



**INQUILINOS  
BORICUAS EN  
ACCIÓN**

Tel: 617-535-1753  
Fax: 617-536-5816  
405 Shawmut Ave  
Boston, MA 02118  
[Ibaborn.org](http://Ibaborn.org)



**DHCD – Community Investment Tax Credit Program  
IBA – Inquilinos Boricuas en Acción  
CDC Community Investment Plan (CIP)**

**SECTION 1: Community or Constituency(ies) to be served by the organization**

Established in 1968, **IBA – Inquilinos Boricuas en Acción** is a dynamic Community Development Corporation whose original mission focused on addressing the displacement of low-income Puerto Rican families due to urban renewal in the South End neighborhood of Boston. Today, more than fifty years later, IBA has grown into a national model for community development that cultivates and preserves culturally diverse affordable housing communities and provides low-income residents with opportunities to reach their full potential through innovative programmatic offerings.

While IBA has produced more than 1,000 units of housing throughout its history, we currently own and preserve 667 units of high-quality affordable housing, primarily located in our Villa Victoria (Victory Village) community in the South End. While ambitious about improving their situation, our resident constituents (1,162 tenants) often lack the skills and opportunities to create meaningful changes in their lives. Moreover, persistent poverty hinders the developmental potential of community members. This affects entire families, from children and youth that lack access to quality education, to adults who face barriers to achieving financial and housing stability, to elders who struggle to maneuver through federal and state benefit programs. With 99% of IBA's residents classified as low-income, IBA's services foster the community's ability to reach their full potential by securing affordable housing, facilitating social mobility through empowerment resources, offering access to quality education, and providing pathways to economic mobility.

Apart from Villa Victoria, IBA has successfully rehabilitated and preserved 44 units of housing for low-income seniors at the Robert Fortes House in Lower Roxbury and developed 31 units of affordable housing in Mattapan. We also provide 11 units of supportive housing to formerly homeless clients of the Department of Mental Health. Finally, IBA successfully acquired 146 units of low-income housing from BHA as part of the West Newton/Rutland Apartments and secured financing for the project. Renovations began in February 2019 with all work plans developed in accordance with refinancing covenants; this project is projected to be complete by April 2022.

In addition to housing, IBA has developed commercial properties including two minority-run businesses (a bodega and a restaurant), the neighborhood's US Postal Service Office, community program facilities, and IBA's corporate headquarters. While IBA's Villa Victoria

Center for the Arts – once New England’s largest Latinx arts center – was closed, IBA is in the process of rebuilding a new community arts center at the same location on 85 West Newton Street.

Along with affordable housing and commercial properties, IBA administers five community programs: Preschool, Youth Development, Financial Empowerment, Resident Services, and Arts. The majority of our 1,162 community members are Latinx (48%) and Asian (31%), with smaller cohorts representing Black (14%) and White (3%) populations. Of this population, IBA’s program participants are primarily from Villa Victoria and the surrounding South End and Lower Roxbury affordable housing communities. Through education, basic needs services, and empowerment programming, IBA serves low-income participants in the following age groups:

- Children from 2.9 to 5.5 years old
- Opportunity youth and young adults from 14 to 18 years old
- Adults up to 65 years old
- Senior citizens/elderly from age 65 years and on

#### **Program Descriptions:**

- **IBA's Preschool Program**, the first bilingual Pre-K program in the state of Massachusetts, delivers early education that fosters the development of children ages 2.9 to 5.5. Participants receive extensive individual support and group instruction promoting a love of learning and school readiness.
- **IBA's Youth Development Program (YDP)** prepares 40-50 low-income high school students for college and professional careers through an employment-based, social justice-themed curriculum that challenges participants to think critically, excel in school, grow socially and emotionally, and improve their communities through civic engagement.
- **IBA's Financial Empowerment Program** offers participants the opportunity to gain financial empowerment through 1:1 financial literacy coaching and group financial education classes.
- **IBA's Resident Service Program (RSP)** engages IBA's affordable housing residents, particularly seniors, in case coordination as well as health and wellness, social and recreational, and self-sufficiency programming that promotes stability, mobility, and community well-being. The program also connects residents with additional internal and external programming resources.
- **IBA's Arts Program** celebrates Latinx arts and culture by forming dynamic cross-cultural collaborations. The program’s year-round calendar includes a range of performances, concerts, gallery exhibits, and discussion panels accessible to the entire community.

#### **SECTION 2: *Involvement of community residents and stakeholders***

##### **Governance:**

IBA's community-controlled Board of Directors reflects our founding principles of active community inclusion and participation. Our Board, which is usually made up of seventeen members, is currently comprised of five Villa Victoria residents and eight non-residents due to limitations caused by the COVID-19 pandemic. For residents to qualify to be part of the Board, he or she must be 18 years of age or older, be listed on the lease, pay the one-dollar annual corporation membership fee, and be in good standing with the lease compliance. By having residents on the Board, IBA remains committed to involving residents in the organization's overall operations and having their voices heard. The remaining eight Board members bring experience in areas that include affordable housing development, asset and property management, finance, law, program development, education, communications/marketing, and fundraising.

Of the thirteen Board members, 46% are White Hispanic, 23% are Black Hispanic, and 31% are White Non-Hispanic. This diverse and dynamic Board is responsible for developing the overall strategy of IBA, as well as overseeing the organization's financial performance and management. The Board hires and supervises the Chief Executive Officer, who oversees as of IBA's programs and staff. The Board's primary committees include Executive, Finance, Real Estate, and Programs. These committees have distinct roles and responsibilities that make the work of the Board more efficient. The Board at large meets a minimum of six times a year. Likewise, the Real Estate, Finance, and Program Committees meet on a bi-monthly basis, while other committees meet as needed. Board members attend our programs' end of cycle celebrations and have also contributed financially or connected us with major institutions that have led to key grants.

### **Resident Engagement**

In 2021, IBA came to the end of its five-year Strategic Plan, which was originally put forth in 2017. Our strategy was developed with input from Villa Victoria residents, IBA staff, Board and key stakeholders. IBA's Strategic Plan provides a roadmap for the provision of services, advocacy and organizational development, our key strategic priorities are as follows:

- Housing: IBA's housing is high-quality, affordable, sustainable and safe, and provides a vibrant place for lower-income families to live and build community.
- Resident services and engagement: IBA residents are core to the organization's mission and demonstrate strong leadership throughout the organization and the community.
- Education: IBA's educational programs will address student needs and individual development for residents and community members from preschool through adulthood.
- Arts: IBA's arts programming will preserve Latinx culture and heritage and will be a vehicle for building community and for sharing and embracing its diversity.

