

Nuestra Comunidad Development Corporation

Community Investment Plan 2023-2025

SECTION 1: Community and Constituency(ies) to be served by the organization – 5 pts

Nuestra Comunidad Development Corporation (Nuestra CDC) serves the neighborhoods of Roxbury, Dorchester, Mattapan, and the South End, as we have for over 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 Nubian Square neighborhood business district which is most impacted by the rising housing market. According to the 2020 US Census, Roxbury has a population of 54,905 residents. In Roxbury, 52.4% of residents are African American, and 38.5% are Latino. 52.3% of the population is female and 47.7% is male. Over 22% of the population is under the age of 18, and over 29% are foreign-born. Nuestra CDC has a total tenant/resident population of ~1,600. Seventy percent of our properties are in Roxbury. Of our current resident population, 97% are low-income or very low-income, 90% are BIPOC, ~20% are age 60 and older, 30% speak a primary language other than English, and 15% are formerly homeless individuals and families.

The distribution of our current 22 properties in Boston is as follows:

<u>Housing Development</u>	<u>Location</u>	<u># of Affordable Units</u>	<u># of Moderate/Market Rate Units</u>
11 Mt. Pleasant	Roxbury	15	
109 Mt. Pleasant	Roxbury	8	
Atkins Apartments	Roxbury	48	
Adams Court A	Mattapan	50	
Adams Court B	Mattapan	45	
Bartlett B LIHTC	Roxbury	32	
Bartlett B NMTC	Roxbury	6	26
Dudley Crossing	Roxbury	47	

Daly House	Roxbury	19	
Dartmouth Hotel	Roxbury	45	20
Four Forest St	Roxbury	6	
Grandfamilies	Dorchester	27	
Hope In Dorchester	Dorchester	40	
Howard Dacia	Dorchester	26	
Infill2	Roxbury	13	
La Concha	Roxbury & Dorchester	97	
Quincy Commons	Roxbury	40	
Roxbury Development	Roxbury	9	
Sgt. Prince	Roxbury	30	
Stafford Heights	Roxbury	41	
Vila Nova	Roxbury	9	6
West Newton	South End	27	
		680	52

To see a map of Nuestra’s properties in Boston on Google Maps, click [here](#). There is a PDF version included as an attachment with this application as well. For more details on each of these properties, visit our website at <https://nuestracdc.org/our-housing/our-portfolio/>.

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 per month 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 – 20 pts

Nuestra has over 40 years of community engagement experience, which is central to our mission. To engage the community in our strategy and vision, we have quarterly community meetings that are open to the public where Nuestra reports out on our current real estate development projects and resident services work, and provides an opportunity for the community to respond and provide input. We send out a quarterly newsletter in tandem with these meetings to over 650 community residents and stakeholders. Nuestra also holds an annual meeting during which we vote in new board members that is open to the public. We conduct targeted outreach to ensure that key stakeholders—including residents, community partners, funders, elected officials, residents, vendors, and contractors—are in attendance.

Nuestra’s Board of Directors (over 75% of whom are residents of the communities we serve) provide regular feedback on our progress towards meeting the goals set out in the CIP. The Resident Services and the Real Estate Development sub-committees of the board meet throughout the year to provide input on strategy and progress towards goals in each of these areas, especially as they pertain to our current CIP. We have also formed a Community Advisory Committee for the arts, which is made up of 19 individuals who represent local neighborhood associations, arts organizations, Nuestra residents, and fellow service providers. This group meets quarterly to provide input and strategy on Oasis@Bartlett and the arts programming therein (related to Goal 5 of this CIP). Finally, Nuestra utilizes Community Impact Dashboards in our Salesforce database 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 to improve our impacts.

SECTION 3: Plan Goals – 7 points

Nuestra operates in real estate and service industry sectors which are 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 services and support to residents to ensure that they are able to maintain a high quality of life within their homes and neighborhood community.
- Promoting small business growth and the job creation which results from our construction, vending, asset management and place-keeping activities.

Nuestra’s mission is to build the wealth and health and enhance 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. Our work encompasses three strategic priorities—economic development including affordable housing, health and wellness, and place-keeping—that strengthen the local community and provide a wealth of opportunities for residents. We believe that we can reduce the racial wealth gap by increasing local incomes and helping create a healthy, stable neighborhood in the face of gentrification and displacement.

