

# Nuestra Comunidad

## Community Investment Plan 2020 – 2022

### Section 1: Community and Constituency (ies) to be served by the organization

Nuestra Comunidad continues to serve the neighborhoods of Roxbury, Dorchester, Mattapan and the South End, as we have for the past nearly four decades. Within those neighborhoods, we will focus on areas most threatened by displacement due to rising housing markets. Our primary constituency are the current residents of our neighborhoods, including tenants, homeowners, African-Americans, Latinos, other people of color, and recent immigrants from the Caribbean, Central America and Africa, and in general all low-income and middle class residents. We believe in welcoming newcomers and recognize that they are not the cause of displacement and gentrification. We are dedicated to place-keeping, that is, preserving Roxbury and our other neighbors as places where current residents own and control their culture and history and decide the future direction of their neighborhood.

Nuestra's priority community is Roxbury, and within it, the Dudley Square neighborhood business district which is most impacted by the rising housing market. Roxbury has 48,450 residents, compared to Boston's total population of 617,590. The Dudley Square area has a population of 2,900. In Roxbury, 52% of residents are African American, and 28% are Latino. Dudley Square has a similar percentage of African-American residents, but a higher proportion of Latinos, at 41%. Nearly one-quarter of all residents are foreign-born.

Nuestra seeks to retain our low-income neighbors with traditional "affordable" homes, and also to grow Roxbury's middle-class, who may not qualify for traditional affordable housing programs. Our neighbors include:

People working in low-income jobs as home health aides, cashiers, food prep and similar back-of-house restaurant jobs and other positions supporting a family annual income below \$30,000. They can afford a monthly rent of approximately \$586 for a two-bedroom apartment. Unemployed neighbors of course fall in this category, which gets the government label of 30% of area median income (AMI).

*Low-income* families also include workers in retail sales, wait staff, personal care assistants, medical assistants, cooks, preschool teachers, substitute teachers, teaching assistants, truck drivers, administrative assistants, painters, government clerks, counselors and social workers and food service managers. These jobs pay from \$30,000 to \$60,000, placing these workers in a category defined as 60% AMI. With this range of annual incomes, a family can pay rents from \$812 to \$1,266 for a two-bedroom apartment.

*Middle class* jobs include teachers, police officers, middle managers, experienced counselors and social workers, experienced construction workers, designers, technology workers and business owners. These workers have annual incomes ranging from \$55,000

to \$90,000, which corresponds to the government categories of 60% AMI to 90% AMI. With this range of middle-class incomes, a family can afford monthly rents from \$1,300 to \$1,946 for a two-bedroom apartment. Families with two middle-class workers can have incomes from \$90,000 to \$120,000, corresponding to 90% to 110% AMI. These families can afford monthly rents for a two-bedroom apartment from \$2,000 to \$2,400.

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

Nuestra Comunidad has a 38-year history of community engagement, which is central to its mission. Nuestra Comunidad's growing membership of more than 500 meets annually to elect a board of directors, of which more than half are neighborhood residents. Nuestra Comunidad has put considerable effort into growing its membership base. In the last three years, 175 new members have joined Nuestra Comunidad (46 in 2017, 91 in 2018, and 38 in 2019). In the last seven years, between 100 and 200 people have attended the annual membership meeting.

Nuestra Comunidad's Community Engagement Committee and Board of Directors provide regular feedback on our progress meeting the goals set out in the CIP. The Community Engagement Advisory Committee consists of Nuestra members and board members. It advises staff on the most effective strategies for community engagement and outreach.

Nuestra Comunidad has developed Community Impact Dashboards for each program that help assess progress at achieving the goals of the CIP by providing a snapshot of the achievement of key indicators of success. A quarterly dashboard report informs these neighbors of all CIP-related impacts and allows them to provide feedback on improving our impacts.

Nuestra Comunidad measures resident engagement through our proprietary four-tier resident leadership matrix, which measures the degree to which residents are engaged in neighborhood leadership activities. The matrix tracks specific leadership roles, such as block captain, public speaking role, meeting facilitator, committee member, or board member. The Roxbury Mission 180 Coalition, which concluded its work in 2018, generated a set of strong leaders, including champions from the Male Engagement Network, Gallery Z and our NeighborCircles networking program. The leadership matrix has documented the growth of these community champions as they have assumed increasing levels of responsibility in their volunteer leadership roles.

**Open House/Casa Abierta** The CIP is informed by Nuestra new multi-year community engagement initiative, launched in 2019. The goal of Open House/Casa Abierta is to engage, listen and learn with neighbors more frequently and more effectively in order to build a shared vision for a stable community. It will also secure the buy-in, support, engagement and recognition necessary for authentic community ownership of Nuestra's programs and projects. The name, Open House/Casa Abierta, conveys our commitment to continual engagement with neighbors, at any time, or any topic.

