Dorchester Bay Economic Development Corporation Community Investment Plan 2023-2025

As Dorchester Bay Economic Development Corporation approaches a new year and a new CIP period, we stand stronger than ever, having increased our capacity to serve our community in a multitude of ways. We are financially sound, staffed for maximum impact and sustainment, funded for greater loan issuance and small business assistance and actively advancing both new property development and enhanced programmatic offerings. And of course, we continue to offer affordable housing to 3,100 residents throughout our 13 properties. We recently completed a new organizational Strategic Plan, which identified key areas for focus. Our CIP for 2023-2025 is informed by those findings, and the goals set forth here are in line with both the priorities expressed in the Strategic Plan and our previous (ongoing) CIP goals, which remain tied to our core mission directives.

SECTION 1: THE DORCHESTER BAY EDC COMMUNITY

Dorchester Bay Economic Development Corporation was founded in 1979 by local civic associations to address the problems resulting from the chronic disinvestment undermining North Dorchester and eastern Roxbury neighborhoods. For 43 years we have focused on understanding the needs of local residents and businesses through active engagement with the community. By definition in our charter, Dorchester Bay's focus is within the geographic area consisting of the following political subdivisions of the city of Boston: Ward 7, Precincts 8, 9, and 10; Ward 8, Precincts 5 and 6; Ward 13, Precincts 1, 2, 3, 4, 5, 6, 7, 8, 9, and 10; Ward 14, Precinct 1; and Ward 15, Precincts 1, 4, and 6 (the "CDC area") and to carry out activities in such other parts of the Dorchester section of Boston or elsewhere as to enhance the effectiveness of the Corporation's operation within the CDC area.

Dorchester Bay's neighborhoods include Uphams Corner, Dudley Street, Columbia/Savin Hill, Meetinghouse Hill, Bowdoin Geneva, and the Quincy corridor between Grove Hall and Uphams Corner. Our immediate area is one of the poorest neighborhoods in Boston. This diverse community of African American and Cape Verdean (57%), Latino (19%), White (30%), Asian (9%), and Native or two+ races (4%) residents includes 32.5% who are foreign born. Approximately 36% of the area's population falls below the federal poverty level and 73% fall below the Family Economic Self-Sufficiency. Household make-up includes 30% single female head of household. More than 70% of the housing units are in apartment buildings. ¹

Dorchester Bay develops affordable housing, mixed use and commercial properties, and offers a wide variety of programs to enhance opportunities for residents to live and work in the community. DBEDC also has a lending program, a certified Community Development Finance Institution (CDFI), making loans of up to \$250,000 available to small businesses. Dorchester Bay EDC is one of the only CDCs offering microloans in the Commonwealth, and the only CDC-based CDFI in Boston. Our service area for our lending program includes Dorchester, Roxbury, Mattapan, Hyde Park, Jamaica Plain and Roslindale. In addition to lending capital, we provide technical assistance to businesses and prospective business owners in our service area. Through an extensive network of partners, we connect businesses to free legal services, deeply discounted payroll services and bookkeeping services, and free credit counseling.

¹ All statistics based on 2010 census.

SECTION 2: INVOLVEMENT OF COMMUNITY RESIDENTS AND STAKEHOLDERS

Our 2023-2025 CIP was prepared, in part, using the insight gained from our latest Strategic Plan, which was completed in 2021. The Strategic Plan was created with the assistance of the Metropolitan Area Planning Council (MAPC) and involved a deep dive evaluation of the many economic and social conditions that relate to the health and resilience of the Uphams Corner community. This assessment was grounded in a dual qualitative and quantitative approach. In addition to a review of key indicators related to small business and unemployment, housing and real estate, and access to necessities, a series of structured interviews was conducted with outside organizations identified as entities that share the geographic service area of DBEDC, are active in similar areas of work, currently work or contract with Dorchester Bay, or who were identified as comparable CDCs that could share best practices with Dorchester Bay. These structured interviews were conducted to better understand how a range of organizations have shifted priorities, resources, and operations in response to both the pandemic and plans to address ongoing needs in the community. Efforts were made to uncover potential partnership opportunities with these outside entities and to identify gaps in service programming that could either augment or support partners' priority efforts.

Engagement was also conducted directly with stakeholders who live, work, or operate businesses within DBEDC's service area. Focus groups were formed with community stakeholders, and interviews were held with board members and outside stakeholders knowledgeable on the topic of community advocacy in our geographic area of focus.

The Strategic Plan created an "Organizational Context" of Dorchester Bay designed to set the frame and baseline understanding of the organization's existing programs, services and priorities. This process was guided by input from Dorchester Bay Staff, Board and Leadership, and gathered through a series of surveys, department based focus groups, individual interviews, and facilitative discussion at staff and board meetings. Also conducted was a review of recently published articles, reports, and journal submissions that document how the shift occurring in the social and economic landscapes that CDCs operate within.

Both the Strategic Plan and this Community Investment Plan were undertaken in a manner to reflect the current and evolving concerns and priorities of the community. Community stakeholders were engaged using a variety of methods including interviews, group convenings, surveys, and tenant meetings. In addition, stakeholders contributed to the development of DBEDC's Strategic Plan through their participation in focus groups, charettes, visioning sessions, and via a speaker series. We incorporated the work and ideas of these stakeholders to advise our planning process to reflect their interests, concerns and priorities.

The community has a strong voice in our board leadership, as our board is reflective of our community and has been a stable advisory committee with longstanding members. The 16 member panel includes 7 Dorchester residents and 2 residents of adjacent Mattapan and Roxbury. Seventy-five percent of our board are people of color, and almost half are women. The average board tenure is more than eight years. In addition to bankers, executives and entrepreneurs, our board consists of administrative professionals, homemakers, and retirees. So while we make extraordinary efforts to engage local residents in our work, we also know that our ongoing work is being directed by a representative microcosm of the community.

Dorchester Bay's staff is also diverse and reflective of the community we serve. Together, staff members who are Black/African American and Latino/LatinX make up 62% of our team. More than half of our senior leadership team are people of color. Sixty-nine percent of the staff are women. More than half of

our staff comes from Boston neighborhoods. Our staff consists of people from diverse educational and economic backgrounds as well. Staff and board don't just understand the community, they reflect the community we serve, and their concerns are reflected in the plan.

To inform the plan, we also engaged key stakeholders including funders and other Community Based Organizations (CBOs). Our resident engagement staff talked with tenants and partners from other CBO, and our youth program manager gained input from teen leaders.

