

**Dorchester Bay Economic Development Corporation  
Community Investment Plan 2020-2022**

**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 40 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% foreign born residents. 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.<sup>1</sup>

Previously unusually high crime rates in our service have declined over the past decade. This positive change reflects efforts of organizations like Dorchester Bay EDC's re-entry program and crime watches working with local public & private safety coalitions. The Re-Entry programs have had the most impact on our 600+ ex offenders, who now average a 7% recidivism rate<sup>2</sup>.

In addition to developing affordable housing, building commercial projects and promoting community leadership, DBEDC has a lending program, and is a certified Community Development Finance Institution (CDFI), making loans of up to \$250,000 available to small businesses per loan. Access to capital is a key factor in a small business achieving success, and SBA and CDFI are proven to be the most reliable sources of capital in the inner city. Kaufman Firm Survey, a recognized expert in the field, has published data showing that for 70% of inner city companies, a severe capital gap is the norm. Dorchester Bay EDC is one of the only CDC's 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.

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<sup>1</sup> All statistics based on 2010 census.

<sup>2</sup> 1-year recidivism rate.

## **SECTION 2: INVOLVEMENT OF COMMUNITY RESIDENTS AND STAKEHOLDERS**

### ***Residents and stakeholders involved in creating this plan:***

In December 2017, Dorchester Bay adopted a three-year strategic plan for 2018-2020. We are approaching the end of year two of plan implementation. This plan, along with the financial strategies being developed for the Community Investment Plan, is being informed by the real estate team's capital needs priorities with our pipeline and also the finance team's proposals for a working capital and development reserve, which will provide a more stable cash cushion and more flexibility in moving new real estate projects.

Community involvement has been a key component to the development of both the Strategic Plan, and especially in updating our Community Investment Plan (CIP) to reflect the current and evolving concerns and priorities of the community. During the development of the Strategic Plan, 150 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 our DotThought speaker series. We incorporated the work and ideas of these stakeholders to advise our planning process to reflect their interests, concerns and priorities.

Our board is strongly reflective of our community. The 13 member panel is made up of 7 community residents (two of whom are current or former tenants) and three individuals whose work has a strong Dorchester and community development interest. Eight-five percent of our board are people of color, and nearly one-third 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.

Seventy-one percent of Dorchester Bay's senior leadership team are people of color. More than half of our staff comes from Boston's neighborhoods; 40% are from Dorchester or nearby Roxbury. One staff person is a former resident of a Dorchester Bay property, and she is a graduate of our Counselor-in-Training program. Our staff consists of people from diverse educational backgrounds as well. Staff and board don't just understand the community, they reflect the community we serve. The staff working with the board to incorporate the advice of our constituents produced a plan that reflected the neighborhood's concerns.

Further, we engaged key stakeholders including funders and other Community Based Organizations (CBOs). Our organizing department staff talked with tenants and partners from other CBOs. Our youth program manager discussed the plan with the teen leaders.

Now that we have updated our Community Investment Plan to reflect the current concerns and priorities of the community, we will be continuing community engagement, input and oversight of the CIP through a Community Review Committee (CRC).

The Community Review Committee will be a group of approximately 10-20 Dorchester Bay stakeholders including tenants, residents, civic associations, small businesses, community agencies, and others. Participation in the Community Review Committee will also be available for donors who have supported Dorchester Bay through the Community Investment Tax Credit program, particularly our Columbia Circle Giving Society members, to give them an opportunity to be more engaged.

The CRC will meet quarterly. At the meetings staff members will report progress toward annual goals, present concise metric charts, and explain any significant variation. They will discuss unexpected outcomes and/or barriers. At the end of their presentation they will solicit feedback, listen, and respond. Committee members will be encouraged to offer suggestions and feedback, and if needed, to express concerns. Members of the general public will be encouraged to attend participate.

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 regular convenings of the Resident Initiatives & Community Organizing (RICO), Real Estate and Loan Fund meetings which will stay more focused on a specific aspect of the agency, allowing more time and effort to focus on specific issues.

### **Background on DBEDC's Community Engagement Activities**

Since we began this work 40 years ago, it has been customary for Dorchester Bay EDC to engage both our tenants and dozens of civic and crime watch allies in our real estate and program planning (see Hendry St. and Quincy Corridor stories later in this section). Our resident services coordinators and community outreach director work both within our properties and also with civic and business allies. Our executive director, strategy director, and our resource development team also spends considerable time with civic and business allies, partnership ventures, and collaborations.