The foundational components of Open House/Casa Abierta include these listening and learning practices:

- A monthly Nuestra community meeting is always held at the same time and place (first Wednesday of the month at 2315 Washington Street in Dudley Square), so that everyone knows where to come and speak with Nuestra, ask questions, get answers bring up new ideas and generate action plans.
- Our proven-effective NeighborCircles program brings together neighbors who have never met over a series of dinner discussions, resulting in new networks connecting them with each other and Nuestra.
- We regularly connect with the community committees and neighborhood associations in the Dudley Square area, through presentations and conversations. Since 2015, we have held conversations with neighbors about our work and our advocacy to stabilize neighborhoods at over 80 community meetings.
- Nuestra in 2020 will introduce in Roxbury an interactive real estate game to facilitate community learning, originally created by OppCo partner, The Neighborhood Developers. Led by our in-house Rose Fellow, who is an architect and arts organizer, we will develop additional interactive, hands-on design tools to help neighbors plan projects and understand the trade-offs and challenges associated with financing, permitting and building.
- Nuestra's robust communications system informs neighbors who haven't been to a recent meeting so that they know about conversations and can engage at a time and place of their choosing.

**Plan Dudley** The CIP is informed by the Boston Planning and Development Agency's (BPDA) community engagement efforts that took place as a part of *Plan Dudley*. Throughout 2016, BPDA presented workshops, including an open house forum and a series of community workshops to share information and to hear ideas, comments, and questions from participants. Nuestra Comunidad members were actively involved throughout. Workshop sessions organized by BPDA included: a neighborhood walking tour as an opportunity for participants to share local knowledge, ask questions, and provide comments; a visioning workshop to develop visions for future land uses for Dudley Square, reviewing the 2004 Roxbury Strategic Master for relevance; a session discussing transportation and the public realm, involving staff from the Boston Transportation Department discussing transportation priorities with small groups; two sessions on economic and workforce development, including a dialogue on with Chief Barros of the Office of Economic Development and Trinh Nguyen from the Office of Workforce Development and a subsequent workshop on the economic context of the neighborhood and how to bring jobs to the neighborhood; a workshop that presented scenarios for development in the neighborhood and; a final session to discuss possible plans relative to design principles and to receive feedback from participants. Developing more affordable housing emerged as a key goal. *Plan Dudley* embraced the mixed-income model pioneered in Roxbury Nuestra at Bartlett Station, which sets a goal of one-third low-income, one-third middle class and one-third market rate.

**Engagement with Artists** To inform its arts goals that are central to this plan, in 2018, Nuestra contracted a cultural planner to conduct a community engagement process with the support of a volunteer arts and community working team. She conducted public meetings, surveys and focus groups, engaging over 200 neighbors, and produced detailed written reports summarizing this community visioning work. The advisory team created a vision for a public arts park in Dudley Square with the name, Oasis @ Bartlett, chosen to convey the experience of a welcoming, green, beautiful and engaging open space accessible to all. Nuestra then hired a design team that includes architects, landscape architect, a theater design consultant and acoustical engineers. In 2019, the results of the findings and the work with the design team led to creation of a Case Statement of Support, which is included with this introduction.

**Section 3: Plan Goals** Nuestra operates in real estate and service industry sectors critical for realizing our strategic vision and goals, and where we have clear strengths and competitive advantages compared to others in that industry. Our real estate and service sectors are:

- Building and asset managing low-income and middle class rental housing;
- Constructing and selling homes to first-time buyers and other middle-class homebuyers;
- Providing housing counseling services to enable residents to find a home or keep their home in the face of evictions and homelessness.
- Promoting small business growth, and the job creation, which results, through our construction, vending, asset management and place-keeping activities.

**Mission** Nuestra's historic mission statement continues to address the challenges and opportunities facing our communities. In the development of our current strategic direction, we have adopted one small but important change. In recognition of the role of social drivers of health in the outcomes of families and neighborhoods, the Nuestra has amended its mission statement by adding the language shown in italics below.

Nuestra Comunidad Development Corporation is devoted to building the wealth *and health* and enhancing the physical, economic and social well-being of Roxbury and other underserved populations in greater Boston through a community driven process that promotes self-sufficiency and neighborhood revitalization.

**Vision** Nuestra is guided by vision statements embedded in our theories of change (attached to this plan) for community economic development, health and wellness and place-keeping. These statements envision a community where:

- Higher incomes and greater wealth lead to increased investment by neighborhood residents, stabilizing Roxbury as a community of opportunity for future generations. Roxbury is safe, economically vibrant, with high resident satisfaction.
- Residents feel more engaged with, proud of, and connected to community
- Residents of color experience improved health and wellbeing
- Roxbury is a safe and vibrant community for residents to live, work, play, and go to school
- Housing, business opportunities and jobs are accessible by legacy communities of color, immigrants and low- and moderate-income residents.

- Residents of color and immigrants see their culture recognized and honored, and have authentic control of the economic and cultural destiny of our community

To advance Nuestra’s vision of communities of opportunity and equity, we have adopted the following strategic goals for the coming period.

1. **Nuestra will help make Roxbury a stable community which sustains our low-income neighbors and builds a strong middle class**
2. **Nuestra will build a shared community vision for equitable development and opportunity**
3. **Nuestra will grow incomes, credit and wealth for our tenants and the community.**
4. **Nuestra will ensure long-term organizational sustainability and maximize our mission impact through the OppCo partnership.**

**Goal 1: Nuestra will help Roxbury and other neighborhoods experiencing displacement and gentrification keep low-income residents and build the middle class by building more housing for these groups; assisting residents with housing emergencies; providing supportive services to formerly homeless households; and using arts to revitalize the Dudley Square business district.**

Nuestra Comunidad’s winning aspiration for this goal is that neighborhood residents will enjoy equitable opportunities for affordable apartments and homeownership, employment, small business ownership, homeownership and wealth accumulation, and as a result, long-time residents and businesses can stay and thrive.

