



COMMUNITY INVESTMENT PLAN 2014-2016

SECTION 1: COMMUNITY TO BE SERVED BY THE ORGANIZATION

Dudley Neighbors Inc.'s (DNI) service area is the Dudley neighborhood of Roxbury and North Dorchester in Boston, Massachusetts. This neighborhood spans about 1.3 square miles between Dudley Square, Grove Hall, and Upham's Corner and is home to approximately 8,400 households and 24,000 individuals as of the 2010 Census. Dudley residents are approximately 34% African-American, 29% Latino, 25% Cape Verdean, and 12% White. Approximately 23% of Dudley residents are foreign-born, with 41% speaking a language other than English at home. Dudley is a young neighborhood-over 38% of the population is 19 years and younger.

The area served by Dudley Neighbors Inc. is one of the poorest neighborhoods of Boston. Median household income in Dudley is below \$29,000, compared to \$50,000 for the city as a whole. 35% of Dudley families are at or below the federal poverty line, compared to 16% for the City of Boston. Less than half of all persons in Dudley have full-time employment and the unemployment rate is above 10%, with youth unemployment more than twice that. 35% of Dudley residents aged 25 and over lack a high school credential. Only 11% of residents have a bachelor's or higher degree.

The Dudley Triangle, 62 acres located in the heart of the larger DNI service area, has been the primary geographic focus of DNI over the past 25 years. This area shares the demographic characteristics of the larger DNI service area and was home to more than 800 blighted vacant lots that have now been turned into affordable housing, open space, community farms and gardens, and other projects, all of which sit on the DNI community land trust. DNI has nearly completed the buildout of the City-owned land in the Dudley Triangle and is now working on developing projects on City-owned land in the larger DNI service area.

SECTION 2: INVOLVEMENT OF COMMUNITY RESIDENTS AND STAKEHOLDERS

For the past 25 years, DNI has worked with community partners to engage hundreds of low- and moderate-income residents in community planning and development activities to ensure that residents are able to shape and benefit from development projects in their neighborhood. The original planning process in the late 80's led to the creation of an Urban Village Plan that guides DNI's work to this day, with regular revisions. DNI works to support community leaders, merchants and young people to participate on area

planning and improvement committees. Most recently, more than 100 neighbors participated in planning meetings to decide the development priorities for the remaining City-owned land in the Dudley Triangle. Residents and merchants have also played leadership roles in the Fairmount Indigo Planning Initiative, an effort sponsored to develop economic development plans for the nine-mile Fairmount Indigo commuter rail line which passes directly through the Dudley neighborhood.

From its inception, DNI and its sister organization DSNi have undertaken needs assessments and outreach efforts to create housing and economic development initiatives that respond to the needs of the community. The original master plan was developed out of a lengthy neighborhood planning process that led to the creation of the Dudley Urban Village plan, which replaced the City of Boston's proposed master plan for the area. Later planning efforts included a detailed build out plan for the Dudley Triangle, which has guided DNI's efforts to acquire and develop blighted vacant land into permanently affordable housing and other uses that benefit the community. In 2012, DNI completed an extensive survey of residents of homes on DNI-owned land. This survey and follow-up meetings led directly to the establishment of initiatives to build assets and income of local residents and seek out new partnerships around local workforce development. This past spring, DSNi completed an extensive neighborhood survey involving nearly 500 residents that has provided a wealth of information on educational, housing and economic needs of Dudley families, as part of the federal Promise Neighborhoods Initiative. These survey results can be found at: [\(BPI Survey Results 2014\)](#).

The 2014 DNI Annual Meeting was held on May 30, with participation of more than 100 resident leaders and land trust residents, and provided an opportunity for residents to articulate their development and organizing priorities for the neighborhood. These priorities are reflected in the Community Investment Plan. DNI also organized three membership meetings in the past year, with participation of approximately 50 community land trust residents. These mechanisms ensure that the DNI constituency is actively involved in identifying priority issues and in the governance of the organization.

