average to 75-120 units per year.

Low and moderate income residents will benefit by having access to an increased number of affordable housing units which is a fundamental social determinant to wellbeing and economic stability/mobility. The community will benefit similarly as this additional affordable housing will prevent displacement and stabilize residents in place.

COMMUNITY ORGANIZING AND BASE BUILDING GOAL

To expand its base of active and engaged residents to effectively influence, develop, and advocate for systems change and policies focused on social and racial justice, and the socio-economic rights and well-being of the Codman Square/South Dorchester community, particularly for BIPOC (Black and Indigenous People of Color). To reflect this new direction and its emphasis on community organizing and base building, the *Community Organizing and Resident Resources* department will adopt a new name: *Community Organizing and Resident Engagement* department. This reflects CSNDC's desire to focus more on engagement and advocacy with residents, and less on constituent service, which will be the role of our Economic Development and Case Management components.

Low and moderate income residents will benefit by having their voices amplified, and as a result, having changes made to programs, policies and resource allocation decisions that directly impact their wellbeing. As a result of leadership development, root cause and anti-racism training and in collaboration with other community stakeholders, constituents will define the issue areas that impact the community at large, and will take the lead in developing and implementing advocacy campaigns to address these issues. This work will positively impact conditions for the community as a whole.

ECO-INNOVATION DISTRICT GOALS

To scale up its climate justice/environmental work and connect more closely with the Community Organizing and Resident Engagement Department to identify and train constituents in green jobs, as well as on campaign and strategy development related to policy and systems change, with a specific focus on energy and environmental issues. Eco-Innovation District department clients will be encouraged to participate in the Resident Leadership Academy and/or the Anti-Racism/Equity Army Academy, as a first step towards engagement in collective action. At the same time, the Department will continue to provide a unique set of direct services through a "Hub and Spoke Model", which includes green job training, and will align the service provision goals closely with the resident leadership development and community organizing campaigns and goals.:

Low and moderate income residents will benefit via access to green workforce and leadership training in climate, environmental and green job areas. The community will benefit as a result of the policy and legislative changes that will be made as relates to environmental and climate justice, which will positively impact individuals, as well as the community as a whole, by reducing environmental and climate pollution, and thereby improving air quality, while also training and employing people which have positive implications for community health and economic wellbeing.

ECONOMIC DEVELOPMENT GOAL

Build assets and wealth in the community by evolving into a ‘one stop shop’ model for all CSNDC constituents’ (residents and businesses) using a Financial Opportunity Center model to address community economic needs. Provide a range of direct services as well as case management which will be absorbed into and supported by this department. In addition to direct services provision, the department will serve as a ‘connector,’ helping residents not only connect to the services they need, but also help residents understand the root causes of a problem or situation, and refer them to our Community Organizing department and our Resident Leadership Institute and Anti-Racism/Equity Army Academy for engagement in economic and social justice activities and campaigns.

Low and moderate income residents will benefit by access to services that will support their direct financial, housing, small business, and basic needs. The community will benefit by increased resident economic stability, decreased foreclosures and vacant properties, and increased small business revenue growth. We anticipate that well over \$25,000,000 in wealth will be created over the next 2-3 years as a result of our financial education, housing counseling, small business, and other services.

CASE MANAGEMENT GOAL

To serve as a clearinghouse for all relevant departments and as a coordinator between external services and residents. Services will be intentionally integrated with community organizing/advocacy so that residents receiving services will be actively encouraged to become engaged in community organizing and advocacy and connect with the organizing staff and the Equity Army initiative. Case Management will be integrated into the Economic Development Department in order to connect case management more closely to the residents using economic development services.

Low and moderate income residents will benefit by access to case management that will refer them to services at CSNDC and with partner agencies to meet their financial, housing, and basic needs. The community will benefit by increased resident economic stability and mobility overall.

Section 4-Activities to be undertaken

We will achieve our goals by implementing the following activities and strategies. The quantifiable and quantitative measures for the goals, activities, and strategies are outlined in Section 5.

AFFORDABLE HOUSING ACTIVITIES & STRATEGIES:

Activity 1 Geographic Expansion: Research and identify affordable development history and potential projects in key surrounding neighborhoods and localities; Identify and build mutually beneficial relationships with key organizations and community leaders in the targeted communities prior to developing housing in new communities; Explore potential partnerships with existing nonprofit and for-profit developers in the targeted neighborhoods.