**Goal 1A: Build more affordable and middle class housing.** Many low-income and middle class families struggle to pay rent in Roxbury. In 2017, the average advertised rent for a two-bedroom apartment was \$2,000. To afford this rent, a family must earn over \$80,000 annually. The Roxbury median income is approximately \$35,000.

Most low-income and middle-class families cannot afford to stabilize their housing costs by buying a home in Roxbury, even for the top-earning middle class families we serve. The median housing price in Roxbury is approximately \$450,000. To afford a two-bedroom home at this price, a family needs an annual income of \$150,000. For our middle-class families, with incomes between \$55,000 to \$90,000, an affordable home price is between \$177,000 and \$292,000. For middle-class families with multiple earners (incomes from \$90,000 to \$120,000), an affordable home price is between \$292,000 and \$363,000.

**Goal 1B: Use emergency housing counseling to keep our neighbors housed.** According to City of Boston data, there is an eviction filing for one of every ten households in Roxbury each year living in private housing, compared to one in 100 households in Beacon Hill. Causes of involuntary housing loss include loss of employment or income, as well as landlords evicting tenants for no cause.

Nuestra targets families and individuals who are about to be evicted, or who have very recently lost their housing involuntarily. We serve approximately 200 clients experiencing a housing crisis each year. Over 50% of them are people who live in Roxbury, were just evicted from a home in Roxbury, or who have a strong family connection to Roxbury. We seek to re-house these families in Roxbury if possible. Another 20% are from Dorchester or Mattapan.

**Goal 1C: Integrate supportive services targeting our most vulnerable tenants** As part of Nuestra’s mixed income approach to housing, we serve households with very low annual incomes, from zero up to \$30,000. Many of these families and individuals enter our housing from homelessness. A high percentage of these households struggle to sustain their housing successfully. For some, this is their first time as head of a household, and they are challenged to budget household expenses. Nuestra’s resident service coordinators reach out to all households who may need help in order to stabilize their homes. Some of them need intensive supportive services and case management to address destabilizing conditions such as domestic conflict or substance abuse. The impact of the opioid crisis on Dudley Square since 2015 elevates the risk of relapse for people in substance abuse recovery.

Across Nuestra’s portfolio, there are approximately 350 units restricted to formerly homeless households. These include approximately 200 single-room occupancy units. In family apartment buildings, up to 20% of the units may be set aside for formerly homeless households based on city funding guidelines. Our apartment buildings within Dudley Square have the greatest need for supportive services, due to the presence of increased drug sales and use on the streets there, a result of the closing of the Long Island shelters in 2015.

**Goal 1D: Use community-based arts to raise up neighborhood health and wealth.** Using arts to activate public spaces can help struggling Dudley Square retail businesses and address racial health disparities.

The persistence of vacant Dudley Square storefronts is an indicator of an urgent need, referenced in PLAN Dudley, for new customers and more purchasing power to revitalize local retail. Nuestra’s Oasis @ Bartlett arts initiative can be an economic engine to stabilize and elevate the Dudley Square business district for the benefit of local stores, workers and neighbors. Year-round programming will draw badly-needed customers to help the new stores at Bartlett who can employ up to 100 local workers, as well as benefiting existing businesses in Dudley Square.

The Oasis @ Bartlett program will feature a dedicated public green place promoting health and wellness in an urban neighborhood impacted by racial disparities in health and access to family-friendly open space. The current Bartlett site and much of Dudley Square is an extreme heat island, as shown in heat maps, driving poor respiratory health outcomes. The Oasis public arts park will also rebuild the local tree canopy. Both the heat island effect and poor tree canopy are results of large-scale demolition under urban renewal in the 1960s and disinvestment due to

redlining over many decades. The park will also help manage storm water in advance of an era of super-storms. Finally, Oasis @ Bartlett will add value to Dudley Square's open spaces. Roxbury has only 3.7 acres of open space per 1,000 residents, half the Boston rate. And the Dudley Square district's numerous parks have somewhat limited offerings, consisting of large multi-use sports facilities and, due to puddingstone outcroppings, small urban wilds and passive parks.\*

**Goal 2: Nuestra will undertake a listening and learning initiative in order to help build a shared community vision for equitable development and opportunity.** As described previously, Nuestra's Open House/Casa Abierta program helps us engage, listen and learn with neighbors in order to create a shared vision for community stabilization. It will also secure the buy-in, support, engagement and recognition necessary for authentic community ownership of our programs and projects.

Nuestra launched Open House/Casa Abierta because, over the past five years, we have heard from neighbors that Nuestra needs to engage in more conversation with neighbors. We have seen that it is challenging neighbors to stay abreast of a long-term development project at Bartlett Station, even with frequent update meetings. Some neighbors are unaware that Nuestra promotes home ownership, supports local businesses and advocates retaining local culture and control over local land. Some are surprised to learn that Nuestra excels in hiring minority business enterprises and employing workers on color in our projects, exceeding 60% on average in both of these areas. And we know that listening to neighbors is essential for genuine community control of development.