Within the organizational structure, the head of the RICO committee is a board member (there are five board members, four organizers, and other residents on the RICO committee), who reports back to the board on the advice of the committee. The board also has active staff/board working committees in real estate, finance, small business lending, public relations & marketing, and fundraising. The board constantly reviews our real estate proposals and business lending activities in light of our community organizing work. Our strategy director leads our strategic plan implementation, conducting regular meetings with DBEDC teams to assess plan progress, and to understand the challenges and learnings. She provides quarterly progress reports to the board.

We utilize organizing steps of 1:1 visits, small groups, group research, and group actions 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 “ownership”, self-confidence, and stronger community ties among diverse groups and constituencies. As we incorporate our organizing into DBEDC membership development, the organization’s capacity grows and helps achieve shared visions for community life. Dorchester Bay’s three most important strategic goals are to ensure holistic, equitable community development; to increase resident leadership, civic engagement, and public policy advocacy; and to enhance the prospects for social and economic mobility for the community. 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.

Neighborhood crime watches are the primary way community leaders outside of DBEDC properties help transform their community. DBEDC has helped organize or support eight of these associations outside of our rental properties. When these are combined with real estate development, our work is truly transformational.

One example is the now famous Hendry Street in the Bowdoin Geneva neighborhood. Hendry Street was devastated by foreclosures, crime and hopelessness. Eighteen three-deckers on the street were deserted or in disrepair. It was identified as a major “drug depot” for all of North Dorchester, and gangs had taken over the public spaces. Residents who had not moved out were captives in their own homes. DBEDC talked to the Boston Herald, which wound up featuring this awful story. Then, forces started to mobilize.

The City of Boston bought 4 foreclosed 3-deckers and hired contractors to renovate them and resell them to new home buyers. At the same time, Dorchester Bay also bought 13 additional foreclosed or blighted 3-deckers in the same area for rehab and resale to first time home buyers. Meanwhile, our organizing staff worked with residents to form a new crime watch to work with the police, with each other, and to oversee DBEDC’s redevelopments. Their first community meeting was attended by over 30 residents, community police, and representatives from the City, and Dorchester Bay organizers. The new “Five Streets Neighborhood Association” worked together with police, inspectors, and the mayor’s office to improve safety.

In time, residents came out more and got to know each other. The meetings grew to over 50 people and had to meet outside in the street. Friends and relatives of residents began to buy the renovated homes. The active drug leaders became threatening to the other resident leaders and new homeowners. But the residents pressured BPD, who conducted a huge raid on the drug houses, arrested 27 criminals, and eventually pressured the absentee landlords of those buildings to sell. Now the gangs are gone, and the thirteen houses in the area have all been sold to new, responsible homeowners. Hendry Street is a far cry from its state a decade ago, and residents now feel safe in a transformed community.

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. Our participation in these groups keeps us deeply involved with community priorities and actions.

Before beginning work in a new area and/or on a new project, we work to engage the community in planning charettes and visioning sessions for the project and then listen to their feedback and concerns.

For example, the Quincy Corridor initiative began the targeted planning process involving residents, collaborators and other stakeholders. Years ago Dorchester Bay bought one old factory at 259

Quincy St., where our Fairmount transit coalition had proposed a station on the commuter rail line. Additionally, we purchased the former Pearl Meats site, a 35,000 sf building on two acres of land. With plans for affordable and mixed income housing over retail near the proposed station, we were persuaded by a major planning process with Project RIGHT, where the community felt the neighborhood was oversaturated with 3,500 subsidized housing units in that area. Instead they needed jobs for the many, many local unemployed people. Finding it hard to attract large employers, we eventually put together a \$14.5M multi-business food production incubator – the Bornstein and Pearl Food Production Center. The Center was completed in 2014 and has created more than 120 jobs.

While we were working to create the right and achievable uses for the commercial sites on Quincy Street, UHM Properties (formerly United Housing Management), with 262 units on or around Quincy Street, sought to partner with DBEDC to refinance and redevelop 129 of the units. The plan included renovating and enlarging the apartments into attractive new housing units, building “overflow units,” and doing whatever was needed to preserve the 129 Section 8 housing certificates that would otherwise be lost forever if converted to market rate. This opportunity provided a pool of potentially attractive affordable housing without adding to the density of the neighborhood.