Residents were included in every aspect of the planning, development, and final approval of IBA's Strategic Plan 2017-2021. Residents participated and provided their ideas and opinions via different avenues, leading to the creation of an inclusive plan. They participated in focus groups and individual interviews/surveys. Additionally, we created task forces to work on the various

topic areas, and each group had at least two residents as members. Through these structures, residents helped lead the Strategic Planning Process and provided critical feedback. We are currently developing the 2022-2026 Strategic Plan utilizing the same methods and feedback channels, as well as setting similar goals for our organization and community.

Our day-to-day operations also include resident feedback and involvement. We work closely with our residents in every aspect of property management and with every renovation project we undertake. Residents have abundant opportunities to voice their ideas, concerns and feedback on how to improve our properties and to address management concerns. We do this via monthly community meetings, and at the individual level through our Resident Services Program (RSP). Through RSP, we are able to keep a pulse on our residents' needs, and we maximize their tenancy by responding to those needs.

We also conduct outreach and resident engagement through newsletters, phone calls, emails, and door-to-door canvassing of our community. This type of outreach is valuable to promote IBA's programs, as well as broader initiatives within the City and the State. During the COVID-19 pandemic, we have employed additional mechanisms for outreach and engagement, such as socially distant outdoor community events and meetings, as well as announcements throughout the community using a bullhorn, among others. Residents responded positively to these campaigns and their engagement has remained high during these times of social distancing. Resident participation and feedback on our programs, services, and property management is important. Equally important is their feedback on regional, municipal, and neighborhood plans. We encourage our residents to participate in all at-large community meetings in areas that affect the neighborhood and their lives, including in-person or virtual meetings with elected officials and involvement in advocacy days at the Massachusetts State House and Boston City Council.

A good example of IBA's commitment to outreach and resident engagement is the organization's Community Ambassador Program, which is run by RSP staff. Founded in 2019, the Community Ambassador Program is a paid work opportunity (\$14.25/hour) that empowers IBA's affordable housing residents for higher levels of membership, volunteerism, role modeling, and leadership. All Community Ambassadors are members of IBA's Villa Victoria housing community and work as liaisons between the community and RSP staff. Community Ambassador duties include recruiting neighbors to participate in IBA activities and events, recommending potential activities and events to RSP staff, and meeting with RSP's Resident Services Director on a weekly basis in order to create a community work plan. With the help of its Community Ambassadors, IBA is able to advertise its programming events and services more widely as well as receive vital feedback from its community.

As shown, IBA continues to actively engage residents to receive feedback on our current work and future plans via community meetings, resident surveys, newsletters, phone calls, emails, and door-to-door community engagement. We remain committed to including our residents and stakeholders in our Community Investment Plan (CIP) implementation, monitoring, and evaluation.

### **SECTION 3: Plan goals**

IBA's CIP is rooted in our history, our experience, and our vision for the future. Our vision is to build community power through a comprehensive approach to community development. Building on over fifty years of experience, we will continue to develop and preserve safe and culturally diverse affordable housing communities whose residents will have opportunities to increase their social, educational, economic, and political power, in order to reach their full potential. We use the arts as an innovative community-building tool to increase cultural pride and foster cross-cultural connections. Through our work, IBA will continue to serve as a national model of excellence for the integration of affordable housing with comprehensive community programming.

To realize our vision, we propose to use Community Income Tax Credits (CITC) to support our plan's three main goals: Preserve and develop affordable housing; Develop IBA's new Center for Community Action, Self-sufficiency, and the Arts, or *The CASA*; and Increase equity and social/economic mobility in our community.

#### **A. Preserve and develop affordable housing**

Given the housing crisis in the City of Boston, preservation and development of high-quality, stable, and sustainable affordable housing is at the core of IBA's mission and community development work. One of our priorities is to preserve the current stock of affordable housing units in IBA's portfolio. Our plan requires the refinancing of some of our properties and reinvestment in the care, maintenance, and energy efficiency of the units.

Additionally, we are looking for opportunities to increase the supply of affordable rental housing through the redevelopment of two of our properties: 2 San Juan Street and 405 Shawmut Avenue. These projects will yield a total of 40-50 units.

Finally, after successfully acquiring, refinancing, and rehabbing 146 housing units from the Boston Housing Authority (BHA), we are prepared to engage the BHA in a similar partnership with Torre Unidad, an elderly and disabled high-rise building in the heart of the community of Villa Victoria.

#### **GOALS:**

1. Refinance and rehab the following existing properties in IBA's portfolio: South End Apartments, Casas Borinquen, Robert Fortes House
2. Redevelop 405 Shawmut Avenue to a maximum of 6-7 units of affordable rental housing
3. Redevelop 2 San Juan Street to at least 40 units of affordable rental housing
4. Work with the BHA to preserve units of affordable rental housing at Torre Unidad

**B. Develop IBA's new Center for Community Action, Self-sufficiency, and the Arts, or *The CASA***

IBA manages and develops high-quality affordable housing for low and moderate-income individuals and families. It has become a national model for integrating culturally responsive programs and bilingual services with housing to empower and engage residents to advance their social and economic stability and mobility. IBA has grown to include eight different housing developments with 667 units for nearly 1,200 residents. This expansion, coupled with the rising cost of living in Boston, has meant an increase in the need for our resident services, education, and arts programming. The CASA will enable IBA to effectively meet these demands by increasing and improving the space we currently have available to serve our community and support our staff.

In 2020, we lost Villa Victoria Center for the Arts, a 152-year-old church which housed our arts program and other community gatherings. We planned to renovate this building, but we discovered it was structurally unsound. The cost to renovate far outweighed the cost to rebuild. The CASA will not just replace the building that once stood at 85 West Newton Street. IBA will develop a dynamic community center with expanded and more functional spaces to best fit our needs today and well into the future. The CASA will:

- Strengthen IBA's service delivery and create greater work efficiencies by centralizing our programs and staff under one roof. (Except for the Preschool Program, which will retain its current location.)
- Expand IBA's education programs, outreach, and community gatherings that foster equity by increasing classroom and meeting spaces.
- Enhance IBA's Arts Program through flexible performance spaces, the addition of art galleries, and by increasing the variety and frequency of our arts education offerings.
- Deepen IBA's commitment to advance and share our culture by creating a definitive home in Boston for Latinx art, music, and literature.