**Goal 3: Nuestra will build incomes, credit and wealth for our tenants and the community.** Higher incomes, good credit and greater wealth lead to increased investment by neighborhood residents, stabilizing Roxbury as a community of opportunity for current residents and future generations. Nuestra's established financial capability counseling, Credit Ready classes and first time homebuyer education program will be used to engage residents of our properties in building their financial skills and setting and achieving realistic financial goals, ranging from improved credit scores, consolidating student loan debt, paying off credit debt, to saving for a home down payment.

We know that tenants who fall behind on rent payments often lack household budgeting skills. We know that many tenants struggle with poor credit, and receive no boost in their credit score for regular rent payments. We know that some of our tenants have joined financial capability programs offered by other agencies, such as Family Independence Initiative and the HUD Family Self-Sufficiency program. And we know that some tenants can grow assets, because we know that some tenants leave our housing to buy a home, and usually these families have taken our first time home buying class. Our families have proven they have a hunger and a drive to improve their financial station. So there is an opportunity for Nuestra to engage intentionally

and systematically with households in our properties in order to help those secure resources to realize their self-defined financial goals, whether small or large.

**Goal 4: Nuestra will ensure long-term sustainability and maximize our mission impact through the OppCo partnership.** Despite efforts to improve neighborhoods and to lift families out of poverty, race and income disparities persist. We concentrate on neighborhoods and communities that are led by and benefit local residents, yet this local focus also limits scale and constrains impact. Opportunity Communities, LLC (OppCo) was created in 2018 by Nuestra and our initial partner, The Neighborhood Developers, as a fresh and innovative business model that solves a fundamental structural challenge: retaining local control of resources and assets, that are continually reinvested back into the community, while benefiting from the efficiency and effectiveness of a larger scale entity. Through Nuestra’s OppCo partnership, we benefit as follows:

- Greater, cost-efficient capacity to achieve impact within our communities.
- Members retain unique identities, and local control over mission, assets, and strategy.
- Investors and funders have high confidence in member ability to deliver results and organizational sustainability.
- Greater ability to recruit high capacity talent and to train local talent; more opportunity for staff advancement; deeper bench strength.
- High capacity for data collection, evaluation, and learning across communities to raise the bar for all.
- Positioned to capitalize on emerging local, regional and national trends. What value does Nuestra bring to this partnership?

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

**Plan for strategic goal 1: Nuestra will help Roxbury and other neighborhoods experiencing displacement and gentrification keep low-income residents and build the middle class by building more housing for these groups; assisting residents with housing emergencies; providing supportive services to formerly homeless households; and using arts to revitalize the Dudley Square business district.**

**Plan for stabilization strategy goal 1A: Build more affordable and middle class housing.** A number of studies and plans confirm what neighborhood residents know: many of our neighbors cannot afford to pay rising rents or to buy a home and stabilize their housing costs. As documented in the City of Boston’s PLAN Dudley, the median cost of housing in Roxbury rose 70 percent from 2010 to 2015, while for all of Boston the median price of housing rose 36 percent.

Nuestra will continue the mixed-income approach adopted in our prior strategic plan, in order to serve both low-income and middle-class families at risk of displacement from Roxbury and other neighborhoods that do not live in income-protected housing and consequently may face displacement in the coming years. The Bartlett Station development is a model of this approach.



Of the approximate 380 homes and apartments to be built there, 155 are for low-income working and unemployed families, 76 are for middle-class families and 156 are market rate.

**Plan for stabilization strategy goal 1B: Use emergency housing counseling to keep our neighbors housed.** Based on our volume and success rate, funding for this work has increased in recent years. The need is likely to continue or grow, as more residents face eviction because they cannot afford rent increases or because developers seek no-cause evictions in order to flip buildings. Nuestra intends to continue and if possible expand these services.

**Plan for stabilization strategy goal 1C: Integrate supportive services targeting our most vulnerable tenants.** Nuestra will build and strengthen relationships with medical institutions in order to better address the needs of formerly homeless households with complex medical issues. The goal of this kind of partnership is to better stabilize formerly homeless households, leading to better financial sustainability for the portfolio. Boston Medical Center is a strategic partner in this effort. Nuestra and BMC have secured allocations of Section 811 vouchers for three Nuestra rental properties tied to BMC's role as the supportive services provider for the Section 811 tenants in our properties. BMC has committed to provide services to Nuestra tenants in these properties who are not Section 811 voucher holders. Nuestra's community engagement team will tie the BMC supportive services partnership with a Dudley Square neighborhood stabilization campaign seeking to improve the business climate and quality of life for residents, workers, visitors.

**Plan for stabilization strategy goal 1D: Use community-based arts to raise up neighborhood health and wealth.** At Bartlett Station, we will build a permanent public visual arts park modeled on El Punto Urban Art Museum in Salem, Mass. A major attraction of the park will be the installation of murals on Bartlett's prominent Roxbury puddingstone wall and building facades by renowned muralists, drawing visitors from across the country and the world.

Nuestra has engaged a consultant with deep experience in capital fundraising campaigns for building arts facilities. We will need one or more organization partnerships with local cultural institutions in order to effectively program, manage, staff and sustain the permanent Oasis @ Bartlett arts park.

