

Jamaica Plain Neighborhood Development Corporation 2014-2016 COMMUNITY INVESTMENT PLAN

1. COMMUNITIES AND CONSTITUENCIES SERVED

The Jamaica Plain Neighborhood Development Corporation (JPNDC) is based in the Jamaica Plain neighborhood of Boston and promotes equitable development and equal opportunity in Jamaica Plain and adjacent neighborhoods.¹ Our target geographic area, where all of our housing and commercial development has taken place and the majority of our constituents live, consists of 11 census tracts² and is home to almost 40,000 people. Approximately 45% of this population is White, 29% is Latino, 18% is African American, 5% is Asian and 3% is of other ethnicities or multiracial.

While all residents benefit from JPNDC's investments in the neighborhood's revitalization, the bulk of our activities is targeted to low-income residents and designed to improve their lives and help them build a better economic future. 35% of households (nearly 6,000) in this area earn under \$35,000 and 24%—including 19% of full-time workers—live under the poverty line. Income disparity by race has increased dramatically over recent years and residents of color have gotten poorer. A comparison of data from Census 2000 and ACS 2005-2009 shows that median income for Latino and African American households in this area **decreased by 37% and 18%**, respectively, while median income among White households increased by 11%. A similar trend can be noted when comparing poorer and better-off census tracts: median household income in tract 813 (Egleston Square, where 90% are people of color) decreased by 35%, while in central Jamaica Plain (tract 1204) it increased 9%. 39% of Latinos and 32% of African Americans live in poverty, compared to 12% of Whites.

Approximately 1,800 people participate in or benefit directly from JPNDC's work each year. 73% are Latino, 15% are African-American, 10% are White and 2% are other ethnicities or unidentified. 80% of these individuals are Jamaica Plain residents: they live in JPNDC-developed housing, are active in our community organizing efforts, and/or participate in one or more of our economic development programs. Outreach for our Family Prosperity, Childcare and Small Business programs prioritizes low-income residents in our target area, although people from all over Boston participated in these programs over the past year (46% from JP, 15% Dorchester, 12% Roxbury, 10% Roslindale, 8% Hyde Park and 9% from other neighborhoods).

2. INVOLVEMENT OF COMMUNITY RESIDENTS AND STAKEHOLDERS

The engagement of residents, small business owners, and other neighborhood organizations is essential to developing, carrying out and evaluating the work of the JPNDC. The following paragraphs provide examples of how we engaged residents and other key stakeholders in developing the CIP.

¹ JPNDC's mission statement: "The JPNDC promotes **equitable development and equal opportunity** in Jamaica Plain and adjacent neighborhoods through affordable housing, organizing, and economic opportunity initiatives that **improve the lives of low- and moderate-income people and create a better community for all.**"

² 11 census tracts: 811-813, 1101.03, 1201.04, 1202.01, 1203.01, 1204-1207.

Strategic planning process. Approximately 50 JP residents were directly engaged in developing the CIP through their participation, as members of the JPNDC board and/or board-level committees, in our most thorough strategic planning process in 15 years. The 15 members of our board of directors bring a variety of expertise, experience and perspective including community organizing, real estate and business development, both as professionals and/or as participants in JPNDC programming. Board-level committees (Real Estate, Organizing, Economic Development and Finance) also include 35 non-board members who have been active and shown interest or leadership in the community, for example in their housing cooperative, a business association or a JPNDC economic development program. This practice helps residents to participate and develop leadership skills; five current board members have risen to leadership through this process.

In our current strategic planning process, now 80% complete, board and committee members have articulated values and assumptions, reflected on lessons learned, and discussed key trends. Most important, the three program committees discussed and developed answers to the following questions:

- What do we want the impact of our work to be over the next five years? What do we want to achieve?
- Who is the target for our work? What are the geographic parameters/focus of this work?
- Which are the things we may want to start doing, things we may want to continue doing (which may require some adaptations) and things we may want to stop doing? What are the rationales behind these recommendations?
- What additional information would we like to have before committing to these recommendations?

Guided by these framing questions, each program committee proposed priorities and desired impacts, which were reviewed and discussed at a board-staff retreat in October. The process to date has included approximately 10 meetings of an ad-hoc Strategic Planning Committee, two board-staff half-day retreats, and 10 meetings of the program committees. Key components of the present CIP that resulted from the strategic planning process include the following:

- To maximize our effectiveness and impact, a prioritization of future real estate projects that are 100% rental housing and affordable to households earning below 60% of AMI (as opposed to mixed-use projects that include commercial space or mixed-income projects, both of which we have learned are too risky and drain our resources).
- A commitment to an integrated service model in the delivery of economic development services, both within our own organization and in collaboration with other agencies serving our constituents, in order to maximize the opportunities that low-income families have for economic advancement.
- A renewed focus on coalition-building and grassroots organizing to bring about policy changes, both for specific new developments in our community and citywide, that increase the production and preservation of affordable housing.
- A commitment, based on the success of our recent work to build leadership and participation among residents of Bromley-Heath, to engage the residents of Jamaica Plain's largest public housing development in the major improvements taking place in Jackson Square.