To advance Nuestra’s vision of communities of opportunity and equity, we have adopted the following strategic goals for the coming period (2023-2025), which are outlined in further detail in the remainder of this section:

- 1. Build more affordable and middle-class housing for Black and Latinx residents**
- 2. Integrate supportive services targeting our most vulnerable tenants by: (a) creating a foundation of coordinated services for our tenants and (b) providing additional support for formerly homeless tenants.**
- 3. Continue to build incomes, credit, and wealth for our tenants and the community**
- 4. Refocus community engagement efforts in order to (1) better understand the community we serve; (2) empower and elevate our community; (3) make it easier for community members to participate in Nuestra’s efforts; (4) stand with and alongside our community; (5) ensure that our engagement is consistent and respectful**
- 5. Leverage community-based arts to raise up neighborhood wealth**

Goal 1: Nuestra will build more affordable and middle-class housing for Black and Latinx residents of Roxbury and surrounding Boston neighborhoods. Many low-income and middle-class families struggle to pay rent in Roxbury and the surrounding neighborhoods in which we serve, especially in light of the rising rent prices over the past few years. As of October 2022, the average advertised rent for a two-bedroom apartment in Roxbury was \$2,477.¹ To afford this rent, a family must earn over \$80,000 annually. The Roxbury median income is approximately \$41,661, according to the 2020 US Census. 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. As of September 2022, the median housing price in Roxbury is approximately \$685,000. To afford to buy a two-bedroom home at this price, a family needs an annual income of at least \$102,000. 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. By continuing to build affordable and middle-class housing in Roxbury over the next three years, Nuestra will benefit the low- and middle-

¹ <https://bostonpads.com/roxbury-rental-market-data/>

income Black and Latinx residents of Boston by providing stable housing that they can afford. This will ultimately improve the wealth and health of the whole Roxbury community.

To the maximum extent possible, Nuestra will create home-owning opportunities for Black and Latinx families, and advocate for policy change advancing this goal. Without a large-scale program of Black and Latinx homeownership, we cannot close the racial homeownership gap in Boston, where over 35% of white households own their homes, while less than 25% of Black families own. Closing the racial homeownership gap is essential to closing the racial wealth gap, as homeownership is the most important wealth creation mechanism in the U.S. to close the racial wealth gap in Boston. The current average assets for a white household in Boston is \$247,500 compared to average Black household assets of \$8. Over time, significant growth in Black and Latinx home ownership with minimal or no restrictions on equity appreciation will help to close the racial wealth gap in Boston.

Goal 2: Integrate supportive services targeting our most vulnerable tenants.

Goal 2A: Create a foundation of coordinated services for our tenants. Nuestra CDC currently has just two Resident Services Coordinators who work with our tenant to provide support around such issues as housekeeping, noise, hoarding, tenant conflicts, behavioral issues, and planning and implementing community-building events and activities. However, we do not currently have the systems, processes, or staff capacity in place that would allow us to effectively and efficiently service our residents. Moreover, our staff has not received the training or obtained the certifications that would put us at an industry standard, US Department of Housing and Urban Development (HUD)-approved level. The COVID-19 pandemic pinpointed the need for Nuestra CDC to develop its capacity to serve and support residents in our portfolio more deeply. Most CDC Resident Services programs follow the MassHousing 2014 Handbook for Resident Services Coordinators (RSCs), which provides the industry standard for RSC best practices, training, and resources in Massachusetts. Our goal over the next three years is to shift from a reactive system (for example, only learning that a resident is facing issues after they have missed a rent payment) to a proactive system that identifies and addresses the needs of residents before they become overwhelming, utilizing industry standard best practices.

Nuestra CDC recognizes that we must restructure and retrain our staff, implement new and stronger systems, and develop a more collaborative relationship with property management in order for our RSCs to succeed in the key components of an RSC's role identified by the MassHousing RSC Handbook. These are as follows: 1. Identifying and Helping Connect to Appropriate Resources; 2. Intervening; 3. Documenting; 4. Ensuring Inclusion and Non-Discrimination; and 5. Referring Lease Violations to the Property Manager. As it stands today, we do not have a systematic process of meeting with current residents or welcoming new tenants which would help us to identify their needs and connect them to resources (affecting Components 1, 2, 4, and 5). Residents can contact their RSC if they need support, but we do not have a system in place which would allow us to know what challenges our residents face in advance or enable us proactively to help them address those issues. Moreover, Nuestra CDC currently operates between two databases: Salesforce, which is managed by our administrative support partner, Opportunity Communities, and the CONNECT 360 software, managed by our

property management contractors. This current division between two databases makes it difficult for us to streamline and keep tenant data organized and consistent across our organization's administration, resident services, and property management (Component 3). To address this, by the summer of 2023, Nuestra will transition our Resident Services program to WinnCompanies, who have already served as our property managers since 2004, thereby ensuring that residents are receiving the highest quality services available. Our goals are to implement streamlined systems and processes of tenant outreach and support, data management, and collaboration with property management, while developing an expanded, professionalized, and well-trained staff of Resident Service Coordinators that will ultimately enable us to achieve an industry standard, HUD-approved level of service and support.

