

# **Jamaica Plain Neighborhood Development Corporation 2020-2022 COMMUNITY INVESTMENT PLAN**

## **1. COMMUNITIES AND CONSTITUENCIES SERVED**

Based in Jamaica Plain, the Jamaica Plain Neighborhood Development Corporation (JPNDC) serves low-income residents of our neighborhood and city. The approximately 2,600 people who benefit directly from JPNDC's housing and economic prosperity work each year include 38% in Jamaica Plain, 24% in Dorchester, 16% in Roxbury, 18% in other Boston neighborhoods, and 5% outside Boston. In the Strategic Plan we adopted in mid-2019, we **embraced this new citywide scope while reaffirming our historic commitment to Jamaica Plain.**

The people we serve are overwhelmingly low-income people of color (66% Latinx, 21% African-American, 10% immigrants from non-Spanish-speaking countries) and reflect the growing income and wealth disparity by race in our city. Median income for Latinx and African American households in Boston has decreased by 18% and 10%, respectively, while median income among White households has increased by 19%.<sup>1</sup> Even more sobering is the wealth gap, because it is wealth more than income that affects intergenerational financial security: White households in the Boston area have a median net worth of \$247,000 while among African-Americans it is \$8 and among Dominicans, \$0.<sup>2</sup>

JPNDC's Economic Prosperity Services have expanded significantly over the past several years in order to connect low-income people to the knowledge, tools and resources that can help them beat the odds and build financial security. In the past year, 850 households took part in our small business, career coaching, financial empowerment, and family childcare services.

Most of JPNDC's affordable housing portfolio and pipeline are in Jamaica Plain, but the housing crisis has propelled us to look for opportunities elsewhere as well. JPNDC's acquisition of the 201-unit Lorenzo Pitts Apartments, scattered sites in Roxbury and Dorchester (described on p. 4), expanded our portfolio by 29% and saved 150 low-income families from almost certain displacement if the properties had been converted to market-rate.

## **2. INVOLVEMENT OF COMMUNITY RESIDENTS AND STAKEHOLDERS**

JPNDC engages residents, small business owners, program clients and neighborhood organizations as an integral and ongoing component of developing, carrying out and evaluating our work. The paragraphs below summarize the outreach and engagement of stakeholders in advancing these and other priorities in our 2020-2022 CIP.

*Doorknocking, social activities and meetings.* JPNDC community organizers work year-round to engage one-on-one or in small groups with residents of JPNDC housing and of the Mildred Hailey Apartments (where we are a partner in its redevelopment, see p. 5). Going door-to-door, plus organizing coffee hours, barbecues or domino nights, helps us hear from everyone—not just

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<sup>1</sup> Census 2000 and American Community Survey 2013-2017; in 2017 dollars.

<sup>2</sup> Federal Reserve Bank of Boston, 2015

the people who typically come to meetings. Examples over the past year include door-to-door outreach to engage Lorenzo Pitts Apartments residents in plans for the properties' renovations (three times per unit), plus dinners and social events at all 20 LPA buildings; biweekly coffee hours at 125 Amory Street, also in preparation for renovation; door-to-door outreach to 840 households at the Mildred Hailey Apartments; floor dinners (at which one resident hosts a dinner to get to know other families on their floor) in three properties; and door-knocking at dozens of homes abutting potential project sites to hear neighbors' concerns and desires.

These opportunities to connect with people in a personal way inform and help shape our work. Learning how neighbors felt about the redevelopment of vacant MBTA lots in Jamaica Plain, and how concerned they were about JP becoming too expensive, was critical in our acquisition of three of these lots for new affordable homes (p. 4). Feedback from merchants in Egleston Square and Hyde/Jackson Square led us to create a new leadership development program for Latinx merchants, and to provide additional organizing support to re-start the Hyde/Jackson Business Association. Safety is one of the most important topics in different parts of the neighborhood, and we participate in monthly meetings and strategic conversations with resident leaders, city agencies and elected officials.

*Continuous program improvement based on participant and community input.* Feedback from clients and other members of the community informs program development in an ongoing way. Recent examples from our Family Prosperity Services include (1) dropping the requirement of attending a financial education class before accessing coaching, because many people cannot attend the workshops at the times they're offered; and (2) increasing our presence at other community sites, including the Martha Eliot Health Center and Community Servings, in response to high demand.

*Strategic planning.* This 2020-2022 Community Investment Plan aligns with our new 2019-2023 Strategic Plan, a living document whose activities and projected outcomes are kept timely through ongoing engagement and evaluation. The strategic plan emerged from an intensive, nine-month process that engaged people at all levels of the organization (board, committees and staff), as well as neighborhood stakeholders.

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

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

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

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

- A Community Organizing team consisting of four full-time organizers will work closely with the Real Estate and Economic Prosperity teams to promote community engagement in JPNDC's work, for example organizing community meetings so that residents can be informed and help shape the real estate projects in our pipeline.
- We will use our new VistaShare outcomes measurement system to automatically send semiannual surveys to all Family Prosperity and Small Business clients as a systematic method to request feedback. Staff will use this input to shape program development.