The DNI Board of Directors meets regularly to provide guidance and oversight over the activities described in this plan. The Board will be the main vehicle for ongoing implementation of the Plan, along with periodic neighborhood meetings and regular 1-1 engagement with residents.

SECTION 3: PLAN GOALS

Goal 1: Engage families and businesses to increase income and assets and promote economic stability in the neighborhood

This goal benefits low and moderate-income residents and merchants, supporting them to gain access to quality job and training opportunities, and access and leverage financial resources, training and information. Local merchants will be able to access tools and resources to stabilize and improve their businesses and strengthen the local business district. Scaling up successful workforce development and asset development initiatives

will help to stabilize the economic situation of low-income families in the Dudley neighborhood.

Goal 2: Plan physical and economic development of the neighborhood

This goal benefits all residents of the Dudley neighborhood, particularly low-income residents, youth, merchants and others who are not typically as engaged in neighborhood revitalization planning efforts. By providing tools and support to build resident capacity and leadership, DNI will ensure that neighborhood development projects will be shaped by local residents and will provide concrete improvements and benefits for the Dudley neighborhood.

Now that development of City-owned land in the Dudley Triangle is nearly complete, DNI will partner with the City of Boston Department of Neighborhood Development to engage the community around the approximately 200 City-owned vacant lots in the larger DNI service area. Many of these parcels will be developed into housing affordable to low- and moderate-income families and will be added to the community land trust. Other parcels will be turned into playgrounds, community gardens, urban farms and other projects to benefit the neighborhood.

Goal 3: Sustain the operations and expand the scope of Dudley Neighbors, Inc. Community Land Trust to promote development without displacement and serve as a model for other communities

The Dudley neighborhood is highly vulnerable in terms of housing stability for its residents. The number and concentration of foreclosure petitions over a period of several years remain extraordinarily high compared to other parts of the City. This also suggests that the housing instability of children in the target area has increased, and is extensive. There has been a dramatic increase in rates of family homelessness in Massachusetts. Within Boston certain communities have a disproportionate number of homeless families, specifically Dorchester and Roxbury.

Increasing protection of current housing stock affordability and advocating for new affordable housing in the neighborhood will benefit low and moderate-income families and help to stabilize the entire community. DNI's Community Land Trust is a proven example of a strategy to prevent both foreclosure and homelessness by insuring that housing is permanently affordable.

Because of the direct link between housing instability and student mobility rates, increased housing stability will also support the academic success of students in neighborhood schools, as more students are able to enjoy stable living situations.

SECTION 4: ACTIVITIES TO BE UNDERTAKEN

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

Goal 1: Engage families and businesses to increase income and assets and promote economic stability in the neighborhood

Activities:

- Partner with Project Hope and others to increase access to quality jobs within and outside the neighborhood;
- Convene residents and partners through the *Dudley Workforce Collaborative* to negotiate agreements with developers to maximize construction hours performed by local residents, people of color and women on local development projects;
- Implement *Fair Chance for Family Success* initiative with Family Independence Initiative to support 150 residents per year in the Dudley Triangle to access and leverage financial resources, training and information. As part of Fair Chance, residents will have access to a Resource Bank that provides matched savings and IDA resources;
- Work with local merchants to access tools and resources to stabilize and improve their businesses;
- Collaborate with other staff and community partners to provide and expand quality employment opportunities for local youth.

Goal 2: Plan physical and economic development of the neighborhood

- Finalize development of all remaining city-owned land in Dudley Triangle and undertake planning process to prioritize uses for the more than 200 parcels of vacant land in the larger Dudley neighborhood;
- Engage 500 residents, youth, merchants, artists and other stakeholders in the physical planning of the neighborhood;
- Engage residents to play a leading role in Fairmount Indigo Planning Initiative, Quincy Choice Neighborhoods, and other revitalization efforts;
- Expand partnerships with MIT Department of Urban Studies and Planning and Tufts University Urban Environmental Policy department to build resident and staff planning capacity.

