

Jamaica Plain Neighborhood Development Corporation 2023-2025 COMMUNITY INVESTMENT PLAN

1. COMMUNITIES AND CONSTITUENCIES SERVED

Based in Jamaica Plain, the Jamaica Plain Neighborhood Development Corporation (JPNDC) serves low-income residents of our neighborhood and city. The approximately 3,400 people who benefit directly from JPNDC's housing, economic prosperity, and community organizing work each year include 43% in Jamaica Plain, 23% in Dorchester, 21% in Roxbury, 9% in other Boston neighborhoods, and 4% outside Boston.

JPNDC embraces the opportunity to fill gaps in Boston's economic mobility services ecosystem. People from other neighborhoods come to our Small Business Services, for example, because we specialize in helping immigrant and other mom-and-pop businesses formalize their operations before moving to the growth stage. JPNDC's Family Childcare System is one of the largest in Massachusetts serving Spanish-speaking families and educators in Dorchester, Roxbury, and Hyde Park as well as Jamaica Plain. In affordable housing, we concentrate on Jamaica Plain but also welcome opportunities that add value to the work that other community development corporations undertake in Roxbury, Dorchester, Roslindale, Mattapan, and Hyde Park.

JPNDC remains rooted in Jamaica Plain. With the tremendous displacement that has already taken place, we believe it is more important than ever to carve out opportunities for affordable housing development in JP. It's also more important than ever to partner with the lower-income people who still make up one-third of the population, supporting their projects and priorities.

The people we serve are overwhelmingly low-income people of color (58% Latinx, 25% African American, 6% immigrants from non-Spanish-speaking countries) who experience systemic and other barriers to upward economic mobility. While median income for Black and Latinx households in Boston did increase between 2010 and 2019 (13 and 22%, respectively), that of White households increased 38% over the same period.¹ The median incomes of Black and Latinx households in 2019 (\$47,800 and \$43,337) are less than half those of White households (\$103,291) – and significantly below the living income for Boston households with only one child.²

2. INVOLVEMENT OF COMMUNITY RESIDENTS AND STAKEHOLDERS

JPNDC engages residents, small business owners, program clients and neighborhood organizations as an integral and ongoing component of developing, carrying out and evaluating our work. The paragraphs below summarize the outreach and engagement of stakeholders in advancing these and other priorities in our 2023-2025 CIP.

COVID lessons. The first year of the pandemic made face-to-face interaction (see next) very difficult, but it heightened the urgency of checking in with people. During the first months, we

¹ Comparison of ACS 2005-2009 and 2015-2019 (both 2020 wages)

² MIT Living Wage Calculator, <https://livingwage.mit.edu/metros/14460>

called every resident, every childcare parent and every Family Prosperity Services (FPS) participant to ask how they were doing and how we might be able to help them. Our Small Business Services team sent out frequent emails inviting business owners to contact us for 1:1 technical assistance. We then focused our activities on what we had heard. FPS staff helped people navigate unemployment benefits and rental assistance applications, and access emergency food resources. We raised more than \$50,000 for emergency assistance and sent people supermarket gift cards (especially people not eligible for SNAP) and ordered diapers to be delivered to people's homes (a major need expressed by childcare parents). SBS staff focused on helping business owners apply for PPP, other forgivable loans, and grants (over \$4 million total) and sharing (often translating) guidance for re-openings, reconfiguration, and PPE.

These experiences not only informed our immediate work but also shaped longer-term plans and the current CIP. Small business owners' struggles with technology led us to develop numerous workshops on digital skills, from basics on using email to submitting online aid applications, registering for the City of Boston's contract portal, and using apps like electronic scheduling. (Staff provided phone TA to make sure people could access the workshops.) Feedback from FPS participants about how helpful it was to have virtual appointments, without worrying about transportation or childcare, has led us to embrace Zoom as part of our service continuum. Face-to-face meetings are still important when the coach and participant are establishing a trusting relationship, but now follow-up meetings can be on-line and more efficient for all. Like the SBS team, furthermore, FPS staff provided much assistance to participants around technology, with one impact being people's increased job-related skills.

Door-knocking, social activities and meetings. As conditions became safer, JPNDNC community organizers resumed their year-round work to engage one-on-one or in small groups with residents of JPNDNC housing and of the Mildred Hailey Apartments, where we are a partner in its redevelopment. Going door-to-door, plus organizing coffee hours, backpack giveaways or bingo nights, helps us connect with everyone—not just the people who typically come to meetings. At the same time, we also used Zoom for virtual meetings, especially as we engaged community members around future development projects. Examples of how this interaction has informed this CIP include:

- The Cheney Street Apartments (p. 5) was reduced from 59 to 48 senior apartments, in response to neighbors' concerns about density.
- The JS LOVS Coalition (p. 7) was formed by building captains of 12 public and subsidized developments in Jackson Square to take on public safety.
- Plans for the redevelopment of Mildred Hailey Apartments (p. 5) replaced 168 market-rate units with 150 moderate-income (80-120% AMI) units.