Goal 2B: Provide additional support for formerly homeless tenants. Research shows that formerly homeless families need between 24-30 months of supportive services to ensure that they remain stably housed (only 5% return to homelessness with this level of support). Recent annual point-in-time count data by the U.S. Department of Housing and Urban Development indicates that about one-fourth of families that were homeless once are at a very high risk of being homeless again. A significant number of individuals in homeless families have experienced domestic violence and other trauma, generational poverty, and substance use disorders and many struggle with disabilities, learning disorders, and language barriers.

Formerly homeless families need even more support than other low-income families, including assistance accessing benefits and the full continuum of community support such as childcare, transportation, meals/nutrition services, referrals for medical and mental health services, financial literacy, workforce development, and access to other basic needs. Nuestra CDC's dedicated resident services staff work to ensure that residents across our entire portfolio are thriving and enjoying a high quality of life. However, our formerly homeless families require specialized case management support and a specialized background in social services that we currently cannot provide. To address this, we are now in the process of hiring a case manager who will enable us to more effectively meet the high needs of the 56 formerly homeless families (~150+ individuals) with children for whom we provide affordable housing.

Goal 3: Continue to 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 will continue to provide financial capacity counseling to our tenants through our Resident Services team and partnerships with other service agencies, engaging 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. Many tenants struggle with poor credit and receive no boost in their credit score for regular rent payments. 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. Our families have proven they have a hunger and a drive to improve their financial station, and Nuestra engages with households in our properties in order to help them secure resources to

realize their self-defined financial goals, whether small or large. Finally, Nuestra continues to create jobs and business opportunities through equitable development, building on our track record of hiring workers of color in our construction projects (averaging over 60%) and doing business with minority business enterprises (averaging over 60%).

Goal 4: Refocus our community engagement efforts in order to:

- 1. Better understand the community we serve**
- 2. Empower and elevate our community**
- 3. Make it easier for community members to participate in Nuestra's efforts**
- 4. Stand with and alongside our community**
- 5. Ensure that our engagement is consistent and respectful**

Over the past several years, we have heard from neighbors that Nuestra needs to engage in more conversation with neighbors. We have seen that it is challenging for 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 of 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. For this reason, we are continuing to expand our efforts to engage the community, beginning by adding two new staff positions: a Director of Community Engagement, who heads up our regular Nuestra Community Meetings and works to build relationships with members of the community (for example, through the various local neighborhood associations), and an Assistant Director of Community Engagement who heads up our work engaging the community through the arts at Oasis@Bartlett (see Goal 5). In the next few years, Nuestra's Community Engagement team will also spearhead programs that will, among other things, bridge the digital divide in our community, address food equity, and work on alternative models of home ownership to ensure that residents of Roxbury can purchase affordable homes without the limitation of the equity cap.

Furthermore, as part of our community engagement effort, we have partnered with Opportunity Communities to further the Homes of Equity (HFE) program, through which our goal is to create restorative homeownership for people of color that have experienced housing discrimination. The Fair Housing Act of 1968 has prohibited housing discrimination based on race, and establishes an obligation to remedy or reverse conditions of housing discrimination. The HFE team posits that the economic harm caused by housing discrimination is so great, it creates an obligation to remedy the harm. HFE therefore seeks to employ a racial disparity lens to address housing supply, affordability, and financing issues. To do this, we sponsor race-conscious buyer selection for affordable homes with greater owner access to the equity and appreciation of their homes. We are prepared to make and test our model in Massachusetts, and then lift up our program design so it is readily deployed nationwide.

Goal 5: Leverage community-based arts to raise up neighborhood wealth. Nuestra seeks to use the arts to activate public spaces that can help retail businesses in Nubian Square (formerly Dudley Square) that are struggling, and help address racial health disparities. The persistence of

vacant Nubian Square storefronts is an indicator of an urgent need for new customers and more purchasing power to revitalize local retail. Nuestra's Oasis@Bartlett arts initiative will serve as an economic engine to stabilize and elevate the Nubian Square business district for the benefit of local stores, workers and neighbors. Year-round programming will draw much-needed customers to help the new stores at Bartlett Station, employing up to 100 local workers, as well as benefiting existing businesses in Nubian Square. Oasis@Bartlett is scheduled to open in the spring of 2023. Our new Assistant Director of Community Engagement is in the process of planning our 2023 grand opening and first annual arts series at the park.

The Oasis@Bartlett program will feature a dedicated public green space, promoting health and wellness in an urban neighborhood impacted by racial disparities in health and access to family-friendly open space. The current Bartlett Station site and much of Nubian Square is an extreme heat island, as shown in heat maps, driving poor respiratory health outcomes. The Oasis@Bartlett 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 stormwater in advance of an era of super-storms. Finally, Roxbury has only 3.7 acres of open space per 1,000 residents, half the overall rate for Boston; the Nubian 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. Oasis@Bartlett will expand the amount of public open green space in Nubian Square.