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. Then both the Dorchester Bay organizers and the Quincy Geneva organizers 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.

This is the power of an engaged community.

### **SECTION 3: CIP GOALS**

#### **1: Community Focused Goals:**

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

#### **2: Organization Goals:**

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

#### **SECTION 4: ACTIVITIES TO BE UNDERTAKEN TO REACH CIP GOALS**

##### **1: Community Focused Goals:**

- **Preserve and develop housing affordable to low-to-moderate income households** by preserving or expanding the pool of attractive, available subsidized housing as well as workforce housing.

- **Indigo Block** – This project will feature 80 units of housing affordable to low-to-moderate income households. Forty-four of the 80 units will be 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 will be 9 units of condos available for purchase, priced to be accessible to local residents. In addition to being affordable, this project will have a direct access onto the commuter rail platform for project residents, workers, and other neighborhood residents wishing to access a more direct route to the train. We have secured federal funds through the City of Boston, Department of Neighborhood Development, DHCD, and other sources. Construction on Indigo Block is scheduled to begin in spring 2020, and the project will be completed in June 2021. *TDC - \$35.2 million*
- **Dudley Terrace** - This project is a 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 will be set aside for residents who receive services from the Department of Mental Health. Construction will begin in February 2020 and construction will be completed by June 2021.
- **Leyland Street** - The Leyland Street project will be an affordable, age-restricted property in Uphams Corner that will connect senior residents to services like health care, nutrition, social activities. The first senior housing development in Uphams Corner, Leyland Street 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, rolling shower in all units, laundry rooms on two floors, two elevators for redundancy, and a backup generator in case of power failure. Community lounges will provide social opportunities to reduce social isolation in the elderly. Leyland Street received approval from the Boston Planning & Development Agency Zoning Board of Approval. We anticipate that construction will begin in Q1 2021 and be completed by Q3 2022 *Est. TDC is \$20 million*

- **Ensure economic growth in the community**

- **Develop the Historic Pierce building.** DBEDC plans to complete a substantial rehab of the Pierce building in the next few years. Our goal is to modernize the building and increase its energy efficiency. As part of the project, we will convert the building to 100% commercial occupancy, and attract one-to-two new retail tenants to the ground floor that will contribute positively to the Uphams Corner commercial district. The upper floors will continue to house DBEDC's office, the Fairmount Innovation Lab,

our anchor tenant and community partner, and one to two additional office tenants. We have received \$1,000,000 dedicated funding for this project from the Commonwealth of MA through a bond issue. After engaging a professional fundraising firm to explore capital campaign feasibility and to assess interest in the project, we are now exploring options to raise additional capital for this development. We have formed a collaborative with other new projects in development in Uphams Corner. The group, which includes DSNI, the City of Boston Office of Arts and Culture, the Boston Public Library and a number of other groups is presenting a united vision of the Uphams Corner Arts District consistent with the City of Boston 2030 plan. Our goal is to begin construction on this project in September, with an anticipated completion date of January 2022. *TDC - \$14 million. We are pursuing New Market Tax Credit allocation, state bond funding, and equity funding for this project.*

- **Commercial Space at Indigo Block** - Our 2.3 acre project at 65 East Cottage Street will include 20,000 sf of commercial space broken into spaces for small business retention in the neighborhood and to promote new business start-up. We have already secured an anchor tenant, and we will be managing the space in partnership with New Market Community Partners, who will identify potential businesses and help lease the additional spaces. The building will be divided up into up to a number of relatively small spaces of approximately 1,500 to 5,000 square feet, with a focus on recruiting multiple small businesses. There is a high demand for, and limited supply of, small flexible spaces for emerging businesses. It is particularly attractive to early stage, growing businesses that cannot afford the larger industrial spaces that are more common in the Newmarket area. The leases at Indigo Block will have best faith efforts to be made for local hiring. We are committed to 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, this space will have direct commuter rail access for employees. Construction will begin by January 2020 and the project will be completed by February 2021. *TDC - \$13.3 million.*
- **Deploy capital to small businesses.** In 2017, we conducted a market-sizing study that identified 3000 small businesses in our lending service area, confirming the need for capital. We also developed a 5-year capitalization plan that called for us to make 26 loans in 2018 (which we exceeded), and we are on track to meet or exceed our goal of making 36 loans by the end of this year. In 2020, we will make 40 loans, 49 loans in 2021, and 55 loans in 2022 with a cumulative principal balance of \$5.1 million. We expect to pilot two new loan products in 2020 – one of will be tailored for artists and creatives, and the other will be geared toward people who were formerly incarcerated.
- **Implement Equity Forward: Uphams Corner equitable development plan.** In October 2018, the Dorchester Bay-led Equitable Uphams Collaborative received a planning grant from the JPMorgan Chase & Co. PRO Neighborhoods initiative to develop an equitable development plan for rapidly changing Uphams Corner. Over ten months, the Collaborative developed a people and place-based investment roadmap. We specifically focused on improving the health, social, and economic opportunities for Uphams Corner's most marginalized residents and identified capital strategies to fund: supportive housing services, workforce development programming, acquisition of housing to preserve affordability, interest rate and commercial rent reductions to