Goal 3: Sustain the operations and expand the scope of Dudley Neighbors, Inc. Community Land Trust to promote development without displacement and serve as a model for other communities

- Complete the physical build-out of the Dudley Triangle with completion of new affordable housing and commercial projects, including North Ave., Woodville Ave., and Dudley/Miller Park;
- Strengthen communications and management of the community land trust through quarterly DNI Board meetings, regular leaseholder meetings and resource fairs, and improved management systems;

- Provide post-purchase stewardship and foreclosure prevention services to land trust homeowners;
- Develop an organizational and business plan that ensures sustainability of DNI;
- Expand the successful Urban Farming Pilot Initiative to secure more vacant lots for commercial farming and increase access to locally-grown foods;
- Engage youth and residents to take leadership roles in *No Child Goes Homeless* initiative to ensure that school-age children in neighborhood have stable housing throughout their school experience;
- Provide technical assistance and support around community land trust model and community control of development to other neighborhoods, leading to formation of Metro Boston Community Land Trust Network.

SECTION 5: HOW WILL SUCCESS BE MEASURED/EVALUATED

For each goal in this CIP, we identify below our desired outcomes and impacts for 2015-2017. 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 2015-2017

- 150 residents each year secure quality jobs and training opportunities;
- 125 *Fair Chance for Family Success* families each year experience measurable improvements in income, savings and assets and increase economic and housing stability;
- Families plan and implement asset development and debt reduction strategies to increase economic security;
- Negotiated agreements each year with developers to provide employment opportunities to 150 local residents, people of color and women on local development projects;
- Small businesses in the area are thriving, with no vacant storefronts.
- 50 youth each year are employed by DNI and partners in summer and afterschool jobs.

Evaluation

The Fair Chance for Family Success initiative measures progress across a range of key intermediate and long-term outcomes, tracking key indicators annually. Fair Chance will build on the data infrastructure of the Boston Promise Initiative, adapting it to track family success data and ensure that partners commit to tracking and reporting on a common set of data. Fair Chance families set goals and track their progress through the Invest Cloud platform. Specific indicators include households maximizing benefits, increasing savings, improving credit scores, attaining new employment related skills and increasing employment in family sustaining wage jobs.

Dudley Workforce Collaborative evaluation system includes signed agreements with developers, weekly workforce meetings to track progress, and regular reporting requirements. Workforce development outcomes for adults and youth will be measured in conjunction with Project HOPE and other community partners.

Goal 2 Outcomes/Impacts 2015-2017

- Increased level of engagement and participation of neighborhood residents in neighborhood revitalization planning processes. 500 residents, youth, merchants, artists and other stakeholders participate each year;
- Regular meetings of Sustainable Development Committee to oversee disposition of city-owned land in Dudley Triangle;
- Series of well-attended community meetings in different parts of the neighborhood to develop Requests for Proposals for 200 city-owned parcels in the Dudley neighborhood. Disposition plan developed for all remaining parcels;
- 120,000sf Maxwell Building site next to the Upham's Corner train station is developed in a manner that meets the community's priorities for that site;
- Implementation of Fairmount Indigo Planning Initiative Upham's Corner Station Area plan, including streetscape improvements;
- Residents are successful in achieving concrete neighborhood improvements, including development of 80 units of affordable housing at St. Kevin's and inclusion of Dudley and Upham's Corner streetscape improvements in City's capital plans and budget;
- Completion of Quincy Choice Neighborhoods projects in a manner that meets the community's vision, including 129-unit Quincy Heights development, Pearl and Bornstein Food Production Center, and critical community improvement projects;
- MOUs with MIT and Tufts University to undertake concrete research projects on behalf of DNI community development projects;
- Increased capacity of DSNi resident and youth leaders to play leadership roles in advocating and engaging other residents in neighborhood revitalization efforts.

Evaluation

Evaluation and monitoring of the impact of the neighborhood planning work will fall to the Sustainable Development Committee, which includes board members of DNI and DSNi and 15-20 neighborhood residents, and the director of DNI. The committee meets regularly to review development projects and track progress towards the priorities expressed in the Plan. Resident engagement is tracked through sign-in sheets and leadership is tracked in terms of how many residents are taking roles in setting agendas and facilitating meetings. The development plans discussed above will be written documents that will outline priorities for each site.