Direct engagement of residents and/or program participants. A wider spectrum of participants have helped shape this CIP through community meetings and formalized evaluation and/or planning processes, for example:

- In the last class of the six-session financial education course offered in our Family Prosperity Initiative (FPI), participants spend time completing an evaluation that captures their opinions about what worked best and what changes they would recommend. 98 individuals have completed these evaluations to date over four cycles. Specific components of the CIP that result from this input include the plan for peer support groups, to address participants' strongly expressed desire to continue to meet after the end of the course; and, based on the great need among a segment of participants for more intensive career development, the plan for a separate job readiness course combined with individualized career counseling. In general, our plan to pursue the creation of a collaborative Family Prosperity Center in Jackson Square responds to the overwhelming recommendations from participants that we bring financial education to more people in the community.
- Our 75 Amory Ave. project (39 apartments for low-income families) includes a higher percentage of three-bedroom units than in most new affordable projects: 28% (11), compared to the usual 10-15%. This is a direct result of community engagement activities with more than 50 residents that included four meetings with project abutters (residents of four affordable housing developments, staff at AIDS Action Committee, one commercial property owner, and various JP and Fort Hill/Highland Park residents), three presentations to the BRA-appointed Jackson Square Citizens Advisory Committee, and a BRA-sponsored community meeting. A major theme in these discussions was the difficulty residents with larger families experienced in finding affordable apartments with more than two bedrooms.
- 20 residents of JPNDC housing have been directly involved as board members in their five properties, two of which are independent coops, two of which are in the process of converting to independent coops, and one of which is a non-profit partnership with JPNDC. Each board has been engaged in the creation of renovation and/or refinancing plans for their developments as well as in shaping the structure of their relationship with the JPNDC and establishing a division of labor with regard to financing, relations with the property management company, organizing community activities, dealing with safety concerns, etc. Each board meets bi-monthly.
- The portions of our CIP that involve housing development and planning in Jackson Square result from the ten-year community planning process, and the engagement of approximately 1,000 residents, that led to the designation of Jackson Square Partners as developer of eight acres of long-vacant public land. Because the five-acre portion of Jackson Square (Site 3) for which the JPNDC is the lead developer was the piece that received less attention in the original master planning process, in 2013 we began a site planning process to gain community input into yet unresolved questions about parking, green space and siting. Approximately 70 residents have participated in the process to date through about 15 one-on-one meetings, a walking tour in June and a community meeting in November.
- In our intensive organizing work at Bromley-Heath public housing in 2013, made possible by a contract with the Boston Housing Authority to organize tenant board elections, we spoke one-on-one with 325 residents (45% of all households); organized two community meetings, two "Meet your Neighbor" community events and a Candidates' Night; and recruited eight residents to an Election Committee that met numerous times. After the election of eight

board members who are representative of the community (four are Latino, three are African American and one is African) we have met with and supported the new board and participated in more than 20 meetings of the board and the three committees it has set up to address public safety, youth development and administrative matters. Our commitment in the CIP to engaging Bromley-Heath residents in community activities (both the Bromley-Heath and the larger Jackson Square and JP communities) stems directly from this intensive work.

Door-to-door survey. In spring 2012, as part of our 35th anniversary activities, JPNDC community organizers and 23 volunteers undertook a door-to-door survey in which they spoke with nearly 300 residents in Hyde, Jackson and Egleston Squares about their concerns, needs and interests. The following is some of what we heard:

- 45% had a household member who had been un- or under-employed within the past year.
- 34% said they did not earn enough to cover household expenses.
- 45% had annual household incomes below \$30,000.
- 48% said they would be interested in financial education, employment coaching and/or assistance around starting their own business.

These results were presented to the JPNDC board in summer 2012 and helped to spur the major commitment to a strategic planning process that was launched later that fall.

Partnerships. JPNDC staff serve on the boards of both Hyde/Jackson and Egleston Square Main Streets, working closely with other members on issues of importance to local merchants. Other collaborations, described on page 13-14, help us stay on top of local issues and ensure that our priorities reflect community needs and complement other community efforts.

Ongoing community engagement in the CIP's implementation and its monitoring will be carried out through many of the same activities and processes described above, including:

- The CIP will be made available to the community on our new website (which will go live in the first quarter of 2014), links in our e-newsletter and Facebook page, and be available in English and Spanish at community meetings and our annual meeting.
- Our board and board committees will continue to be very engaged. The board meets monthly, and each committee meets monthly or bimonthly. In addition to formal meetings, staff hear informally from many board and committee members several times a month around topics as varied as issues affecting the residents in JPNDC-developed housing, how local businesses are doing, citywide advocacy efforts, public safety concerns, upcoming items on the JP Neighborhood Council's agenda, proposals for new real estate developments in the neighborhood, etc. This engagement of board and committee members helps us keep our ears to the ground and maintain strong connections with key constituencies in our community.
- A Community Organizing team consisting of three full-time organizers will work closely with the Real Estate and Economic Development teams to promote community engagement in JPNDC's work, for example organizing community meetings so that residents can be informed and help shape the real estate projects in our pipeline, the site plan for Jackson Square's Site 3, and the Family Prosperity Center. One of the organizers works primarily with residents of JPNDC housing, ensuring that they are engaged and their leadership skills exercised in their buildings and the larger community.

- Resident and participant feedback will continue to be solicited as part of every training or other economic development program activity, including the Family Prosperity Center. Staff will use this input to shape future activities.

3. GOALS

Goal 1: Develop and preserve homes that are healthy and affordable to low-income people. This goal benefits households that earn below 80% of Area Median Income, helping them to live stable lives in healthy housing and as part of a vibrant urban neighborhood with access to public transportation, schools, health care, family and youth programs and open space. This investment also benefits the community as a whole, as stable families are more likely to become engaged in their community, helping neighbors and participating in clean-ups, block parties, voter turnout drives or other activities.