We plan to continue offering community members opportunities for engagement, input and oversight of the CIP. A reconstituted Community Review Committee will be a group of approximately 10-20 Dorchester Bay stakeholders, open to tenants, community residents, civic associations, small businesses, community agencies, and members of the general public. Participation in the Community Review Committee will also be available for donors who have supported Dorchester Bay through the CITC program.

The CRC will meet periodically to review progress toward annual goals, present metric charts, and explain any significant variation. Dorchester Bay will solicit feedback, listen, and respond. At the end of the year, staff will work with the CRC to compile a year-end report with comments, reflections, evaluations and recommendations for the upcoming year. We will at the same time continue to gain community input through outreach initiatives lead by the regular convenings of the Resident Engagement team, as well our Real Estate and Loan Fund teams.

Our strong history of community engagement is addressed in Section 9 of this document.

SECTION 3: CIP GOALS

The goals set for 2023-2025 fall into 2 categories, focused on the community and the organization. These are goals we are building on from our previous CIP, as they remain central to our mission.

1: Community Focused Goals:

- A. Preserve and develop housing affordable to low-to-moderate income households
- B. Ensure economic growth in the community
- C. Improve the overall quality of life in the community

2: Organization Goals:

- A. Increase agency financial stability by growing income and diversifying revenue stream
- B. Increase real estate development and lending staff capacity
- C. Mitigate organizational risks

SECTION 4: ACTIVITIES TO BE UNDERTAKEN TO REACH CIP GOALS

1: Community Focused Goals:

A. Preserve and develop housing affordable to low-to-moderate income households by expanding

the pool of attractive housing available to families of varying income levels. With an eye on development and preservation of housing without displacement, DBEDC has had a very active construction pipeline. Several of the projects, started within the timeframe of our previous CIP, are now being tied out or are near completion. We also have new projects currently under construction or in pre-development.

Our Indigo Block (residential) project features 80 units of housing affordable to low-to-moderate income households. Forty-four of the 80 units are set aside for households making up to 60% of the Area Median Income (AMI) and 36 units set aside for households making between 61% and 100% of AMI. In addition there are 9 units of condos available for purchase, priced to be accessible to local residents. This property provides direct access onto the commuter rail platform for property residents, workers, and other neighborhood residents wishing to access a more direct route to the train. We are happy to report that in 2022, we achieved 100% occupancy, offering hundreds of new residents - adults and children - safe, affordable housing for years to come.

Dudley Terrace represented the preservation and renovation of 56 units of subsidized affordable housing. Twenty units are further restricted for extremely low-income households earning less than 30% of AMI, including formerly homeless households. Three units are set aside for residents who receive services from the Department of Mental Health. This project was completed in the 3rd Quarter of 2022.

9 Leyland Street, currently under construction, will be an affordable, age-restricted apartment community in Uphams Corner that will connect senior residents to services like health care and nutrition, as well as social activities. The first senior housing development in Uphams Corner, 9 Leyland will include 43 units affordable to seniors earning below 60% of the Area Median Income (AMI). The development will feature 41 one-bedroom units and 2 two-bedroom units, accessible bathrooms in all units and amenities such as laundry rooms. Community lounges will provide social opportunities to reduce social isolation for the residents. Hebrew SeniorLife will manage the project post-construction.

Columbia Crossing (residential), currently in pre-development, will be an anchor property in the newly imagined Uphams Corner Arts and Innovation District. This transformational property, developed in partnership with Preservation of Affordable Housing (POAH) will offer 63 units of income-restricted rental housing. This project will promote development without displacement by aligning with the income level and larger median household of the existing Uphams Corner neighborhood. Ninety percent of the units will be affordable to households making at or below 60% of Area Mean Income, and 65% of units will be family sized. Twelve units will be set aside for local artists, and the project will feature an artist floor with nearly 2000 s.f. of communal workspace or gallery space for use by artist tenants.

Hamlet Street (residential) Along with our partners at POAH, we have submitted a proposal for a city-owned property on Hamlet Street. Our plan projects 69 units of housing (9 home ownership opportunities), affordable commercial space, and an indoor/outdoor market hall for growing food and service businesses. Approximately 20 percent of the rental units would be for very low-income people (30 percent of AMI), with the remaining units being affordable at 80 percent of AMI. 12 units will be designed as live-work spaces. The plan also includes a pocket park and roof greenspace for building

residents. We have presented to the city and the Working Area Group in a public meeting format and we are waiting to hear if we will be the designated developer for this parcel.

Acquisition Program We have increased our efforts to facilitate homeownership through a targeted acquisition program. We continually monitor the market for opportunities to purchase small residential properties (2-10 units) in our service area so we may purchase, rehab them and offer them for sale at prices that are affordable to residents in the community. We have already made several offers on 2 townhouse properties in a strategic location for our community, and we will continue to pursue other opportunities. Purchasing properties as they come onto the market through the City of Boston's Acquisition Opportunity Program (AOP) will be one pursued strategy. We have already secured 2 sizable financial gifts to help spur this initiative.

B. Ensure economic growth in the community

Dorchester Bay has undertaken a multi-pronged approach to help ensure economic growth opportunities in the community. Among the areas of focus are the construction or rehabilitation of affordable commercial space for budding local businesses and jobs creation, increased access to small business loans, financial literacy and business plan courses for community entrepreneurs, skills training and re-entry programs. These efforts are well funded, as we currently have over \$1 million in multi-year funding from the U.S. Dept of Treasury and the Small Business Administration for small business lending and technical assistance, while private foundation and corporation commitments include a \$525,000 grant from JP Morgan Chase to help stabilize commercial rents for businesses in our service area. We have already provided 315 people with technical assistance and training in 2022 alone.

Renovate the Historic Pierce Building. DBEDC is nearing completion of a substantial renovation of the historic S. B. Pierce Building. Our goal was to modernize the building systems, add ADA accessibility, improve life safety, correct extensive facade issues and increase its energy efficiency. As part of the project, we are converting the building to 100% commercial occupancy, and will attract new retail tenants that will contribute positively to the Uphams Corner commercial district. We are finalizing the Pierce renovation as of this writing, and the first of multiple tenants signed their lease in September 2022.