Activity 2 Joint Ventures and Partnerships: Explore partnerships and/or joint ventures with nonprofits and/or for-profit developers which may lack the community/neighborhood relationships and/or affordable housing experience that CSNDC can provide; Identify/research: (a) vacant lots and real estate assets in targeted geographies, owned by local private or nonprofit

owners with multifamily portfolios who may be ready to off-load some of their assets; (b) Large nonprofit or for-profit developers that have development acquisitions but may lack the communities/neighborhoods relationships and support or political connections; (c) Properties owned by local churches, including single story storefront church commercial properties that might be developed as mixed-use with commercial space on the ground floor and housing above;

Activity 3 Acquisition of Properties Owned by Aging Owners/Expiring Use : Identify and develop expiring use Section 8 contract properties owned by people looking to retire or sell; Identify and potentially develop properties owned by “aging out” residents for a possible acquisition; Consider using the federally funded four percent Low Income Housing Credit (LIHTC) to acquire and rehab these existing properties to preserve affordability.

Activity 4 Capital Innovation: Develop new capital raising approaches to fund the real estate pipeline. The strategies and activities related to building a capital pool include:

- *Tap Existing Portfolio Capital/Equity*
- *Major Donor Real Estate Capital Cultivation*
- *Use of Four percent Low Income Housing Tool Credits (LIHTC)*
- *Use of CITC Credits to attract donors and build a capital pool*
- *Potential partnership with Boston Ujima Project:* Explore emerging models with other Black-led CDCs in the Boston area (Madison Park, JPNDC, Urban Edge) for new streams of funding for affordable housing development.

COMMUNITY ORGANIZING & BASE BUILDING ACTIVITIES:

Activity 1: Expand and scale up the Resident Leadership/Community Organizing Institute (RLI) as part of expanding base-building and directly connect to CSNDC’s organizing campaigns.

Activity 2: Expand CSNDC’s Anti-Racism/Equity Army Academy (AREAA) to inform, educate, and empower residents. The Academy will focus on interpersonal, institutional, and structural racism, with an emphasis on institutional and structural racism.

Activity 3: With residents in the lead, design and implement CSNDC organizing campaigns focused on the key issues listed above and build a base of 100 resident leader organizers to be members of the Equity Army to mobilize the community in collective action by the end of 2025.

Activity 4: Design and implement a community organizer training series focused for all CSNDC staff, so that all staff are trained in community organizing strategies and anti-racism and act as community organizers.

Activity 5: Develop a transition plan for existing resident support services

Activity 6: Create a data collection model to measure success levels for base-building and development of campaigns.

ECO-INNOVATION DISTRICT ACTIVITIES:

Activity 1: Train and shift staff from direct service to a ‘hub and spoke’ partnership model.

Activity 2: Build relationships with partners involved in workforce development, sustainability, and energy efficiency work to provide direct services to residents.

Activity 3: Staff and partners educate clients on how individual issues impacting them are systemic and how policy change at the public level, along with improved political access and representation, will improve their and community socioeconomic conditions, and health.

Activity 4: Plan fundraising strategies with partner organizations to raise funds for service provision, with partners doing the direct service work with CSNDC focusing on client advocacy.

Community Organizing/Base Building Model for Climate/Environmental Justice:

Activity 1: ‘Meet residents where they are’ and support their efforts to plan and garner resources for resident-directed on the ground environmental justice projects, with a goal of residents themselves seeing how their projects can be advanced by activism via the larger Fairmount CDC Collaborative’s legislative advocacy campaigns.

Activity 2: With residents, add new climate/environmental legislative/policy priorities and/or focus on equitable resource allocation and policy implementation of the established legislation in the Collaborative’s neighborhoods.

Transitioning Direct Services to a Hub and Spoke

Model: Transition existing CSNDC services using a “hub and spoke model” where CSNDC is at the center, providing central support for fundraising and program modeling, while other service or civic entities radiate, as ‘spokes,’ out of the ‘hub’ and take on CSNDC’s existing direct service delivery programs such as:

- National Green Infrastructure Training and Certification (GITC)
- Ballou Urban Agriculture
- Residential and Commercial Energy Efficiency and Solar Installation Program
- Clean Energy Ambassador Program



ECONOMIC DEVELOPMENT ACTIVITIES:

Financial Opportunity Center Model: In alignment with the Local Initiatives Support Corporation’s (LISC) Financial Opportunity Center model, CSNDC will incorporate evidence-based practices to integrate coaching and education and all CSNDC’s Economic Development services into a co-located physical space, with all staff being trained and able to facilitate service delivery across the spectrum of services. The services include employment support, digital skills, housing counseling, financial capabilities, home rehab, and small business development, credit building, and protection. Additionally, case management will be provided to facilitate connections to basic need supports such as emergency rental assistance, utility assistance, nutrition assistance, and childcare. The Financial Opportunity Center based services will be co-located at the existing CSNDC Computer Learning Center.