SECTION 4: Activities to be undertaken – 7 pts

Plan for Goal 1: Build more affordable and middle-class housing. 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. Our current and upcoming affordable housing development projects are as follows:

- **Bartlett Station Project:** Bartlett Station is Roxbury's largest-ever mixed-income, mixed-use development. It consists of the development of a former brownfield site which was formerly an MBTA bus yard, with 12 lots on which 12 projects are being developed. Upon completion, the site will consist of 380 units of affordable, moderate and market rental (214 units), and homeownership (166 homeownership) housing. To date, we have completed 60 units of rental and 16 units of homeownership housing. 60 units of rental will be complete in 2022. Construction for the Oasis@Bartlett park will be completed by spring of 2023, and the remaining construction projects will be completed by 2024.
- **Dudley Crossing:** A rental project that consists of the rehabilitation of 23 existing units, the demolition of 12 existing units, and the new construction of 24 units. Upon completion, the Dudley Crossing Project will provide 47 units of affordable rental housing, approximately 4,000sf of commercial space, a Community Technology Center, laundry room, and outdoor open space. The project is currently under construction and is scheduled to be completed in November of 2023.

- **Copeland Street Project:** A homeownership project that consists of the new construction of 12 for-sale condominium units in Roxbury. Nuestra anticipates a Fall 2023 construction start and a Fall 2024 completion. In an effort to increase generational wealth creation opportunities for Roxbury families, Nuestra CDC is also working to pilot an equity building program within the Copeland Street project. This program would increase the amount of attainable equity for the homeowner, while also decreasing the affordable restriction period.
- **Consolidation II Project:** A rental project that consists of the rehabilitation of 84 existing, occupied units that are currently within Nuestra CDC's portfolio. Upon completion, the Consolidation II Project will continue to provide 84 units of affordable rental housing and approximately 3,500 SF of commercial space. We expect to begin construction during the Spring of 2024, with completion during the fall of 2024.
- **The Loop:** Led by POAH (Preservation of Affordable Housing) with Nuestra CDC as a 35% partner, The Loop at Mattapan is a rental project that consists of the new construction of 135 units. Upon completion, The Loop will provide affordable rental housing opportunities for individuals and families at 30-80%AMI, approximately 10,000 SF of commercial space (including an affordable grocer, Daily Table), a community room, laundry rooms, and outdoor open space, with the MBTA Red Line Trolley at its back door. The project is in the final phase of construction and is scheduled to be completed late December 2022/early January 2023.
- **Pipeline Project:** Nuestra is in the early concept and feasibility stages of a new construction project that will consist of approximately 30 units of affordable rental and homeownership housing as well as a 2,000 SF Community Center in Roxbury, MA. This project would be developed jointly with a community partner and will start during the spring of 2025 if funded during 2024.

Plan for Goal 2: Integrate supportive services targeting our most vulnerable tenants.

Plan for Goal 2A: Creating a foundation of coordinated services for our tenants. By the summer of 2023, Nuestra will transition our Resident Services program to WinnCompanies, who have already served as our property managers since 2004, thereby ensuring that residents are receiving the highest quality services available. Our goals are to implement streamlined systems and processes of tenant outreach and support, data management, and collaboration with property management, while developing a professionalized and well-trained staff of Resident Service Coordinators (RSCs) that will ultimately enable us to achieve an industry standard, HUD-approved level of service and support.

In this new model, we will grow our current staff of two Resident Services Coordinators to a contracted RSC staff of five. Each RSC will meet with all Nuestra CDC families and households within their caseload (~200 households per RSC) at least once each year. RSCs will then create follow-up plans based on these meetings for those residents who need additional support and provide referrals for benefits and resources as needed. To improve our data management, we will streamline all tenant data and evaluation systems into Winn's CONNECT 360 database, through which we will track tenant demographic data, conduct annual resident assessments, and run customizable reports. Finally, we will develop a collaborative relationship between Resident Services and Property Management, through which RSCs and property managers will

work together to ensure residents can uphold their lease obligations by paying rent on time, taking good care of their unit, and maintaining a respectful use of the property for all residents and surrounding neighbors. By the summer of 2024, Nuestra will be conducting a system-wide study to identify tenant(s) needs that are not/cannot be met through service coordination. The study will serve as our guide to building our support services program to be launched in the spring of 2025.