### 3. GOALS

**Goal 1: Embrace a citywide role in creating and preserving affordable housing and helping low-income families move toward economic prosperity.** JPNDC's work is increasingly filling specific niches in our city's service ecosystem, especially for Spanish speakers, and we have become known for our capacity to complete very complex housing projects. Collaborating so that our strengths complement those of other organizations, and without duplicating services provided by others, we are proud to have become a go-to place for small business, early education, financial capability, and housing development services.

**Goal 2: Deepen our strategic commitment to Jamaica Plain.** Although gentrification has changed the demographics of our home neighborhood, the tremendous efforts of JPNDC and partners to create and preserve affordable housing mean that households earning below \$50,000 still make up nearly one-third of the population. We therefore believe it is more important than ever that JPNDC remain rooted in Jamaica Plain as partners to families, individuals, and businesses of modest means, lending resources to projects, activities and campaigns that support their priorities.

**Goal 3: Expand our work to foster long-term economic prosperity and wealth building.** We recognize that the people who come through our doors, overwhelmingly people of color, are poor due to historic and systemic causes that include redlining, predatory lending, employment discrimination, unequal education, and geopolitics. Viewing poverty through this lens allows us to work with families in strategic ways that empower them to negotiate hurdles and move toward their financial security and prosperity goals.

**Goal 4: Carry out community organizing as essential to building racial, economic and social equity.** JPNDC has a strong reputation for community organizing that makes a difference, and for combining participatory process with results. We will build on that reputation and ensure that our real estate projects are shaped by community voices; work in coalition to advocate for affordable housing, equitable development, tenants' rights, economic justice, and other issues

important to our constituents; and invest in leadership development to build a pipeline of leaders of color at all levels of our organization.

#### 4. ACTIVITIES

For each goal, activities are summarized below. The expected impacts under each goal are detailed in Section 5. As explained in Section 7, *integrated/cross-team activities are italicized*.

##### Goal 1 Activities

- **Complete renovation and preservation of the Lorenzo Pitts Apartments (LPA)**, 201 affordable apartments in Roxbury and Dorchester. Due to expiring subsidies, these units were at high risk of conversion to market rate before JPNDP's acquisition in 2018. We will complete their renovation to ensure healthy and stable homes for their residents.
- *Connect LPA residents to financial coaching, job placement assistance, child care services, small business services and other resources; and to civic engagement opportunities (cross-team).*
- *Complete community planning process and begin redevelopment of Cheney-Schuyler property in Grove Hall (cross-team)* JPNDP purchased this vacant, privately-owned, four-parcel site on Blue Hill Avenue in February 2019. Because this is a new part of town for us, we have spent months speaking with residents and stakeholders, individually and in community meetings, to ensure that our commitment to developing permanently affordable housing on the site respects their priorities for the neighborhood. Based on input, we anticipate creating 52-75 affordable homes, most likely a combination of affordable homeownership and affordable, service-enriched elderly units.
- In our Small Contractors Success Initiative (p. 6), **influence policies of the City of Boston and private developers** to increase utilization of small construction businesses owned by people of color and women.
- As part of local and statewide coalitions, lend our resources and mobilize our constituency to advocate for **improvements in housing and economic development policy** and increases in resources that benefit the people we serve.
- **Explore and develop pipeline opportunities.** During 2020-2022, we will strive to identify and begin predevelopment of at least one new project that is 100% affordable. We will also seek potential opportunities for the acquisition of occupied housing so that we can stabilize and preserve existing affordable homes. In all our pipeline development we will follow two essential principles: (1) working hard to respect and collaborate with local residents and organizations; and (2) exploring partnerships and minimizing competition with other community development corporations and non-profit developers.

##### Goal 2 Activities

- **Complete 64 new affordable homes** currently in development or predevelopment in Jamaica Plain:
  - **Call-Carolina**, 8 affordable units. More than 50 years ago, hundreds of families lost their homes when land was cleared for the proposed I-95 extension through Boston. When the MBTA sought to sell some of the remaining vacant lots to the highest bidder, JPNDP and