Main Street Model for Small Business Development: Through CSNDC’s partnership with the Boston College Corcoran Center, CSNDC has convened a committed group of community stakeholders to form a *Codman Square Business District Advisory Council*, with the intent of re-launching a *Codman Square Main Streets* program to support the business district’s vitality and role as a hub of economic activity and community engagement. For this effort, CSNDC will engage, organize, and empower community stakeholders and small business owners/representatives to be leaders of and advocates for increasing vitality of the business district. This will support small businesses, nurture new entrepreneurs, and attract local residents and people from across Boston to make Codman Square a destination. The Council will advocate for racial equity in public investment in BIPOC-owned businesses and will either evolve to become a Main Street organization, or another model which serves a similar role in advocating for equitable public investment.

Estate Planning and Home Improvement Programs: Estate planning and home improvement loans will remain a part of CSNDC’s direct services to stabilize the community by maintaining homeownership assets and facilitating intergenerational transfer of wealth. This will be complemented by CSNDC’s efforts to engage residents in advocacy campaigns targeted to prevent displacement and increased affordable housing production.

Activity 1: Shift staff from direct service to a co-empowerment model. Staff will operate as organizers, engaging clients in how issues impacting them are grounded in a need to change policy and improve socioeconomic conditions through collective action and connecting them to the Anti-Racism Academy and organizing campaigns.

Activity 2: Organize and empower small business owners as leaders of and advocates for improvement to the business district. Build capacity for the Codman Square Business District Advisory Council (the Advisory Council) to function as a sustainable, standalone organization.

Activity 3: Refine and scale asset development and protection programs for community cohesion/anti-displacement: revitalized estate planning program and Civic Impact for Home Improvement Loan Forgiveness model.

Activity 4: Co-locate and integrate all department services to operate in the Computer Learning Center (CLC) space replicating evidence based Financial Opportunity Center model.

CASE MANAGEMENT ACTIVITIES:

Case Management will serve as a clearinghouse for all relevant departments and as a coordinator between external services and residents. Case Management will be integrated into the Economic Development Department in order to serve residents using CSNDC services.

Activity 1: In collaboration with community organizing staff, work with key service recipients to help them identify their issues within a broader social/political context, that is, how do they systematically solve the housing or other related issues they face, through collective action. Develop individual relationships with service recipients and encourage them to engage with the Anti-Racism/Equity Army Academy and organizing campaigns.

Activity 2: Assess services residents need from external resources. Research and identify the organizations that can take on these services and develop a plan that would describe how residents are referred to these service organizations.

Activity 3: Cultivate partnerships with external service providers.

Activity 4: Develop a database system to coordinate, monitor, and track outcomes of each resident who is referred. Use the data-base system to identify and facilitate those interested in engaging with CSNDC's organizing/advocacy campaigns.

Activity 5: Co-market services provided by our new partners, using emails, virtual or in-person meetings, general mailings, phone calls, website/social media.

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

AFFORDABLE HOUSING QUANTITATIVE AND QUALITATIVE OUTCOMES: By 2025, 200 units of affordable housing will be in the financed, pre-development, in construction or completed stage. Thereafter, at least 75-120 new affordable housing units will be in process (financed, in pre-development, in construction or completed), each year beyond 2025.

COMMUNITY ORGANIZING QUANTITATIVE AND QUALITATIVE OUTCOMES: By 2025, A base of at least 100 trained residents will be actively engaged in at least two CSNDC organizing campaigns focused on one of the following: a) affordable housing rights/rent stabilization, and anti-displacement, b) racial and economic justice, and c) climate/environmental justice. At least one of those campaigns will have successful "wins" resulting in either: (a) increased resource allocation for the issue of concern or (b) change in programmatic, policy or legislative approach to an issue.