Goal 3 Outcomes/Impacts 2015-2015

- Complete the physical build-out of the Dudley Triangle with completion of new affordable housing and commercial projects;
- 4-6 additional parcels added to the Urban Agriculture Pilot initiative with Urban Farming Institute and Trust for Public Land to transform vacant lots into urban commercial farms. Increased access to locally-grown food for area residents;
- Completion and sale of single family home at 14 North Ave., developed in partnership with YouthBuild Boston and Madison Park Vocational Tech High School;
- Strengthen communications and management of the community land trust through quarterly DNI Board meetings, regular leaseholder meetings and resource fairs, and improved management systems;

- Development of revised business plan that ensures sustainability of DNI;
- 50 families in local schools each year are able to stabilize their housing situation through support from *No Child Goes Homeless* initiative. Students in those families experience improved attendance at local schools;
- Maintenance of low foreclosure rates of DNI homeowners through 1-1 advocacy and group trainings;
- Metro Boston Community Land Trust Network is formed with participation of 4-6 neighborhood groups. City of Boston adopts pilot initiative to support communities interested in CLT model.

Evaluation

Progress in the *No Child Goes Homeless* initiative will be tracked by Project HOPE using their Efforts to Outcomes tool. Participation of DNI homeowners in stewardship and foreclosure prevention activities will be tracked with sign-in sheets. Residents in DNI projects are also tracked using *WeaverPRM* asset management software and maintained by DNI's Director of Operations and Stewardship. This software will also help DNI manage the urban farmland and new housing that is planned to come into our portfolio over the next three years.

SECTION 6: COLLABORATIVE EFFORTS TO SUPPORT IMPLEMENTATION

The 25,000 residents of the Dudley neighborhood continue to be our primary partners for all of our housing and economic development initiatives. Residents play a leadership role in all aspects of the work, beginning with their service on the Board of Directors and committees. Through 1-1 engagement and neighborhood meetings, DNI holds itself accountable to resident voice and is able to build on the knowledge and experience of residents, youth and merchants.

To implement the Plan, DNI will sustain and expand partnerships with a number of partners. These include neighborhood associations, nonprofit groups, CDCs, foundations, and municipal agencies.

Specific partners include:

Family Independence Initiative will work with us to identify and recruit families interested in deep engagement around economic stability and self-efficacy through the Fair Chance for Family Success initiative. The systems and processes established by Family Independence Initiative align very well with our values and mission, especially with the emphasis on self-directed goal-setting, families acting as resources to each other, and the value of social networks to address neighborhood issues.

Other partners who will be engaged through the Fair Chance for Family Success initiative to align resources around financial literacy, workforce development, access to credit and housing stability include: LIFT Boston, Project Hope, Compass Working Capital, Jewish Vocational Services, and MassSaves Coalition.

The City of Boston Department of Neighborhood Development (DND) will co-sponsor a neighborhood planning process to prioritize uses of more than 200 vacant City-owned parcels in the DNI target area. DND will also work with DNI to identify financing resources, such as the HUD Community Challenge Grant to acquire private parcels near the Fairmount Indigo Commuter Line.

Project Hope will continue to collaborate through their Workforce Development & Employer Partnership initiative to support residents with job readiness training, access to career ladder job opportunities, and ongoing case management support for a full year after job placement. They will also continue to be the lead partner on the *No Child Goes Homeless* initiative to provide supports and advocacy to families in local schools facing eviction and homelessness.

Upham's Corner Main Streets plays a key role in promoting local businesses and the vitality of the commercial district. They will continue to provide technical assistance to local businesses and connect them with public and private resources.

The Food Project operates the Community Greenhouse and the Brook Ave./West Cottage Farm, through a long-term lease with DNL. The Food Project collaborates with DNI and other partners to provide access to healthy, local food to area residents, with food from the farm and greenhouse sold at a weekly farmers market on the Dudley Town Common.