Plan for Goal 2B: Providing additional support to formerly homeless tenants. With the hire of a new case manager this year, we will be better equipped to connect formerly homeless families with available supports and to leverage existing service agencies, thereby reducing the duplication of services. Without access to a continuum of community support and stabilization services, the homeless families for whom we provide affordable housing are at high risk of becoming homeless again. This new staff member will allow us to begin to assess the full range of needs faced by our formerly homeless families, and begin to put in place a system and program that allows us to address them and ensure they find success living independently, including a focus on improved health outcomes (both medical and mental health) and eviction prevention efforts. This will likely result in additional staffing over time to support who we believe are some of our most vulnerable residents. Finally, Resident Services staff will regularly liaison with this new case manager to ensure effective communications and service delivery and they will work together to design a system for outcomes tracking.

Plan for Goal 3: Continue to build incomes, credit, and wealth for our tenants and the community. Our resident services team, under the management of Winn, will work with Compass Working Capital and Citizens Bank to provide financial training workshops and one-on-one financial coaching, by client request, which will cover topics such as spending habits, budgeting, use of credit cards/credit building, saving, fraud/scammer awareness, and more. We will assess the success of this pilot over the next year to determine how to develop it in future. We will also continue to create jobs and business opportunities through equitable development, building on our track record of hiring workers of color in our construction projects (averaging over 60%) and doing business with minority-owned business enterprises (averaging over 60%). Furthermore, over 75 local workers will be employed in permanent jobs at the new commercial space at Bartlett Station, adding to the hundreds employed by local businesses operating across our existing commercial portfolio.

Plan for Goal 4: Refocus its community engagement efforts through five sub-goals:

Plan for Goal 4.1 - Better understand the community we serve. We have created a new staff position for a Director of Community Engagement, which has expanded our capacity to reach the community and better understand what they need. This includes establishing stronger relationships with various Roxbury neighborhood associations—such as Highland Park, Tommy’s Rock, and Reclaim Roxbury—to keep them updated on our real estate projects, elicit their input, encourage their engagement with Nuestra’s work, and to respond quickly if they reach out with questions or issues. We also host quarterly community meetings at a regular time and place, so that everyone knows where to come and speak with Nuestra, ask questions, and get answers.

Plan for Goal 4.2 - Empower and elevate our community. Through our Homes for Equity program, Nuestra CDC sponsors race-conscious buyer selection for affordable homes with greater owner access to the equity and appreciation of their homes. We are prepared to make and test our model in Massachusetts, and then lift up our program design so it is readily deployed nationwide. In the next few years, Nuestra's Community Engagement team will also spearhead programs that will, among other things, bridge the digital divide in our community, address food equity, and work on alternative models of home ownership to ensure that residents of Roxbury can purchase affordable homes without the limitation of the equity cap. Furthermore, the hire of the Director of Community Engagement will ensure we are better able to support and empower our community through a deeper engagement and knowledge of what they need.

Plan for Goal 4.3 - Make it easier for community members to participate in Nuestra's efforts. Through the Oasis@Bartlett annual arts series, we will engage the community more deeply. Local artists, arts organizations, and cultural vendors will have the opportunity to participate in this series. We have just hired an Assistant Director of Community Engagement whose role is focused on elevating the arts and public enjoyment of the park, in consultation with the community through our Oasis Community Advisory Committee.

Plan for Goal 4.4 - Stand with and alongside our community. Nuestra is planning to introduce new programming to bridge the digital divide and address food insecurity in the community by partnering more deeply with fellow service providers to offer technology education (such as Techo Goes Home) and better access to food (for example, renting our commercial space at Bartlett Station to an organic grocer).

Plan for Goal 4.5 - Ensure that our engagement is consistent and respectful. With our expanded staff capacity, we are committed to building stronger relationships with community members that includes consistent touchpoints throughout the year, and help our community to know that we value their input and their well-being. Our Director of Community Engagement and Assistant Director of Community Engagement are both culturally sensitive and representative of the demographics of our community who understand the neighborhood in which we work.

Plan for Goal 5: Leverage community-based arts to raise up neighborhood wealth. At Bartlett Station, we are in the final stages of building a permanent public arts park, Oasis@Bartlett, to help anchor Black and Latinx cultures in Nubian Square in the face of gentrification and cultural displacement. Modeled on El Punto Urban Art Museum in Salem, Mass, the park's goal is to make Nubian Square a popular destination for visitors, who can help sustain local cultural businesses. A major attraction at Bartlett Station will be mural installations by renowned local and international artists. Arts events will generate income for local minority-race muralists, performers, event staff and ethnic food vendors. Year-round programming, such as the annual Oasis@Bartlett arts festival, will attract visitors to Nubian Square to help sustain Black and Latinx businesses and workers. As mentioned in Section 3, we have just hired a full-time Assistant Director of Community Engagement who will oversee all activities and programming at Oasis@Bartlett, which includes the annual performance series and art shows at our gallery space. Oasis@Bartlett will open for public use in the spring of 2023.