Strategic planning. This 2023-2025 Community Investment Plan overlaps with the end of our 2019-2023 Strategic Plan, the result of a nine-month process that engaged people at all levels of the organization as well as neighborhood stakeholders. Although COVID threw a wrench in everything, our staff, board, and board-level committees (which include community as well as board members) continued to use the Strategic Plan as a guide. Discussion about the plan in the context of the past tumultuous years has informed this CIP in the following ways:

- In the 2019-2023 SP, one of five goals was to “incorporate the promotion of racial equity into all aspects of our work.” In the current CIP, racial equity is part of each goal.

- The current CIP creates closer connections between Economic Prosperity Services and Community Organizing, which has previously coordinated most closely with our affordable housing development and advocacy.

Partnerships. JPNDP works in partnership with many organizations and is active in many collaborations, as summarized on pages 11-12. These help us stay on top of local issues and ensure that our priorities reflect community needs and complement other community efforts.

The CIP will be made available to the community on our website. We will provide links in our e-newsletter and Facebook page. Ongoing community engagement in the CIP's implementation and monitoring will be carried out through the following:

- *Engagement of board and board committees.* The board meets monthly, and other committees (Economic Prosperity, Governance, Organizing, and Real Estate) meet bimonthly. Committee members include many non-board members, community residents and/or program participants invited to participate based on their enthusiasm and leadership potential shown in JPNDP activities; this also helps build a pipeline of new board members.

In addition to formal meetings, staff hear informally from board and committee members several times a month around topics as varied as issues affecting the residents in JPNDP-developed housing, how local businesses are doing, citywide advocacy efforts, public safety concerns, upcoming items on the JP Neighborhood Council's agenda, proposals for new real estate developments in the neighborhood, etc. This engagement of board and committee members helps us keep our ears to the ground and maintain strong connections with key constituencies in our community.

- *Tenant survey.* We will undertake a resident survey to better understand opportunities for prosperity and equity building among affordable housing residents.
- *Ongoing community engagement.* Our Community Organizing team will work closely with the Real Estate and Economic Prosperity teams to promote community engagement in JPNDP's work, for example organizing community meetings so that residents can be informed and help shape the real estate projects in our pipeline.
- *Regular participant surveys.* With the help of the new position of Data and Research Specialist, we will program our EPS databases to issue regular surveys of participants. To make the surveys more accessible, we will make them available via text or phone apps as well as email and regular mail.

3. GOALS

Goal 1: Develop and maintain affordable housing that allows residents of all ages to thrive, provides families with paths for upward economic mobility, and strengthens the social fabric. Housing costs continue to be the principal burden for lower-income families in Boston, and waiting lists for existing subsidized housing are years long. For those families who have been able to secure affordable rental housing, structural barriers like the "cliff effect" (losing benefits or subsidies when income rises) serve as disincentives to economic mobility. The lack of affordable homebuying opportunities in Boston, meanwhile, is also driving an exodus from our city of moderate-income people who are finding other communities and states more accessible.

All these issues disproportionately impact families of color, hindering their economic advancement and asset-building.

Goal 2: Expand services and activities that promote economic security and intergenerational wealth-building among BIPOC and other families who have experienced systematic dispossession or exclusion from prosperity. We recognize that the people who come through our doors, overwhelmingly people of color, are poor due to historic and systemic causes that include redlining, predatory lending, employment discrimination, unequal education, and geopolitics. Viewing poverty through this lens allows us to work with families in strategic ways, using proven best practices while always exploring new possibilities, that empower them to negotiate hurdles and move toward their financial security and prosperity goals.

Goal 3: Provide high-quality early education and wraparound services that ensure that low-income children of color are ready to succeed in school. Science confirms that early childhood is a critical time for brain development, and that the trauma of poverty combined with lack of high-quality education leaves children at high risk in comparison to well-off peers. We will continue to improve our Family Childcare system: supporting educators to be early education experts, engaging parents as children's first teachers, and expanding services to address the growing mental health crisis among children.

Goal 4: Strengthen the community fabric, promote leadership among people disproportionately impacted by inequity, and foster racial healing. JPNDC has a strong reputation for community organizing to promote affordable housing, participation in development planning, and community-building among residents of our affordable housing. We will continue to engage residents of color, who are historically underrepresented in politics and decision-making, in shaping development and pursuing the changes they desire. We will expand our organizing to link as closely with JPNDC's economic prosperity work as it traditionally has with our affordable housing activities. We will invest in leadership development, promote anti-racism in all aspects of our work, and build a pipeline of leaders of color so that staff and board representation reflect the demographics of the communities we serve.

Goal 5: Expand JPNDC's role as an advocate and driver for racial equity in the City of Boston. With the expansion of our geographic reach in both economic prosperity and affordable housing, we will continue stepping up with partners to take on structural barriers to economic mobility, closing the wealth gap, and racial equity.

4. ACTIVITIES

For each goal, activities are summarized below. The expected impacts under each goal are detailed in Section 5.