Commercial Space at Indigo Block - Our 2.3 acre project at 65 East Cottage Street includeS 20,000 sf of commercial space broken into spaces for small business retention in the neighborhood and to promote new business start-up. We will be managing the space in partnership with New Market Community Partners, who will identify potential businesses and help lease the available spaces. The building allows for maximum flexibility and can be divided up into up to a number of relatively small spaces of approximately 1,500 to 5,000 square feet, allowing for the recruitment of multiple small businesses. The leases at Indigo Block will have best faith efforts to be made for local hiring, as we are aiming for 50% of all permanent jobs going to local residents. We are confident that in developing job opportunities concurrently with and adjacent to affordable housing options, as DBEDC did successfully in the Quincy Corridor, we will create a stable neighborhood of opportunity in Dorchester. Like the housing at Indigo Block, this space will have direct commuter rail access for business employees. Potential tenant agreements are being reviewed at the time of this writing.

Commercial space at Columbia Crossing - In addition to the 63 units of affordable housing planned for the Columbia Crossing property, the project will provide approximately 5000 s.f. of new street level

commercial space for lease on accessible Columbia Road in the heart of Dorchester. The space will be designed for arts, creative, coworking and retail operations. Our development team intends to provide the commercial portion of the space at around 50% of market rate.

Hamlet Street (Commercial) In addition to the residential offerings of the proposed Hamlet Street Property (described above) the project will include affordable commercial space, and an indoor/outdoor market hall for small food and service businesses. The Hamlet proposal includes four incubator business spaces of 300-325 square feet; four community retail spaces from 673-1,140 square feet for more established businesses and a market hall for community events/functions. The commercial retail spaces are committed to being offered at 50 percent of market-rate rents.

Deploy capital to small businesses. We have made a substantial investment of time and resources to bolster our loan and business assistance programs. The result is the capitalization of the Dorchester Bay Neighborhood Loan fund to nearly \$5 million and the provision of deep and responsive technical assistance to help more than 300 businesses start, sustain, recover or grow. In 2021, Dorchester Bay Neighborhood Loan Fund provided a total of \$792,100 in direct and indirect financing, and we expect that amount to increase.

DBEDC joined a consortium of CDCs working with Compass Financial and Winn Residential to enable residents of certain Dorchester Bay properties to participate in the federal government's **Family Self-Sufficiency (FSS) program.** Participants are permitted to accumulate savings exceeding levels that might otherwise trigger the loss of certain benefits and subsidies. We surpassed our initial goal by serving a total of 14 FSS program participants per month. We expect to serve a similar number of residents going forward.

Workforce Development and Re-entry Programs To support a structured methodology for improved economic mobility within our service community, we have launched robust Workforce Development and Re-entry Programs. In 2022, the programs will serve a total of 225 Boston residents and returning citizens and we expect to secure about 85 new jobs. The re-entry program will assist 75 returning citizens with pre-and-post employment counseling, education, job placement and retention guidance, including over 1,000 calls post-placement to help ensure successful, lasting reintegration. Our new Workforce Development Program will provide pre-to-post job counseling to 150 Boston residents and returning citizens with resume writing, job readiness services, interviewing skills, education, connection with employment, and with social, public, and mental health resources. We will emphasize serving Low-Moderate Income individuals, people of color, and immigrants for these programs. 70 of these participants will receive individualized services. 80 of the total clients receiving service will participate in training programs to qualify for jobs in growing industries and in local retail and service business. 112 will be connected with other service providers, housing, and public and social services. We expect that 42 (60%) of those receiving individualized job counseling will secure living wage employment and achieve financial stability, with 80% job retention during this period. Individuals will continue receiving services and job assistance for up to one year after intake. Our efforts will be bolstered, in part, by a \$20,000 grant from TD Bank Charitable Foundation to support our Workforce Development Program. In 2023, we hope to hire a new **Program Manager** for our Workforce Development Program.

Business Planning Program. In partnership with the Massachusetts Small Business Development Center (MSBDC), Dorchester Bay is offering a free 6 week program to business owners and aspiring entrepreneurs. The program provides step by step guidance in developing a viable business plan,

including understanding financials and attainment of financing. In addition to the Business Planning Program (above) Dorchester Bay is conducting a free 4 week **Small Business Financial Management program** in partnership with Cambridge Savings Bank. The Small Business Financial Education program has been developed to give small businesses information on best practices related to marketing, cash flow, credit, and available financial options.

Boston Workforce and Reentry Coalition. In January of 2022, DBEDC launched and is leading the Boston Workforce Development Coalition, which includes key local workforce development partners to bring more employment counseling, skill building training and access to resource opportunities to individuals, especially returning citizens. The Community Empowerment and Reinvestment Grant Program (CERP) from the State is supporting this effort with \$407,337 for the Coalition to provide services and create inter-agencies linkages and an infrastructure support system. In 2022, DBEDC and our partners supported 861 individuals through this initiative.

Increased staffing We have and will continue to increase the capacity of our staff to advance efforts in economic growth within our community. We will be hiring a new Director of Economic Opportunity to guide this area of our work. In 2022, we hired a Loan Officer and Real Estate Senior Project Manager, and expect to hire another Real Estate Senior Project Manager and Asset Manager. We are also looking to add another 2 new loan officers in 2023.

Creating employment opportunities for traditionally excluded populations through our construction projects As part of our commitment to create job opportunities for people within our community, Dorchester Bay EDC has adopted strict guidelines for the inclusion of minority-owned and women-owned businesses and subcontractors, as well as the hiring of local workers for our construction projects.

C. Improve the overall quality of life in the community.

Engagement with our community members has revealed increasing concern about physical and mental health and the conditions that lead to unfavorable health outcomes. DBEDC is actively working to not only improve current health outcomes, but to improve the overall quality of life by mitigating detrimental climate related effects, creating or enhancing open green space and other community gathering areas, expanding opportunities for creative professionals in the community, supporting equitable transit access and helping to ensure the generation and retention of accessible jobs

Dorchester Bay EDC is a member of the **Fairmount Indigo CDC Collaborative (FICC)**, an umbrella organization comprised of three CDCs in the city of Boston whose communities are served by the MBTA's Fairmount Commuter Rail Line. The majority of FICC's service area are considered environmental justice communities (as defined by the Commonwealth). With FICC, we now share 3 new full-time resources to further this work: a **Climate Justice Coordinator** and **2 Climate Change Community Organizers**.