preserve small businesses, and additional capital for small business loans. Our goal is to begin implementation of the plan in phases beginning in 2020.

- **Advance our Economic Mobility Agenda** to create pathways to economic mobility for individuals and families. In 2018, we announced our Economic Mobility Agenda to address the continuing effects of systemic inequity that prevent individuals from accumulating wealth, earning higher wages, starting new businesses and embarking upon paths to greater prosperity. In furtherance of the agenda, we will pilot an entrepreneurship training program for teens in 2020 in partnership with Junior Achievement. In addition, we recently 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. The program will begin in 2020. Participants are permitted to accumulate savings exceeding levels that might otherwise trigger the loss of certain benefits and subsidies.

**- Improve the overall quality of life in the community.**

- **Increase organizing and community leadership capacity around climate and environmental justice issues.** Dorchester is experiencing the environmental implications of climate change and we are committed to increasing awareness of these issues locally and in developing leaders who can impact policy change. Together with our partners in the Fairmount Indigo CDC Collaborative, we will develop multi-year work plans that address community-defined health and climate priorities.
- **Expand the number of accessible jobs**
  - 20 at the Pierce Building
  - One job created for every \$5,000 lent to small businesses
  - Place at least *at least 45 re-entry clients into permanent jobs, skills training programs, or educational programs.*
- **Expand the Adult Leadership Institute.** In 2019, we relaunched our adult leadership. The 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 successfully completed the program. Our goal is to increase the cohort size by 25% annually beginning in 2020, while maintaining a 90% graduation rate.

**2: Organization Goals:**

**- Increase agency financial stability by growing income**

- continue to improve annual fundraising with at least \$1 million in revenue coming from grants and an annual fundraiser event
- add planned giving as a new fundraising channel
- expand our Columbia Circle Giving Society by adding 5 additional donors (donors commitment to gifts of at least \$10,000 for five consecutive years)



- **Increase real estate development and lending staff capacity** to meet pipeline needs. Anticipating the hire of one junior real estate project manager, and one loan officer.

- **Mitigate organizational risks**

- Complete and build staff and board succession plans for chief executive & senior managers, board; Organizational advancement plans for staff & board
- Institute a competitive board nomination and selection process
- Implement fundraising across the organization. This means ensuring that there are multiple points of contact for all institutional and individual donors which ensures continuity of relationships
- Developing a corporate compliance plan, and formalizing the compliance function or compliance communication to stakeholders.
- Update conflict of interest policies.
- Integrate risk discussions into budgeting and internal financial reporting.
- Implement new cloud-based financial management software

## **SECTION 5: MEASURES AND EVALUATION**

Many of the goals to be measured are very tangible and quantifiable: Housing units built; homes 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. The quality of life outcomes are less tangible but also measurable: number of residents engaged in crime watches; number of new leaders; reentry service expansion impact on crime in the area; crime rate down; increased feeling of safety; increased savings from financial literacy classes; youth winning legislative victories on chosen winnable issues; number of youth jobs provided or created through the Youth Jobs Coalition campaigns at the state level.