Goal 1 Activities

- Advance planning, community engagement, and development of 204 affordable rental units for low-income families and seniors
 - Initiate and complete development of 39 affordable senior apartments at 3371 Washington Street

- Initiate and complete development of 48 affordable senior apartments on Cheney Street in Grove Hall
- Predevelopment underway for 117 affordable family units at the Mildred Hailey Apartments (43 replaced existing units, 74 new units)
- Advance planning, community engagement, and development of 69 affordable homes for first-time homebuyers
 - Initiate and complete 45 affordable condos for first-time homebuyers at the Stonley-Brookley project in Jamaica Plain, including artist units
 - Initiate and complete 24 affordable condos for first-time homebuyers on scattered sites in Nubian Square and Grove Hall
- *Pilot and expand housing-based services and resources that enable residents of JPNDC affordable housing to build assets (also Goal 2)*
 - *Pilot housing-based program (e.g., HUD Family Self-Sufficiency) allowing residents in selected JPNDC rental properties build escrow accounts and achieve financial goals without penalties or disincentives*
 - *Expand program to additional JPNDC developments*
 - *Implement rent reporting in JPNDC developments, helping residents build credit*
- *Leverage JPNDC development and construction activities to facilitate business success and asset building among BIPOC business owners (also Goal 2)*
 - *Expand pipeline between JPNDC Small Business Services clients and real estate development through the Constructing Wealth initiative*
 - Track and monitor progress toward ambitious procurement and workforce diversity goals in all JPNDC development projects
- *Explore development of affordable rent-to-own units for Family Childcare educators to address displacement of providers due to high housing costs (also Goal 3)*
- Prospect and organize for new affordable housing projects
 - Advance redevelopment of former Shattuck Hospital site, including supportive housing and wraparound supports for formerly homeless families
 - Add at least one homeownership project to pipeline
 - Add at least one rental project to pipeline
- Increase environmental sustainability, energy savings, and healthy indoor environments for JPNDC properties
 - Map JPNDC affordable housing portfolio and Boston affordable housing inventory vis-a-vis climate resiliency and vulnerability as a racial equity issue
 - Based on map, devise strategies for increasing resiliency
 - Install solar panels at additional JPNDC properties
 - Complete JPNDC's first two "Passive House" projects (construction design leverages "passive" energy sources inside a building to achieve energy savings up to 75% over average new construction)

Goal 2 Activities

- Initiate and complete construction of a welcoming, accessible, and child-friendly Center for Equity and Prosperity at The Brewery where 700+ low-income families a year can access family prosperity, small business, and wraparound services for home-based childcare.
- Provide 200 families/year with individualized, integrated, bilingual (Spanish/English) client-driven services that include

- Financial coaching, job placement, career coaching, connection to training and higher education, case management, debt relief, access to resources, and/or job retention services to 200 individuals/year to help them increase income, build assets, and move toward their goals.
- Job search, credit building, and other workshops (at JPNDC and other community organizations serving similar populations) to introduce people to our services and enroll them in individualized coaching, which has been demonstrated to have a deeper impact than group education.
- *Pilot and expand housing-based services and resources that enable residents of JPNDC affordable housing to build assets (also Goal 1)*
- Provide 150 existing and aspiring small business owners a year with bilingual (Spanish/English) services that focus on stabilization, growth, and start-up and include
 - Individualized technical assistance (TA) on a range of issues including business planning, financial systems, taxes, leases, legal, personnel, marketing, loan packaging, etc.
 - Business education designed to address common needs and prepare small business owners for individualized TA
 - Financial coaching to help small business owners separate business and family finances
 - Microloans to help small business owners address specific needs and build credit
 - *Close coordination with Family Childcare, recruiting parents for financial and career coaching and providing small business TA to educators so that they are successful financially (also Goal 3)*
 - *The Constructing Wealth initiative, connecting BIPOC contractors to resources, mentors, loans, and good contracts, including JPNDC construction projects (also Goal 1)*
- Pilot new small business retirement savings initiative, allowing small business owners and their employees to build retirement and other savings without burden on owners
- Integrate anti-racism education into education, coaching, and TA
- Invest in database improvement

Goal 3 Activities

- Expand JPNDC's Family Childcare System to 60 educators
- Collaborate with Walker Therapeutic & Educational Programs to redevelop and operate currently vacant 2990 Washington Street as a Child, Family, and Community Behavioral Health Resource Center
- Because the level of teacher preparation is directly correlated to student achievement, increase professional development for educators through frequent training opportunities and childcare respite so educators can participate more consistently
 - Monthly professional development days focusing on child development topics such as special needs, curriculum, asthma management, nutrition, and parent engagement.
 - Individualized coaching for each educator to help them obtain credentials and/or college degrees, renew credentials, renew licenses, move upward in QRIS (the state's Quality Rating & Improvement System), access English for Speakers of Other Language classes as needed, and master curriculum (Creative Curriculum) and assessment (Ages & Stages) tools.
 - Integrate anti-racism awareness into professional development
- *Explore development of affordable rent-to-own units for Family Childcare educators to address displacement of providers due to high housing costs (also Goal 1)*