Community Organizing. Through our FICC work, we engage grassroots constituents concerned about environmental and health issues in their communities, while also helping to mobilize support for new city and state legislation, policies and initiatives focused on climate justice, health equity, green space conservation, and green jobs. Organizers also work with residents to engage city and state officials and their staff, non-profit partners, and other key stakeholders to support resident-led efforts to create stronger communities by helping to build a strong community voice and create opportunities to exercise and

engage that voice. We are immersed in the community, tabling at DBEDC events, Fairmount Line stations and local farmers markets about climate justice, hosting workshops and doing presentations.

Legislative Advocacy Three initial policy priorities have been identified as areas of focus for advocacy:

Mass Climate Roadmap Act. Focus is on the implementation of one specific part of the act: The annual \$12M that MassCEC is receiving to fund and implement green career workforce development projects. FICC meets quarterly with a MassCEC representative to hear updates about the progress of this funding's distribution and specifically to urge MassCEC to allocate at least 50% of those funds to Economic Justice communities

City of Boston Power CorpsBOS. FICC staff and residents are advancing this green career training program through recruitment of individuals seeking living wage job opportunities in this booming field and actively advocating and testifying in front of boards such as the City Council.

Housing & Environmental Revenue Opportunities (HERO) bill FICC is a member of the HERO Coalition which works together across the state and professional sectors to see this bill passed. If passed by the state legislature, it would raise up to \$650M in annual revenue to be split 50/50 between affordable housing & climate mitigation/adaptation projects. This new revenue would create or preserve additional housing for 18,000 working-class homeowners and renters over 10 years, finance hundreds of millions of dollars in competitive, flexible grants to localities for climate resilience and mitigation, and assist between 3,500 and 6,500 additional extremely low-income families per year with housing vouchers or project-based rental assistance.

Rapid Transportation & Electrification of the Fairmount Line. We collaborate with the Fairmount Indigo Transit Coalition (a group of organizations all along the Fairmount Line interested in improving the line's service) to advocate for this bill, a version of which will be refiled next year. This policy priority is a key example of the intersection of climate justice & health equity, as the diesel fuel that the trains run on not only emit emissions that contribute to climate change, but such emissions also pollute our air and contribute to increased respiratory health issues in residents.

In addition to our efforts with the FICC, we are actively working to improve the overall quality of life in the community through other focused efforts.

Health Equity The city of Boston conducted a city-wide community health assessment which showed that residents of Dorchester have statistically significant higher rates of food insecurity, adults reporting persistent sadness, firearm ED visits and homicides, obesity, hypertension, asthma ED visits for children and smoking among pregnant people. These, along with indications by our community members of mental health struggles, demand for green space and transit equity contributed to our decision to help support greater health outcomes within our community. To that end, we have created and staffed the new role of Health Equity Liaison. The Health Equity Liaison will work to increase our capacity to serve residents and to develop and implement health and wellness activities and programming across our portfolio in the Uphams Corner community. In addition, the Health Equity Liaison will contribute to health equity policy advocacy, including representing DBEDC at the Fairmount Climate Justice Coalition, as well as leading DBEDC's work in the Mass in Motion program. Future collaboration with Uphams Corner Health Center, Boston Medical Center, Mass Alliance of Portuguese Speakers, and other community-based organizations to specifically target and address social determinants of health in the community will be another avenue in integrating public health into Dorchester Bay's portfolio of work. Helping to guide these efforts will be a new Director of Resident and Community Engagement.

Uphams Corner Arts and Innovation District As part of our commitment to improving the overall quality of life in our community, we are also significantly contributing to the vision of the new arts and innovation district through the development of the anchor property Columbia Crossing. This development, in the heart of the burgeoning district, will include live/work spaces, affordable commercial units and community meeting space, as described in detail above. It will also preserve the historic Dorchester Savings Bank Hall, a neighborhood fixture. In addition, a glass "Glow Box" and public plaza will create inviting space for public gathering and events.

Expand the number of accessible jobs. We will be significantly contributing to the number of accessible jobs through the course of our activities. We expect 20 new jobs to be available through businesses occupying part of the rehabilitated Pierce Building, alone. The new Indigo Block commercial space will provide affordable leases for local businesses while also offering direct access to the Uphams Corner stop on the Fairmount/Indigo line. The new Columbia Crossing development will provide approximately 5000 square feet of affordable commercial space in the heart of easily accessible Uphams Corner. And our proposal for the Hamlet Street property, if accepted, will provide additional commercial space at 50 percent of market-rate rents, four incubator spaces and four retail spaces for more established businesses. It will also feature an indoor/outdoor market hall for small food and service businesses. Our robust loan program contributes to the number of jobs, as well. We project that one job is created for every \$5,000 lent to a small business. In addition, we continue to support re-entry clients by helping them secure permanent jobs, skills training programs and educational programs.

Expand the Adult Leadership Institute. This six week program offers a NeighborWorks America-based curriculum on advocacy, communication, conflict resolution, asset mapping, data analysis, and leadership. Ninety-percent of participants in our Adult Leadership Institute have successfully completed the program. Our goal is to increase the cohort size by 25% annually, while maintaining a 90% graduation rate. We aim to conduct ongoing 9 week sessions of approximately 12 participants per session.

Tech Goes Home program. Through this program, DBEDC offers tech classes to high school students, parents and members of our community who are 18+. This impactful program has graduated 147 students in just 2 years! Going forward, we are offering classes each quarter, with an average of 10 students per session. We will graduate 40 students per year, and 120 over 3 years.

Increase and enhance outdoor space for property residents and neighborhood families: Our most recent Strategic Plan revealed a desire of area residents to have additional open outdoor space suitable for gathering. Dorchester Bay EDC is looking to integrate this need into construction projects and to, when possible, take on "stand alone" projects. One example of such projects is our recent commitment to resurface the playground at 590 Dudley St in Uphams Corner so local children and accompanying adults can visit the playground and play in a safe, healthy environment. This project was funded through our successful pursuit of grants and donations via the Community Reinvestment Act and two private donors, each of whom donated using CITC credits.

Upham's Corner Task Force Dorchester Bay has created a team whose mission is to better the quality of life of Uphams Corner residents. From cleaning up trash and engaging with residents to providing vital resources to those in need, this agile group aims to enhance a wide range of conditions that affect the community.

Increased collaboration DBEDC will be looking to create more structured partnerships with organizations like Uphams Corner Health Center to expand its service offerings in the community.