SECTION 7: INTEGRATION OF ACTIVITIES/CONSISTENCY WITH COMMUNITY STRATEGY AND VISION

The Community Investment Plan described in this application is an outgrowth of thirty years of resident-led planning in the Roxbury/North Dorchester neighborhood, through a variety of processes that have involved thousands of residents.

DSNI's comprehensive plan for community revitalization was crafted in 1987 and involved hundreds of residents. That plan outlined the blueprint for a locally-based economic development strategy based on the concept of an *Urban Village*. The Dudley Neighbors Inc. community land trust was formed directly out of the community planning process to serve as a vehicle for carrying out the neighborhood's development priorities.

In 1996, DSNI hosted a series of *Urban Village Visioning* sessions to revisit and update the original vision. Those sessions were designed to take the original plan through an iterative process that would help residents discover the points of leverage that are capable of transforming their vision of a vibrant multicultural urban village into strategic plan and ultimately into reality.

The original vision has been reviewed and updated several times since 1996 and is overseen and monitored by DSNI's Sustainable Development Committee, which has developed design standards and a community impact assessment tool to analyze public

and private development projects in the neighborhood. This Committee meets regularly to review proposed developments.

The strategies contained in this application are also fully aligned with larger revitalization plans developed in Roxbury and Dorchester. Chief among these planning initiatives are *The Roxbury Strategic Master Plan* and *The Fairmount Indigo Planning Initiative*.

The Roxbury Strategic Master Plan was the product of a three-year partnership with community members, resident groups and city and elected officials to create a comprehensive blueprint to promote economic, social and educational opportunities for the people of Roxbury. The Master Plan highlighted a set of goals and objectives that is serving as a guide to shape future policy and development activities over the next ten to twenty years. The Master Plan lays out a framework of strategies that capitalize on the neighborhood's many resources and assets, with the goal of creating a more socially and economically healthy Roxbury community. The Roxbury Strategic Master Plan Oversight Committee meets regularly to advance and oversee the Plan's objectives such as the development of important land parcels, the creation of economic development initiatives and the provision of new job opportunities. Highlights of the Master Plan can be found here:

(Roxbury Strategic Master Plan).

Leaders of DSNi and DNI were very active in the planning initiative and brought priorities and lessons learned from the Dudley experience to include in the larger Master Plan document. The goals of the Master Plan and the goals of the CIP are inextricably linked, including development without displacement, mixed-income and mixed-use development, community benefit agreements, and creation of small business and employment opportunities for local residents.

The Fairmount Indigo Planning Initiative is a multiyear effort begun in 2012 to develop short and long-term strategies for improving capital investment and job access along the 9.2 mile Fairmount Indigo commuter rail line, which links South Station to Readville, crossing through Roxbury, Dorchester, Mattapan and Hyde Park. Leaders from DSNi and DNI have been engaged in this planning effort from the beginning and have helped engage hundreds of residents and merchants in the initiative. The Upham's Corner station lies in the heart of DNI's target area and has been the focus of intensive planning over the past year, culminating in the release of the Upham's Corner Station Area Plan in early 2014. The Station Area Plan establishes a framework for future improvements and investment to enhance both the commercial center of Upham's Corner and the surrounding neighborhoods. The Station Area Plan establishes strategies for new transit-oriented development near the Upham's Corner MBTA rail station, new mixed-use development in the Main Streets district, new infill residential development in the surrounding neighborhoods, streetscape improvements to critical connections and an expanded open space network. The full plan can be found here: **(Upham's Station Area Plan).**

SECTION 8: FINANCING STRATEGY

The 25-year track record of DNI in bringing residents together to develop a common vision and partnering with nonprofit and for-profit developers to implement that vision demonstrates the value of long-term planning and connecting planning work with specific financing plans for implementation. In this way, DNI has been able to create momentum from one development project to the next and has been able to systematically build out the community vision over a period of many years. As part of the development of the Community Investment Plan, DNI has continued to focus on opportunities to finance the implementation of the Plan and strategies for sustaining our organizing and development work over the long-term.