- *Coordinate Family Childcare closely with Family Prosperity and Small Business Services, recruiting parents for financial and career coaching and providing small business TA to educators so that they are successful financially (also Goal 2)*
- *Provide wraparound services to families in childcare system to promote financial stability and family well-being (also Goal 2)*
- Provide family engagement services to build relationships with parents as first teachers and ensure families are connected to needed resources
- Integrate anti-racism training into parent engagement
- Implement uniform, high-quality, shared curriculum
- Assess 100% of children for developmental progress at required intervals (based on age).
- Refer all children not meeting developmental milestones to Early Intervention or other resources
- Provide administrative support to educators around enrollment, transportation, subsidies, and billing.
- Invest in database and outcomes measurement improvement

Goal 4 Activities

- Provide organizing support to residents of JPNDC housing to develop leadership skills, build and strengthen social networks, support resident-driven initiatives, promote engagement in civic issues
- Organize residents and other supporters to advocate successfully for development and preservation of affordable housing in Jamaica Plain and Boston (for projects developed by JPNDC and others), with special attention to the former Shattuck Hospital campus
- Provide organizing support to the JS LOVS (Jackson Square Lifting Our Voices for Safety) coalition to promote its goals of greater neighborhood safety and resident engagement
- Provide organizing assistance to the residents of the Mildred Hailey Apartments, to ensure their full participation in the redevelopment of their community
- Build a pipeline of JPNDC leaders that represent the communities we serve
- Facilitate community-building activities such as mural paintings, clean-ups and celebrations that strengthen the social fabric and foster awareness of the work of JPNDC and other community organizations.
- Incorporate anti-racism education into work with JPNDC residents and program participants

Goal Five Activities

- Participate in/lead coalitions researching and advocating for policy/system changes re equity issues such as the benefits cliff; procurement equity; fair housing; resources for affordable housing, small business, and early education, etc.
- Implement the MACDC Racial Equity Pledge.

5. HOW SUCCESS WILL BE MEASURED AND EVALUATED

For each goal in this CIP, we identify below our desired outcomes and impacts for the coming three-year period. The tools and processes outlined after each set of outcomes will help us measure our progress with respect to those desired outcomes and impacts.

GOAL 1 Outcomes/Impacts 2023-2025

- 39 service-enriched units for seniors created at 3371 Washington Street
- 48 service-enriched units for seniors created at Cheney Apartments
- Pre-development advanced for 64 affordable apartments for families at Mildred Hailey Apartments (MHA)
- Planning underway for 53 affordable apartments for families at MHA
- 45 condominiums for first-time homebuyers, including artists, developed at Stonley-Brookley in Jamaica Plain
- 24 condominiums for first-time homebuyers developed at Greenville St in Roxbury and Cheney St in Dorchester
- Housing-based program (e.g., HUD Family Self-Sufficiency) piloted to facilitate residents' building of income and assets; impact measured; program expanded
- Advancement of Shattuck Hospital campus redevelopment project, with inclusion of supportive housing for formerly homeless families
- At least one homeownership and one rental project added to pipeline
- Map created of JPNDP affordable housing portfolio and Boston affordable housing inventory vis-a-vis climate resiliency and vulnerability through racial equity lens
- 55% of JPNDP project development hard cost dollars go to firms owned by people of color (currently 47%) and 15% go to women-owned firms (currently 13%)
- 65% of workforce on JPNDP construction projects is BIPOC and 15% is women (currently 65% and 6%)
- First two "Passive House" projects completed (Cheney Apts and 3371 Washington)
- Capital improvements begun on 25-year-old Nate Smith House (45 units for low-income seniors)
- Solar panels installed on additional JPNDP properties

Goal 1 Evaluation

- Project managers and other real estate team members discuss progress on each project at weekly team meetings (involving architect, contractor, subcontractors etc.) as well as in between meetings, making quick adjustments as needed
- In collaboration with Community Organizing team, ongoing communication (1:1 interactions as well as meetings) maintained with residents throughout planning and construction
- The JPNDP Real Estate Committee, which includes both board and non-board members, meets bi-monthly and is also part of evaluating progress on housing projects
- The JPNDP Organizing Committee discusses progress on advocacy and community relations for new housing projects
- Real Estate staff tracks hiring and contracting diversity for each construction project.