Goal 2: Build and sustain a vibrant neighborhood with thriving independent businesses, local jobs, and safe, attractive places for people to meet and play. Work toward this goal benefits a wide range of residents: small-scale entrepreneurs, people who fill the new jobs that are created, and residents who have access to diverse products and services. In the big picture, investments in this area of community development generate returns many times over in the form of increased pedestrian traffic, dollars spent locally, “eyes on the street” that deter crime, cooperation among neighbors and greater utilization of local resources.

Goal 3: Help low-income families advance economically, improving their short-term financial situations and taking concrete steps toward a secure future. Investments to help struggling individuals and families embrace and build on their strengths, and overcome their barriers, pays off many times over as people move from crisis to stability and even prosperity.

Goal 4: Build the leadership and civic engagement skills of low-income and other residents and facilitate community improvement activities that channel these skills, engaging tenants, homeowners, immigrants, long-time residents, small business owners and other residents of all ages. This final cornerstone of JPNDC’s community investment foundation involves ensuring a level field and promoting the voice, leadership and engagement of people who have modest resources and much to contribute to the development of their community.

4. ACTIVITIES

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

Goal 1 Activities

- Development of new affordable housing. All affordable housing development involves the following activities: (a) site identification and acquisition; (b) *outreach and engagement of neighbors and people who need affordable housing; zoning and other public approvals;* (c) design, environmental and other site evaluation and preparation; (d) securing of

predevelopment, construction and permanent financing; (e) construction bidding and contractor selection; (f) construction; and (g) occupancy and transition to asset management.

During 2014-2016 we will complete 69 new affordable homes for low-income households and undertake predevelopment for 35-40 more, in the following projects:

- Walnut Avenue Apartments (WAA)—30 studio apartments for people who have been homeless. All residents will have incomes at or below 30% AMI. This redevelopment of a former nursing home at 461 Walnut Avenue is a collaboration with the Boston Health Care for the Homeless Program (BHCHP), the site's owner. The project will also provide 20 respite care beds for individuals in transition from BHCHP's more intensive health care facilities. Our third partner, Pine Street Inn, will provide a full spectrum of on-site services for residents. *Expected completion: Summer 2016*
 - 75 Amory Avenue—39 apartments for low-income families (8 below 30% AMI and 31 30-60% AMI), the first of the JPNDC's projects in the multi-partner, multi-phase Jackson Square Redevelopment Initiative. This project involves one additional activity not included above in the general summary of affordable housing development activities: the *completion of planning for Jackson Square's Site 3*, the five-acre site for which the JPNDC is the lead developer.
 - 15 Jackson Street—36-40 apartments for low-income families (6-8 below 30% AMI, 30-32 30-60% AMI), also in Jackson Square. By the end of this CIP's 3-year period, we expect to have undertaken predevelopment activities that include (a) through (d) above and to have secured financing commitments in 2016.
- Pipeline development: Identification and acquisition of sites for future affordable housing. As the result of our current strategic planning process, the JPNDC has reaffirmed our commitment to developing housing that is rental and 100% affordable to low-income families, and in order to do so narrowed our focus to public land that we could acquire at little to no cost. We did a survey of potential parcels and as a result are bringing back into our sights two that we had considered several years ago, one on Heath Street and one on Morton Street. At the invitation of Southwest Boston CDC, we are also surveying public parcels in Roslindale and Hyde Park. By the end of 2016, we hope to have gained designation for at least one and possibly two new projects (30-70 units) and begun predevelopment activities.
 - Improvement and sustainability of JPNDC housing portfolio of 400+ affordable homes. To ensure JPNDC-developed housing is healthy and well-maintained and residents have access to the resources they need, the JPNDC engages third-party professional property management services (Peabody Properties for 10 of 11 properties, Pine Street Inn for the other) and our full-time Asset Manager works with these managers to assure positive outcomes, evaluate performance and adopt best practices. During the 2014-2016 period of the present CIP, we will also engage in the following specific activities:
 - Undertake refinancing and major renovations at four sites: Angela Westover House (11-unit congregate facility for low-income senior and disabled individuals) and three coops (Catherine Gallagher, 34 units; Forest Glen, 13 units; and Hyde Square, 43 units).
 - Secure funding and transition remaining JPNDC properties to smoke-free housing.
 - Bring all JPNDC properties into WegoWise, a web-based energy and water use system that allows us to track resource use and qualifies properties for grants.

- Continue to secure grants to improve energy efficiency in JPNDC housing.
- *Connect JPNDC housing residents to job opportunities including at new local businesses we have helped; to the Family Prosperity Initiative/Center, Family Childcare Program and other resources; and to civic engagement opportunities (cross-team).*
- *Provide leadership training and organizing assistance to coop residents to facilitate engagement in asset management, refinancing and renovations processes (cross-team).*