- dozens of neighbors advocated for the re-use to include affordable housing. The homes will be sold to four first-time homebuyers, each with an affordable rental unit.
- **25 Amory Street**, 44 affordable apartments. This project will be our final housing project in the Jackson Square Redevelopment Initiative, a partnership among JPNDC, The Community Builders (TCB) and Urban Edge that has to date built 141 affordable and 68 market-rate apartments on land cleared for I-95 more than 50 years ago.
  - **125 Amory Street**, 12 affordable apartments. These new units will be created as part of the building's renovation (see next).
  - **Complete the renovation of 199 deeply affordable apartments** at 125 Amory Street, one of the Boston Housing Authority's largest buildings for very low-income seniors and persons with disabilities. The renovation is part of a much larger redevelopment plan in which partners TCB and Urban Edge will build new affordable and market-rate housing on the site.
  - **Advance the planning for the redevelopment of the 800-unit Mildred C. Hailey Apartments (MCHA) public housing complex.** Another partnership among JPNDC, TCB and Urban Edge, MCHA is one of only two Boston public housing developments in the privatization process that are led by mission-driven organizations with deep community roots and commitments to maximizing benefits for low-income residents. Activities will include:
    - *Continue to engage residents in planning for redevelopment and improving quality of life and build leadership skills among tenants (cross-team).*
    - Complete the planning process for Phase I, replacement of six buildings (250 apartments) and the Anna Mae Cole Community Center.
    - Obtain city approvals and begin Phase 1 redevelopment
  - **Explore and develop pipeline opportunities.** Because of our commitment to Jamaica Plain, we will continue to explore potential affordable housing development opportunities (e.g. public land, partnerships with trusted partners) and prioritize these projects within our development pipeline.
  - **Connect residents of JPNDC properties to financial coaching, job placement assistance, child care services, small business services and other resources; and to civic engagement opportunities (cross-team).**
  - **Engage residents and partners in the redevelopment of the non-housing components of Jackson Square's Site III, including new green space and a community plaza (cross-team).**
  - **Begin development of the final, non-housing components of the multi-phase Jackson Square Redevelopment Initiative: a community plaza and greenway.**
  - **Provide coordinated community organizing support and technical assistance to strengthen businesses owned by people of color in Hyde, Jackson and Egleston Squares, and strong business organizations (cross-team).**
  - **Work in partnership with the MCHA Tenant Task Force on the development of a new multi-generational playground, including community outreach for planning and overseeing construction (cross-team).**
  - **Facilitate community-building activities such as mural paintings, clean-ups and celebrations that strengthen the social fabric and foster awareness of the work of JPNDC and other community organizations (cross-team).**
  - **Maintain and improve JPNDC commercial space (Brewery, Centre Street Retail) at full occupancy, generating income for JPNDC's economic development and community organizing work.**

### Goal 3 Activities

- Provide effective, bilingual (Spanish/English), culturally competent, empowering, and individualized free services to help low-income individuals, families, and small businesses improve their financial situations in the short-term and move toward long-term security and prosperity. Services include
  - Integrated financial coaching, job placement, career coaching, connection to training and higher education, and/or job retention services to 150 individuals/year to help them increase income, build assets, and move toward their goals.
  - Job search, credit building, and other workshops (at JPNDC and other community organizations serving similar populations) to introduce people to our services and enroll them in individualized coaching, which has been demonstrated to have a deeper impact than group education.
  - *“Rent reporting” offered to residents of JPNDC housing, allowing them an easy way of building credit as well as access to individualized financial coaching (cross-team)*
  - Business education for small business owners and aspiring entrepreneurs designed to address common needs (business planning, bookkeeping, marketing), address needs specific to the childcare and construction fields, and prepare those who complete the courses for individualized technical assistance (TA).
  - In-depth TA for 100 small business owners and aspiring entrepreneurs per year
  - Small Contractors Success Initiative: specialized TA, education, mentoring and advocacy for 20-25 small construction firms owned by people of color and women to help them grow, access more and larger contracts, and benefit from Boston’s building boom.
  - *In JPNDC construction projects, promote and track the hiring of Boston residents, people of color and local firms owned by people of color (cross-team).*
  - Microloans (up to \$8,000), in combination with financial coaching, to 30-40 business owners each year in order for them to stabilize, survive crises, improve operations, and build credit.
  - Facilitation of loans from other lenders to 6-8 businesses/year for start-up and expansion.
  - Case management, benefits enrollment, and referral to partners for clients who are in crisis or unstable situations that prevent them from moving toward financial goals.
- Provide high quality early education and care that prepares 500 low-income children/year for school success. Activities include
  - Professional development and support for 45-60 home-based educators/year, because the level of teacher preparation is directly correlated to student achievement, including
    - In collaboration with Urban College, free annual courses and TA to help educators obtain their Child Development Associate credential
    - Monthly professional development days focusing on child development topics such as special needs, curriculum, asthma management, nutrition, and parent engagement.
    - Individualized coaching for each educator to help them obtain credentials and/or college degrees, renew credentials, renew licenses, move upward in QRIS (the state’s Quality Rating & Improvement System), access English for Speakers of Other Language classes as needed, and master curriculum (Creative Curriculum) and assessment (Ages & Stages) tools.

- Business workshops targeted to the specific needs of home-based childcare businesses.
- Assess 100% of children for developmental progress at required intervals (based on age).
- Refer all children not meeting developmental milestones to Early Intervention or other resources.
- Consultation (for educators) and counseling (for families) from a staff social worker to ensure that the large percentage of families in our childcare system who are homeless or are otherwise at high risk (protective custody, teen parents, special needs) get the extra support they need in order for their children to learn and develop on track.
- *Ongoing recruitment to help educators maintain 100% capacity and serve JPNDC housing residents and other economic development participants (cross-team).*
- Family engagement activities (workshops, courses, picnics, holiday events) throughout the year, to support parents in complementing the child development-focused work of educators.
- Administrative support to educators around enrollment, transportation, subsidies, and billing.
- Complete successful capital campaign and develop a welcoming, accessible, and child-friendly Prosperity Center at The Brewery where 700+ low-income families a year can access all the services described above. The Prosperity Center will all be on one floor (unlike how our services are currently organized) and will include state-of-the-art training space with an adjacent childcare room, technology stations for clients, meeting and counseling areas that are child-friendly, and universal design elements.
- Use outcomes measurement systems (ProCare, VistaShare) to track outcomes, measure progress, and allow us to base workplan goals and program development on good data.