GOAL 2 Outcomes/Impacts 2023-2025

- Brewery construction to create Center for Equity and Prosperity and renovated JPNDP offices completed mid-2024
- CEP opens and operates successfully
- 200 people improve their credit
- 125 improve credit by at least 30 points or achieve score of 620
- 130 people access jobs paying at least \$17/hour

- 70 people access training/educational leading to living wages
- 300 people increase income through access to benefits
- 400 people take measurable steps toward achieving financial goals
- 10 businesses created, 30 businesses expanded and 150 businesses stabilized (25 jobs created and 200 jobs retained)
- \$500,000 in financing secured for start-up, expansion or stabilization by local entrepreneurs"
- 600 people participate in group education
- 200 of group education participants become new clients
- 100 childcare parents enroll in Family Prosperity Services
- 40 educators earn \$60K+ annually
- 20 construction businesses owned by people of color or women access at least \$10 million in new contracts
- 12 construction business obtain contractor equity cash flow loans that allow them to access contracts they would not otherwise obtain
- New retirement savings initiative, allowing small business owners and their employees to build retirement and other savings without burden on owners, piloted in collaboration with Fidelity Investments
- Workshops and orientation of new clients includes racial equity lens
- Participant databases are integrated, user-friendly, and able to produce accurate and meaningful reports that allow us to measure outcomes and inform continuous program improvement

Goal 2 Evaluation. JPNDC's Economic Prosperity team (Family Prosperity, Small Business, Family Childcare) discusses and adjusts issues on an ongoing basis. A board-level Economic Prosperity team provides oversight and guidance.

Participants' progress in the relevant indicators above is monitored through case files and tracked on VistaShare, Salesforce, and/or Excel:

- Steps taken toward financial health (e.g. creating budget, reviewing credit report)
- Credit reports at regular intervals (at least 2x/year) pulled through Credit Builders Alliance
- Jobs obtained with wage, promotions, raises, and job retention
- Enrollment in training programs, ESOL, higher education
- Supportive services referrals and outcomes
- Achievement of financial goals
- Client responses to semiannual surveys
- Small business start-ups and expansions, including jobs created
- Number of small business owners and employees who participate in the new Small Business retirement/savings initiative
- Amount of small business financing secured
- Small business steps taken toward stability (e.g. lease negotiated, accounting system in use)
- Number and value of contracts secured by small construction businesses

Goal 3 Outcomes/Impacts

- Family Childcare (FCC) system expands to 60+ educators (currently 52)
- 2990 Washington Street developed with Walker Therapeutic & Educational Programs

- New center operates successfully, providing much-needed mental health and training resources to low-income and BIPOC families
- 80 hours/year of professional development provided in child development, special needs, curriculum, and other topics related to healthy development and school readiness
- 100 childcare families referred to FPS for job search, credit building etc.
- 200 families participate in workshops and other activities
- Creative Curriculum or other high-quality curriculum used by all JPNDC educators
- FCC system data is integrated, user-friendly, and able to produce accurate and meaningful reports that allow us to measure outcomes and inform continuous program improvement
- Educators understand anti-racism and racial healing concepts and strategies
- Feasibility determined of rent-to-own housing for FCC educators; based on feasibility, site(s) identified and development plans advanced

Goal 3 Evaluation. As with Goal 2, JPNDC's Economic Prosperity team (Family Prosperity, Small Business, Family Childcare) discusses and adjusts issues on an ongoing basis. A board-level Economic Prosperity team provides oversight and guidance.

Indicators and methods include

- Home visits and 1:1 meetings with educators to assess all elements of quality of care including curriculum, environment, and parent engagement
- Educators' participation in professional development and progress toward goals monitored by staff
- Ages & States Questionnaire, assessment at prescribed intervals of children's progress in key developmental areas
- Semiannual surveys to assess parent satisfaction

GOAL 4 Outcomes/Impacts 2023-2025

- Increased participation among residents of JPNDC housing in community-building activities in their own buildings, at JPNDC and in larger community
- 300 families participate in strategy sessions and campaign to solve issues that affect their quality of life
- JS LOVS coalition remains active and becomes strong force in Jackson Square
- Community Safety Campaign launched and obtains support from elected officials, public entities and community groups.
- 500 families in Jackson Sq. join "LOVS", and actively participate in at least one of the three sub-committees (Leadership and Safety, Economic Mobility, Youth and Children)
- Leadership skills of 25 residents and current or former workforce, childcare or small business participants increased as evidenced by participation in community and advocacy activities
- Three new housing properties formalize their own Resident Taskforce
- JPNDC's partnership obtains designation to redevelop the Shattuck campus, including family supportive housing to address the family homelessness crisis
- Building Two at the Mildred Hailey Apartments gain community support and obtains city and state approvals
- JPNDC board and board-level committees strengthened by addition of 10 new members who reflect diversity of JPNDC residents and participants and bring lived experience

- Anti-racism and racial healing incorporated into civic engagement leadership workshops, etc.