SECTION 5: How success will be measured and/or evaluated – 10 pts

Each of the numeric goals listed in this CIP are tracked through the agency's performance management system (Salesforce) that is supported through Nuestra's membership in Opportunity Communities (OppCo). OppCo's Senior VP of Data and Evaluation plus a team of Database Administrators provide database management (using Salesforce) and evaluation services, and support the agency's annual work planning process. 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. Staff and Board review Dashboard reports quarterly.

Goal 1 [Build more affordable and middle-class housing]

- # of units under construction, completed, and occupied through current development projects

Goal 2A (create foundation of coordinated resident services)

- # of hours of staff training/professional development
- # of resident intakes and needs assessment meetings with residents conducted
- # of referrals for benefits and support services provided
- # of resident events and activities conducted

Goal 2B [stabilize formerly homeless households]

- # of individuals and families served
- % who maintain their housing for 2+ years
- % who increase their income

Goal 3 [build incomes, credit, wealth]

- # of homebuyers
- # of residents who participate in financial coaching and workshops
- # of financial capabilities clients with improved credit score after 12 months

Goal 4 [community engagement]

- # of Homes for Equity homes sold with race-conscious buyer selection
- # of Nuestra members
- # of attendees at Community Meetings

Goal 5 [community-based arts]

- # of arts events held
- # of people attending events
- \$ generated for local businesses

SECTION 6: Collaborative efforts to support implementation – 12 pts

Nuestra will strengthen 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. Nuestra collaborates with proven-effective partners whose mission, goals, and vision align with ours across each of the goal areas for this CIP:

Goal 1 [build mixed-income housing]. Nuestra partners with the City of Boston and Commonwealth of Massachusetts. Each provides 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 program. Likewise, the City of Boston provides considerable funding support for a wide range of activities, notably for homeownership promotion and preservation. The City of Boston also provides policy and planning guidance which 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 and the Loop in Mattapan Square. Through Nuestra's partnership with Opportunity Communities, we have secured 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 2 [supportive services for tenants]. Nuestra will partner with a variety of Boston-area service agencies and fellow nonprofits to ensure our tenants are receiving the supports they need. Our primary partner is **WinnCompanies**, who already serve as our property managers and who will, beginning in 2023, also house our Resident Services Coordinator contract staff. We also partner with **FriendshipWorks** to provide weekly on-site fitness classes at Nuestra CDC sites, and currently are in conversation with several organizations and service providers about beginning collaboration soon. These include the **Roxbury YMCA**, who we are piloting a partnership with in order to provide discounted memberships and reserved class space in water aerobics and yoga/stretching classes for Nuestra CDC seniors; **Tech Goes Home**, to provide bilingual computer training classes; and **Meals on Wheels**, to provide meal delivery service to those seniors who need them. In our work with formerly homeless tenants, we are working with **Boston Medical Center** to house ~30 chronically homeless "High Users of Emergency Services" (HUES). They will serve as one of our key referral sources for this initiative along with HomeStart, the City of Boston's homelessness clearinghouse.

Goal 3 [build incomes, credit, wealth]. Nuestra's resident services program will partner with Compass Working Capital and Citizens Bank to provide effective financial capability training and workshops to our tenants who are at risk due to poor budgeting or credit.

Goal 4 [community engagement]. Nuestra will partner with various Roxbury neighborhood associations and with our local elected officials to more effectively reach our constituencies. To bridge the digital divide, we will partner with organizations such as Tech Goes Home to provide computer training. We have also received a grant from Citizens Bank Foundation (which includes both financial and in-kind technical support), through which Citizens Bank will provide technology equipment and maintenance assistance (in addition to financial counseling and

coaching services referenced above). To address food insecurity, we will partner with organizations such as Boston Farms Community Land Trust to bring fresh produce to our residents. Through Oasis@Bartlett park, we will partner with local arts organizations and service providers such as Madison Park Development Corporation, who we are in conversation with about using our Oasis venue for their theater program. Nuestra also partners with Roxbury Main Street to implement measures for a more safe and secure Nubian Square, and is an active member of the Nubian Square leadership initiative, which is made up of local businesses, elected officials, police, and service providers who likewise come together to ensure we are providing necessary safety and security measures in the Square.

Goal 5 [community-based arts]. Nuestra works with local stakeholders such as the Roxbury Cultural District and Nubian 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. As mentioned above, we will also plan to partner with local artists and arts organizations who can display their art or put on performances at Oasis@Bartlett park. Nuestra—alongside Madison Park Development Corporation’s Hibernian Hall, Haley House, and The American Cities Coalition—was 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 Nubian Square, and throughout Roxbury.