In addition to the Community Investment Tax Credit Program, DNI has identified a number of financing strategies to implement the Plan. These include:

- Continue our approach of seeking support from a diverse pool, including foundations, corporations, and individuals;
- Identify new foundation sources to support specific elements of the Plan;
- Strengthen earned revenue through establishment of DNI as a “central server” Community Land Trust (CLT) that provides TA and administrative support to newly emerging CLTs;
- Maintain and expand partnerships with legal and development entities that provide pro bono support for our work (eg; Goulston & Storrs provides more than \$60,000/year in pro bono legal services)
- Leverage the CITC Program to undertake an aggressive individual donor campaign to support the goals and activities listed in the Plan.

Anticipated funding sources for 2015 (not including CITC allocation) include:

	<i>Committed</i>	<i>Likely</i>
Private Foundations	\$265,000	\$225,000
Administrative income from existing projects	\$115,000	\$55,000
Real estate project income and development fees	\$80,000	\$135,000
Individuals and Events		\$35,000
Pro Bono services	\$65,000	\$30,000

To maximize our ability to leverage a CITC allocation, we will launch an aggressive campaign aimed at individuals, corporations and foundations. Based on our past track record, we expect that the CITC campaign will yield significant resources to support our housing and sustainable economic development initiatives.

SECTION 9: HISTORY, TRACK RECORD AND SUSTAINABLE DEVELOPMENT

Our work over the past 25 years has resulted in reclaiming physically devastated areas; rebuilding housing in the context of an urban village; developing permanent housing affordability, and protections against foreclosure (also referred to as “development without displacement”). Today, those devastated lots are cleaned up and home to more

than 225 families living in *permanently* affordable housing as well as parks and a greenhouse. Most of the 1,300 abandoned parcels identified by residents in the 1980's have been permanently transformed into over 225 new high quality affordable housing units, a community greenhouse and farm, parks, playgrounds, gardens, an orchard and other public spaces.

Specific examples of successful development projects sponsored by DNI include:

- Winthrop Estates- 36 units of affordable homeownership housing completed in 1994;
- Stafford Heights Cooperative- 41 units of limited-equity cooperative units, developed by Nuestra Comunidad Development Corporation;
- Dudley Village- 50 units of mixed-income rental housing developed by Dorchester Bay EDC;
- Woodward Park Homes, Woodville/Julian Homes, Brookford/Dalin/Dean Homes- 52 units of affordable homeownership housing developed in partnership with New Boston Housing Enterprises;
- Community Greenhouse- 10,000sf greenhouse developed on the site of a former Brownfields site with funding from Mass Highway Department to settle EPA lawsuit over environmental violations at MHD facilities. The Greenhouse is operated by The Food Project.

DNI's Community Investment Plan is fully aligned with the Commonwealth's Sustainable Development Principles and touches on a number of the specific principles laid out in Exhibit 5. For example, the original Dudley Urban Village plan focused on concentrating development in a compact geographic area in order to maximize impact. The 62-acre Dudley Triangle was selected for intensive planning due to the large number of blighted vacant lots. 25 years later, DNI owns 32 of the 62 acres and has implemented a mixed-use development strategy that includes 225 affordable homes, 1 ½ acre community farm, 10,000sf greenhouse, Trina Persad Playground, nonprofit office space, and commercial spaces. Rather than just focusing on housing, the Triangle has been developed in a way that provides many of the amenities of a vibrant urban village.

Another example is the commitment of DNI to advancing equitable development that benefits all residents in the neighborhood. Our work is based on the theory that place matters, and that the ability for residents to live in a better Boston is very much determined by the quality of opportunities and the resources of our neighborhood. Our commitment to transforming neighborhoods and to ensuring success for all of our families is propelled by our understanding that *closing the equity gap is central*. We are committed to resident leadership and maximum resident participation, across racial groups within the community.

A final example is the commitment of DNI to expand housing opportunities to meet the needs of people of all income levels and household types. Of the 225 homes on the land trust, 95 are homeownership units, 77 are cooperative and 53 are rental, with residents' incomes ranging from 30% to 100% of Area Median Income. In this way, DNI is living up to the original vision of creating opportunities for all families to remain and thrive in the neighborhood.