2: Organization Goals:

A. Increase agency financial stability by growing income

DBEDC is in exceptionally sound financial condition, in part due to the attention paid to our revenue streams. Below are areas of focus, which we will continue to target in 23-25.

Staffing Our development capacity has been bolstered by the addition of a full time Grants Manager and a Development and Operations Associate. They, in concert with a new Chief of Staff and our Donor Relations Manager (added last year) have provided greater resources toward this effort. The results, thus far, have been very positive. Grants income for 2022 is \$1.8 Million, a 61 % increase over 2021. Individual and corporate donations are up by 45% so far in 2022 (compared to 2021). We expect continued success in this area over the course of the 23-25 CIP period. Additionally, we will be hiring a new Communications Manager, who will play a key role in the sharing and amplification of our development efforts, leading communications campaigns for appeals and events, and fostering greater engagement with current and prospective donors.

To add additional revenue, we are formulating a new **Annual Appeal**. Annual appeals have in the past been relatively small-scale, a pursuit secondary to our Annual Fundraiser. Our new additional staff resources, described above, will be key to this implementation

Planned Giving. In 2023, we will launch a campaign to add planned giving as a new fundraising source.

Columbia Circle Giving Society. Columbia Circle Giving Society Members commit to giving each year for 5 consecutive years in an amount between \$5,000 and \$10,000 per year. This group has made a substantial impact, donating over \$525,000 since inception of the club. 2023 will mark a renewal year for this group, and we will be actively campaigning to retain and grow membership.

B. Increase real estate development and lending staff capacity.

To maximize our impact within the community, we are increasing the capacity of both our lending and real estate development staff through new hirings. We will be adding a new **Director of Economic**Opportunity and have recently (in 2022) added a new **Loan Officer** and **Senior Project Manager**. We will also be adding a real estate **Senior Project Manager** and **Asset Manager** for 2023

C. Mitigate organizational risks

Dorchester Bay has taken a number of steps to strengthen the organization and proactively hedge against institutional risk. A number of these activities are listed below.

In 2022, we welcomed a **new CEO** with the full confidence of our Board, staff and community. An outside consulting firm lead the exhaustive search for approximately 6 months. Our new CEO brings valuable institutional history, allowing strong continuity, while also offering a new vision for more heightened community engagement, sound internal data controls and ongoing, formalized discussions on DEI that will help ensure a workplace of respect, inclusion and extended tenure.

In addition to our new CEO, we have welcomed multiple Senior level staff members, each with years of experience that will add stability and growth opportunities for DBEDC: We have added a new **Director of People and Culture**, Chief of Staff, Deputy Director of Finance and Administration and Director of

Resident and Community Engagement. We have also hired a new Data and Evaluation Manager and Development and Operations Associate to improve productivity and efficiency.

Data Evaluation. Our newly staffed Data & Evaluation Manager will be leading multiple initiatives that will make DBEDC a more efficient agency. They will lead a process to implement a new **centralized database** for DBEDC. Once installed, the database will be administered by the Data and Evaluation Manager. Additionally, the manager will refine and implement a framework for managing program results, measurement, accountability, and learning that will position us for continued success. In addition to helping to implement internal controls and standards for organization and efficiency, this new resource will benefit our fundraising efforts, as we will more easily tell our story through the use of compelling data.

We are also implementing a **new cloud-based financial management software** to help streamline finance functions and to better evaluate data and outcomes. The new software, along with the new database, will facilitate clearer revenue metrics and greater sharing of relationship details, allowing multiple points of contact and continuity in relationships. We will also be investing in a new **project management platform** to increase efficiency and information sharing across the organization.

Fundraising. We have begun to build out staffing to support more robust fundraising activities. Our new **Development Associate** will be instrumental in increasing the capacity of our development staff. With the help of this new role, we will be looking to build a more impactful annual appeal, implement a planned giving program and to more actively engage our current and prospective donors. A soon to be hired **Communications Manager** will also play a key role in targeting and reaching new audiences for fundraising.

Organizational Culture. We are actively engaged with outside DEI consultants, and we conduct staff-wide "Courageous Conversations" meetings, where staff is encouraged to participate in dialogue and reflection to promote a healthy, respectful work environment with equitable representation and opportunity for our diverse staff. These meetings will continue to contribute to a positive exchange of ideas and consideration of policies. One anticipated byproduct of these ongoing forums is extended employee tenure, as we strive to make DBEDC a place marked by openness to diverse expressions of self, acceptance of others and encouragement of achievement within ones unique capabilities. We have also hired a new Director of People and Culture to assure that informed best practices are followed throughout the organization.

SECTION 5: MEASURES AND EVALUATION

Dorchester Bay EDC carefully tracks the outcomes of activities undertaken towards our goals, whether its housing units built, repaired and/or improved, jobs created by our commercial projects, jobs created and retained by small business loans, businesses started/expanded, people connected to jobs elsewhere. We monitor participation in our own programs - workforce development, re-entry, financial literacy and business classes, tech classes, summer camp and others. We also gauge progress our program have on the community by evaluating things such as how many residents participated in coordinated crime watches, number of young people we've touched who have taken on roles of leadership, recidivism and crime rates (relative to our re-entry work), increased savings and financial well-being after financial literacy classes, the passing of bills we advocate for and survey results on food insecurity, mental and emotional health.

Our ability to track, measure and report success will be greatly enhanced by the addition of a new full time staff resource, our **Data and Evaluation Manager**. Principle among this new manager's duties will

be to implement a centralized database for DBEDC, to help tell the story of DBEDC's achievements through data, and to refine and implement a framework for managing program results, measurement, accountability, and learning that will position us for continued success. We feel this investment is well worth the effort, and expect it to pay dividends in the years covered in this report.

Grant and donation metrics are and will continue to be tracked and reported at weekly team meetings, Senior Staff meetings, monthly board meetings. We have set benchmarks for our fundraising.

Participation in programs, including tech classes, business and financial literacy training, re-entry programs and more is closely monitored and shared with Senior Staff and funding partners to adhere to established service goals and to provide outcome narratives as a follow up to funding.

Real estate development progress will be measured through weekly meetings, monthly staff/board real estate committee reviews, general board reviews, and importantly, funder progress reports.

Job opportunities for Minority Business Enterprises, Women Owned Businesses and local workers are continually tracked As part of our commitment to afford opportunities to traditionally excluded populations, we monitor and report numbers on MBE, WBE and local subcontractors. Our quarterly review committee will include residents, staff, board, and other stakeholders.