**Plan for strategic goal 2: Nuestra will undertake Open House/Casa Abierta, a listening and learning initiative in order to help build a shared community vision for equitable development and opportunity.** Marketing and telling our story, which we do well, can be a one-way line of communication. Our new listening and learning initiative will engage us in more conversation with neighbors, and in learning how we can do better in our programs and projects. One component of Open House/Casa Abierta is a monthly Nuestra community meeting at a regular time and place, so that everyone knows where to come and speak with Nuestra, ask questions, and get answers. We will continue to engage regularly with neighborhood association to get

their input and feedback. And we will continue proven effective engagement programs such as NeighborCircles, our annual Cleanest Street contest and the Oasis @ Bartlett arts series.

**Plan for strategic goal 3: Nuestra will build incomes, credit and wealth for our tenants and the community.** Nuestra will continue to provide financial capability counseling to our tenants provide by our resident services team. Over the next two years, we will explore and study options for initiating a new program to grow our tenants' incomes and wealth. If there is a feasible plan for staffing and financial sustaining a new program, it could be launched in year three.

One possible program choice is the Family Self Sufficiency (FSS) program. This HUD program allows tenants with HUD direct rent subsidies (project based or mobile vouchers) who grow their income to take the additional rent payments required by their higher income and place those dollars in a savings account owned by the tenant. After a five-year period, the savings account funds are available to the tenant. In examining the feasibility of a FSS program partnership with HUD, we need to determine how many households are eligible for FSS, the number of tenants whose incomes are likely to grow (which is necessary for the FSS savings strategy), who if anyone is currently enrolling our tenants in FSS, and what income streams could support a new initiative focused on FSS enrollment.

A similar feasibility study will be made of the Family Independence Initiative (FII), in this program, a group of families who live near each other work together and on their own to set goals and find solutions to the problems they face – from childcare, to savings, to affording tuition. The FII program provides technical assistance to self-sufficient groups of neighborhoods.

Whatever program is adopted, Nuestra will provide targeted resources to families in our housing seeking to buy a home. We will reach out to households living in our properties making over \$50,000 annually, which is a threshold for ability to buy an affordable moderate-income home in Boston. Nuestra can provide classes, credit repair and financial planning assistance to these families, or connect them with partners who can help. If we can match these buyers with local homes for sale, we can help reduce the home-ownership gap in Boston, which is a driver of the racial wealth gap.

**Plan for strategic goal 4: Nuestra will ensure long-term sustainability and maximize our mission impact through the OppCo partnership.** OppCo plans to bring on new partners over the next five years. We anticipate that at least one new partner will join in 2020 and another new partner by 2021. This growth will create greater efficiencies as management staff and senior managers are shared among more partners.

In the short-term Nuestra will complete the installation of our new Salesforce data and evaluation system, helping us learn and adapt our programs and projects, and achieve more efficiency and mission impact. As OppCo grows, the company plans to acquire new expertise

that can grow efficiency and impact. The areas of desired in-house expertise could include construction management, talent development and design.

### **Section 5: How success will be measured or evaluated**

Each of the numeric goals listed in this CIP are tracked through the agency's performance management system that is supported through Nuestra Comunidad's membership in Opportunity Communities (OppCo). OppCo's Senior Vice President of Data and Evaluation plus a team of Database Administrators provide database management (using Salesforce) and evaluation services, and supports the agency's annual work planning process. Quarterly, the organization takes stock of its outputs. Among the attachments is a sample of a Quarterly Dashboard that at-a-glance demonstrates progress to goals, where to celebrate success, and areas that are not yet reaching their targets. Data is routinely captured: staff log participation and service outcomes at every service, meeting or event. Dashboards synthesize data and are used as program delivery and management tools; the staff and Board review Dashboard reports quarterly.

#### **Goal 1 [Stabilize our neighborhoods]**

##### **Goal 1A [build mixed-income housing]**

# of units under construction, completed, and occupied at Bartlett Station and Mattapan Square

##### **Goal 1B [keep neighbors housed]**

# of families for whom eviction is prevented

# of families rapidly re-housed after eviction

##### **Goal 1C [stabilize formerly homeless households]**

# of individuals and families served

% who maintain their housing for X period of time

% who increase their income

##### **Goal 1D [arts activation to promote economic development in Dudley Square]**

# of arts events held

# of people attending events

\$ generated for local businesses

#### **Goal 2 [Open House/Casa Abierta listening & learning]**

# of members

# of people attending events (unduplicated)

# of survey responses

# of social media engagements

#### **Goal 3 [build incomes, credit, wealth]**

# of Credit Ready and First Time Homebuyer class graduates

# of homebuyers

# of financial capabilities clients with improved credit score after 12 months

#### **Goal 4 [grow the OppCo model]**

# of new OppCo members

\$ saved as a result of OppCo partnership

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

No one succeeds alone. To deliver benefits for Roxbury, Nuestra Comunidad will continue and build on important partnerships that can achieve our strategic vision and goals. These include many community stakeholders such as neighborhood associations, tenants in our properties, other community-based nonprofits and local media institutions. Important public partner relationships include the City of Boston, the Commonwealth of Massachusetts, federal agencies including HUD and EPA, and elected officials across all levels of government. Growing our relatively new partnerships with health institutions will be a strategic focus.