**GOAL:**

1. Redevelop the 85 West Newton Street parcel as IBA's new CASA

**C. Increase equity and social/economic mobility in our community**

For more than five decades, IBA has provided a comprehensive collection of community empowerment programs and services that help increase the economic, educational, social, and political power of our residents and the individuals that we serve. These

programs are part of IBA's holistic vision for a safe, vibrant, and diverse community that has access to equitable opportunities. Our community building programs include our: Preschool Program, Youth Development Program, Financial Empowerment Program, Resident Services Program, and Arts Program (see detailed descriptions of our programs under Section 1). These programs open opportunities for our residents and participants and help close the economic, educational, and social gaps that persist in our society. Through these programs, individuals access important tools to increase their resiliency and create a path towards self-sufficiency.

#### **GOALS:**

1. **Preschool Program** will prepare children for Kindergarten
2. **Youth Development Program** will engage 50 youth and provide stipend jobs for 50 teens in order to equip them with the skills needed to succeed at school, work, and beyond
3. **Financial Empowerment Program** will offer 85 clients asset building classes and personalized financial education coaching as they pursue financial goals
4. **Resident Services Program** will provide direct case coordination, referrals, and educational workshops that promote the well-being of our residents, in particular our community elders.
5. **Arts Program** will execute year-round arts and cultural programming, including special events such as the Tito Puente Latin Music Series and Festival Betances, all of which will be accessible to low-income residents

#### **SECTION 4: Activities to be undertaken**

##### **A. Preserve and develop affordable housing**

Activities related to this goal include:

1. Securing financing for three properties in IBA's portfolio: South End Apartments, Casas Borinquen, and Robert Fortes House
2. Creating renovation and rehabbing plans for the above properties in accordance with refinancing covenants
3. Engaging residents and the community in renovation designs, construction plans, and timelines
4. Developing strong plans and communication with residents in case they are temporarily relocated during construction to minimize disruption to households to the extent possible
5. Securing financing for the redevelopment of 405 Shawmut Avenue and 2 San Juan Street properties, and engaging Villa Victoria and South End residents in the design and development of these properties

6. Engaging the BHA in conversations about the conversion of Torre Unidad

IBA employs a strong and experienced team of real estate, affordable housing, architectural, and asset management professionals and consultants who work through the complex and copious details that are associated with the refinancing, acquisition, renovation, preservation, and management of affordable housing. This team, including our contract with Maloney Properties, will conduct and perform the activities that will lead to the successful achievement of our CIP goals in this area.

**B. Develop IBA's new Center for Community Action, Self-sufficiency, and the Arts, or *The CASA***

Activities related to the development of IBA's CASA include:

1. Finalizing all development design and continuing high community engagement
2. Securing all permitting and zoning approvals
3. Creating a strong capital campaign plan to raise necessary philanthropic funds for this project

IBA has put together an extremely experienced and knowledgeable team of architects, engineers, construction professionals, consultants, and attorneys who, with our internal expertise and community input, will support our goal of creating this important community space.

**C. Increase equity and social/economic mobility in our community**

IBA's holistic approach to community development is anchored in the belief that a strong, safe, vibrant, and diverse community is more than housing and facilities. We believe that living in a healthy environment is a fundamental right, which is strengthened by education, social and financial empowerment, and arts programming. This is why our team, together with residents, neighbors, sponsors, foundations, friends, and volunteers join efforts to support our programs, which help individuals access services, build skills, gain knowledge, and embark on paths to self-sufficiency.

We propose doing this by continuing to support and sustain IBA's holistic programs. IBA's Resident Services Program acts as the point of contact for tenants in need of additional services. They make internal referrals to our programs and external referrals as needed while facilitating stable housing, food access, and health and wellness programming. Through our Preschool Program, we ensure that children are ready to enter Kindergarten, which is pivotal for their success in their academic careers. Similarly, the Youth Development Program provides opportunities for teenagers to learn and practice skills needed to be successful at school and in the workforce. The Financial Empowerment Program provides vital financial education to both youth and adults.



Finally, IBA's Arts Programs promotes local and international Latinx artists while offering access to high-quality arts programming to low-income residents.

## **SECTION 5: How success will be measured and/or evaluated**

### **A. Preserve and develop affordable housing**

We will measure success by keeping track of our current real estate affordable housing timeline for each of the properties that are under consideration in this plan. IBA has created a dashboard to track our progress on our housing goals. This has proven successful as demonstrated by our success in achieving the goals of our previous CIP, and IBA's five-year Strategic Plan. We plan to conduct the refinancing of South End Apartments and Casas Borinquen first in 2022-2023; followed by the refinancing of Robert Fortes House in 2025. We will work on redevelopment plans (financing, design, approvals) for 2 San Juan and 405 Shawmut in 2025-2026. Construction will commence in 2026. Meeting these goals is not only complying with our work plan, but rather living up to our mission. Affordable housing was the main objective for the creation of IBA and it is still our main reason for existence.

### **B. Develop IBA's new Center for Community Action, Self-sufficiency, and the Arts, or *The CASA***

Since May of 2021, IBA has been diligently working with a joint venture between two M/WBE architectural firms, Studio ENÉE and Ann Beha Architects, in designing our multipurpose space that will become our new home. We have a detailed plan and timeline for the design, cost estimating, permitting, approvals, and construction. We plan to break ground in early 2023 and complete construction in late 2024. We will measure success against said timeline that has been vetted and approved by our Board of Directors. Additionally, we have created a synchronized capital campaign plan that will be implemented alongside the development and construction phases of the building.

### **C. Increase equity and social/economic mobility in our community**

IBA uses Salesforce, a cloud-based database to provide descriptive statistics about the participants we serve with special attention to attendance, participation, success, social involvement, and progress (qualitative and/or quantitative). Salesforce eases reporting processes, increasing our ability to assess our programs, report on outputs and outcomes to funders, and adjust our programs accordingly to have a greater impact.

In addition, each program has its own measurement tools appropriate to the area they service. For instance, under educational opportunities: our Preschool Program uses the

industry's gold-standard assessment tools such as: *Focus on Pre-K*, Boston Public Schools' nationally acclaimed curriculum for three- and four-year-olds; ASQ-3 – *Ages and Stages Questionnaires*; and Environment Rating Scales, among others.

Furthermore, IBA recognizes that good evaluations start with the use of the right tools. For example, in the Preschool, the integration of Teaching Strategies' Creative Curriculum allows teachers to keep track of our students' performance since goals and objectives are clearly defined.