Goal 2 Activities

- Provide technical assistance (TA) to 75 businesses/year for start-up, stabilization and expansion, including access to financing for 8-10 businesses/year.
- Provide 4-6 workshops to 125-150 entrepreneurs/year on a variety of topics including “Getting Started in Business,” accounting, marketing and others.
- *Complete participatory planning process for Jackson Square’s Site 3, including consideration of options for green space, housing and parking, and obtain Article 80 approval (cross-team).*
- Submit applications for infrastructure funding in Jackson Square to DND and DHCD.
- *Provide organizing assistance to Main Streets and merchants’ associations to strengthen capacity to address public safety, promotion and other issues of concern (cross-team).*
- Maintain JPNDC commercial space (Brewery, Centre Street Retail) at full occupancy, generating income for JPNDC’s economic development and community organizing work.
- *Promote the hiring of local residents and program participants by JPNDC commercial property tenants and small business clients (cross-team).*
- *Engage resident leaders of JPNDC properties in improving public safety and access to resources for residents (cross-team).*

Goal 3 Activities

- In 2014 and until the Family Prosperity Center (FPC, see next) is in operation, run the Family Prosperity Initiative (FPI) with the following services:
 - Two bilingual 15-hour Family Finances 101 courses/year, covering financial goal setting, budgeting, benefits, savings, credit, consumer protection, paying for college and more
 - Individualized financial coaching (up to 3 hours/person)
 - Facilitation of up to six peer support meetings/year
 - Two bilingual 18-hour Work & Career Readiness courses/year covering job search, skills identification, career planning, interviewing and more
 - Individualized career development assistance
 - Referral to partner Urban Edge for access to income supports.
- By mid-2015, create a new Family Prosperity Center in Jackson Square in collaboration with Associated Early Care & Education and Urban Edge that will
 - Provide all of above
 - Bring in a workforce development partner to connect residents to job training and post-secondary education
 - Integrate a wide range of services, including access to high-quality affordable housing and early education, to promote low-income families’ economic advancement.
- Through support and professional development of 25 home-based early educators, provide high quality education and care to 150+ children/per year, primarily low-income children.

- Help home-based educators improve their programs and advance along the Commonwealth's Quality Rating Improvement System (QRIS) continuum³.
- *Provide trainings for educators on new regulations, QRIS standards and skill building topics including business management and marketing (cross-team).*
- Help educators complete or renew their CDA (Child Development Associate) credential and/or NAFCC (National Association of Family Childcare) credential.
- *Help educators maintain 100% capacity through recruiting and serving families from among JPNDC housing residents and FPI/FPC participants (cross-team).*
- Provide home visits, individualized support, and administrative support to educators around licensing, billing, marketing, transportation and subsidies.
- *Work closely with development partners and contractors to maximize local hiring and utilization of firms owned by people of color and women on JPNDC projects (cross-team).*

Goal 4 Activities

- Engage low-income residents in organizing and advocacy work to increase affordable housing in our neighborhood and city through
 - Forming a local coalition to promote the increased inclusion of affordable housing units in private development projects
 - Participation in city and state coalitions advocating for policy changes (inclusionary zoning, linkage, etc.) and more funding to create affordable housing
 - Building the participation of local residents and organizations in comprehensive community planning efforts to develop the Washington Street corridor and Forest Hills.
- *Engage Jackson Square residents, including Bromley-Heath and other low-income residents, in the Jackson Square Site 3 planning and City approval processes (cross-team).*
- Undertake popular education activities with leaders of Catherine Gallagher and Doña Betsaida Gutierrez coops to increase their effectiveness as a resident-led community.
- *Organize annual meetings and other events to cultivate or strengthen relationships among residents, celebrate accomplishments and increase resident participation (cross-team).*
- Provide organizing assistance to make Bromley-Heath Tenant Organization a strong, broad-based organization that improves youth opportunities and quality-of-life issues, and determine JPNDC's long-term role after expiration of BHA contract in 2014.
- *Work with Egleston and Hyde/Jackson Main Streets and merchant associations to recruit board and staff, broaden resident engagement and build capacity as needed (cross-team).*
- Organize well-attended annual State of the Neighborhood events to engage local elected officials and 250+ residents on a broad range of community residents.

5. HOW SUCCESS WILL BE MEASURED AND EVALUATED

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

³ QRIS is a comprehensive method to assess, improve, and communicate the level of quality in early care & education settings that has been adopted by Massachusetts and 20 other states. At Level 1, for example, a provider meets basic licensing requirements; Levels 2, 3 and 4 represent increasing skill and results in curriculum, professional development, healthy environment, interaction with parents and many other criteria.

GOAL 1 Outcomes/Impacts 2014-2016

- Walnut Avenue Apartments completed, providing permanent and affordable homes for 30 men and women who had been homeless as well as 20 respite care beds
- 75 Amory Avenue completed, providing 39 affordable apartments for low-income families
- Design completed and financing commitments obtained for 15 Jackson Street project, 36-40 apartments for low-income families
- Organizational and property-specific asset management plans created
- Finances stabilized, renovations completed and 100 affordable homes preserved at Angela Westover House, Forest Glen Coop, Catherine Gallagher Coop and Hyde Square Co-ops
- Additional publicly owned sites suitable for affordable housing development identified and designation secured for at least one site
- All housing in JPNDC's portfolio transitioned to smoke-free housing
- Energy efficiency increased and energy costs reduced in JPNDC housing.

Evaluation. On real estate development projects, project managers and other real estate staff members discuss progress vis-à-vis the projected outcomes at weekly team meetings (involving architect, contractor, subcontractors etc.), making quick adjustments as needed. Constituents are involved on project advisory committees (PACs, coordinated with community organizing staff) and as non-board members of the JPNDC Real Estate Committee, which meets bi-monthly.