Goal 4 Evaluation

- Weekly staff and bimonthly Organizing Committee meetings, at which achievements and challenges are discussed and strategies developed to address challenges and build on success
- Media coverage of affordable housing advocacy and other initiatives
- One-on-one interactions with new and prospective leaders
- Participation of new leaders in JPNDC governance
- Growing participation and leadership from JPNDC housing residents as assessed by Organizing and Asset Management staff.
- Real Estate, Community Organizing and Economic Prosperity staff work together to follow through on resident-driven initiatives and connection of residents to resources
- Community Organizing and Fundraising & Communications staff work together to evaluate success of community-building activities

Goal 5 Outcomes/Impacts 2023-2025

- At least two policy victories as the result of coalitions in which JPNDC is an active member
- State and City held accountable for procurement diversity commitments
- JPNDC practices in procurement equity shared with and adopted by other developers
- Based on results of climate vulnerability mapping, resources sought to increase resiliency of affordable housing stock in Boston
- At least one action per year taken to advance MACDC's Racial Equity Pledge, which encompasses the following four values:
 - learning and addressing the different levels of racism so we can take action to dismantle those inequities
 - ensuring that our staff is diverse, equitable, inclusive, and representative of the communities we serve.
 - ensuring that our board is diverse, equitable, inclusive, and representative of the communities we serve.
 - Ensuring authentic representation (lived experience) in our programming/services"

6. COLLABORATIVE EFFORTS TO SUPPORT IMPLEMENTATION

The following collaborations all play roles in implementing the CIP:

- JPNDC collaborates with *City and State agencies* on several fronts, including planning processes for new affordable housing projects and helping local businesses gain access to financing, technical and legal assistance. (Goals 1-5)
- *Mildred Hailey Apartments*: Redevelopment is a partnership among JPNDC, Urban Edge and The Community Builders. (Goal 1)
- *Credit Builders Alliance*: Through our membership we are able to pull people's credit reports as needed and track changes as part of financial coaching. (Goal 2)
- *Martha Eliot Health Center/Children's Hospital, Community Servings, Nurtury, Hernandez School, others*: JPNDC provides scheduled on-site workshops and enrollment in financial coaching for clients/parents/patients of other programs. (Goal 2)

- *Small Business Retirement Savings initiative:* This pilot, which will allow small business owners and their employees to start saving for retirement and other goals without burden on the small business, will be made possible through a collaboration with *Fidelity Investments*.
- *Raise Up Mass., Boston Tenant Coalition, Mass. Association of CDCs, and City Life/Vida Urbana* are just some of the organizations and coalitions with which we collaborate in advocating for policy initiatives that benefit low-income people in need of affordable housing, fair wages and economic opportunity. Our participation helps us shape and inform this policy work and keep in touch and in tune with other organizations facing similar challenges. (Goals 4 & 5)
- *Madison Park DC, Urban Edge:* These two organizations are providing critical guidance as JPNDC works to implement the HUD Family Self-Sufficiency program in our housing. (Goals 1 & 2)

7. INTEGRATION OF ACTIVITIES AND CONSISTENCY WITH COMMUNITY STRATEGY AND VISION

Integration of CIP activities. As a large CDC involved in a wide variety of activities, JPNDC avoids “silos” in community development work. Over the past few years we have taken many steps to link the paths followed by practitioners in housing, workforce, business development, organizing and other areas and shape an organizational culture that encourages integrated approaches and synergies. In the Activities section above, such cross-team activities are *italicized*. They include the following:

- Parents of children in our Childcare Program are referred to in-house Financial Coaches, Career Coaches or Case Manager as needed.
- Financial coaches help small business clients separate their business and family finances and build credit.
- Small Business staff provides training and 1:1 TA to home-based childcare providers in running their businesses with a healthy bottom line.
- Organizers provide leadership trainings to childcare providers and small business owners.
- Family Prosperity and Small Business staff refers clients for family childcare.
- Small Business and Real Estate staff work together to track and maximize hiring of minority contractors in our housing projects.
- Economic Prosperity, Real Estate, and Community Organizing teams work together in advocacy for policies and practices to advance racial and economic equity.

How the CIP fits into a larger vision or strategy for the entire community/is consistent with other neighborhood, community or regional plans. JPNDC's activities are highly consonant with the principles and implementation strategies enunciated in the Metropolitan Area Planning Council's *MetroCommon 2050*, especially 1) **inclusive growth and mobility** (transit-oriented, energy-efficient and healthy housing, access to green space; 2) **homes for everyone** (diverse housing developed for low-income families, formerly homeless, first-time homebuyers, artists); and 3) **equity of wealth and health** (workers earn living incomes, those in need receive services and supports, “populations that have historically lacked or been denied wealth are as likely as others to build wealth and pass it on,” and “young children have safe, affordable, and nurturing environments in their early years”).

This CIP also aligns with the *Plan JP/Rox*, published in early 2017 after two years of participatory planning along the Columbus Ave./Washington Street corridor (although never officially adopted by the Boston Planning & Development Authority): **Housing Affordability & Development Without Displacement** (preserve housing affordability and prevent the displacement of low and moderate income households); **Jobs & Businesses** (preserve and revitalize small, independent businesses; attract new businesses; encourage affordable and accessible commercial space; and support workforce development); **Open Space, Placemaking, & Public Realm** (improve connections to existing open space, enhance existing open spaces, improve comfort and walkability); and **Sustainability** (high-performance green buildings).