SECTION 7: Integration of activities/consistency with community strategy and vision – 7 pts

The CIP is consistent with the *Roxbury Strategic Master Plan (RSMP)*, initially created in 2004 following a two-year community process led by the Boston Redevelopment Authority. The focus of the RSMP is to guide change and economic growth for the next ten to twenty years in Roxbury. According to the RSMP website, “the plan seeks to provide a high quality physical environment that is attractive, safe, and convenient for residents and visitors. It is a plan that values education and job readiness at all levels and that gives residents choices in how they participate in the civic, cultural, and economic life of the community. The plan encourages businesses that are environmentally sensitive to public health, conserve resources, and put the concept of environmental justice into practice.”² Nuestra’s first goal of building more affordable and middle-class housing for Black and Latinx residents promotes the RSMP’s goal of providing a high quality environment for residents, as does our second goal of integrating supportive services for our most vulnerable tenants and our third goal of building wealth. The Bartlett Station development in particular addresses issues of environmental justice in alignment with the RSMP by transforming a former heat island in Roxbury into LEED Gold certified affordable housing with green space and a rebuilt tree canopy. Moreover, Nuestra’s CIP promotes Roxbury resident participation, engagement, and empowerment at all levels of our work in the community (Goal 4 and 5). Our Director of Community Engagement participates in the Roxbury Strategic Master Plan Oversight Committee’s monthly meetings to review ongoing progress against the Roxbury Strategic Plan, and to ensure that Nuestra CDC’s Community Investment Plan and overall goals and strategies continue to be in alignment with it.

² For more information on the Roxbury Strategic Master Plan, including recent updates and current priorities, visit www.bostonplans.org/planning/planning-initiatives/roxbury-strategic-master-plan.

SECTION 8: Financing strategy – 20 pts

Nuestra CDC's largest source of funding comes from developer fees. Almost all of Nuestra's projects utilize Low Income Housing Tax Credits (LIHTC) and funding through the City of Boston, the Department of Housing and Community Development (DHCD), and/or MassHousing. All of these sources allow developers up to 10% of the overall project costs. For example, Dudley Crossing, which is under construction right now, will pay out approximately \$350,000 over a 12 month period in 2023. The Consolidation II project, which is projected to close in Q4 of 2023 will pay Nuestra approximately \$500,000 at closing and \$40,000 monthly thereafter. A third project called Bartlett F-5 (part of the Bartlett Station development) will provide Nuestra approximately \$300,000 at closing which is slated for Q3 of 2023. All of these funds are used to pay for Nuestra's real estate efforts, pay off existing obligations, and pay for costs associated with operating Nuestra.

The second largest portion of Nuestra's revenue is grants, contracts, and contributions, which make up 25% of its \$4.6 million in annual revenue. The greatest portion of this funding comes from grants, including large funders such as NeighborWorks America, LISC Boston, United Way, and Enterprise, each of whom have been reliable multi-year funders. In the summer of 2022, Nuestra brought on a team of fundraising consultants to expand our capacity for grant writing, CITC donation strategy, sponsorships, and communications work, which supports the continued growth and financial sustainability of our work.

Community Investment Tax Credit (CITC) contributions represent a significant opportunity for Nuestra in terms of growth of funding from individuals and businesses. In 2021, Nuestra secured \$211,000 in \$1,000+ donations from 24 donors via the CITC program, enabling us to generate \$105,500 in tax credits for these supporters.

Taking into account both roll-over of unused credits plus new credits issued by DHCD this year, Nuestra began 2022 with approximately \$257,000 in CITC, the equivalent of \$514,000 in potential revenue if they are issued at 50%. For our fall 2022 CITC campaign, Nuestra is appealing not only to current (2021) donors but also those who have provided CITC donations at some point in the past several years, as well as many new targets such as our vendors and other community partners. We are pleased the United Way of Mass Bay and Merrimack Valley has offered once again to reach out to its network on behalf of Nuestra. We transferred \$50,000 credits to the United Way with the aim to generate \$100,000 worth of donations.

Nuestra CDC's Current Year Revenue Sources (2022)	
Grants, Contracts, and Contributions	25%
Developer Overhead and Fees	37%
Tenant Services Fees	9%
Asset Management Fees	1%
Other	3%
Rental Income	8%

Interest income	1%
Pass-Thru Income	2%
Cash-to-Accrual Adjustments	14%
Total	100%

SECTION 9: History, Track Record, and Sustainable Development - 12 pts

Over the past 40+ years, Nuestra has delivered on the vision of our founding members, resulting in a strong 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 Nubian Square and has been a catalyst for the transformation of the Blue Hill Avenue/ Warren Street Corridor. Nuestra is a chartered member of the NeighborWorks America Network. We have over \$170 million in assets and a continual pipeline of new real estate development. Our experience as it correlates to each of our goals for this CIP is as follows:

Goal 1 [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 almost 200 homes that have created wealth and neighborhood stability. Throughout its history, Nuestra has created over 60,000 square feet of commercial and retail space.