For work related to JPNDC's existing housing portfolio, such as establishing asset management priorities and evaluating the progress of capital improvements, the evaluation process is led by the Asset Manager in cross-team coordination with the Resident Leadership Coordinator and relevant staff from our property management company, Peabody Properties (in the case of one existing project and one future project, Pine Street Inn). Housing residents are essential in this process, as represented by elected boards (at five cooperatives) or resident associations who are supported by the Resident Leadership Coordinator.

GOAL 2 Outcomes/Impacts 2014-2016

- Completed and approved site plan for Jackson Square Site 3
- City and State funding secured for major infrastructure improvements on Site 3
- Progress demonstrated⁴ by 45% of 75 low- and moderate-income entrepreneurs per year after receiving 15-20 hours of individualized technical assistance (TA) with start up, stabilization, and expansion needs
- \$900,000-\$1,500,000 in financing secured for start-up, expansion or stabilization by 20-25 low- and moderate-income entrepreneurs
- 50-60 new jobs created as a result of small business assistance, 50-60 jobs retained, and 200 construction jobs created at JPNDC development projects
- Steps taken by Egleston and Hyde/Jackson Main Streets and merchants' associations to improve public safety, nurture relationships with local residents, and attract more customers

⁴ E.g. business start-up, stabilization, business expansion, improved cash flow management, financing secured, payment of taxes owed, lease secured and/or negotiated, improved income/sales, new skills learned and applied, and/or business plan development.

- Income generated by JPNDC commercial property (Brewery, Centre Street Retail) to support JPNDC economic development and community organizing initiatives
- Public safety improved at JPNDC-developed housing and residents connected to resources to help them improve their families' economic stability.

Evaluation

- A file is created for each Small Business client that includes an action plan, documentation of steps taken and benchmarks achieved, and notes from phone calls, meetings, site visits and referrals. We use web-based VistaShare software to store, track and analyze client data and generate reports on demographics, jobs created, and other indicators.
- Participants in Small Business workshops complete evaluations.
- Real Estate staff track and document business tenant recruitment, leases signed/renewed and commercial space build-out.
- Real Estate and Community Organizing staff will work together to monitor progress and evaluate the Jackson Square Site 3 planning process. Constituents will participate in community meetings and as members of the Organizing and Real Estate Committees.
- Real Estate and Community Organizing staff work together to follow through on public safety and resident-driven initiatives in JPNDC and resident controlled properties

GOAL 3 Outcomes/Impacts 2014-2016

- Family Prosperity Center (FPC) established and running in Jackson Square with JPNDC as lead agency in collaboration with Associated Early Care & Education and Urban Edge
- Net income of 85% of FPI/FPC participants increased
- Net assets of 75% of FPI/FPC participants increased by 10% or more within two years
- Steps toward financial health taken by 150-180 FPI/FPC participants (e.g. household budget created, financial and career goals established, credit score improved)
- For 90 low-income adults, enrollment in education or training program or obtaining of job that is a step on their career development path
- Income supports obtained by 75+ heads of family
- Advancement to higher QRIS (Quality Rating & Improvement System) level by 21-24 home-based early educators
- Early education and care from educators with Child Development Associate (CDA) and/or National Association for Family Child Care (NAFCC) credentials provided to 500 children
- Progress in speech/language, fine/gross motor skills, social interactions and emotional development demonstrated by 80% of children
- 85% of 5-year-olds prepared for kindergarten.
- Income that is at least 80% of Area Median Income earned by 50% of home-based educators
- Number of children served at one time increased from 150 to 175

Evaluation. For the FPI/FPC, each participant's progress in the indicators below is monitored through case files and tracked on VistaShare:

- Career development workplan with planned activities and benchmarks, regularly updated
- Financial health intake form and action plan
- Action steps taken and staff comments
- Supportive services needs, referrals made and outcomes

- Details about financial steps taken, e.g. bank account opened, family budget established
- Credit scores at regular intervals
- Participant's self-evaluations and pre- and post-training evaluations
- All linkages to career centers, training programs, ESOL, and other services or trainings.
- JPNDC small business and workforce staff coordinate to track and document applications by and hiring of clients referred to JPNDC-assisted businesses.

We also ask participants to evaluate each workshop and the Family Finances course as a whole. This feedback, together with aggregated data about participants' outcomes, is discussed by staffs at regular meetings and informs the next cycle and ongoing services.

Monitoring strategies for the Family Childcare Program include the following:

- Staff make monthly home visits to assess all elements of quality of care including curriculum, environment, and child engagement
- For each training provided, desired outcomes are established and measured with participation from educators
- Educators hold monthly meetings that include evaluation of program efforts and progress
- Goals are set and educators' progress along the QRIS are monitored at six-month intervals
- Each educator has a career plan that is updated semiannually
- Educators assess children's progress in key developmental areas and discuss with staff semiannually or more frequently
- Parents complete semiannual surveys to assess level of satisfaction with educators.

GOAL 4 Outcomes/Impacts 2014-2016

- Development scenario finalized for Jackson Square's 5-acre Site 3, determining locations and program including homes, retail, green space and other community space
- Public approval process completed, with plan shaped by community stakeholders, for JPNDC's 15 Jackson Street project (36-40 affordable apartments)
- Increased resident participation in five JPNDC cooperatives, including oversight of refinancing and renovation
- Stable functioning of Bromley-Heath Tenant Organization with diverse leaders and effective work on building conditions, public safety and youth development
- Ongoing working relationship established between JPNDC and tenants at Bromley-Heath in order to connect residents with resources and opportunities in the community
- Three well-attended State of the Neighborhood events (200-250 people) that engage local elected officials and a broad range of community residents, and help drive a community improvement agenda for Jamaica Plain
- Leadership skills of 10-15 current or former workforce, childcare or small business participants increased as evidenced by participation in community and advocacy activities.
- JPNDC board and board-level committees strengthened by addition of 10-15 new members who are residents and merchants that reflect neighborhood diversity.