## **SECTION 6: Collaborative efforts to support implementation**

IBA manages a collaborative network of community partners to help support our efforts to increase stability, mobility, and the wellbeing of local residents, families, and the community at large. To help ensure long-term programmatic and financial sustainability, IBA is intentional in establishing multi-year partnerships that, among many others, include state and city agencies; neighborhood organizations; universities; and other non-profits. Self-sustaining and mutually beneficial, our partnerships allow us to be more consistent with the highest quality programming and less reliant on fundraising to meet programmatic needs. They also allow us to share resources and best practices, while ensuring that we do not replicate services when it is not necessary. We focus on creating partnerships with agencies that share our vision of supporting healthy families and building a harmonious community.

State and City Agencies are critical in supporting IBA's plan. Through funding, technical assistance, certifications, and professional development, the following state departments and agencies support us in implementing our plan: Department of Housing and Community Development, Department of Early Education and Care, Department of Public Health, Office of the Attorney General, Office of the Secretary of State, and the Massachusetts Cultural Council. Similarly, city departments and agencies that support our efforts include the Department of Neighborhood Development, Boston Planning and Development Agency, South End Landmarks District Commission, Boston Housing Authority, Boston Police Department, Boston Parks & Recreation Department, Boston Department of Youth Employment and Engagement, Boston Centers for Youth and Families, Boston Public Schools, Boston Public Library – South End Branch, Mayor's Office of Food Security, and the Age Strong Commission. Resources and funding support from these government entities enhance IBA's plan, its effectiveness, and its implementation.

As a South End neighborhood staple, IBA engages and collaborates with other Neighborhood Organizations and Groups that align with our plan, including the South End Business Alliance, Washington Gateway, Foodie's Market, South End Community Health Center, United South End Settlements, the Blackstone Community Center, and local restaurants, among others. We also work closely with neighborhood associations, such as Blackstone/Franklin Squares Neighborhood Association, Rutland Square Neighborhood Association, Pilot Block Association, Friends of O'Day Playground, Union Park Neighborhood Association, Ellis Neighborhood Association, and South End Forum, among others. These collaborations build bridges between

our residents and our neighbors, and increase a sense of trust and partnership. For example, our partnership with Friends of O'Day Playground enables collaboration on the park's cleanup and activities for the community at-large, such as the Tito Puente Latin Music Series and Bikes-Not-Fights, among others. These collaborations increase the safety of the park and reduce drug and violent activity in the same.

Collaborating with other Nonprofits helps us sustain our objectives while collectively responding to the needs of the community. Our partners include Sociedad Latina, Hyde Square Task Force, JumpStart, Fair Foods, Fresh Truck, Cooking Matters, Latinos for Education, YMCA of Greater Boston, The BASE, Boston Builds Credit, Timothy Smith Network, FriendshipWorks, Action for Boston Community Development (ABCD), Institute of Contemporary Art, and the Dana Farber Cancer Institute. Additional important partners in our plan are institutions of higher education, such as Berklee College of Music, BU Medical Center, Cambridge College, Northeastern University, Harvard University, and MassArt.

Furthermore, we collaborate with Private Donors interested in investing in and strengthening our communities for our wellbeing. These include Bank of America Foundation, Barr Foundation, Clipper Ship Foundation, Comcast Foundation, Dana Farber Cancer Institute, John Hancock Foundation, Liberty Mutual Foundation, National Endowment for the Arts, State Street Foundation, The Boston Foundation, Schrafft Charitable Trust, Yawkey Foundation, Eastern Bank Foundation, Adelard & Valeda Roy Foundation, and the United Way.

## **SECTION 7: Integration of activities/consistency with community strategy and vision**

IBA's plan for preserving and developing affordable housing, building The CASA, and supporting our programs is directly related to Mayor Wu's plans to preserve affordable housing in Boston and increase equity for low-income families of color. Through our programs, our plan also addresses the widening income gap between communities of color and white households by providing services that support underserved families by increasing access to opportunities to improve their quality of life.

Moreover, our plan is a direct response to the challenges that our neighborhood faces, such as gentrification. The South End suffers a tremendous need for more affordable housing, particularly workforce/middle income housing. Likewise, we are in need of units that will address the greatest demand, which are two- and three-bedroom apartments/condos. CITC funds will help us advance our goals and activities that will help mitigate these challenges. Our vision is to maintain the vibrancy of our neighborhood as we support their path towards economic development and the self-sufficiency of our residents and program participants.

## **SECTION 8: Financing strategy**

IBA has multiple revenue streams to assist in funding the operations and programs stated in this CIP and to provide financial stability for the organization, and in turn, the community. We believe that a strong financial portfolio is one that is as diverse as our community. Over the past

three years, we have been successful in creating an endowment for IBA. These investments have grown exponentially since their inception, allowing us the operational flexibility to create a strong foundation for the implementation of the CIP, which will be buttressed by CITC donors. We constantly search for and identify potential donors that will support our CIP and that will maintain the health, vitality, and well-being of our community. IBA projects that the following revenue sources will help fund its CIP:

- Service fees from the real estate portfolio, including Ground Leases, Partnership & Management fees
- Investment returns
- Commercial rental revenues
- Funding from United Way
- Contracts and grants from State & City agencies
- Preschool parent fees
- Grants from foundations and corporations
- Individual donations

These sources are stable year after year, and we have demonstrated our ability to ensure that these revenue streams are secured by having a sound fiscal management of our real estate property and cash assets, and by cultivating and engaging our various funding opportunities. Additionally, and as part of IBA's budgeting process, the organization estimates the number of funds to be received and/or secured through prior history and the likelihood of anticipated funding applied for at the time of budget preparation. This has been an effective method over the years for ensuring the sustainability of the organization. IBA is in a strong financial position and the organization's Month's in Net Assets ratio is 4.71, which would essentially allow the organization to continue operations for 5 months if funding were to cease.

The general operating revenue breakdown by percentage for CY 2021 included: Earned Fee Income (37.6%), Foundation/Corporations/Individuals (23.6%), Contracts (20.7%), Rental Revenue (11.4%), United Way (1.6%), Parent Fees (2.4%) and Other (2.7%).

## **SECTION 9: History, track record, and sustainable development**

### **History**

In 1968, a group of predominantly Puerto Rican community activists stared down Boston's urban renewal bulldozers and organized to gain control over the development of their neighborhood. Forming IBA, these activists developed Villa Victoria (Victory Village), an affordable housing community in the city's South End neighborhood. Over the course of the last fifty years, IBA has been at the forefront of the community development field. The development of Villa Victoria is an accomplishment considered a seminal moment in the history of affordable housing, civil rights, and community organizing in Boston, making IBA a national model for the integration of housing and community programs. Our holistic approach to community development goes well beyond bricks and mortar to include comprehensive and integrated resident services, education, financial empowerment, and arts programming.