ECO-INNOVATION QUANTITATIVE AND QUALITATIVE OUTCOMES: By 2025:

- A base of at least 50 trained constituents will be actively engaged in the Fairmount Indigo CDC Collaborative's Climate Justice Initiative's campaigns focused on climate and environmental justice. At least two of the three Collaborative's climate-related legislative priorities targeted will have been fully enacted into law or policy, resulting in either: (a) increased resource allocation to Fairmount neighborhoods to advance climate and/or housing priorities with clear baseline measurables established related to increased resources), or (b) change in programmatic, policy or legislative approach to these same issues. At least one additional climate/environment-related legislative or policy campaign will be underway, with full constituent engagement and activism, with at least 15 constituents actively engaged in the campaign.
- The Ballou Urban Agriculture site will train at least 20 men of color.
- At least 25% of Ballou operating costs will have been recovered via increased harvest sales.
- At least 75 trainees per year will graduate from the Green Infrastructure Training and Certification program, with at least 30 trainees passing the National exam and 30% of graduates placed into green jobs.

ECONOMIC DEVELOPMENT QUANTITATIVE AND QUALITATIVE OUTCOMES:

By 2025

- Demonstrably improve over 500 community members' financial wellbeing through integrated coaching, education, and case management that support career readiness, financial skills and knowledge, and housing stability.
- Increase housing stability and protect assets for 50 homeowners through first time homebuyer education, foreclosure prevention, home rehab projects and estate plan execution curbing displacement, preserving community cohesion, and maintaining intergenerational wealth.
- Engage at least four business owners and community stakeholders with the City of Boston to formalize Codman Square Main Street as a sustainable, standalone organization, with CSNDC designated staff on the Board of Directors.
- Advocate for and empower over 200 residents through: 1) developing a network of 15 or more formalized referral partnerships addressing basic needs, and 2) by drawing the connection between services provided and systemic issues and engaging stakeholders in the Resident Leadership Institute, Anti-Racism Academy, and CSNDC's community organizing and advocacy campaigns.

CASE MANAGEMENT QUANTITATIVE AND QUALITATIVE OUTCOMES: The metric for this component is discussed in the last bullet, above, related to advocating for 200 community members, bringing social and other service support to them via development of formal and informal service partnerships and advocacy referrals.

Participants include departmental staff (implementers), community stakeholders (service recipients and advocates/activists), funders, peer/partner agencies (service providers, advocates).

Since 2019, we have been using a Salesforce based client tracking and monitoring system, which we'll continue to upgrade. Additionally, all of our annual goals are framed in SMART terms. These goals are uploaded into Salesforce, and on a quarterly basis, we are using Salesforce, along with an accompanying Excel spreadsheet, to assess progress towards these goals.

In addition to all these means of furthering and evaluating our work, each year we develop an Annual Operating Plan as well as more detailed Annual Work Plans for all departments. We have set goals, timeframes, and benchmarks which will guide our evaluation of early, intermediate, and long-term accomplishments. To review progress against these documents, and to course correct as needed, the Senior Managers meet weekly with the Vice President of Operations, the Vice President of Base Building Strategy, as well as the Executive Director to assess progress. CSNDC senior staff meet regularly to review their work plans (developed from the Strategic Plan). Biennial progress against meeting the NeighborWorks America (NWA) Operating Plan goals and activities is also reported to the Board. See Section 9, also, for how NWA evaluates CSNDC.

We measure success in our goals, policies, and activities by comparing the progress on a regular basis, using formal and informal tools such as weekly senior staff meetings with the executive staff, biennial meetings with the full Board to report progress, as well as through monthly senior managers meetings.

Additionally, every 2-3 years, as an affiliate of NeighborWorks America, CSNDC undergoes the Program Review process which is a complete organizational assessment that looks at measuring our progress against stated NWA goals using the PROMPT tool. PROMPT stands for Production/Program Services, Resource & Financial Management, Organizational Oversight & Board Governance, Management, Planning, and Technical Operating & Compliance Systems. NeighborWorks sends in organizational development staff and consultants, including those with specific expertise in affordable housing and community development, as well as in financial management, to thoroughly review our work in all 6 PROMPT areas. This typically includes a weeklong in-house assessment with meetings between NWA staff/consultants, all levels of staff, our Board of Directors, our contracted property management staff, our auditors and others. It is through this process that NWA rates its affiliates. CSNDC's most recent Program Review process just ended in early October 2022. CSNDC consistently rates as Exemplary with NWA, the highest rating achievable. It is through these types of assessments that we also engage a range of parties, and through which we measure progress in staying on point with our programs, goals, policies and activities.