Nuestra Comunidad collaborates with proven-effective partners whose mission, goals, and vision align with ours.

**Goal 1A [build mixed-income housing].** Nuestra Comunidad partners with the City of Boston and Commonwealth of Massachusetts. Each provide vital funding for real estate development – both rental and homeownership. The Commonwealth of Massachusetts also provides important operating support through the Community Investment Tax Credit. Likewise, the City of Boston provides considerable funding support and for a wide range of activities, and notably for homeownership promotion and preservation. The City of Boston also provides policy and planning guidance that helps inform our development plans.

Windale and Preservation of Affordable Housing (POAH) are vital real estate development partners, serving as co-developer on large-scale developments underway or planned for Bartlett Station, Mattapan Square, and elsewhere.

Through Nuestra's partnership with Opportunity Communities, LLC we can secure capacity to better manage project schedules and budgets; bring construction monitoring and design planning in-house; and develop tools for tracking large project site costs across multiple sub-projects. Key areas to gain needed expertise are in the planning, marketing and management of market rate rental housing and the sales of market rate homes, which are emerging product lines for Nuestra.

**Goal 1B [keep neighbors housed]** This goal relies on a deep partnership with the city of Boston Department of Neighborhood Development for referrals and funding.

**Goal 1C [stabilize formerly homeless households].** Nuestra’s asset management, real estate development and resident services teams will together design the Boston Medical Center pilot program at Dartmouth Hotel, working closely with BMC. The team will learn from the experience and refine the services delivery as the pilot proceeds. Coordination of this team with case management provided by BMC will be important and complicated, requiring new monitoring, communications and decision-making systems.

**Goal 1D [arts activation to promote economic development].** Nuestra works with local stakeholders such as the Roxbury Cultural District and Dudley Square Main Streets to use arts to activate local public spaces in order to make the district an inviting destination for shoppers and visitors and a better place to work and own a business.

Nuestra Comunidad was, alongside Madison Park Development Corporation’s Hibernian Hall, Haley House, and the The American Cities Coalition, instrumental in the formation of the Roxbury Cultural District. The district and its member organizations are important resources as we promote arts and place-keeping at Bartlett Station, in Dudley Square, and throughout Roxbury.

**Goal 2 [Open House/Casa Abierta listening & learning].** Nuestra will seek training and consulting advice on more effective, targeted social media marketing. We will pilot a system of regular mass mailings for targeted engagement across zip codes in Dudley Square and other priority engagement areas. Nuestra will explore using games to create community learning, starting with the adaption of a real estate development game created by OppCo partner, The Neighborhood Developers, A goal of Rose Fellow based at OppCo will be to building staff capacity to user interactive, hands-on design tools to help neighbors plan projects and understand the trade-offs and challenges associated with financing, permitting and building.

**Goal 3 [build incomes, credit, wealth].** Nuestra partners with Metro Boston Housing to provide effective financial counselling to our tenants who are at risk due to poor budgeting or credit. We developed this partnership because Nuestra housing counselors were not able to hand the volume of need from our tenants. Nuestra is a member of “Boston Builds Credit,” an initiative of the Department of Neighborhood Development to raise credit scores in comes that have experienced redlining and disinvestment. The initiative serves as a learning community for our counselors, bringing them together with other practitioners to share best practices and solve problems in delivering effective services. Nuestra will explore with the Family Independence Initiative program a pilot FII cohort within one of our properties and determine if it can raise incomes, credit and/or wealth over a 12-month and 24-month period.

**Goal 4 [grow OppCo model].** Nuestra Comunidad and The Neighborhood Developers are founding members of Opportunity Communities (OppCo), a fresh and innovative business model to scale the ability of non-profit community developers to achieve greater equity and opportunity for people and places. OppCo achieves the benefits of scale to deliver greater

capacity for administration and core community development programs beyond what any single OppCo member could afford or manage independently.

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

The CIP is consistent with the *Roxbury Strategic Master Plan* (RSMP), created in 2004 following a two-year community process led by the Boston Redevelopment Authority. As part of the Mission 180 planning process, in 2011 and 2012, Nuestra prepared a detailed analysis tracking elements of the RSMP to be incorporated in the Mission 180 SWOT (strengths, weaknesses, opportunities and challenges) analysis. The coalition checked the final actions plans for consistency with the RSMP. [Link to the Roxbury Strategic Master Plan](#)

More recently, the community in partnerships the BPDA has updated this master plan through the *Plan Dudley* planning process, completed in 2018. The active engagement of Nuestra's members and staff in *Plan Dudley* ensured that the activities of the CIP are consistent with or directly included in the final *Plan Dudley*, update to the Roxbury Strategic Master Plan. In particular, Bartlett Station is noted as one of the neighborhood's major development parcels, and our mixed-income model is adopted in the plan. [Link to the Plan Dudley website](#)

### **Section 8: Financing strategy**

Nuestra Comunidad relies on government contracts, grants, contributions, fees and program revenues, developer fees, and interest income to fund its operations. Nuestra Comunidad has increased the amount it has raised in CITC in each year of the program, and continues to increase its pipeline of new donors through an active donor cultivation strategy, and involvement of its board. As such, Nuestra Comunidad respectfully and gratefully requests the maximum allocation of CITCs in the coming year.