American and Puerto Rican scholars, as well as and international groups from France, Spain, Japan, and Ireland have studied our comprehensive approach to community development.

Our goal is to provide affordable housing and a safe, healthy, and vibrant environment that promotes the highest quality of life for low and moderate-income families and elders. We have refinanced our properties to keep them affordable for the foreseeable future by using Low-Income Tax Credits (LIHTC), among other mechanisms. This strategy helped us build on our equity to address our properties' short- and long-term maintenance needs. In addition, we use funds generated by the properties financial structure to fund resident services and security, as well as part of our community development strategy and CIP. These two items – resident services and security – have proven to be an important line item in our budget that is highly valued by our residents.

Finally, IBA has sought ways to maintain our affordable housing units by setting up a reserve pool of funds that will allow the rents to be subsidized in case Section 8 or other government subsidies phase out and are no longer available to provide a bridge of funds until another long-term solution is secured. We are not concerned about expiring use of our units and will continue to find the proper vehicles for the preservation of affordability for all of our units into the future.

We believe that having safe, well-kept and vibrant housing units, common areas, and open spaces are important for our residents and for our neighborhood at large. We strongly believe in keeping our units and community safe, clean, comfortable, and well-maintained. We know that our residents not only expect us to do so, but they fully deserve it. Therefore, we will achieve our housing affordability outcomes by following our successful model of keeping up with the maintenance and capital needs of our properties. We do this by ensuring that we have an updated capital needs assessment and that we prepare financial forecasts and create capital reserves that allow us to adequately plan capital renovation phases for the near future.

Working collaboratively with Villa Victoria residents, IBA has developed over 1,000 low and moderate-income apartments in the past 50+ years. These include:

- **ETC & Associates (1971-1972)** – Project consists of 13 buildings containing 71 apartments units and approximately 5,000 square feet of commercial space located on Tremont Street and Shawmut Avenue. This project was developed as an urban renewal project under M.G.L. Chapter 121A and was originally financed under HUD's Section 236 program and by equity contributed by a syndicate of individual limited partners in return for tax benefits then available under the federal tax law. Seventy of the project's 71 units are affordable and receive project-based Section 8 rent subsidies.
- **Torre Unidad (1973-1974)** – This is a 201-unit elderly housing high rise building at 80 West Dedham Street that IBA developed for the Boston Housing Authority as a turnkey project.

- **Viviendas Associates (1975)** – This project consists of five (5) wood frame buildings and one (1) seven-story mid-rise building containing 181 apartment units and approximately 5,00 square feet of commercial space located on Shawmut Avenue, West Brookline Street, West Dedham Street, San Juan and Aguadilla Street in Boston’s South End. This project was developed under M.G.L. Chapter 121 A and financed under HUD’s Section 236 program and by equity contributed by a syndicate of individual’s limited partners in return for tax benefits. All of the project’s units are affordable and receive project-based Section 8 rent subsidies.
- **Borinquen Associates (1976-1977)** – This project consists of nine (9) buildings containing 36 apartment units located on Tremont Street, Shawmut Avenue, West Brookline and Upton Street. This project was developed under M.G.L. Chapter 121 A and financed through MassHousing and by equity contributed by a syndicate of individual limited partners in return for tax benefits. All of the project’s units are affordable and receive project-based Section 8 rent subsidies.
- **Victoria Associates (1980)** – This project consists of 15 wood frame row buildings and two brick and wood frame row houses containing 190 apartment units and approximately 6,000 square feet of commercial/community space located on West Newton Street, Tremont Street, Drapers Lane, Newland Street, Upton Street, Pelham Street, West Dedham Street, and Shawmut Avenue in the South End. This project was developed under M.G.L. Chapter 121 A and financed under HUD’s Section 221(d)(4) program, HUD’s Section 11 (b) tax-exempt bond program, and by a syndicate of individual’s limited partners. All of the project’s units are affordable and receive project-based Section 8 rent subsidies.
- **South End Apartments (1981)** – This project consists of three (3) brick buildings containing 28 apartments units located at St. Cyprians Place and Cunard Street in the lower Roxbury area. IBA acquired the project directly from HUD with mortgage financing provided by HUD. All of the project’s units are affordable and receive project-based Section 8 rent subsidies.
- **Jorge Hernández Cultural Center (1985-1986)** - The former All Saints Lutheran Church located at 91 West Newton Street was converted by IBA into the Jorge Hernández Cultural Center (JHCC). Financing for this conversion was provided by the City of Boston’s Public Facilities Department and the Massachusetts Community Development Finance Agency. In 2009, the name of the JHCC was changed to the Villa Victoria Center for the Arts. This space was demolished in 2020 due to structural issues.
- **Residencia Betances, Inc. (1992-1993)** – This project consists of 11 units of two-tiered supportive housing located at 326 Shawmut Avenue in the South End. The residents of this project are Spanish-speaking deinstitutionalized patients of the Massachusetts Department of Mental Health. Financing for this project was provided by Massachusetts

Housing Partnership Fund Board, Massachusetts Housing Investment Corporation, PFD and the Housing Innovation Fund of the Massachusetts Executive Office of Communities and Development. In 2015, this project was refinanced through a loan with the Massachusetts Housing Partnership and underwent interior renovations.