8. FINANCING STRATEGY

The following are the principal ways the JPNDC will finance the implementation of this CIP:

- Continue the high level of productivity that has allowed us to count on solid support from a variety of financing sources to cover both capital and operating costs. Over its history, JPNDC has accessed more than \$450 million to support its work. Our annual operating budget, which has grown steadily over the last 11 years and now stands at \$9 million, is comprised of the following sources of revenue: existing projects and programs, including our family childcare system (60%); new project development (25%); private sources (10%); and government (5%);
- Advance an ambitious housing development agenda that includes four projects now in predevelopment, two new buildings in planning at the Mildred Hailey Apartments (115 units), and, in collaboration with TCB, an ambitious proposal for family supportive housing on the former Shattuck Hospital campus which will offer 205 units;
- Build funding for JPNDC's economic prosperity work by enhancing program integration and developing innovative initiatives such as a new Mental and Behavioral Health partnership in support of families and children, with the Walker School; and a Small Business Retirement Savings project we are piloting in collaboration with Fidelity Investments;
- Continue to buttress our recent efforts to use new or previously underutilized funding sources, such as CITC, 9% or 4% Low Income Housing Tax Credits and community benefits funding from local hospitals; and
- Bolster earned revenue that builds on the strength of existing ventures such as the Brewery Small Business Complex and the Family Child Care program. The FCC program has grown by 130% in the last seven years. For the last several years, in addition to increased management fees, cash flow from Brewery operations has generated between \$300,000 and \$500,000 annually.

Anticipated funding sources (not including CITC projections) for 2023 include

	<i>Sources</i>
Administrative income from existing real estate projects	\$800,000
Real estate project management income & development fees	\$950,000
Childcare program income	\$3,300,000
Government grants and contracts	\$250,000
United Way	\$100,000

Private foundations and corporations	\$400,000
Interest Income	\$200,000
Individuals and Events	\$30,000
TOTAL	\$6,030,000

We anticipate that these amounts will be similar in 2024 and 2025.

To maximize our ability to raise funds through the CITC, we have several strategies. Our nearly-completed capital campaign for a Center for Equity and Prosperity allowed us, as we had hoped, to attract a number of new high-level donors whom we are working to retain. Corporate sponsorship is facilitated through our Annual Meeting. With the easing of COVID risk, we plan to return to our previously successful donor appreciation and volunteer nights, which have both been great ways of building relationships that can turn into donations.

9. HISTORY, TRACK RECORD AND SUSTAINABLE DEVELOPMENT

JPNDC's work over 45 years has had a visible, transformative impact on the communities we serve. The 788 homes we have developed in Jamaica Plain have helped revitalize more than 30 city blocks. Our commercial development has brought vibrancy to the Amory Street corridor (160,000 square feet of 19th century industrial space brought back into productive use at The Brewery, with 30+ businesses and 180,000 visitors a year) and Hyde and Jackson Squares (the Stop & Shop and Martha Eliot Health Center complex) and mixed-use developments at 270 Centre and 363 Centre. Our Family Prosperity, Childcare and Small Business efforts have reached more than 5,000 families. Our technical assistance to small businesses helping local small businesses access over \$16 million for start-up, improvement, expansion, or, most recently, COVID recovery. The paragraphs below provide additional detail about our track record as it relates to this CIP's five goals.

GOAL 1. JPNDC has turned dozens of vacant lots and distressed buildings in our home neighborhood into 788 homes since 1977, including 123 low-income cooperative units (five projects), 343 affordable rental units (nine projects, including two for formerly homeless individuals), 113 homes for first-time buyers, and 112 units for low-income seniors (three projects). Outside of Jamaica Plain, JPNDC saved 150 families from displacement by renovating and preserving as affordable the 201-unit Pitts Apartments, 20 buildings in Roxbury and Dorchester.

Wherever possible, JPNDC has worked closely with residents, businesses, government and other organizations to incorporate other revitalizing elements and turn community vision into reality. Examples include the Stop & Shop and Martha Eliot Health Center complex, developed (in partnership with Bromley-Heath Tenant Management Corporation and a private partner) on a blighted site where drug dealing was rampant; the Hyde Square Cooperative and Walden Community Garden, developed on scattered sites where homes had been destroyed by arson; the former Blessed Sacrament parish campus in Hyde Square, where we developed 81 new affordable homes and sold two buildings to the Hyde Square Task Force; and Jackson Square, where JPNDC has built 83 new affordable homes and is working with partners Urban Edge and

The Community Builders to complete a new greenway and begin the redevelopment of the Mildred Hailey Apartments.

We manage 762 of the total 989 homes JPNDNC has developed. Our housing for seniors and formerly homeless individuals has on-site responders and social service coordinators. JPNDNC staff includes Community Organizers who each devote time to building community and leadership among residents. Working across our Real estate, Community Organizing and Economic Prosperity teams, JPNDNC also strives to facilitate residents' connection to employment or childcare resources, as well as community activities beyond their building.