Evaluation

- Weekly staff and bimonthly Organizing Committee meetings, at which achievements and challenges are discussed and strategies developed to address challenges and build on success.

- Media coverage of Jackson Square and other initiatives.
- One-on-one interactions with new and prospective leaders.
- Participation of new leaders in JPNDC governance.
- Growing participation and leadership from coop residents as assessed by Organizing and Asset Management staff.

6. COLLABORATIVE EFFORTS TO SUPPORT IMPLEMENTATION

The following collaborations all play roles in implementing the CIP:

- JPNDC collaborates with city and state agencies on several fronts, including helping local businesses gain access to financing and technical assistance and undertaking planning processes for the disposition of important publicly owned parcels adjacent to public transit. (Goals 1, 2 and 4)
- *Jackson Square Partners (JSP)*: a 10-year-old partnership among JPNDC, Urban Edge and Hyde Square Task Force, with private partner The Community Builders (TCB), designated by the Boston Redevelopment Authority to redevelop eight acres of vacant and underutilized land around a major transit node on the border between Jamaica Plain and Roxbury. JPNDC, Urban Edge and TCB are each lead developer for one of three sites (JPNDC has Site 3). Staff and board members from each organization serve on the JSP board, where decisions are made regarding activities that affect all sites (e.g. infrastructure improvements) and overall approach to project siting, phasing and financing. (Goals 1, 2 and 4)
- *The “Triad”* and Family Prosperity Center: With support from the Catalyst Fund, we have been meeting regularly over more than a year with one of the largest childcare agencies in the state, Associated Early Care & Education (AECE), and with our sister CDC Urban Edge, to forge an integrated service model. We recently reached agreement that JPNDC will serve as lead agency for our proposed Family Prosperity Center in Jackson Square, which will combine the JPNDC’s existing Family Prosperity Initiative with services offered by AECE and Urban Edge as well as new ones. (Goal 3)
- *Family Prosperity Initiative*: The FPI already leverages a number of collaborative relationships to benefit participants. *Urban Edge* provides screening and access to the Earned Income Tax Credit and other income benefits; *ACCIÓN USA*: (with which JPNDC’s Small Business Program has partnered for more than a decade) assists FPI participants who are interested in potential microbusiness start-ups; *American Consumer Credit Counseling* presents on managing and repairing consumer credit; *Metro Credit Union* and *Blue Hills Community Bank* present on financial products and services; the *JP Community Centers Adult Learning Program (ALP)* helps participants access ESOL; *JobNet*, Boston’s one-stop career center, can help participants who are receiving unemployment benefits access specific training programs. (Goal 3)
- *Walnut Avenue Apartments*. Our redevelopment of a former nursing home as 30 studio apartments for people who have been homeless (plus an onsite manager) is an exciting collaboration that will help meet the need for housing and coordinated health care and other services among homeless individuals in Boston, while also developing and testing a potentially replicable new model for integrating permanent housing and health care delivery. The site’s owner is Boston Health Care for the Homeless Program, a nationally recognized

organization whose respite care model has been replicated in nearly 50 cities. Pine Street Inn, a 44-year-old agency that serves 1,300 homeless and formerly homeless men and women each day, is our third partner and will provide a full spectrum of on-site services for residents. (Goal 1)

- *Bromley-Heath and Boston Housing Authority*: In late 2012 JPNDC was awarded an 18-month contract to coordinate elections of a tenant board by residents of Jamaica Plain's largest public housing development, Bromley-Heath. While we had worked for many years with the former Bromley-Heath Tenant Management Corporation (collaborating on the Stop & Shop/Martha Eliot Health Center complex in 1996 and the Julia Martin House for low-income seniors in 2006), the current effort is providing us an unprecedented opportunity to interact with hundreds households, provide leadership development support and connect some of our neighborhood's lowest-income residents to services provided by JPNDC, other neighborhood resources and community engagement opportunities. (Goals 3 and 4)
- *State of Our Neighborhood*. Five years ago, JPNDC organized a day-long community summit, "Building an Equitable Community," that attracted 250 participants and inspired residents to work on an ongoing basis around the issues of buying local, supporting youth employment, and promoting affordable housing as part of Forest Hills' future development. Since 2011, we have collaborated with Jamaica Plain New Economy Transition and the Jamaica Plain Forum to sponsor an annual "State of our Neighborhood" forum so that people come together once a year to share progress, speak to elected officials about their concerns, and create new initiatives. (Goals 2 and 4)
- *Main Streets*: Egleston Square and Hyde/Jackson Main Streets play very important roles in promoting local businesses and the health and safety of each commercial district, but are each staffed by only one person. JPNDC provides organizing and technical assistance to each program and collaborates to carry out numerous safety, marketing, and other activities. (Goals 2 and 4)
- *Boston Tenant Coalition and Mass. Association of CDCs*: Both of these coalitions have track records of advocating for policy initiatives that benefit low-income households in need of affordable housing, small-scale entrepreneurs and other stakeholders. Our participation helps us shape and inform this policy work and us keep in touch and in tune with other organizations facing similar challenges. (Goals 1-4)