Small Business lending: We currently monitor the number of jobs created, businesses started, growth in business assets as well as growth in lending capital, loan loss percentages and fees and interest earned. We also monitor technical support given. All of these measures are reported quarterly to SBA.

Resident services and organizing: Utilizing the *Pangea Family Metrics* database we will conduct an internal monthly reporting of metrics. This allows us to maintain a deeper base of information while at the same time making reporting more flexible, responsive and easier. We plan to expand the use of this database, or a similar one, into all of our properties and open enrollment programs. We will then be able to use our Pangea generated reports to complete funder reports. (??)

SECTION 6: COLLABORATIVE EFFORTS TO SUPPORT IMPLEMENTATION

Dorchester Bay has a long history of forming collaborations that heighten the impact of our work. In 2004, we co-founded the **Fairmount/Indigo Line CDC Collaborative**. The Collaborative is made up of three CDCs (Dorchester Bay EDC, Codman Square NDC, and Southwest Boston CDC) with contiguous boundaries along the Fairmount commuter rail line. Our two major goals are: 1) to bring transit equity to the inadequately served residents in the distressed neighborhoods along the nine-mile Fairmount line working with the broader Fairmount Coalition, and 2) to spearhead our smart growth, transit-oriented development agenda to create vital "urban villages" with new affordable housing, economic development opportunities, open space, and needed services to benefit the low and moderate income residents living near the line. This CDC collaborative has received multiple recognitions for its work, including the 2009-Mass Non-Profit Network Award for Collaboration, and numerous grants.

We are active in the Fairmount/Indigo Rail Line CDC Collaborative, Fairmount/Indigo Transit Coalition, and Fairmount Greenway Task Force, and the BRA's Fairmount/Indigo Planning Initiative's Corridor Advisory Group (CAG), Fairmount Climate Justice Coalition, Uphams Corner Working Area Group (WAG). The broad reach offered through these collaborations allows us to engage with a wide group of business and community stakeholders, to identify new development projects and partnerships, and are

helping create a broader economic development strategy throughout our service area and along the nine mile Fairmount Commuter Rail line corridor.

Dorchester Bay is part of the Boston Workforce and Reentry Coalition. Coalition members are committed to working together to help individuals throughout Boston by creating a comprehensive service inventory and interagency referral outreach system. The Coalition members include Dorchester Bay Economic Development Corporation, MassHire/Jewish Vocational Service, Charlestown Adult Education, Project Place, and Tufts University/MyTERN Program.

We tap into our deep roster of partners in our work to build neighborhood leadership. We have worked on a variety of issues with Dudley Street Neighborhood Initiative (DNSI) and the Greater Boston Interfaith Organization (we were founding members of both). We work on community safety with the Suffolk DA Office's Safe Neighborhood Initiative, and with the Boston Police Department (BPD) on a number of fronts – most prominently with the Neighborhood Crime Watch program and the Boston Re-entry Initiative, which is itself a collaboration of the BPD, the Suffolk County Sheriff's Department, YO Boston, and DBEDC. We are a leader in youth organizing for youth jobs with Youth Jobs Collaborative, City School, and Mass Citizens' Action Network (MCAN). We work on a collaboration for place-based art and economic development with Uphams Corner Mainstreet, DSNI and others. We work on place based issues and needs with the Bowdoin Geneva Alliance; and in more general community development with the Massachusetts Association of CDCs. We are currently working with Boston Office of Arts and Culture, Boston Public Library, Project Place, Boston Health Commision, Boston's Age Strong Commission, Mass Hire, Tufts, Charlestown Adult Education.

Our work to support small businesses includes a multitude of collaborations, including the U.S. Small Business Administration, U.S. Dept of Treasury's Community Development Finance Institution Fund; City of Boston Main Streets, Uphams Corner Main Street, Mass Technology Collaborative's Launch Pad program for small businesses, Tech Goes Home for Small Business; Center for Women & Enterprise, Interise, Mass Minority Contractors Association, Mass Growth Capital Corporation (MGCC), the Minority Business Development Association (MBDA), SCORE Boston, SEED Corporation, Boston Impact Initiative, ConnectPay, Interise, Office of Financial Empowerment, Enquiron, Harvard Law School, and the Boston Public Health Commission, Massachusetts Small Business Development Center, Opportunity Finance Network

In working to provide jobs to traditionally excluded populations through our construction projects, we have in the past and are currently collaborating with the MA Minority Contractors Association, Boston CDC Pilot Program of MACDC, Dudley Street Neighborhood Initiative, Project RIGHT, SBDC, MGCC, MBDA, and BECMA.

We have a history of collaboration on our construction projects that continues with our latest projects. We partnered with Boston Capital Development and Escazú Development for Indigo Block and we are partnering with POAH on both Columbia Crossing and Hamlet St. We are partnering with Hebrew Senior Life on our current construction project (9 Leyland St), as HSL will manage the property once we complete construction. Our list of collaborations on funding our real estate projects is extensive. For example, 9 Leyland will be funded through partnerships with Affordable Housing Trust Fund (State of Massachusetts), City of Boston Mayor's Office of Housing, Community Economic Development Assistance Corporation, DHCD, MassDevelopment Brownfields Redevelopment Fund, MHIC, Massachusetts Housing Partnership, Neighborhood Housing Trust (aligned with City of Boston).

SECTION 7: COMMUNITY STRATEGY AND VISION

The goals set forth in this CIP directly correlate with our vision for North Dorchester and the Fairmount Corridor: an area of safe neighborhoods with ample opportunity for people to live and work, where residents experience income and wealth growth, businesses thrive and individuals and families enjoy healthy lives. In addition to the continued housing of 3100 residents in our current affordable properties, we can now offer our new Indigo Block and Dudley Terrace properties, we will finish construction on 9 Leyland, proceed with Columbia Crossing, and (hopefully) move forward with Hamlet St, and we will continue to seek properties to buy, rehab and sell. Support for community economic growth will be found in the affordable leases at Pierce, Indigo Block, Columbia Crossing and Hamlet St. We'll also be offering small business loans, the FSS program, Workforce an Re-entry programs, business planning, tech assistance and we'll offer jobs to community members through our construction projects. To improve overall health, we will continue our climate justice work, advocate for the HERO bill, equitable transit and green space, support the vision of the Uphams Corner Arts and Innovation District with the anchor properties of Columbia Crossing and Hamlet St. We have committed the new, dedicated role of Health Liaison to be sure our work in this area is rooted in the evolving needs of the community. With the addition of several other new roles, new financial and data management tools, an upward trajectory in fundraising and a commitment to a sound, inclusive organizational culture, our revitalized team is well equipped to implement our strategy.