We will be looking to answer all of these questions in a number of ways:

- **Monitoring real estate development progress** through weekly meetings; monthly staff/board real estate committee reviews, general board reviews, funder progress reports.
- **At bi-weekly meetings community partners will monitor subcontractor goals** of >30% MBE, >10% WBE subcontractors; and worker hiring goals >51% locals; >51% minorities; >15% women. We have exceeded these goals for minority subcontractors and on city and minority worker numbers. Our quarterly review committee will include residents, staff, board, and other stakeholders.
- **Small Business lending:** We will monitor 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 will 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 EDC, with its strong roots in community organizing, recognizes the strength that comes with inclusion. Collaboration informs the main components of our work:

**Broader leadership:** We are active in the Fairmount/Indigo Rail Line CDC Collaborative, Fairmount/Indigo Transit Coalition, and Fairmount Greenway Task Force, and now the BRA's Fairmount/Indigo Planning Initiative's Corridor Advisory Group (CAG) and Uphams Corner Working Area Group (WAG). These larger efforts have kept us up to date, engaged with a broader group of business and community stakeholders, helped 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.

**Real Estate:** Dorchester Bay co-founded the *Fairmount/Indigo Line CDC Collaborative* in 2004. The collaborative includes 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. The CDC collaborative won: 2009-Mass Non-Profit Network Award for Collaboration; 2006 American Planning Association Outstanding Planning Project; American Institute of Architects recognition; *2011 HUD Community Challenge grant of \$1.8M with City of Boston; 2011 EPA-HUD, US DOT Sustainable Communities Partnership Pilot; 2011-HUD \$20.5M Choice award to Quincy Heights Corridor.*

**Organizing collaborations:** In our 40 years of operation in Dorchester we have excelled at engaging not just community members but our fellow service providers to build neighborhood leadership. We have worked on a variety of issues with Dudley Street Neighborhood Initiative 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.

**Commercial and small business collaborations:** Our long list of small business collaborations include the U.S. Small Business Administration, U.S. 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.

**Minority Jobs and contractor promotion:** 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.

## **SECTION 7: COMMUNITY STRATEGY AND VISION**

The key goals for all our planning alliances are adequate jobs, income and wealth growth, safe and healthy neighborhoods, quality housing for a mix of incomes, better schools, and “urban villages” that create vibrant social/cultural life and sustainable economies. DBEDC played a key role in shaping this vision for both North Dorchester and also for the Fairmount Corridor.

Our current planning involvements include: 1) The Equitable Uphams Collaborative – In October 2018, Dorchester Bay Economic Development Corporation, BlueHub Capital (formerly Boston Community Capital), Boston Medical Center, Corporation for Supportive Housing (CSH), and Community Economic Development Assistance Corporation (CEDAC) formed the Equitable Uphams Collaborative to develop an equitable development plan for rapidly changing Uphams Corner. The plan was completed in September 2019 (equitableuphams.org) in collaboration with the Metropolitan Area Planning Council (MAPC), and the Dorchester Bay-led collaborative is pursuing funding opportunities to begin the implementation phase in 2020.

2) Fairmount Indigo CDC Collaborative Kresge Climate Change, Health and Equity Initiative – In September 2019, Dorchester Bay and its partners in the Fairmount Indigo CDC Collaborative (Codman Square NDC and Southwest Boston CDC) received a \$100,000 grant to advance policy solutions aimed at improving climate resilience and equitably reducing health risks in low-income communities. The funding will support the work of the collaborative, our community development partners, and partners from other disciplines and sectors to develop multi-year work plans that address community-defined health and climate priorities.

## **SECTION 8: FINANCING STRATEGY**

For the plan period, we expect to yield an average \$950,000 in yearly resident fees; \$1.1 million in annual property distributions; \$1.5 million in Cottage Brook sponsor loan payable with available cash flow. In addition to these revenue streams, we are actively securing funding for development projects in our pipeline.

**Dudley Terrace** – We secured funding for this project and construction will begin in 2020.

**Indigo Block** – The total development costs for the residential and commercial projects is \$48.5 million and funding has been secured.

**Pierce Building** – We are pursuing New Market Tax Credit allocation in addition to securing \$1 million in state bond funding that was included in the State’s 2019 budget. We are also pursuing equity funding, which will leave a final \$1 million to raise via fundraising efforts toward the total \$14 million TDC. We are engaging private foundation funders and private companies such as the

Barr Foundation, the Hyams Foundation, a number of donor-advised family funds, and others to raise this additional capital.

**Leyland Street** – This project is \$20 million dollars in development costs. We will pursue city and state funding to advance this project in the timeframe provided..