Section 6-Collaborative efforts to support implementation

CSNDC is a member of numerous key coalitions, collaborative groups, and partnerships. A sample of key active partnerships includes:

- Green New Deal Coalition: Multi-faceted stakeholder group meets monthly. Mayor Wu has attended these meetings, City's Environment & Open Space department and other key policy makers and advocates regularly attend these meetings. This Coalition has direct implications for realizing our sustainability and expanding our base building goal.
- Green New Deal BIPOC Leadership Group: Eco-Innovation and Community Organizing department's work. Group launched by CSNDC Executive Director working to advance and center those most impacted by climate and environmental injustices, and to garner resources to address those injustices. About 20 BIPOC leaders from a range of Boston nonprofits and community activists are involved in developing and pushing priority solutions.
- Fairmount CDC Collaborative: Transit oriented real estate development and climate justice related to Real Estate Development, Eco-Innovation, and Community Organizing department work. Regularly works with and engages key policy makers and funders, especially DHCD, State Environmental Affairs, Boston Dept of Neighborhood Development, etc. Key to our transit oriented and expanding real estate goal.
- Codman Square Climate Justice Alliance: Climate and environmental justice related to Eco-Innovation and Community Organizing department's work. Regularly engages funders, Mass Clean Energy Center, Executive Office of Energy & Environmental Affairs, City of Boston's Environment & Open Space department.
- Climate Code Blue Doctors: Support for our Eco-Innovation District's climate justice work. Doctors support policy, advocacy, and education related to the link between climate and health.
- Fairmount Transit Coalition: Transit equity related to Eco-Innovation and Community Organizing department's work. Regularly engages the MBTA and Keolis commuter rail.
- Fairmount Greenway Task Force: Supports Eco-Innovation and Community Organizing department's work.

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

CSNDC is a grassroots community organization committed to developing affordable housing and fighting for racial and economic justice by building community power, especially of low- and moderate-income communities of color in Dorchester. Through developing resident leadership, organizing in the community, promoting economic mobility services, and advocating for local environmental justice, we build collective resident power to effect systemic change and transform society. In 2022, the CSNDC Board of Directors revised its mission statement to highlight its priority focus on scaling up affordable housing development and community organizing/base building, resident mobilization, and advocacy towards effective systems change in the community. The new mission also addresses CSNDC's promotion of economic mobility services, as it will continue to offer a range of services for the next three-year period, while the organization considers transitioning many services to other nonprofits.

The defined plan strategies and activities will support the goals of this CIP. CSNDC's Community Investment Plan strategies also fit into both City-wide and state-wide vision and strategy.

- Boston's new Urban Forest Plan¹ speaks to equity in the workforce and goals for reducing carbon via preserving and creating urban forests. This focus aligns with CSNDC's Eco-Innovation, National Green Infrastructure Certification & Training Program, and Ballou Farm urban agriculture work. To date, we have graduated over 40 people in Green Infrastructure who have/are now taking the national certification exam with some graduates having already been placed in green jobs.
- The Boston Green New Deal is a vision for tackling the climate crisis with strategies that address economic, social, and racial inequities. Eliminating climate change pollution and building resilience to a changing climate will require a transformation of public infrastructure and systems. We are also, via our Codman Square Climate Justice work, as well as our Green New Deal Coalition work, engaging our constituents in advocacy related to preserving green spaces, increasing tree canopy, conducting energy retrofit work, and increasing funding for green job training in our community.
- In line with both Boston's new Urban Forest Plan and the Boston Green New Deal CSNDC's Eco-innovation team engaged residents in 3 advocacy activities for Kresge climate work. Residents/staff testified for Conservation Corps and HERO Bills; Roadmap Bill and Boston Conservation Corps passed. Signed 27 residents up for retrofits and 10 for Wegowise.
- The Massachusetts' 2019 Partnership for Growth: A Plan to Enable the Commonwealth to Build, Connect & Lead.² Goals as defined in this plan, such as to support the people, places, and businesses that make communities attractive, vibrant, and sustainable; to build community capacity that can support locally-driven and locally-beneficial growth, and to enable the development or redevelopment of buildings and areas with potential to drive greater economic prosperity, directly align with CSNDC's increased housing production goal, and to our transit oriented housing work, as well as our efforts to have housing be as energy and environmentally sustainable as possible, again, linking this all back to energy and climate justice.