SECTION 8: FINANCING STRATEGY

Dorchester Bay EDC has a well constructed financing strategy, founded on a number of significant revenue sources.

Distributions from rental housing, totaling between \$4M-\$5M annually, is a primary source of income DBEDC uses to subsidize its programmatic offerings. The amount varies year to year, but we expect to receive between \$4-\$5M annually going forward.

Grants - DBEDC receives a significant amount of income from federal, state, city, corporate and private foundation grants, and we have shown tremendous growth in this area. In 2022 alone (through September), we have raised over \$1.8 million to support DBEDC programs and services. This is a 61% increase over grants awarded in 2021.

Federal grants provide a large source of funding to DBEDC's loan fund, which provides loans and technical assistance to small businesses in DBEDC's target market, focused on BIPOC, immigrant and women-owned businesses in low to moderate income neighborhoods. We currently have over \$1 million in multi-year federal funding from the US Department of Treasury and the Small Business Administration for small business lending and technical assistance.

DBEDC also receives **State of Massachusetts** funding to support our reentry and workforce development programming. In 2021, the Executive Office of Housing and Economic Development provided \$407,000 to support the Boston Workforce Development and Reentry Coalition. DBEDC leads a coalition of partners including Project Place, Mass Hire, Tufts University and Charlestown Adult Education with a shared goal of supporting low income Bostonians and returning citizens in securing living wage employment and training programs. In 2022, DBEDC and our partners supported 861 individuals through this initiative. Our Workforce Development work is further bolstered by \$20k from **TD Bank Charitable Foundation**

In addition, DBEDC receives funds from the **Mayor's Office of Workforce Development** (\$60,000) for our workforce development and reentry program; we also receive funding from the **Boston Public Health Commission** (\$48,000) to support organizing efforts around health equity, and we receive funding from **Boston's Age Strong Commission** (\$27,000) to reduce social isolation among senior residents of our properties.

Funds from private foundations and corporations include a \$525,000 grant from **JP Morgan Chase Foundation** to help stabilize commercial rents for BIPOC-owned businesses in our service area; and a \$75,000 grant from the **Opportunity Finance Network** to streamline our internal data collection, monitoring and evaluations systems.

Awards from government and private funding agencies are a critical source of revenue for DBEDC and instrumental for program delivery. In 2023 and beyond, DBEDC will continue to seek grants to support our programs and general operations. Of particular interest are grants that can support the communities we serve recover from the financial and emotional impact of COVID-19. Specifically, we will target funds to support low income populations emerging from poverty through employment, education and starting and sustaining small businesses, as well as grants that support community members' physical and mental health which, as evidence shows, have been deeply impacted by the stress and isolation of the pandemic.

Donations from Corporate and Individual Donors - DBEDC has also experienced a sharp uptick in donations from corporate and individual donors. 2022 Donations in this category are up 45% compared to 2021. So far in 2022, we have gained (9) \$1,000 + donors at the time of this writing, and we expect more before the end of the year. We will continue to identify new private companies, large and small, with philanthropic values that align with Dorchester Bay's mission.

Fairmount Indigo CDC Collaborative Since completing a 1-year planning grant during 2020-2021 from the **Kresge Foundation** through its Climate Change & Health Equity (CCHE) program, FICC is now working together on a 3-year implementation grant from the Kresge Foundation's CCHE program, to be completed between 2021-2024. A recent grant of \$100,000 from the Amplify Fund-Equity and Environment Initiative (AF-EEI) will also help fund this work.

Health Equity: To help support organizing efforts around Health Equity, we received \$48,000 from the **Boston Public Health Commission**, and **Boston's Age Strong Commission** provided \$27,000 to reduce social isolation among senior residents of our properties.

We

Revolving Lines of Credit. To fund construction pre-development work, we are using a revolving Line of Credit from **The Life Initiative** and a relatively new revolving Line of Credit from PNC Bank. Where necessary, we also intend to work with CEDAC and LISC to provide predevelopment loans for new projects.

Staffing - Dorchester Bay is positioned for even greater success in the pursuit of funding for our work. Our Grants Manager is now a full time role, and last year we hired a seasoned development professional who serves in the role of Donor Relations Manager. Additionally, this year we added a full time Development and Operations Associate to support our fundraising efforts and a Data Manager to help streamline processes, implement a new central database and make program-related data points, critical to telling our story to funders, more accessible. We will also be hiring a full time Communications Manager, who will be instrumental in fundraising efforts.

Sustain and grow our Columbia Circle Giving Society membership. Since launching Columbia Circle in 2018, we have raised over \$500,000 through Columbia Circle donations. Columbia Circle members have become more involved in the organization, becoming ambassadors for Dorchester Bay, and we have seen them take the lead in recruiting prospective members.

CITC leveraged donations: The CITC program has been a vital enticement for our fundraising efforts. We have instituted tight internal tracking for usage, which has lead to greater efficiency and more accurate projections. Last year (2021) we utilized 90% of allotment, and we hope to increase our credit request for 2023 and beyond, partly through demonstrated utilization of allotment. By more actively highlighting CITC credits for our annual fundraising event sponsorship opportunities, we saw a substantial increase in donations in 2022. 19 returning sponsors increased their giving for 2022 with the securing of credits, and we gained 9 new \$1,000+ donors in 2022, as of this writing.

Details of the financing of our current and proposed construction projects are shown below:

9 Leyland (approx \$22M) Currently under construction. Funding for this project is possible due to the following sources: Mass Affordable Housing Trust Fund, City of Boston Mayor's Office of Housing, Community Economic Development Assistance Corporation, Department of Housing and Community Development (9% Low Income Housing Tax Credits and State Tax Credits and debt), Eastern Bank & Rockland Trust (construction loan), MassDevelopment Brownfields Redevelopment Fund, Massachusetts Housing Investment Corporation (low income housing tax credit investor), Massachusetts Housing Partnership (permanent lender), Neighborhood Housing Trust (aligned with City of Boston)

Columbia Crossing (approx \$25-\$30M) The planned financing for this project includes using tax-exempt bond financing, 4% Federal Low Income Housing Tax Credits (LIHTC), State LIHTC, and state subordinate debt in the form of ARPA, TOD, AHTF, HSF, and/or HOME funds, in addition to City of Boston subordinate debt through NHT and MOH and CPA. Should other DHCD resources be a better fit from the vantage point of the agency, we will consider those as an alternative. We applied for \$3 million in City of Boston MOH/CPA and NHT funding last month and on 9/30/22 and will be applying for \$500,000 in City of Boston CPA-Preservation funds for the rehab of the bank building into commercial space. We are also working with the City of Boston Office of Economic Opportunity and Inclusion and Office of Arts and Culture to secure additional funds for the commercial portion of the development.