#### **Goal 4 Activities**

- Organize local residents and other supporters to advocate successfully for development and preservation of affordable housing on public and private sites in Jamaica Plain (for projects developed by JPNDC and others).
- As part of local and statewide coalitions, lend our resources and mobilize our constituency to advocate for improvements in housing and economic development policies and increases in resources that benefit the people we serve. Key partners will include Boston Tenants Coalition, City Life/Vida Urbana, Mass. Association of CDCs, and Raise Up MA.
- Build skills of clients, participants and residents in advocating for themselves and increasing their engagement in campaigns to promote economic and social justice.
- Organize a communitywide coalition to educate residents about the 2020 census and maximize local participation in the census.
- *Organize meetings, trainings and other events, in addition to 1:1 mentoring, to cultivate or strengthen relationships among residents of JPNDC-developed housing and public housing, celebrate accomplishments, and increase resident participation (cross-team).*
- Provide organizing assistance to help make MCHA building captains, Tenant Organization leaders and other residents strong advocates for responsible redevelopment, improved youth opportunities, public safety and other quality-of-life issues.
- *Work with Egleston and Hyde/Jackson Main Streets and merchant associations to support their priorities to strengthen local businesses and commercial districts (cross-team).*

- Build a strong leadership pipeline for JPNDC's board and staff, with emphasis on young leaders and people of color who reflect our constituency.
- Organize 5-10 events each year to connect neighbors, engage people as volunteers, and celebrate community.

## **5. HOW SUCCESS WILL BE MEASURED AND EVALUATED**

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

### **GOAL 1 Outcomes/Impacts 2020-2022**

- Renovations completed of Lorenzo Pitts Apartments, preserving and upgrading 201 affordable apartments for low-income families.
- *Residents of LPA benefit from connection to JPNDC services including rent reporting, early education, and small business TA (cross-team)*
- 40-70 units of new affordable housing, planned with participation of neighbors, under construction on the Cheney-Schuyler parcels in Grove Hall.
- *Improvement in City of Boston policies and developer practices to promote hiring of construction firms owned by people of color and women (cross-team).*
- New state or city laws or policies, for which JPNDC mobilized, in place to promote improved financial security of Boston residents.

### **Goal 1 Evaluation**

- Project managers and other real estate team members discuss progress on each project at weekly team meetings (involving architect, contractor, subcontractors etc.) as well as in between meetings, making quick adjustments as needed
- We maintain ongoing communication (1:1 interactions as well as meetings) with residents throughout planning and construction
- The JPNDC Real Estate Committee, which includes both board and non-board members, meets bi-monthly and is also part of evaluating progress on housing projects
- The Executive Director, Community Organizing Director, and other staff as relevant (e.g. the Small Business Services Director regarding improved hiring/contracting practices) evaluate progress toward systemic change

### **GOAL 2 Outcomes/Impacts 2020-2022**

- 25 Amory Street, 44 affordable apartments for low-income families, completed
- Call-Carolina, 8 affordable homes (four for first-time homebuyers), completed
- Renovations completed at 125 Amory Street, preserving 200 affordable apartments and creating 12 new ones for very low-income individuals
- Identification and predevelopment begun of at least one new 100% affordable project
- Energy efficiency increased and energy costs reduced in JPNDC housing
- New playground completed at Mildred Hailey Apartments
- Complete planning process and begin construction of first phase of redevelopment of the Mildred Hailey Apartments

- Construction begun of final pieces of Jackson Square Redevelopment Initiative, the plaza and green space, designed with participation of residents
- Steps taken by local businesses and business-related organizations, including Main Streets, to improve public safety, attract more customers and prevent commercial displacement
- 200 residents take part annually in community-building activities (e.g. mural paintings, volunteer meet-ups, clean-ups) held each year
- JPNDC commercial space (Brewery, Centre Street Retail) operates at full occupancy, serving as community gathering places and generating income for JPNDC's economic development and community organizing work.

## **Goal 2 Evaluation**

- Project managers and other real estate team members discuss progress on each project at weekly team meetings (involving architect, contractor, subcontractors etc.) as well as in between meetings, making quick adjustments as needed
- We maintain ongoing communication (1:1 interactions as well as meetings) with residents throughout planning and construction
- The JPNDC Real Estate Committee, which includes both board and non-board members, meets bi-monthly and is also part of evaluating progress on housing projects
- Community Organizing and Small Business staff work together to evaluate commercial district improvements and challenges
- Real Estate staff track and document business tenant recruitment, leases signed/renewed and commercial space build-out
- Real Estate, Community Organizing and Economic Prosperity staff work together to follow through on resident-driven initiatives and connection of residents to resources
- Community Organizing and Fundraising & Communications staff work together to evaluate success of community-building activities