¹ <https://www.boston.gov/departments/parks-and-recreation/urban-forest-plan>

² <https://www.mass.gov/doc/partnerships-for-growth-plan/download>

- DCHCD's 2022-2023 qualified allocation plan (QAP)³ identified needs for increased affordable rental housing, multi-family housing, and increased support for middle income families seeking to be homeowners. Furthermore the challenges climate change presents for our communities are at the forefront of this plan. CSNDC CIP is aligned directly and intentionally with the QAP goals.

Section 8-Financing strategy

CSNDC is requesting \$300,000 in CITC funding in FY 2023. CSNDC has a solid track record of achieving our goals. We are confident that with the additional funding we seek through the CITC along with the local and national funding resources that we are attracting, and as a result of our innovative, collaborative, and comprehensive community development work, that we will be successful in raising adequate financial resources to achieve Plan priorities.

CSNDC has experienced exponential growth over the past 25 years, from a 5-staff agency with a budget of about \$700,000 to an organization with over 30 staff and a budget approaching \$4 million. We have been successful in sustaining this growth due to our experience in the real estate development area and our ability to effectively manage and grow our funding base. Each year we have been successful in meeting our fundraising goals and have attracted new resources at the local, state, national, corporate, and private level due in large part to the innovative and broad-scale impactful work we are doing in transit oriented development, sustainability, community engagement, and collaboration as set forth in the past plans as well as this CIP and our 2022-2025 CSNDC Strategic Plan.

Over the last decade, we have used the CITC to leverage major new individual and corporate donors including CITC gifts from \$1,000-\$200,000. While our core work remains development of affordable housing, over the last 10-15 years, CSNDC has increasingly diversified its revenue base, though real estate developer fees remain an important source of funding. The main examples of funding base diversification are stemming from funders focused on intersectional issues that CSNDC is engaged in, such as centering racial and environmental justice. The 3 year grant from the Barr Foundation, which totals about \$500,000, as well as a \$100,000 inaugural grant from First Republic Bank to offer home rehab grants to homeowners who agreed to serve as Clean Energy Ambassadors, promoting clean energy retrofits in the community, the Kresge Foundation's \$600,000 multi-year commitment via the Fairmount CDC Collaborative, and several Mass Clean Energy Grants to promote this intersectionality work make us well poised to implement our environmental justice work. We are also the recipients of a 4 year \$100,000 grant from the Cummings Foundation award for our Financial Self Sufficiency Program. The Mass Growth Capital Corp and the Mass Division of Banks have both significantly increased funding awards to CSNDC in the wake of the COVID pandemic, to ensure that minority business enterprises and low/moderate income homeowners and homebuyers, are protected from foreclosure, and able to build and sustain wealth. NeighborWorks America continues to increase funding for our economic development and resident leadership work. Plus, we received a \$40,000 grant from the Boston Foundation and JP Morgan Chase this past year, to launch our Anti-Racism Equity Army Academy, and completed and graduated the first module of that Academy in September 2022.

³ <https://www.mass.gov/service-details/qualified-allocation-plan>

Our real estate development component successfully completed two real estate deals that created almost 60 units of affordable housing this past year. The fees and overhead from those deals brought in excess of \$500,000 into the agency. CSNDC, again, exceeded its fundraising goals this past year. In addition to all these efforts, what sets CSNDC apart is our ability to carry out transformative and complex development projects which bring major new investment to the neighborhood and spur future public and private activity. Real estate activity is increasingly coordinated and integrated into these other initiatives so that production of new affordable housing is one among several goals of our development projects.

CSNDC's operating budget includes funding from real estate developer fees, private and corporate grants, and individual fundraising. CSNDC has significant experience in garnering and managing State and federal resources for real estate development and operating purposes. In our 2022 operating budget, 38% of our income was from grants and contributions, and about 62% was from real estate related fees.

2022 Agency Budget	\$3,690,168	
Program	% of total budget	Source of Funds
Real Estate /Asset Mgmt	39%	Developer fees, NWA private and public grants, LIHTC, HOME, etc
Community Organizing	30%	Developer fees, NWA, private, public & foundation grants
Eco-Innovation	10%	Private, public & foundation grants
Economic Development	21%	Private, public & foundation grants

Section 9-History, Track Record and Sustainable Development

1-Record or listing of examples demonstrating the CDC's history and track record of past practices and approaches implementation of proposed activities:

CSNDC is a NeighborWorks America affiliate (NWA). NWA is a national community development intermediary that is Congressionally-chartered and works through public and private partnerships to drive change at the local level for individuals, families, and communities. NWA provides capital and grants to its affiliates in support of developing our low and moderate income communities. In order to remain in good standing with NWA, all of its affiliates undergo a rigorous program review process every 2-3 years.