GOAL 2. JPNDNC invests in Boston's low-income families through services that help people overcome multiple barriers, establish a path out of poverty, build assets, and move step by step toward long-term economic security. Since 1998 we have helped more than 2,700 primarily Latinx immigrants with bilingual/bicultural job placement, career readiness, case management, and assisted 1,800 to obtain jobs or access job training. As part of the Boston Health Care and Research Institute between 2000 and 2007, we facilitated career ladders training for 865 frontline health care workers. In 2012 we launched our Family Prosperity Services, bringing financial capability under the same umbrella with career development—a proven best practice in anti-poverty work. We now serve more than 200 households a year with individualized financial coaching, career development, job placement, and case management.

Our 24-year-old Small Business Services provides bilingual (Spanish/English) technical assistance to more than 100 entrepreneurs each year. JPNDNC has a systematic approach to working with these underserved immigrant and other “mom and pop” businesses that form the heart of Boston's neighborhoods, helping them take the steps needed to stabilize and grow. We have served an estimated 1,600 entrepreneurs, facilitating the start-up of 102 businesses, the expansion of 217, and the stabilization and survival of at least a thousand. Our innovative Constructing Wealth initiative, designed to connect small BIPOC-owned contracting businesses to Boston's ever-booming construction sector, has played a role in 20 small contractors securing over \$15 million in new contracts. During the worst of the COVID pandemic, JPNDNC facilitated over \$4 million in grants and forgivable loans; ensured our clients followed safe reopening guidelines; and focused intensively on owners' ability to adapt to new digital realities. To our knowledge, 92 percent survived COVID and 50 businesses actually experienced growth.

GOAL 3. JPNDNC's Family Childcare Program promotes a path to prosperity for low-income residents on three levels: preparing Latinx and other BIPOC children for success in school; promoting the financial advancement of home-based professionals; and supporting the economic stability of working parents through access to high-quality childcare in a family environment. In what has historically been a low-paid field, we work with 52 primarily Spanish-speaking immigrant women to ensure that they take advantage of major trends toward greater professionalism, higher credentials and meaningful financial rewards. We invest in their ongoing professional development through workshops, facilitation of access to college or certificate programs, and individualized professional coaching. Among those working at full capacity, the average annual income is over \$63,000. Most of our educators today have professional credentials and/or college degrees, translating into high-quality early education for 500 children per year.

GOAL 4. A commitment to organizing and empowering low-income people has always driven JPNDC's approach to community development. 18 of our 25 housing developments grew out of either struggles by tenants or neighbors to take control of housing, or participatory planning processes that involve residents from vision through construction. We invest hundreds of hours each year in mentoring and leadership training for low-income residents, including 14 building captains at public and affordable housing developments in Jackson Square, who have launched their own campaign for a safer neighborhood (JS LOVS). Many participants have become leaders at JPNDC, in their organizations or in the community as a result.

In 2017, JPNDC took on a leadership role in the engagement of low-income people and immigrants in the Boston Redevelopment Authority's JP/Rox planning process, convening a community-based coalition and facilitating nearly three dozen meetings, presentations, workshops and engaging consultants to help educate community members about land use economics and options. The resulting plan called for a much higher percentage of new affordable homes than in other parts of the city, and we are confident that our intensive involvement made a difference in achieving this outcome.

The following are the Sustainable Development Principles that our CIP promotes, with a brief summary of how it promotes them.

Concentrate Development and Mix Uses. JPNDC's past housing and commercial development, and our current pipeline, is overwhelmingly multi-family and/or mixed use and all are within walking distance of public transit. Four of five projects over the past five years, and four of six in our pipeline, are within one-half mile of an MBTA station. Within the next three years we will also be creating a new plaza and green space in Jackson Square, important to the revitalization of this area as livable and walkable.

Advance Equity. Our commitment to helping low-income families and business owners build income and assets aligns with "equitable sharing of the benefits and burdens of development." We will expand asset-building opportunities specifically in our affordable housing over the next three years.

Protect Land and Ecosystems. The redevelopment of Jackson Square will soon include a new green corridor that will encourage increased pedestrian and bicycle activity and provide easy, attractive access by hundreds of households to public transit.

Use Natural Resources Wisely and Promote Clean Energy. All our new housing is built to exceed energy efficiency standards and one of our newest projects, Cheney Apartments, is designed to conform to Passive House standards. Two projects (Creighton Commons, 16 condominiums for first-time homebuyers at Blessed Sacrament and the Julia Martin House, 56 units for frail and independent seniors in Jackson Square) have earned national awards for achieving high "green" and service standards. In 2014, we committed to the federal government's Better Buildings Challenge, setting the goal of 20% energy intensity reduction in our affordable housing portfolio by 2022. We achieved this goal early, in 2019, and in 2022 achieved a 22% reduction.

Expand Housing Opportunities. The homes in our active pipeline respond to the needs of various populations: low-income seniors (87), low- and moderate-income homebuyers (69, including six artists), and low- and very low-income families (118), including disabled residents and formerly homeless households. All are built within one-half mile of a subway station and/or bus lines.

Increase Job and Business Opportunities. The activities included in our CIP include technical assistance leading to business start-up and job creation in Boston neighborhoods well served by many transportation options, and direct support for low-income residents accessing education, training and entrepreneurial options.