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

Integration of CIP activities. At one of the largest CDCs in Massachusetts and one involved in wide variety of activities, JPNDC leaders are well aware of the importance of avoiding "silos" in community development work. We have adopted a number of strategies to link the paths followed by practitioners in housing, workforce, business development, organizing and other areas and shape an organizational culture that encourages integrated approaches and synergies. They include the following:

- Each department (Economic Development, Real Estate, Community Organizing, Administration & Finance), in drafting its annual workplan and the relevant components of the CIP, identifies activities that overlap with or depend on another team; relevant staff meet to identify and agree on cross-team objectives and activities; lines of accountability are

clarified so staff is clear who is responsible for what outcome; and the cross-team activities are included in each department's section of the organizational workplan.

- Cross-team workgroups responsible for the shared activities meet to coordinate as needed throughout the year to carry out the workplan.
- The cross-team workgroups report to an Extended Management Team, made up of all supervisors and program directors, which meets every six weeks.

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

- Promote the hiring of residents, program participants and people of color/firms owned by people of color in JPNDC construction projects (teams: Organizing, FPI, Real Estate).
- Connect housing residents to job opportunities at new local businesses we have helped, the Family Prosperity Initiative, Family Childcare Program and to civic engagement opportunities (teams: FPI, Small Business Program, Family Childcare, Organizing).
- Work with Main Streets programs and merchants' associations to strengthen organizational capacity and deal with issues of concern, particularly public safety and promotion (teams: Organizing, Small Business Program).

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

8. FINANCING STRATEGY

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

- Continue the high level of productivity that has allowed us to count on solid support from a variety of financing sources to cover both capital and operating costs. Over its history, JPNDC has accessed approximately \$250 million to support its work. Our annual operating budget, which has averaged around \$3,300,000 for the last five years, is comprised of the following sources of revenue: existing projects and programs (45%-50%); new project development (25%-30%); private sources (15%-20%); and government (5%-10%).
- Build on our reputation for innovation and the ability to develop particularly compelling projects and initiatives such as Walnut Avenue Apartments (housing/medical facility for the homeless), the Family Prosperity Initiative and the soon-to-be-launched Jackson Square Family Prosperity Center;
- Avail ourselves of new or previously underutilized funding sources, such as 4% Low Income Housing Tax Credits;
- Bolster earned revenue that builds on the strength of existing ventures such as the Brewery Small Business Complex and the Family Childcare program (for the last few years, cash flow from Brewery operations has generated between \$150,000 to \$200,000 annually); and

- Obtain increased cash flow from successful housing projects, particularly Pondview Apartments.

Anticipated funding sources (not including CITC projections) for 2014 include:

	<i>Committed</i>	<i>Very likely</i>
Administrative income from existing real estate projects	\$380,000	\$216,000
Real estate project management income & development fees		\$299,700
Childcare program income		\$1,011,000
Government grants and contracts	\$39,500	\$7,000
United Way	\$70,000	\$60,000
Private foundations	\$162,500	\$98,000
Individuals and Events		\$75,000
TOTAL	\$652,000	\$1,766,700

We anticipate that these amounts will be similar in 2015 and 2016.

To maximize our ability to raise funds through the CITC, we are forming an Advisory Committee that will include past major donors, local business owners and representatives from some of the JPNDC’s significant private partners and vendors. Based on the success of sponsorship income over the past two years that we tied to the launch of our Family Prosperity Initiative (doubled from 2011 to our 35th anniversary year, 2012, and maintained at that level in 2013), we expect that our CITC outreach will have a similar emphasis: the impact investors can have on the lives of low-income community residents who are building their net income and assets through their participation in our economic development programs, especially the anticipated new Family Prosperity Center in Jackson Square.

9. HISTORY, TRACK RECORD AND SUSTAINABLE DEVELOPMENT

The JPNDC’s work over 36 years has had a visible, transformative impact on Jamaica Plain and adjacent areas of Egleston Square and Back of the Hill. The 600 homes we have developed have helped revitalize more than 30 city blocks and our commercial development has brought vibrancy to the Amory Street corridor (160,000 square feet of 18th century industrial space brought back into productive use at The Brewery, with 50 businesses, 500 jobs and 180,000 visitors a year) and Jackson Square (the Stop & Shop and Martha Eliot Health Center complex). Our technical assistance to small businesses has helped more than 80 entrepreneurs access over \$10 million for start-up, improvement or expansion, including some of the neighborhood’s most popular restaurants and retail shops. Our workforce, childcare and small business efforts have reached more than 2,500 adults and approximately 1,000 children. The paragraphs below provide additional detail about our track record as it relates to this CIP’s four goals.

GOAL 1. The JPNDC has turned vacant lots and distressed buildings into 600 affordable homes since 1977, including 159 low-income cooperative units (five projects), 148 affordable rental units (four projects, including one for formerly homeless individuals, plus rental units included in first-time homebuyer housing), 148 homes for first-time buyers, 52 rehabs for low-income

owners, and 112 units for low-income seniors (three projects). We manage 405 of these affordable units, which are located in six different census tracts across JP. Our housing for seniors and formerly homeless individuals has on-site responders and social service coordinators. JPNDC staff includes a full-time Resident Leadership Coordinator who works to develop leadership and ownership skills at the coops, and we invest hundreds of hours each year in training low-income residents in leadership and governance. Working across our real estate, community organizing and economic development teams, JPNDC strives to ensure that residents are connected to employment or childcare resources, as well as engaged in community activities beyond their building.