A comprehensive organizational assessment of CSNDC was conducted by the Organizational Assessment Division (OAD) of NeighborWorks America which concluded with an in-depth, agency wide review in September 2022 that culminated in assessment results in early October 2022. The primary objective of the review was to assist the organization in enhancing its performance and capacity by facilitating an evaluation of its operations and capacity in all lines of business and areas covered by the acronym PROMPT®: Production/Program Services,

Resource and Financial Management, Organizational Management and Board Governance, Management, Planning, and Technical Operating and Compliance Systems.

Interviews were held with CSNDC's board, staff and partners to examine if CSNDC met its goals and to understand CSNDC's recent accomplishments, future goals, and challenges. The review included an analysis of the organization's internal management and service delivery systems, and an examination of financial records, production reports, and selected policies, procedures and contracts. At the end of the visit, a debriefing meeting was held with the CSNDC senior management team and Board wherein key preliminary observations, findings, analysis, conclusions, and recommendations were presented and discussed.

A Program Review report summarizing the discussions and recommendations that emerged from the review process was produced. The Report indicated that CSNDC scored at the top level ("Exceeded"), in the Production/Program Services, Resource and Financial Management and Organizational Management and Board Governance areas, and scored the second highest level, ("Met"), in the Management, Planning and Technical Operating and Compliance Systems areas. This means that CSNDC is considered an "Exemplary" agency (the highest ranking) by NeighborWorks America.

Additionally, for over 40 years, CSNDC's comprehensive community development work has integrated affordable housing, economic development, and community organizing in ways that increasingly incorporate all of the State's Sustainable Development Principles to create and expand economic opportunity for low and moderate income residents in Codman Square.

CSNDC, particularly in the past decade, has become a community development leader in the sustainability arena as evidenced by the launching of several new initiatives since 2012 that are squarely focused on improving the environmental health and energy infrastructure of the community.

Over the last decade, and with a stark increase since then, we are seeing signs of gentrification and displacement, as well as fear among residents that our neighborhood is transitioning into an increasingly unaffordable, high priced community. Additionally, the racial reckoning that has occurred since the tragic death of George Floyd, has required addressing and directly centering racial justice issues and impact of racism on the conditions that require entities like CSNDC to exist.

Our very recently completed 2022-2025 Strategic Plan heightens our focus on racial equity issues and equitable development, while targeting our work to activate residents.

Examples of our sustainable development/equity and economic development focused work include:

- Development of over 1,200 units of affordable housing in our 41 year history with an additional 200 units in the pipeline to be developed within the next 3-5 years. Last year, we broke ground on over 90 units of affordable housing, including 16 new homeownership units that were sold last year to first time homebuyers, and 76 rental units.

- We were involved in the successful push to pass the 2021 Climate Roadmap Bill, as well as the establishment of the City of Boston's Power Corps Green Jobs Training Program that has a specific focus on paid training and direct job placement for high-risk young adults.
- During the height of the COVID pandemic in 2020 until now, our staff were on the front lines delivering food, grocery gift cards and PPE to our constituents.
- We continue to provide affordable, fresh produce (over 7,000 lbs) to the community grown at our Ballou Urban Agriculture Farm.
- We helped over 300 residents access emergency rental assistance and continue to prioritize that service in the wake of the pandemic that has had a negative impact on the stability of many families.
- We are working on modifying affordable housing application processes in a way that better supports access for men of color, who are often left out of such processes.
- We supported 20 people in becoming first time homebuyers, or preserving their homes from foreclosure putting/retaining over \$10,000,000 in wealth in the hands of low/moderate income predominantly people of color.
- We helped over 40 businesses start or grow their businesses.

These are just a sampling of our track record and ongoing success and work.

2-Narrative and examples of the Plan's consistency with the Commonwealth's Sustainable Development Principles: CSNDC joins with the Commonwealth to promote the Sustainable Development Principles presented in the NOFA (exhibit 5). This CIP will concentrate development with a focus on mixed use, transit-oriented development in Codman Square, specifically building up above commercial space and redeveloping vacant parcels within a half mile radius of the stops on the Fairmount commuter rail line, in keeping with our Fairmount sustainability work. We continue to protect land and ecosystems via the Fairmount Greenway and Codman Square Climate Justice Alliance work that is made possible via several multi-year foundation and corporate grants. This includes the cultivation of over 20,000 sq ft of land in our Ballou Urban Agriculture site that advances equity through distributing over 7,000 lbs of fresh, healthy produce at low/no cost in an area that could be considered a food desert.