## **GOAL 3 Outcomes/Impacts 2020-2022**

- At least 30 people/year\* improve their credit by meaningful increments (from below 620 to 620; from 620 to 650; from 650 to 680; or from 680 to 710+) (\*We are in the process of analyzing 2019 data based on our new outcomes measurement system, and may raise this number.)
- 75 people access jobs paying at least \$15/hour or training/educational opportunities leading to living wages
- 10-15 businesses created, 25-30 businesses expanded and 140-150 businesses stabilized (20-25 jobs created and 90-100 jobs retained)
- \$800,000-\$1,000,000 in financing secured for start-up, expansion or stabilization by local entrepreneurs
- In Small Contractors Initiative, 20 construction businesses owned by people of color or women access at least \$15 million in new contracts
- Family Childcare system expanded to 60 home-based educators providing high-quality early education and care that helps 1,000 low-income children be on track for success in school
- 100% of children screened for developmental and social-emotional progress; 85% on track and ready for success in school; 15% referred to needed resources

- 85% of JPNDC early educators have professional credentials (Child Development Associate, Associate's Degree in Early Education) or are in process of obtaining them
- New Prosperity Center opens, bringing all JPNDC prosperity services onto the ground floor with child-friendly space, ample and modern training space, universal design elements and other improvements designed to deepen our impact on families' economic security
- Use outcomes measurement to set additional goals re income and/or wealth building

**Goal 3 Evaluation.** Participants' progress in the relevant indicators above is monitored through case files and tracked on VistaShare:

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

Real Estate staff tracks hiring and contracting diversity for each construction project.

Monitoring strategies for Family Childcare include the following:

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

#### **GOAL 4 Outcomes/Impacts 2020-2022**

- At least 25 JPNDC members participate each year in affordable housing advocacy work
- At least two policy victories as the result of coalitions in which JPNDC is an active member, e.g. tax reform or tenant protections
- Zoning and other public approvals secured for Phase 1 of the Mildred C. Hailey Apartments redevelopment and for the Cheney-Schuyler project
- 12 Building Captains engage MCHA residents in the redevelopment planning process
- 800 households from hard-to-count communities are reached 1:1 with clear census information and at least 25% inform us that they completed their census form.
- Increased participation among residents of JPNDC housing in community-building activities in their own buildings, at JPNDC and in larger community, including 15 resident leaders trained to speak with and be a resource to their neighbors and others about the census.
- Successful steps taken by local businesses and business organizations to strengthen business districts and reduce commercial displacement

- Leadership skills of 25 residents and current or former workforce, childcare or small business participants increased as evidenced by participation in community and advocacy activities
- JPNDC board and board-level committees strengthened by addition of 10 new members who reflect neighborhood diversity.

#### **Goal 4 Evaluation**

- Weekly staff and bimonthly Organizing Committee meetings, at which achievements and challenges are discussed and strategies developed to address challenges and build on success
- Census participation verified from 1:1 conversations, postcards, reports from resident leaders
- Media coverage of affordable housing advocacy and other initiatives
- One-on-one interactions with new and prospective leaders
- Participation of new leaders in JPNDC governance
- Growing participation and leadership from JPNDC housing residents as assessed by Organizing and Asset Management staff.

## **6. COLLABORATIVE EFFORTS TO SUPPORT IMPLEMENTATION**

The following collaborations all play roles in implementing the CIP:

- JPNDC collaborates with city and state agencies on several fronts, including planning processes for new affordable housing projects and helping local businesses gain access to financing, technical and legal assistance. (Goals 1-4)
- *Jackson Square Partners, 125 Amory Street, Mildred Hailey Apartments*: Each of these is a partnership among JPNDC, Urban Edge and The Community Builders (TCB). The partnership was designated by the Boston Redevelopment Authority in 2005 to redevelop eight acres of vacant and underutilized land around a major transit node on the border between Jamaica Plain and Roxbury. The three organizations have built on this collaboration to forge partnerships, maximizing each organization's strengths, to address community redevelopment needs in other very large projects. (Goals 1 & 2)
- *Hattie Kelton Apartments*: a partnership with Back of the Hill CDC (Goal 2)
- *Credit Builders Alliance*: Through our membership we are able to pull people's credit reports as needed and track changes as part of financial coaching (Goal 3)
- *JP Community Centers Adult Learning Program (ALP)*: ALP places a contracted number of our participants in ESOL classes (Goal 3)
- *Martha Eliot Health Center/Children's Hospital*: JPNDC provides scheduled on-site workshops and enrollment in financial coaching for parents of patients at Martha Eliot.
- *Community Servings*: JPNDC provides financial and job readiness education and coaching to culinary training participants
- *Small business development*: professionals from the construction industry provide valuable mentoring to clients who are small contractors; the Mass. Minority Contractors Association refers clients and helps with outreach; multiple attorneys and accountants provide low-cost or pro bono assistance to clients; multiple lending partners include ACCION USA, Boston Private, Dorchester Bay EDC, Mass. Growth Capital Corp. (Goal 3)
- *Main Streets*: Egleston Square and Hyde/Jackson Main Streets play important roles in promoting local businesses and the health and safety of each commercial district, but are

each staffed by only one person. JPNDC collaborates with each program to carry out numerous safety, marketing, and other activities. (Goals 2 and 3)