Beyond these real estate projects, we will be reviewing a call for bids on several city-owned parcels in Uphams Corner. We have already met with several prospective partners, and we will have a better idea of the specifics after the RFP comes out, expected by early 2020 (initially it was slated to be released in fall 2019).

- **Additional funding needed to support program goals:**

- **Increase development, lending, and fundraising staff capacity** to meet pipeline needs. Anticipating one junior real estate project manager; and one additional loan officer if our current trajectory in meeting the goals of our 5-year loan fund capitalization fund continues. \$200,000 annually combined.
- **The Reentry Program** has been challenging to raise funds for as funders' priorities continue to shift. Reentry is such a mission-critical program in our efforts to keep neighborhood crime down and to create pathways to social and economic mobility for the community. Heading into the 2020-2022 planning period, the program which costs approximately \$150,000 a year to run, may not be fully funded. There is a heightened interest in criminal justice reform, as well as supports and economic equity for returning citizens from marginalized communities, and we are quite optimistic that we will raise additional funds to continue this vital program.

**Added grant funding:** Our first step to funding will be to seek grants for these activities. To building staff capacity, we expect to build on our success in securing operational funds for foundations and private companies. For example, several financial companies, such as American Express and Bank of America, have foundations that support operations. For the reentry program, we have already identified promising and new private foundations that support reentry work, and we are in conversation with local partners like the Suffolk County House of Corrections, Community Resources for Justice, and the City of Boston Office of Public Safety to identify opportunities to secure funding for collaborative efforts. We are also in conversations with a large financial institution to secure funding to expand our re-entry program.

**CITC leveraged donations:** In addition to these activities and our ongoing fundraising efforts, CITC funds will provide flexibility as we raise additional private funds.

**Implementation steps for CITC:**

Dorchester Bay would like to take this opportunity to commend the Commonwealth of MA, DHCD, and MACDC for their remarkable insight and responsiveness to the needs of CDC's. For while we are very grateful for the funds that will become available to us through this program, we are equally grateful for the tools and opportunity offered to build up individual and small business giving a steady and reliable stream of funds long neglected or at best underutilized by most CDC's.

Keeping in mind our concurrent goals – the long term goal of expanding and building up our donor base, and the immediate goal of ensuring that we are able to utilize the tax credits we are awarded, we will be focusing on four primary means of simultaneously building both. Our fundraising committee will develop a CITC-specific fundraising strategy to conduct the following activities:

- **Building on our current donor base** – Dorchester Bay currently has a database of 3,000 active, prospective, and dormant donors derived primarily from our annual fundraiser and donor cultivation activities. Beginning with current major donors (\$2,500 and above) who have supported our fundraiser in the past; we will offer donors the opportunity to significantly increase their participation while minimizing the bottom line impact. Due to our ongoing relationship with many of these donors, we expect that this will succeed in moving us toward both goals: it will grow the foundation levels of individual and small business giving, while raising significant amounts of contributions within the tax year. For past donors, we will, when possible, schedule personal visits from board, committee or staff to explain the program, advance our relationship, and ensure the donation.
- **Grow Columbia Circle Giving Society membership by 25% annually.** Since launching Columbia Circle in 2018, we have raised nearly \$150,000. 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.
- **Corporate Solicitation:** We have identified a number of private companies, large and small, with philanthropic values that align with Dorchester Bay’s mission. Our goal is to cultivate relationships with these companies, and we are confident that this will be helpful in securing corporate volunteers, event sponsorships, programmatic investments, and unrestricted contributions. Capital One, Suffolk Construction, Corcoran Jennison et al., JPMorgan Chase & Co., Eversource, National Grid, Suffolk University, Mt. Washington Bank, and Hyde Park Savings Bank are some of the institutions we will engage. In addition, with the help in identification and targeting from the fundraising committee we will develop a board-specific engagement strategy for board members to assist with securing CITC contributions.

## **SECTION 9: HISTORY, TRACK RECORD AND SUSTAINABLE DEVELOPMENT**

Dorchester Bay EDC has been developing affordable housing and other real estate projects for 40 years. Our extensive real estate and business development experience over the past 40 years has built up our reputation as a leader in community development in Boston and beyond. Over the years we have not only developed more than 1100 units of affordable housing, we have also developed 164,260 sq. ft. of commercial space through our commercial or mixed use projects, and have two more commercial parcels in ownership. 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. With those numbers, we were the most accomplished non-profit foreclosure reclaimers in the state. Although we no longer have a foreclosure prevention program, we also have a strong history of supporting home owners involved in the foreclosure process, bringing modifications or resolution to 402.