- **In 2001 and 2002, the Viviendas Apartments, the South End Apartments and the Victoria Apartments projects** were refinanced through MassHousing with low-income housing tax equity provided by MHEF. As part of this transaction, IBA obtained ownership of the land underlying the Viviendas Apartments and South End Apartments and South End Apartments project. The project's affordability protections were also extended (HUD renewed the term of the project-based Section 8 subsidies for 20 years under its mark-up-to market program) and IBA received the right to buy each project at a favorable price at the end of the tax-credit compliance period. Furthermore, HUD's Section 8 mark-up-to-market renewal contracts currently generate rental income sufficient to provide substantial ground lease payments that support IBA's community – based programs.
- **Robert L. Fortes House (2003)** – IBA acquired the Robert L. Fortes House project in the Lower Roxbury, a 44-unit elderly housing apartment building and refinanced and renovated the property. The project was refinanced with tax-exempt financing provided through the MATCH program sponsored jointly by MHP and Massachusetts Development Finance Agency and with tax credit equity contributed by MHEF. As in the Victoria Apartments project, the Fortes House project not only provides positive cash flow to IBA, but also resulted in an extension of the project's affordability protections and IBA's receipt of the right to buy the project at a favorable price at the end of the tax credit compliance period.
- **Keen Lofts in Chelsea (2007)** – IBA acquired and beautifully restored a Tudor school to create 23 loft-style affordable homeownership condominiums in the City of Chelsea. The condo units offer open plan loft-style living with huge ceilings and large windows. Unit sizes range from 793 to 1,147 square feet. The building was built to a high standard of energy efficiency with individual heat/AC units in each loft. The building features all new modern GE appliances, expansive windows allowing ample natural light, exposed elements such as beams, antique floors, huge closets, handsome bathrooms, parking, and professional landscaping. Once all units were sold through an affordable homeownership lottery, IBA turned the property into a newly-formed condo association.
- **Residences at Neponset Field (2012)** – IBA developed this 31-unit HUD 202 elderly housing complex on a site located in Hyde Park in Boston near the Neponset River. This \$10M elderly rental housing development is located on a once-vacant, 2.5 acre. The building has 31 one-bedroom apartments an elevator for handicap accessibility, an

onsite laundry facility, and program space for residents on the ground floor with a beautiful community space leading out to a garden area fronting the Neponset River. All units are also universally adaptable for elderly occupants and three units are fully handicap accessible. The four-story, wood-framed building utilized several green building design techniques, earning it the development the distinction of being LEED-Home “Silver” certified by the U.S. Green Building Council. The City of Boston contributed over \$2M to the Neponset Fields Development, and the State of Massachusetts contributed almost \$3M to the development of this project. The project has also received HUD support of almost \$5M in Section 202 Construction Loans and \$400K in HUD DPPG program funding.

- **West Newton Rutland Apartments (2019)** – IBA acquired 146 units of affordable housing in the South End neighborhood of Boston from the Boston Housing Authority (BHA) in 2016. We embarked on a rehabilitation project to preserve these affordable housing using which required a development budget of approximately \$79 million. This project began construction in early 2019 and is expected to be completed in the first quarter of 2022. This project was awarded Federal Low-Income Housing Tax Credits (LIHTC), Federal Historic Rehabilitation Tax Credits (HRTC), and State LIHTCs, which is expected to generate approximately \$39.8 million in equity from the investor in this this project. Additional funding that made this project possible include a seller’s loan from the BHA totaling approximately \$24 million, a first mortgage from MassHousing totaling approximately \$7.7 million, excess equity reserves generated from another property where IBA is the sponsor totaling approximately \$3.9 million, LEAN (energy efficiency) funding totaling approximately \$1.2 million, deferred developer fee totaling approximately \$1 million. The remaining approximately \$1.4 million represents funding from a combination of contribution from the property’s own net operating income and insurance proceeds.

Since 2003, Vanessa Calderón-Rosado, Ph.D., has been IBA’s Chief Executive Officer. During her tenure, IBA has completed a dramatic financial, operational, and programmatic turnaround, creating a stronger organization that is now the largest Latinx-led nonprofit in the Greater Boston area, and that is poised to take a more active role in public policy issues affecting Latinx issues in Massachusetts. Under her leadership, IBA has grown its affordable housing portfolio and youth development programs; has increased arts and culture programming to anchor IBA as New England’s premier Latinx arts hub; and has served the specific needs of Boston’s Latinx community throughout the COVID-19 pandemic.

IBA has received many accolades, awards, and recognition for its exemplary track record and history. IBA’s recent honors and awards include the 2009 MetLife Foundation’s Arts Access in Underserved Communities Award; the 2011 Mass Cultural Council’s Commonwealth Award to IBA’s Arts Programs; the 2016 National Arts and Humanities Youth Program Award, presented by former first lady Michelle Obama; the 2016 Big Brother Big Sister Youth Serving Community IBA’s CIP 2022-2024



Partner Award; the 2017 El Mundo Boston's Community Partner Ward; and was a 2016 MNN Finalist in the Communication Category.

#### Consistency with the Commonwealth's Sustainable Development Principles

Our CIP is consistent with and shares many of the tenets of the Commonwealth's Sustainable Development Principles, including:

1. Concentrate Development and Mix Uses – IBA's facilities provide housing and a diverse portfolio of programs to support the well-being of our residents.
2. Advance Equality – IBA's Theory of Change is anchored in the goal of increasing equity for our community and in increasing social and economic mobility for our low-income residents. Our affordable housing principles and community programs are designed to help us achieve these outcomes.
3. Make Efficient Decisions – Partnerships, Relationships, and Community Engagement are the components for IBA's strong voice. We believe that the inclusion of our diverse community helps us make effective decisions.
4. Protect Land and Ecosystems – Our organization knows that an environmentally conscious growth and the protection and care of green areas are key to our goal of being a sustainable community. We actively engage in the protection and restoration of open spaces in our community and partner with neighborhood groups, like the Friends of O'Day Playground, in achieving these goals.
5. Use Natural Resources Wisely – Our development and construction plans are always led by environmentally conscious principles and we ensure that design, engineering, and professional consulting firms adhere to these standards.
6. Expand Housing Opportunities – IBA is working hand in hand with the Office of Mayor Wu to achieve her administration's goal of increasing affordable housing offered in our city of Boston. We are pleased that our mayor shares our same values.
7. Provide Transportation Choice – We engage our residents to actively participate in maintaining, expanding, and improving public transportation in our community. Our residents were a critical voice in the redesign of Tremont Street to ensure that there are more opportunities for rapid-bus-transit, bike lanes, and pedestrian safety in this busy thoroughfare. We are committed to keeping our communities accessible for all ages.
8. Increase Job and Business Opportunities – IBA's commitment to closing economic disparities are embedded in the design of our Financial Empowerment Program; financial education is a key proponent of combating economic disparities.
9. Mitigate and Adapt to Climate Change – IBA is working hand in hand with CLEAResult Building Performance Consulting group to achieve high-performance buildings: healthy, durable, and energy efficient.

10. Plan Regionally – We are actively engaged in the city’s planning processes. IBA and its residents understand that this is our duty and an important role to promote the prosperous community development we strive for.

### **Conclusion**

IBA is excited about the opportunity to submit our Community Investment Plan (CIP) and the prospect of continuing to be a recipient of Community Investment Tax Credits. We see this as a great opportunity to:

- Advance the implementation of our CIP;
- Enhance our ability to meet the CIP’s goals
- Increase IBA’s visibility in our city and region;
- Expand and diversify our social investors segment; and
- Increase the social and economic mobility of the individuals and families that we serve.