#### **Goal 1**

**Goal 1A [build mixed-income housing].** Nuestra Comunidad's real estate development activities are funded largely through Low Income Housing Tax Credits, New Markets Tax Credits, and private equity and debt investment. Most rental properties receive federal operating subsidies through the US Department of Housing and Urban Development. Notable investors include Bank of America, Eastern Bank, Blue Hub Capital, LISC Boston, Massachusetts Housing Investment Corporation, MassHousing, Community Economic Development Assistance Corporation, NeighborWorks America, and NeighborWorks Capital. We also rely on publicly funded loans and grants, including through the City of Boston Department of Neighborhood Development, Massachusetts Department of Housing and Community Development, the US Environmental Protection Agency, and the US Department of Housing and Urban Development.

**Goal 1B [keep neighbors housed].** To support its housing preservation activities, Nuestra receives considerable ongoing support through contracts with the City Department of Neighborhood Development and Age Strong Boston.

**Goal 1C [stabilize formerly homeless households].** Funding to provide services to vulnerable residents comes from Resident Services Fees, and a partnership with the Boston Medical Center.

**Goal 1D [arts activation to promote economic development].** Nuestra Comunidad is pursuing funding to support the construction and operation of its Oasis @ Bartlett Arts Park through MassWorks, the City of Boston Community Preservation Act, Massachusetts Cultural Council Facilities Fund, the Roxbury Trust Fund, and a number of foundations such as the Henderson Foundation, Barr Foundation, Andrew Mellon Foundation, Lynch Foundation, Amelia Peabody Charitable Fund, Richard and Susan Smith Foundation, Kresge Foundation, and the Cabot Family Charitable Trust. Nuestra has received \$100,000 through the Whittier Choice Neighborhood Initiative. A capital campaign is underway and a case statement for the art park can be found at [www.oasisbartlett.com](http://www.oasisbartlett.com).

**Goal 2 [Open House/Casa Abierta listening & learning]** Nuestra Comunidad's listening campaign will be funded in part by a grant from NeighborWorks America to support a neighborhood survey process, as well as donations.

**Goal 3 [build incomes, credit, wealth].** Nuestra Comunidad's financial coaching activities are funded through ongoing contracts with the City of Boston Department of Neighborhood Development, NeighborWorks America, sponsorships by banks (aided by CITC), grants, and fees from its first time homebuyer classes and reverse mortgage counseling. Financial coaching for residents

**Goal 4 [grow OppCo model].** Opportunity Communities is funded jointly by its members and with support from the Massachusetts Department of Housing and Community Development, the Boston Foundation, NeighborWorks America, Massachusetts Housing Partnership, and Enterprise Community Partners.

Nuestra Comunidad is working to diversify its revenue sources and has established a board resource development committee to advance its fundraising goals to broaden its fundraising and meet the goals of the CIP.

Nuestra Comunidad's strong reputation has resulted in strong partnerships with agencies within the City of Boston and Commonwealth of Massachusetts, enabling it to secure funding to advance its mission.

### **Section 9: History and track record**

Over the past 38 years, Nuestra Comunidad has delivered on the vision of those founding members, resulting in a track record, and a bright future, that honors them. In that time, Nuestra has developed more than 800 affordable rental homes and nearly 200 affordable homeownership opportunities. Nuestra CDC has helped to lead the ongoing revitalization of Roxbury's Dudley Square and has been a catalyst for the transformation of the Blue Hill Avenue/ Warren Street Corridor.

Nuestra Comunidad is a chartered member of the NeighborWorks America Network and a HUD-approved Housing Counseling Agency. Nuestra Comunidad has \$170 million in assets and a continual pipeline of new real estate development.

### **Goal 1 [Stabilize our neighborhoods]**

**Goal 1A [build mixed-income housing].** Nuestra has a strong track record and a high level of expertise in developing housing that our low-income and middle class neighbors can afford. Most of the 800 apartments we now own are designed for low-income workers and unemployed households. We have built and sold approximately 200 homes for middle-class families in Roxbury (more than any other developer over the past 60 years) including 38 in the past two years. Since 1999, Nuestra has trained over 3,000 Boston residents to buy a home. Our housing counselors and partners have helped over 1,000 middle-class buyers develop a plan to save for a down payment, bring their credit score up, understand the full costs of buying and own, secure a safe mortgage and buy their first home.

**Goal 1B [keep neighbors housed].** Nuestra has a strong track record and significant expertise in emergency housing counseling, having provided this service for over 15 years. Each year, over 200 people are referred to Nuestra for emergency housing counseling. We help over half of them to retain their housing or rapidly secure new housing. Of these clients, over 50% are Roxbury residents or have a strong family connection to Roxbury. Approximately 70% of our clients are seniors, and approximately 15% have criminal offence records that are a housing barrier. Only one other agency in Boston provides the combination of emergency housing services offered by Nuestra.

**Goal 1C [stabilize formerly homeless households].** Nuestra's resident services team is highly experienced in establishing positive relationships and lines of communication with our tenants. They have built strong referral relationships with agencies that can provide specialized services. As a result, Nuestra's portfolio has experienced a relatively low eviction rate, typically less than 3% annually.