Goal 2A [build support services for tenants]. Since our founding, Nuestra’s Resident Services program has provided ongoing support for families who live in Nuestra properties, coordinating needed services and resources to increase financial capabilities, promote health, and develop leadership skills. Meanwhile, we have partnered with WinnCompanies as our property managers since 2004. We will be transitioning our Resident Services Coordinator team (and growing that team from 2 to 5 staff members) to Winn in 2023 in order to utilize the significant experience, resources and training capacity that Winn has. For example, in 2021, Winn staff worked with over 1,000 Boston residents facing financial hardship, taking ownership of emergency rental assistance applications and pre-filing mediation, resulting in over \$7 million in rental relief to support stabilization of 1,000 households in the City of Boston. Meanwhile, Winn’s CONNECT 360 database, in addition to helping us to track and analyze tenant data, also provides a referral search engine, through which our RSCs and residents will be able to search by zip code for resources and benefits, including food, healthcare, transit, financial support, and more.

Goal 2B [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—and are now in the process of strengthening—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 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 households to partners such as Compass Working Capital for financial capability classes and credit repair counseling. We have plans in the next few years for tenants who have set home ownership as a goal to be able to take a first time home buyer class. Nuestra also 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 [community engagement]. Nuestra’s agency newsletter is sent out to over 650 people, including community members, residents, and key stakeholders, through which we provide regular updates on our work and invitations to meetings and events. We survey these members to get their feedback. Meetings with local neighborhood associations, street marketing by our staff and volunteers, and community print media advertising ensures that neighbors in targeted blocks in Nubian Square stay informed about our work, meetings, and events.

Goal 5 [community-based arts]. 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 put on performance arts series on vacant land at Bartlett, including an annual festival inaugurated in 2019.

Plan’s consistency with the Commonwealth’s Sustainable Development Principles

Nuestra’s 2023-2025 CIP is in alignment with all of the Commonwealth’s Sustainable Development Principles:

1. **Concentrate Development and Mix Uses.** This CIP calls for development and programming focused on the Nubian Square area, through which over 33,000 individuals travel each weekday. It includes the Nubian Square bus station, the second largest in the state. The Oasis@Bartlett art park will also provide a vibrant public space that promotes social and community engagement. The CIP aims to continue the ongoing revitalization of Nubian Square as a major transit-oriented development district.
2. **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. 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 for minority-race workers, reducing the racial homeownership gap, and preventing displacement resulting from gentrification.
3. **Make Efficient Decisions.** The CIP intentionally aligns with smart growth plans developed by the Boston Planning & Development Agency and the community (e.g. the Roxbury Strategic Master Plan). 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.

4. **Protect Land and Ecosystems.** The CIP seeks to improve the quality and accessibility of open spaces in Nubian 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.
5. **Use Natural Resources Wisely.** Nuestra's current major project (Bartlett Station) received its LEED Gold certification in 2022, and has remediated a contaminated Brownfields site using Environmental Protection Agency (EPA) and State Brownfields funding. In 2022, Nuestra received the EPA's Phoenix Award for brownfield redevelopment for its work redeveloping Bartlett Station.³ Upcoming developments will include a range of green technologies, including Passive House in homeownership developments.
6. **Expand Housing Opportunities.** The CIP will expand housing opportunities for low-income and middle class residents that are transit-accessible and built with sustainable materials through development of approximately 500 affordable apartments and for-sale homes.
7. **Provide Transportation Choice.** Bartlett Station is a five minute walk from Nubian Station, which ensures easy access for the new residents of Bartlett Station to local public transit, making it easier for residents to choose shared transit over private vehicles. We also plan to partner with an electric car company to make an electric car available at the Bartlett Station site. Both the shared electric car and the transit-accessible location of this building will help to minimize fuel consumption and reduce greenhouse gas emissions.
8. **Increase Job and Business Opportunities.** The CIP's goal is 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 that will support the development and growth of small businesses, increasing job opportunities in the Roxbury community.
9. **Mitigate and Adapt to Climate Change** - As mentioned above, Bartlett Station has received a LEED Gold Certification, in part for its energy efficiency and proximity to public transit that reduces consumption of fossil fuels.
10. **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 arts park will be modeled 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.

³ See the news article highlighting this award in Mass Nonprofit News, Sept. 5, 2022. https://www.massnonprofit.org/news/roxbury-s-bartlett-station-project-led-by-nuestra-comunidad-wins-prestigious-epa-phoenix-award/article_abfec96c-2d7b-11ed-86c2-3f258ccd09cb.html.