In addition, our loan fund has deployed \$8 million historically, much of that going small business owners. We have also provided technical assistance to more than 1000 businesses. These commercial activities have produced or retained more than 1200 jobs.

One of our proudest achievements in economic development is the success of our Bornstein and Pearl Food Production Center in the Quincy Corridor. The state-of-the-art facility is home to our anchor tenant Commonwealth Kitchen, a food business incubator, and additional local food businesses. More than 50 businesses call Bornstein and Pearl home, and in delivering this project we have helped to create more than 50 jobs right here in Dorchester.

While we were delivering these vital projects and our community organizing department was engaging tenants and residents directly, creating a bridge to activities or services as community demand called for it. In those activities 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 six tenant associations involving 500 adults and continually developing new leaders.
- Increased civic participation in the community.
- Successfully launched the first CDC-based reentry program facilitating ex-offenders returning to their own community. Since 2009, we have maintained a 7% 1-year recidivism rate, far less than the state and national averages.

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. Our largest project soon to be under construction, Indigo Block, has 14 sources including DHCD, MassHousing, CEDAC, City of Boston, Federal LIHTC, Urban Agenda Grant, Eastern Bank, State Historic Tax Credits, and others.

Over the years, we have won a number of awards and recognitions. Highlights include:

- In October 2019, the SBA named Dorchester Bay the Breakout Micro Lender of the Year.
- In 2018, Keolis awarded its first Community Ambassador Award to Karen Sheers, one of our resident services coordinators.
- In 2016, DBEDC partnered with community organizations and small businesses in the Roxbury, Dorchester, Mattapan neighborhoods to create ideas to revitalize high-poverty communities and create jobs, increase economic activity, improve educational opportunities, reduce serious and violent crime, leverage private capital, and assist local leaders in navigating federal programs. A MOU was signed by the executive officers of each participating community, demonstrating a commitment to work collaboratively throughout the entirety of the Promise Zone designation in Dorchester, Mattapan and Roxbury.
- In 2015, Boston Public Health Commission chose Dorchester Bay EDC as their North Dorchester Partner for their Partnerships to Improve Community Health (PICH) Initiative to promote Healthy Food and Beverage, Smoke Free Housing, and Opportunities through Active Transportation (Walking and Biking) Initiatives and other activities to promote systemic change. Through our Healthy Foods partnership with Fair Foods we were able to hire 12 of our volunteers to work as Healthy Community Champions (HCC's), and to

expand the Fair Foods \$2 a bag sites to our properties. In 2017, we distributed more than 120,000lbs of fresh produce.

- In 2014, we received the Met-Life Foundation Community-Police Partnership national award for Hendry Street Public Safety.
- In December, 2012 we were designated an SBA 504 lender, allowing DBEDC to make fixed asset loans of up to \$5M.
- In 2011, our Quincy Heights/Quincy Corridor project was one of **the first five projects nationwide** to win a multimillion dollar implementation grant from HUD's Choice Neighborhoods program.
- In 2011, Fairmount Indigo Corridor chosen as one of five U.S. Sustainable Communities Pilots by the EPA, HUD and U.S. Department of Transportation.
- 2011 Fairmount/Indigo Line CDC Collaborative's work helped the city to win \$1.8M HUD Community Challenge Grant Award to acquire parcels adjacent to City owned land along the rail line.
- 2010 Rianne Hadrian award for Excellence in Organizing awarded by Massachusetts Association of CDCs to Dorchester Bay organizer Dan Gelbtuch for his work with teenagers.
- 2010 Fairmount Corridor chosen one of five U.S. Sustainable Communities Pilots by the EPA, HUD and U.S. Department of Transportation.
- 2009 Massachusetts Nonprofit Network Excellence in Collaboration award for the Fairmount CDC Rail Line Collaborative.
- 2009 Citation from Governor Deval Patrick recognizing 30 years of service providing affordable housing and economic development opportunities for the Dorchester Community.
- 2008 Dudley Village received the Affordable Housing Finance Magazine's 2008 Readers' Choice Award.
- 2008 Environmental Protection Agency's Environmental, Community, Academia & Non-Profit Organization Environmental Merit Award