We are grateful for your careful consideration of our CIP.



# Attachment #1 – ORGANIZATION BUDGET

## INQUILINOS BORICUAS EN ACCIÓN, INC. 2022 BUDGET

	YDP	Arts	Festival Betances	Resident Services	Pre-School	Financial Empowerment	Total
<b>Revenues</b>							
Grants and contracts	\$ 166,773	\$ 17,590	\$ 112,141	\$ 49,000	\$ 462,839	\$ 47,356	\$ 855,699
Tuition fees	-	-	-	-	210,460	-	210,460
Events	-	-	10,525	-	770	-	11,295
Real Estate Support	123,791	66,878	-	150,879	332,903	75,211	749,662
To be Raised	224,631	121,357	-	273,784	32,732	136,477	788,981
<b>Total Revenues</b>	<b>515,196</b>	<b>205,825</b>	<b>122,666</b>	<b>473,662</b>	<b>1,039,704</b>	<b>259,044</b>	<b>2,616,097</b>
<b>Expenses</b>							
Salary and related	292,731	67,217	-	373,523	770,164	204,404	1,708,038
Professional fees	23,142	93,774	80,400	19,655	45,073	6,867	268,912
Occupancy	18,382	2,390	-	23,601	22,386	12,829	79,587
Advertising	10,954	38,060	3,653	11,060	10,560	12,310	86,597
Other	2,634	500	226	1,521	7,069	4,369	16,320
Program supplies and activities	2,800	-	2,225	15,371	63,198	3,015	86,609
Stipends	143,925	-	-	-	-	-	143,925
Office and related	5,534	629	2,100	7,078	21,431	3,775	40,547
Travel and transportation	300	1,500	-	1,954	-	-	3,754
Staff training	600	-	-	1,391	500	1,600	4,091
<b>Total Expenses, Before Depreciation</b>	<b>501,003</b>	<b>204,069</b>	<b>88,604</b>	<b>455,154</b>	<b>940,382</b>	<b>249,169</b>	<b>2,438,381</b>
Depreciation	14,193	1,756	-	18,509	99,323	9,875	143,655
<b>Total Expenses, After Depreciation</b>	<b>515,196</b>	<b>205,825</b>	<b>88,604</b>	<b>473,662</b>	<b>1,039,704</b>	<b>259,044</b>	<b>2,582,035</b>
<b>Net Income</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ 34,062</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ 34,062</b>

	Administration	Fundraising Regular	Fundraising Capital Campaign	Real Estate	Programs	Total
<b>Revenues</b>						
Fees and distributions from rental properties	\$ -	\$ -	\$ -	\$ 5,606,306	\$ -	\$ 5,606,306
Developer fee	-	-	-	-	-	-
Grants and contracts	33,333	-	-	-	855,699	889,032
Rental Income	326,189	-	-	-	-	326,189
Tuition Fees	-	-	-	-	210,460	210,460
Donated Revenue	281,514	-	-	-	-	281,514
Events	-	-	-	-	11,295	11,295
Real Estate Support	157,472	213,572	24,235	(1,144,941)	749,662	-
To be Raised	285,747	387,546	43,977	-	788,981	1,506,250
<b>Total Revenues</b>	<b>1,084,255</b>	<b>601,118</b>	<b>68,212</b>	<b>4,461,365</b>	<b>2,616,097</b>	<b>8,831,047</b>
<b>Expenses</b>						
Salary and related	481,653	468,024	-	312,499	1,708,038	2,970,214
Professional fees	202,672	54,408	60,000	277,032	268,912	863,024
Occupancy	313,552	20,532	-	46,163	79,587	459,834
Advertising	1,100	27,972	6,212	-	86,597	121,881
Other	43,437	2,910	-	7,772	16,320	70,438
Program supplies and activities	-	850	2,000	-	86,609	89,459
Stipends	-	-	-	-	143,925	143,925
Office and related	18,133	7,255	-	2,982	40,547	68,917
Travel and transportation	2,000	700	-	-	3,754	6,454
Staff training	1,750	2,500	-	-	4,091	8,341
<b>Total Expenses, Before Depreciation</b>	<b>1,064,296</b>	<b>585,150</b>	<b>68,212</b>	<b>646,447</b>	<b>2,438,381</b>	<b>4,802,486</b>
Depreciation & Amortization	19,959	15,968	-	38,935	143,655	218,516
<b>Total Expenses, After Depreciation</b>	<b>1,084,255</b>	<b>601,118</b>	<b>68,212</b>	<b>685,382</b>	<b>2,582,035</b>	<b>5,021,002</b>
<b>Net Income</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>3,775,983</b>	<b>\$ 34,062</b>	<b>\$ 3,810,045</b>



## Attachment #2 – MAP OF VILLA VICTORIA

### The Neighborhood of Villa Victoria



#### KEY

- 1. Blackstone Elementary School
- 2. 405 Shawmut Avenue
- 3. Temporary Preschool Program space
- 4. Temporary Preschool Program space
- 5. Maloney Property Management
- 6. 2 San Juan Street
- 7. 85 West Newton Street
- 8. O'Day Park
- 9. Plaza Balances
- West New Rutland Apartments
- IBA Property Community
- Amenities



# Nonprofit supports teens creatively during COVID-19

By CELINA COLBY

Though COVID-19 stay-at-home guidelines have closed the door to the Inquilinos Boricuas en Acción (IBA) campus, the nonprofit has adapted its culture-driven youth workshops to an online format. The organization serves over 1,500 low-income and culturally diverse residents and has put a particular emphasis on continuing their strong support of teens during this pandemic.

"The first week we were focused on making sure the kids have their essential needs covered," says Pedro Cruz, youth development program director at IBA. "Making sure the kids had Internet access, a safe home to stay in, access to food on a daily basis, that was really the focus ... as we adapted to these circumstances."

Once that baseline of physical security was established, IBA took its weekly workshops online via Google Hangouts. Typically, students are in the IBA facilities for two hours a day, five days a week. Now they're required to take at least two online workshops a week. Cruz says the organization has varied the schedule, knowing that many teens have serious responsibilities in their home and work lives as well.

"One of the workshops they did to help with the art project they were doing was a graffiti class. The coordinator showed them how to do bubble letters and graffiti letters," says Cruz. "There are also social and emotional well-being workshops. One of them was time management — that was an issue presented to us by the youth." In addition to the workshops, staff members do regular one-on-one check-ins with the teens to make sure their emotional well-being is stable.