- *Raise Up Mass., Boston Tenant Coalition, Mass. Association of CDCs, and City Life/Vida Urbana* are just some of the organizations and coalitions with which we collaborate in advocating for policy initiatives that benefit low-income people in need of affordable housing, fair wages and economic opportunity. Our participation helps us shape and inform this policy work and keep in touch and in tune with other organizations facing similar challenges. (Goals 1 & 4)

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

*Integration of CIP activities.* As a large CDC involved in a wide variety of activities, JPNDC is well aware of the importance of avoiding “silos” in community development work. Over the past few years we have taken many steps to link the paths followed by practitioners in housing, workforce, business development, organizing and other areas and shape an organizational culture that encourages integrated approaches and synergies. They include the following:

- Parents of children in our Childcare Program are referred to in-house Financial Coaches, Career Coaches or Client Services Navigator (case management) as needed.
- Financial coaches help small business clients separate their business and family finances and build credit.
- Small Business staff provides training and 1:1 TA to home-based childcare providers in running their businesses with a healthy bottom line.
- Organizers provide leadership trainings to childcare providers and small business owners.
- Family Prosperity and Small Business staff refers clients for family childcare.
- Asset management, Family Prosperity, and Community Organizing staff work together to implement rent reporting at JPNDC properties.
- Small Business and Real Estate staff work together to maximize hiring of minority contractors in our housing projects.
- Each department (Economic Prosperity, Real Estate, Community Organizing, Administration & Finance), in drafting its annual workplan and the relevant components of the CIP, identifies activities that overlap with or depend on another team; relevant staff meet to identify and agree on cross-team objectives and activities; lines of accountability are clarified so staff is clear who is responsible for what outcome; and the cross-team activities are included in each department’s section of the organizational workplan. Cross-team workgroups responsible for the shared activities meet to coordinate as needed throughout the year to carry out the workplan.

In our CIP, the *cross-team activities under each goal are italicized*. The following are examples:

- Engage residents at 125 Amory Street to participate in shaping the redevelopment of their home (Community Organizing, Real Estate).
- “Rent reporting” offered to residents of JPNDC housing, allowing them an easy way of building credit as well as access to individualized financial coaching (Economic Prosperity, Community Organizing, Real Estate)

- In JPNDC construction projects, promote and track the hiring of Boston residents, people of color and local firms owned by people of color (Economic Prosperity, Real Estate).

*How the CIP fits into a larger vision or strategy for the entire community/is consistent with other neighborhood, community or regional plans.* JPNDC's activities are highly consonant with the principles and implementation strategies enunciated in the Metropolitan Area Planning Council's Metro Future Regional Plan. Among the most relevant strategies are 1) fostering sustainable neighborhood redevelopment; 2) expanding housing opportunities for low and moderate-income households; 3) broadening access to early education and care; 4) improving economic opportunities for immigrants; and 5) supporting small business and entrepreneurs.

## 8. FINANCING STRATEGY

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

- Continue the high level of productivity that has allowed us to count on solid support from a variety of financing sources to cover both capital and operating costs. Over its history, JPNDC has accessed more than \$400 million to support its work. Our annual operating budget, which has grown steadily over the last eight years and now stands at \$6.4 million, is comprised of the following sources of revenue: existing projects and programs (56%); new project development (27%); private sources (14%); and government (3%).
- Advance an ambitious housing development agenda that includes new projects such as 25 Amory Street and Call-Carolina; major renovation projects such as the Lorenzo Pitts Apartments and 125 Amory Street; and pipeline projects such as Cheney-Schuyler.
- Build funding for JPNDC's economic prosperity work by enhancing program integration and developing innovative initiatives such as the Small Contractors Success Initiative;
- Continue to buttress our recent efforts to use new or previously underutilized funding sources, such as CITC, 4% Low Income Housing Tax Credits and community benefits funding from local hospitals; and
- Bolster earned revenue that builds on the strength of existing ventures such as the Brewery Small Business Complex and the Family Child Care program. The FCC program has doubled in the last four years. For the last several years, in addition to increased management fees, cash flow from Brewery operations has generated between \$200,000 and \$300,000 annually.

Anticipated funding sources (not including CITC projections) for 2020 include:

	<i>Committed</i>	<i>Likely</i>
Administrative income from existing real estate projects	\$931,341	\$250,000
Real estate project management income & development fees	\$950,000	\$465,703
Childcare program income	\$2,700,000	\$300,000
Government grants and contracts	\$105,000	\$50,000
United Way	\$80,000	\$16,000
Private foundations and corporations	\$363,000	\$225,000
Individuals and Events		\$25,000
<b>TOTAL</b>	<b>\$5,129,341</b>	<b>\$1,331,703</b>

We anticipate that these amounts will be similar in 2021 and 2022.

To maximize our ability to raise funds through the CITC, we have several strategies. Our annual fundraising event, Octoberfest Fiesta, offers a variety of sponsorship opportunities, with the CITC as an important benefit of participating. We have increased our donor appreciation activities and volunteer opportunities, which are key to retaining and increasing the investment of donors. Most important, we believe our new capital campaign for a Prosperity Center (now in the quiet phase) will multiply our current network of donors, helping us build new relationships with people of means who want to support the ongoing provision of services that the Prosperity Center will house.