**Goal 1D [arts activation to promote economic development].** Building and sustaining great open space is a core part of Nuestra's experience. The "Patio" space at Bartlett Station is a secluded and welcoming circular open space with outdoor dining framed by the two wings of the new apartment building at 2565 Washington Street. Since 2013, Nuestra has programmed arts series on vacant land at Bartlett including an annual festival inaugurated in 2019.

**Goal 2 [Open House/Casa Abierta listening & learning].** Nuestra has a robust marketing system. Over 500 people have signed up to be members of Nuestra and receive regular updates on our work and invitations to meetings and events. We survey these members to get their feedback. Street marketing by our staff and volunteers, along with community print media advertising,



ensures that neighbors in targeted blocks in the Dudley Square stay informed about our work, meetings and events. Beginning in 2018, each year we develop and share on social media a few short videos in which residents tell their personal story, and how their relationship with Nuestra positively changed their life. Beginning in 2020, increased investment in Google search and Facebook zip code marketing will help us better share these stories and connect with more local residents.

**Goal 3 [build incomes, credit, wealth].** Nuestra has experience and expertise in working with our tenants on some financial capability issues. Our resident service coordinators reach out to every household receiving a 30-day late rent notice to help them with household budgeting and securing payment agreements if there is back rent owed. These coordinators refer these household to partners such as Metro Boston Housing for financial capability classes and credit repair counseling. Tenants who have set home ownership as a goal reach out to Nuestra and take our first time homebuyer class. And Nuestra has access to demographic information that can help identify and recruit households who may have sufficient incomes (\$50,000 or more) to purchase an affordable home.

**Goal 4 [grow OppCo model].** At the launch of OppCo, Nuestra contributed one of our major assets, the human capital embodied in our employees, to the joint venture. Just as important, Nuestra will contribute to the long-term financial sustainability of OppCo. We have a strong development pipeline positioned to produce the overhead and fee revenues over the next five years and beyond. Our rental portfolio has regularly provided significant distributions to Nuestra, and, based on planned consolidations and refinancings, will perform better over the 2020-2025 period. Nuestra's ability to raise donations has grown, attracting larger community investment tax credit donations each year since the beginning of the CITC program.

#### **Plan's consistency with the Commonwealth's Sustainable Development Principles**

Nuestra Comunidad's 2017-2019 CIP is in alignment with 80% of the Commonwealth's Sustainable Development Principles.

**Concentrate Development and Mix Uses.** The CIP calls for development and programming focused on the Dudley Square area, through which over 33,000 individuals travel each weekday. It includes the Dudley Square bus station, the second largest in the state. It CIP aims to continue the ongoing revitalization of Dudley Square as a major TOD district.

**Advance Equity.** The CIP represents a vision for future development to create opportunity and equity; resulting in a stable, prosperous Roxbury community; and benefiting the low- and moderate-income residents of Roxbury. An extensive community planning process created this vision, and it has been shared and adopted by more residents and stakeholders through the *Plan Dudley* effort. The equitable redevelopment of this community will redress the history of disinvestment in Roxbury through urban renewal, redlining, arson, business flight and predatory subprime lending. It will also advance equity by creating wealth through homeownership and

business opportunities, creating jobs, reducing the racial homeownership gap, and preventing displacement resulting from gentrification.

**Make Efficient Decisions.** The CIP intentionally aligns with smart growth plans developed by the Boston Planning & Development Agency and the community (the *Roxbury Strategic Master Plan* and *Plan Dudley*). Implementation strategies will engage the City as a partner. These steps will ensure that the permitting processes for sustainable development are clear, predictable, and timely.

**Protect Land and Ecosystems.** The CIP seeks to improve the quality and accessibility of open spaces in Dudley Square (sidewalks, parks, crosswalks, plazas) by making them safer and by promoting arts programming to attract more residents and visitors to our public open spaces. It calls for the reduction of the heat island effect through green space development and rebuilding the tree canopy. It calls for more infrastructure to manage stormwater and promote resilience.

**Use Natural Resources Wisely.** The housing development called for by the CIP will be transit-oriented and eligible for LEED-certification. One major project (Bartlett Station) has remediated a contaminated Brownfields site using EPA and State Brownfields funding; and a LEED Gold certification will be obtained for the first mid-rise building completed in 2019. Developments will include a range of green technologies, including Passive House in homeownership developments.

**Expand Housing Opportunities.** The CIP will expand housing opportunities for low-income and middle class residents through development of approximately 500 affordable apartments and for-sale homes.

**Increase Job and Business Opportunities.** The CIP's goal to foster economic development through small business technical assistance, the creation of 48,000 square feet of commercial and retail space, and hiring of local and MBE contractors will support the development and growth of small businesses, increasing job opportunities in the Roxbury community.

**Plan Regionally.** The CIP's arts goals enhance regional interaction and engagement in Roxbury by bringing new audiences into the community, supporting local businesses, and enriching regional arts and culture. The Oasis @ Bartlett urban arts park will be modelled on Salem's *El Punto*, neighborhood featuring internationally recognized muralists, as well as local artists, drawing visitors from across the world. As in *El Punto*, all of our murals will be on affordable housing properties as a symbol of anti-gentrification.