Hamlet St (approx \$30-\$30 M) Though not yet awarded this project, Hamlet Street would have a similar financing strategy to Columbia Crossing, with the addition of State MassWorks fund to assist with building the parking lot.

SECTION 9: HISTORY, TRACK RECORD AND SUSTAINABLE DEVELOPMENT

Our 43 year history of success has made us a leader in community development in Boston and beyond. We have developed more than 1200 units of affordable housing and 200,000 sq. ft. of commercial space. We purchased and rehabbed 20 foreclosed properties in our service area, reselling 19 of them to first time home buyers and adding one to our portfolio. Further, we have taken on projects that have resulted in sustained opportunities for economic growth in our area. One such example is our Bornstein and Pearl Food Production Center in the Quincy Corridor. This state-of-the-art facility became home to a food business incubator and additional local food businesses. More than 50 businesses have called Bornstein

and Pearl home, right here in Dorchester. The successful 2022 sale of the property to Commonwealth Kitchen this year cemented the facility as a home for budding local businesses for years to come.

Community engagement has always been a foundational aspect of our real estate and program planning. Our resident services coordinators and community engagement director work both within our properties and with civic and business allies, and our CEO and our resource development team also spends considerable time with civic and business allies, partners and collaborators. We utilize organizing steps of 1:1 visits, open forums, polling, and collaborative action to solve problems, shape development projects, build overall organizational strategies, and ensure the "right fit" with our various lending programs and resident services. This approach builds stronger community ties among diverse groups and constituencies.

Both tenant and community residents are encouraged to take a visible role in regular tenant meetings, crime watch meetings, neighborhood planning meetings, and other gatherings designed to improve neighborhood safety and livability. Continued engagement has helped us stay informed on evolving needs, with dramatic results. To name a few: we involved over 1,500 youth in camp, after-school, sports, leadership and organizing programs, trained more than 2000 people through our computer training programs, organized 6 tenant associations involving 500 adults and continually developing new leaders, increased civic participation in the community, and successfully launched the first CDC-based reentry program facilitating ex-offenders returning to their own community. And with our community expressing a need for small business support, our loan fund has had a substantial impact. Since inception, our loan fund has deployed \$10 million, much of that going to small business owners. We have also provided technical assistance to more than 1000 businesses. These activities have produced or retained more than 1200 jobs.

The Bornstein and Pearl Food Production Center (described above) is a perfect example of how the voice of the community, gained through continuous engagement, has dictated our work. Initial plans for the property were for affordable housing. When the community urged jobs over housing, we pivoted and helped develop the food production center, an ongoing incubator for small businesses.

Neighborhood crime watches are one primary way DBEDC works with community leaders to transform their community. We have helped organize or support 8 of these associations outside of our rental properties. One example is the now renewed Hendry Street in the Bowdoin Geneva neighborhood. Once a known drug depot, the street was defined by foreclosures, crime and hopelessness, with eighteen three-deckers deserted or in disrepair. DBEDC brought media attention to this situation, bought 13 foreclosed properties to rehab, and was also instrumental in launching the "Five Streets Neighborhood Association." At our urging, the city of Boston bought 4 foreclosed properties and pressured absentee landlords to sell their properties, and the BPD conducted raids on drug houses. These efforts had a transformational effect on the neighborhood.

We are longtime members of civic organizations working to improve the quality of life in the neighborhood including: Dudley Street Neighborhood Initiative (DSNI), Project RIGHT; Uphams Corner Main Streets; Bowdoin Geneva Main Streets; the Safe Neighborhood Initiative of BPD and area crime watches; the Newmarket Business Association; the Youth Jobs Coalition; the Fairmount/Indigo Rail line CDC Collaborative; the Fairmount/Indigo Transit Coalition; and the Fairmount Greenway Task Force. We are also active members of the Green New Deal Coalition, with representation by our own CEO and by our Climate Justice Coordinator on behalf of FICC. Our participation in these groups keeps us deeply involved with community priorities and actions.

While we were working to create the most appropriate use for the commercial sites on Quincy Street, UHM Properties, with 262 units on or around Quincy Street, sought to partner with DBEDC to refinance and redevelop 129 of the units, thus preserving the 129 Section 8 housing certificates that would otherwise be lost forever if converted to market rate. We invited Quincy Geneva Housing Corporation, a CDC already embedded in the community, and began a process with more ProjectRIGHT community charettes, visioning sessions with the neighborhood, and designs for an eventual Fairmount Rail line stop, and began their first round of home visits to be sure that all tenants were included in the process. It was this extensive community engagement, collaboration, and relationship building with the families in those first 129 units that led to the Quincy Heights development and the Quincy Corridor being awarded one of only 5 HUD Choice grants (\$20.5M) in the nation. By the time the construction started, each household had been visited three times and had clearly defined their needs for jobs, ESL, and youth safety. Project Right, DSNI and Quincy Geneva not only helped us ensure we were building projects consistent with residents' wishes, they helped to ensure the maximum percent of local, minority, and women contractors and workers on the construction projects. We exceeded hiring goals on this project with a workforce of 68% minority, 56% local and 7% women. Additionally, 57% of the work was contracted with Minority and Women Business Enterprises.

Dorchester Bay has a reputation for being able to assemble a large number of funders and to navigate the complicated negotiations needed to pull the diverse sources together. For example, our \$9 million Spire printing factory had 15 different funding sources including grants and loans with federal, state, city and private funders participating. In a similar way, our recent Indigo Block project has 14 sources including DHCD, MassHousing, CEDAC, City of Boston, Federal LIHTC, Urban Agenda Grant, Eastern Bank, State Historic Tax Credits, and others.

Dorchester Bay EDC has been recognized with many awards for its work over the years. A partial list is available in Addendum A.