## **9. HISTORY, TRACK RECORD AND SUSTAINABLE DEVELOPMENT**

JPNDC's work over 42 years has had a visible, transformative impact on Jamaica Plain and adjacent areas of Egleston Square and Back of the Hill. The 918 homes we have developed have helped revitalize more than 30 city blocks and our commercial development has brought vibrancy to the Amory Street corridor (160,000 square feet of 19<sup>th</sup> century industrial space brought back into productive use at The Brewery, with 50 businesses, 500 jobs and 180,000 visitors a year) and Hyde and Jackson Squares (the Stop & Shop and Martha Eliot Health Center complex) and mixed-use developments at 270 Centre and 363 Centre. Our technical assistance to small businesses has helped more than 100 entrepreneurs access nearly \$12 million for start-up, improvement or expansion, including some of the neighborhood's most popular restaurants and retail shops. Our family prosperity, childcare and small business efforts have reached more than 4,000 families. The paragraphs below provide additional detail about our track record as it relates to this CIP's four goals.

*GOAL 1.* When JPNDC was founded 42 years ago, after decades of urban disinvestment and neglect, the revitalization of Jamaica Plain was our central priority. Changes in our community (relentless increase in housing costs) and our country (greater income and wealth inequality, reduced economic mobility), as well as JPNDC's success over the years, have expanded our geographic scope. In the case of our economic prosperity services, this happened organically. Between 2004 and 2019, the number of people who participated in JPNDC's small business, childcare, employment and financial capability services more than tripled, while the percentage of those living in Jamaica Plain dropped from 50% to 13%. *We rarely do outreach in other neighborhoods.* People come to JPNDC because they used to live in JP and were priced out, and/or because a friend, neighbor, or family member recommends us.

In 2016, we were contacted by the owners of the Lorenzo Pitts Apartments, a 21-building, 201-unit portfolio in Roxbury and Dorchester (pp. 3-4). The subsidies on the apartments were due to expire, placing as many as 150 low-income families at risk of displacement if the portfolio was converted to market-rate. The owners wanted to sell to a reputable developer that would commit to preserving affordability and also undertake much-needed renovations. We consulted with other CDCs in those neighborhoods, but none were interested in or able to take on this large and complex project. JPNDC became owners of LPA in 2018—our largest acquisition ever—and we are very proud of saving the homes of so many Boston families. Early in 2019 we purchased the Cheney-Schuyler property (p. 4) and are working very hard to connect with neighborhood residents, build their trust in JPNDC, and plan a development that will create affordable homes in a way that meets Grove Hall's needs.

*GOAL 2.* The destruction of hundreds of homes for the construction of an eight-lane highway in the 1960s had created a blighted corridor through Jamaica Plain. Arson, redlining, and the departure of manufacturing were all part of a vicious cycle of disinvestment and loss of economic opportunity. The closed Haffenreffer Brewery, which had employed 250 workers at its peak, was a vivid symbol of decay and neglect. Today, after 36 years and the investment of close to \$30 million, 50 small businesses and non-profits employ more than 500 workers at JPNDC's Brewery Small Business Complex and an estimated 180,000 visitors pass through each year.

At The Brewery and elsewhere in JP, our Small Business Services have served hundreds entrepreneurs, the majority of them Latinx, with culturally and linguistically appropriate services and offered business education to thousands of current and prospective business owners. Stacy's Pita Chips and Maria & Ricardo's Tortillas are two businesses that started in The Brewery and became so successful they outgrew the space. At least a dozen of JP's most popular businesses were started, expanded or stabilized with JPNDC's assistance. In more recent years, we have played a growing role in helping businesses fight displacement by connecting them with legal assistance and community organizing support.

JPNDC has turned dozens of vacant lots and distressed buildings in our home neighborhood into 717 homes since 1977, including 123 low-income cooperative units (five projects), 344 affordable rental units (eight projects, including two for formerly homeless individuals, plus rental units included in first-time homebuyer housing), 138 homes for first-time buyers, and 112 units for low-income seniors (three projects). We manage 518 of these affordable homes, which are located in six different census tracts across JP. Our housing for seniors and formerly homeless individuals has on-site responders and social service coordinators. JPNDC staff includes two Community Organizers who each devote some of their time to building leadership and strengthening the social fabric. Working across our real estate, community organizing and economic prosperity teams, JPNDC strives to ensure that residents are connected to employment or childcare resources, as well as engaged in community activities beyond their building.

JPNDC has also worked closely with residents, businesses, government and other organizations to transform publicly-owned vacant land into positive uses and turn community vision into reality. Examples include the Stop & Shop and Martha Eliot Health Center complex, developed (in partnership with Bromley-Heath Tenant Management Corporation and a private partner) on a blighted site where drug dealing was rampant; the Hyde Square Cooperative and Walden Community Garden, developed on scattered sites where homes had been destroyed by arson; the former Blessed Sacrament parish campus in Hyde Square, where we developed 81 new affordable homes; and Jackson Square, where JPNDC has built 69 new affordable homes, is preparing to create 44 more, and is working with partners Urban Edge, The Community Builders and Hyde Square Task Force to complete the transformation of eight acres of land that is the legacy of the 1960s plan to build an I-95 extension through Boston's neighborhoods.