We use natural resources wisely through the design of our affordable housing that we build to LEED and HERS standards. We try to reduce greenhouse gas emissions in these developments via the use of low VOC compounds, citing them near transit, thereby reducing vehicular needs, and by planting trees and bushes in the development that help clean the air. Through these means, as well as through our strategic intent to expand the number of affordable housing units we produce annually, we are expanding housing opportunities, as well.

We make efficient decisions that align with the goals of smart growth, environmental stewardship and healthy communities in many ways. One way is through CSNDC's Executive Directors' participation in the City of Boston's Community Leads Group which is helping the City of Boston launch a new phase of the Building Emissions Reductions Ordinance (BERDO 2.0) regulations development process. This will establish rules and procedures for the establishment of the BERDO Review Board, which will provide important community oversight over the implementation of BERDO, including emissions factors, blended emissions standards,

renewable energy purchases, and other compliance mechanisms. We also continue to support the resident-directed projects that constituents on the Codman Square Climate Justice Alliance seek to implement to reduce Greenhouse Gas (GHg) emissions. These projects include ownership of land for passive recreational and community garden purposes and expanding green job curricula and career development/practicum programming in Boston Public Schools—an example of our efforts to increase job and business opportunity.

We continue, through the Fairmount Transit Coalition, to advocate for transportation choice, to include reduction of fares at the Readville station and electrification of the Fairmount line, converting polluting diesel locomotives to cleaner electric models.

Through CSNDC's leadership in the Boston Green New Deal Coalition we aim to develop climate mitigation strategies that are steeped in environmental, racial justice, and equitable economic opportunity principles. We also aim to make these climate mitigation strategies both actionable and measurable and to clearly define the impact Boston's Green New Deal Plan can/will have on the lives of low/mod income BIPOC residents. This is a model that can be replicated regionally and beyond, if successful. We also are actively involved, as an agency, as well as via our residents-populated Climate Justice Group, in advocating for legislation and resource allocation decisions that will positively impact the health and economic well being of Codman Square stakeholders.

We seek to expand housing opportunities significantly over the next decade, increase green infrastructure job training and business opportunity growth, and build off of the transit access work we have done within the Fairmount Corridor. Our work to launch the Codman Square Main Streets into an independent entity in this time period will ensure adequate attention and resources to growth of business and employment opportunities.

CSNDC's developments by their very nature and intentional planning, design, construction, and management, will facilitate strong civic and social engagement while also integrating pedestrian and bicycle access and connecting to transit. CSNDC's North Star priorities as defined in this CIP and our 2022-2025 Strategic Plan are an innovative 'base building' model that will advance equity among residents, not just providing services, but also educating, training, and empowering residents to become advocates and leaders for the decisions made at the local and regional levels that impact their lives and communities.

CSNDC is uniquely committed to efforts to address climate change impact on our communities. Our work over the past two plus years to create and sustain the Codman Square Climate Justice Group is an example of implementing our green and energy sustainability work. Over 75 people have engaged in the CSCJG and have been involved in a range of advocacy and direct green/energy sustainability efforts and projects. This includes successful advocacy for passage of the 2021 Climate Roadmap bill, as well as advocacy to establish the PowerCorps Boston green jobs training. The CSCJG operates under the Fairmount Indigo CDC Collaborative's Climate Justice Initiative which received multi-year funding from the Kresge Foundation. The Initiative's campaigns focus on climate, energy and environmental justice. We project to see either or both a) increased resource allocation to the Fairmount neighborhoods or b) change in programmatic, policy or legislative approach to advance climate and/or housing priorities.

We continue to advocate for fair fares and electrification of the Fairmount commuter rail line, through CSNDC's leadership of the Fairmount Transit Coalition. We work with local activists on our Codman Square Climate Justice Group to further local environmental projects such as community ownership of land for urban gardening and community health and healing purposes while also advocating for funding for increased green job training and practicums for Boston Public Schools students.

Finally, all of our real estate development projects are designed to the highest levels of LEED and HERS standards possible. Every development at minimum meets LEED standards; we aim for at least LEED Silver.