The workshops provide young people with a crucial feeling of normalcy and continuity during a very insecure time for Boston residents. They also allow the students an artistic outlet to pour



PHOTO: YANFRED GALARZA

A photograph taken by a teen workshop participant as part of the IBA final project.

**“We want the kids to walk away having created something, made something, owning something.”**

— Pedro Cruz, IBA youth development program director

their emotions into, a particularly useful tool at this moment. "It's usually an adult conversation, but the youth have a lot of feelings and doubts and questions," says Cruz. "So this is our way of giving them the platform and allowing them to express their feelings."

The workshops will culminate

in a final project that will be posted on IBA's social media for the general public to view. The project has teens taking photographs and writing poetry to express their experiences of life prior to the COVID-19 crisis and their hopes for the future. The result will be an exhibition that has been educational, therapeutic and cathartic for the students, and perhaps also for the online viewers.

"We want the kids to walk away having created something, made something, owning something," says Cruz. "We want them to walk away with a sense of leadership and a sense of power, knowing that their actions have an impact on the world around them."

### ON THE WEB

IBA: [www.ibaboston.org](http://www.ibaboston.org)



## Attachment #4 – MEDIA 2



### Group proposes four-story arts building on West Newton Street in the South End

By Adam Gaffin  
November 3, 2021



*Rendering by STUDIO ENÉE and AnnBeha Architects.*

Inquilinos Boricuas en Acción yesterday filed plans with the BPDA for a new home for the Villa Victoria Center for the Arts: A four-story building where the former All Saints Lutheran Church used to be, at 85 West Newton St. in IBA's Villa Victoria housing complex.

The former church had been the center's home until last year, when IBA tore it down before it could fall down.

The new building will include exhibit space, classrooms and IBA offices, under the group's proposal.

*Currently, the 85 West Newton Street parcel is vacant, and could attract unwelcome activity. IBA is eager to redevelop the parcel. The building also will house educational and arts programs, office space, and community services, making it an active place that improves urban condition of the O'Day playground and West Newton Street areas. The new Multipurpose Community Arts Center will provide integrated landscape lighting along its facade and the public alley to improve visibility and safety.*

*IBA's goal is to design a building that is colorful and that unites the beauty of Puerto Rican, Latin-Caribbean culture with Boston's local architecture heritage. The proposed building will honor the past and look forward with hope for the community's future.*



□ On November 24, 2021 □ In Youth

### Empowering the Future of Boston

In 2016, IBA's Youth Development Program (YDP) won the National Arts and Humanities Youth Program Award. Awarded by former First Lady Michelle Obama, this award was the nation's highest honor for after-school and out-of-school-time arts and humanities programs that focused on the needs and talents of young people.

But what does YDP do, exactly, that's so impressive? A great way to show you the impact that YDP has on IBA's affordable housing community is to feature the programming experience of YDP participant Isaiah Almonte, who enrolled in three Academic Year and three Summer programming cycles.

Isaiah joined YDP during his Junior year of high school. He was looking to help his parents financially by signing up for a part-time job near his home, and YDP's paid Peer Leader opportunity intrigued him. Once he learned more about the program, Isaiah was even more interested in joining: like many young men in Boston, was looking to find a positive and safe space outside of school in which he could find community and be productive. With its employment-based program, centered on arts education, that fosters meaningful peer and mentor relationships while preparing participants for school and life success, YDP was just what Isaiah was looking for.



As a YDP participant, Isaiah received many different forms of support. One key way in which YDP supported Isaiah was through its Academic Support programming. YDP staff met weekly with Isaiah during one-on-one check-ins, during which he discussed challenges he was facing at school and came up with a game plan for staying on track with his academic goals. YDP staff also helped him discover opportunities for higher education and supported him throughout the college application process. These meetings and Isaiah's hard work definitely paid off: Isaiah graduated from high school last year, and is now about to start classes at Bunker Hill Community College.

Another way in which the Youth Development program supported Isaiah was through its **Financial Empowerment** programming. These workshops provided Isaiah with all the tools and knowledge that he needed to become financially independent and responsible. Isaiah attended YDP's bi-weekly Financial Empowerment classes and took advantage of the one-on-one financial coaching sessions offered through the program. After attending Financial Empowerment workshops and coaching, Isaiah reported that he was able to better manage his money; he even saved \$500 in just six weeks!

As an inspiring rapper and musician, Isaiah cultivated his creative writing skills by participating in the Youth Development Program's **Art Enrichment** workshops. During his time with YDP, he helped create a community mural, was featured in community showcases, performed music in front of a crowd of community members, and more. He even shared his poetry with IBA funders at a citywide event; you can check out Isaiah's poetry [here](#).

YDP's staff and all of IBA are so proud of Isaiah's hard work throughout his six programming cycles with YDP, and can't wait to see what he accomplishes next.

If you want to support other youth like Isaiah, please consider donating to YDP [here](#). From all of us at IBA, and especially from YDP staff and participants, thank you!

...





□ On November 17, 2021 □ In Resident Services

### **“Don’t stop, because you have changed my life!”**

Isaura Gómez has been our resident in Villa Victoria for the past 5 years. She transferred from a different housing location, not supported by IBA's Resident Services Program, that lacked the facilities she needed as a disabled person, and faced isolation and indifference. We sat down with Isaura and she told us how today her life "is not gray anymore" [...], because she now lives in a spacious unit, easy to navigate with her wheelchair, and property management comes as soon as she calls them when she has an issue. She now has a community that has "embraced" her and supported her. Furthermore, the Resident Services Program has helped her translate documents and phone calls, secure transportation services, and enroll her son in the Youth Development Program.

As the first point of contact for residents seeking support, IBA's Resident Services Program (RSP) works to empower the tenants of IBA's Villa Victoria affordable housing community by combining recreation, culture, health, educational, and case management services. Using a culturally responsive approach, RSP's caring and bilingual team carries out the following services:

- Meeting basic needs through advocacy, case coordination, and both internal and external referrals

Keeping residents active and connected to the community through social, recreational, and cultural programming

- Boosting health and wellness through fitness/exercise classes, workshops, and health screenings
- Accessing healthy food resources to combat food insecurity

With these services supporting them, residents are able to focus on their own personal growth, providing them with an opportunity to overcome the environmental obstacles that they face and strengthen their capacity to adapt to any of the challenges that life throws at them.

These opportunities for growth are why IBA is so grateful for all donations, big and small. Without the support of donors, these intervention services would not be possible.