GOAL 2. The destruction of hundreds of homes and businesses for the construction of an eight-lane highway in the 1960s had created a blighted landscape and the closed Haffenreffer Brewery, which had employed 250 workers at its peak, was a vivid symbol of decay and neglect. Today, after 30 years and the investment of close to \$30 million, 50 small businesses employ more than 500 workers at the JPNDC's Brewery Small Business Complex and an estimated 180,000 visitors pass through each year. At The Brewery and elsewhere in JP, our Small Business Program has served more than 700 entrepreneurs, the majority of them Latino, with culturally and linguistically appropriate services and offered business education to thousands of current and prospective business owners. We have facilitated 134 loans, resulting in \$10.2 million in financing for small businesses in Jamaica Plain and adjacent neighborhoods. These loans have led directly to the creation of 330 new jobs and the retention of 385 jobs.

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

GOAL 3. The JPNDC invests in our community's low-income families through services that help parents overcome multiple barriers, establish a path out of poverty and move step by step toward family-sustaining incomes. We participated in welfare-to-work job readiness and placement programs in the late 1990s and early 2000s that achieved a placement rate of 80% for 60 job seekers. From 2000 to 2007 the JPNDC was a lead agency of the Boston Health Care and Research Training Institute, which provided career ladders training to 865 incumbent workers and health care-focused job readiness courses to 260 neighborhood residents. Between 1998 and 2012 our Jobs for JP program helped nearly 1,000 primarily Latino immigrants with bilingual/bicultural case management, job readiness training, a formal collaboration through which our clients bypassed lengthy ESOL waiting lists, job placement, job retention support, an annual job fair, and linkage to supportive services, education and training.

In 2012 we launched the Family Prosperity Initiative, bringing financial education under the same umbrella with career development so that working parents can stretch their hard-earned dollars farther in the short term and take steps toward a solid financial future over the long term. 98 individuals have completed the six-session, 15-hour FPI financial education course to date, with the following just some of the results: 94% report decreased expenses, 82% report increased savings, 64% report decreased debt and 35% report increased income after taking the course.

The JPNDC Family Childcare Program promotes a path to prosperity for low-income residents on three levels: preparing Latino children for success in school; promoting the financial advancement of home-based professionals; and supporting the economic stability of working parents through access to high-quality childcare in a family environment. In what has historically been a low-paid field, we work with 25 primarily Spanish-speaking immigrant women to ensure that they take advantage of major trends toward greater professionalism, higher credentials and meaningful financial rewards; we have helped 18 obtain national credentials with eight more in process, and are working with 18 to move them to the next highest level in the State's quality improvement system. This work translates in turn to high quality early education for 150 children from 100 low-income families per year.

GOAL 4. A commitment to organizing and empowering low-income people has always driven JPNDC's approach to community development. 13 of our 19 housing developments grew out of either struggles by tenants or neighbors to take control of housing, or participatory planning processes that involve residents from vision through construction. The JPNDC is a regional leader in developing housing cooperatives, a form of affordable housing that promotes resident leadership and community involvement; since 1988, we have created six co-ops representing 159 families and approximately 460 people. We invest hundreds of hours each year in leadership training for low-income residents, and many coop residents have emerged as neighborhood leaders as a result. In 2010 and 2011 we offered a JP Community Leadership Academy that was completed by 45 residents from very diverse backgrounds, at least 27 (60%) of whom later took on leadership roles in the JPNDC or other organizations, including the JP Neighborhood Council. In 2013 we undertook an ambitious project to organize the creation of a new tenant organization at the Bromley-Heath public housing development, which engaged more than a hundred residents and resulted in a representative 8-member board that has identified top priorities and engaged additional residents in committees to address those issues.

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

Concentrate Development and Mix Uses. JPNDC's past housing and commercial development, and our current pipeline, is overwhelmingly multi-family and/or mixed use and all are within walking distance of public transit. Our Walnut Avenue project with Boston Health Care for the Homeless is reusing a former nursing home, and our 75 Amory Avenue project will bring a formerly developed site in Jackson Square back into active use.

Advance Equity. Our commitment to helping low-income families live in and benefit from economic opportunities in a revitalized neighborhood promotes "equitable sharing of the benefits and burdens of development."

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

Use Natural Resources Wisely and Promote Clean Energy. All our new housing is built to exceed energy efficiency standards and two of our projects (Creighton Commons, 16 condominiums for first-time homebuyers at Blessed Sacrament and the Julia Martin House, 56 units for frail and independent seniors in Jackson Square) have earned national awards within the past two years for achieving high “green” and service standards. In 2012 we launched a new initiative to promote energy and water efficiency by compiling usage data for properties, obtaining free or low-cost improvements, setting property goals, and cultivating resident energy champions. By the end of 2013 we had invested \$4.5 million in energy-conserving capital improvements at five properties including high-efficiency boilers, water flow-restricting aerators, solar hot water heaters, high-efficiency light fixtures and others.

Expand Housing Opportunities. The 88 homes in our active pipeline range from 30 studio apartments for people who have been homeless to 11 3- bedroom apartments for large low-income families. All are built within one-half mile of a subway station and numerous bus lines.

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