*GOAL 3.* JPNDC invests in Boston's low-income families through services that help people overcome multiple barriers, establish a path out of poverty, build assets, and move step by step toward long-term economic security. We participated in welfare-to-work job readiness and placement programs in the late 1990s and early 2000s that achieved a placement rate of 80% for

60 job seekers. From 2000 to 2007 JPNDC was a lead agency of the Boston Health Care and Research Training Institute, which provided career ladders training to 865 incumbent workers and health care-focused job readiness courses to 260 neighborhood residents. Between 1998 and 2012 our Jobs for JP program helped nearly 1,000 primarily Latinx immigrants with bilingual/bicultural case management, job readiness training, a formal collaboration through which our clients bypassed lengthy ESOL waiting lists, job placement, job retention support, an annual job fair, and linkage to supportive services, education and training.

In 2012 we launched our Family Prosperity Services, bringing financial capability under the same umbrella with career development—a proven best practice in anti-poverty work. We now serve more than 150 households a year with individualized financial coaching, career development, job placement, and case management. We provide on-site coaching to patients at the Martha Eliot Health Center and workshops at ESOL and job training programs. In 2019, we were invited to participate in a national pilot program to implement rent reporting in our housing developments, which helps residents build credit just by paying rent.

Providing bilingual (Spanish/English) technical assistance to more than 100 entrepreneurs each year, JPNDC has a systematic approach to working with these underserved immigrant and other “mom and pop” businesses that form the heart of Boston’s neighborhoods. Such businesses are highly vulnerable in today’s hot real estate market. JPNDC helps them take the steps that will stabilize them and make them ready for growth. We have served close to 1,000 entrepreneurs, facilitated 244 loans, resulting in \$12.3 million in financing for small businesses in Jamaica Plain and adjacent neighborhoods. These loans have led directly to the creation of 383 new jobs and the retention of 726 jobs.

Two years ago we launched an exciting new initiative to address a glaring inequity: the dearth of construction businesses owned by people of color or women who are benefiting from Boston’s building boom. As the result of combined TA, targeted education, mentoring, networking, and advocacy, our 13 participating contractors have secured more than 120 new contracts with a total value of \$7.5 million.

The JPNDC Family Childcare Program promotes a path to prosperity for low-income residents on three levels: preparing Latinx and other children for success in school; promoting the financial advancement of home-based professionals; and supporting the economic stability of working parents through access to high-quality childcare in a family environment. In what has historically been a low-paid field, we work with 45 primarily Spanish-speaking immigrant women to ensure that they take advantage of major trends toward greater professionalism, higher credentials and meaningful financial rewards. We invest in their ongoing professional development through workshops, collaboration with Urban College, and individualized professional coaching. Most of our educators today have professional credentials and/or college degrees, translating into high-quality early education for 500 children per year.

*GOAL 4.* A commitment to organizing and empowering low-income people has always driven JPNDC’s approach to community development. 13 of our 20 housing developments grew out of either struggles by tenants or neighbors to take control of housing, or participatory planning processes that involve residents from vision through construction. We invest hundreds of hours

each year in mentoring and leadership training for low-income residents, including 12 building captains at the Mildred C. Hailey Apartments who are helping engage their fellow residents into this public housing's pending redevelopment. Many participants have become leaders at JPNDC, in their organizations or in the community as a result. In 2017, JPNDC took on a leadership role in the engagement of low-income people and immigrants in the Boston Redevelopment Authority's JP/Rox planning process, convening a community-based coalition and facilitating nearly three dozen meetings, presentations, workshops and engaging consultants to help educate community members about land use economics and options. The resulting plan called for a much higher percentage of new affordable homes than in other parts of the city, and we are confident that our intensive involvement made a difference in achieving this outcome.

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

*Concentrate Development and Mix Uses.* JPNDC's past housing and commercial development, and our current pipeline, is overwhelmingly multi-family and/or mixed use and all are within walking distance of public transit. Three of the most recent projects in our pipeline are all within two blocks of the Jackson Square MBTA station. Within the next three years we will also be advancing the creation of a new plaza and green space in Jackson Square, essential to the revitalization of this area as livable and walkable.

*Advance Equity.* Our commitment to helping low-income families and business owners build income and assets aligns with "equitable sharing of the benefits and burdens of development."

*Protect Land and Ecosystems.* The redevelopment of Jackson Square will result, in part, in an open space plan that includes green space, play areas and community gathering spots along the Southwest Corridor, connects current and future residents to the Jackson Square station and identifies opportunities to increase pedestrian and bicycle activity .

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

*Expand Housing Opportunities.* The 111 homes in our active pipeline include a higher-than-average percentage of three-bedroom apartments for large low-income families. All are built within one-half mile of a subway station and numerous bus lines.

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