

## **ACDC Community Investment Plan 2014-2016**

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

Asian Community Development Corporation (ACDC) was founded in 1987 with the mission to serve the Asian American community of Greater Boston, with a focus on preserving and revitalizing Boston's Chinatown. Twenty-seven years ago, serving the Asian American community was nearly synonymous with serving Boston's Chinatown because this neighborhood had by far the highest concentration of Asian Americans. Chinatown was the original gateway for many Asian immigrants and ACDC's first projects were to work with the community to develop affordable housing in this neighborhood for low- and moderate-income families. Over the past decade, the Asian population has been the fastest growing racial group in Massachusetts (47% growth according to US Census 2010) and Chinese Americans comprise the largest percentage of this group. The Asian American community has grown beyond the boundaries of Boston's Chinatown and significant communities are growing and maturing in the Gateway Cities of Quincy and Malden. During the Community Investment Plan period of 2014 to 2016, ACDC will continue our comprehensive, place-based community development approach in Boston's Chinatown while also growing our geographic service area to work more intensely in Malden and Quincy.

Chinatown is the densest neighborhood in Boston and Asians are the largest racial group to reside there. Asians comprise 77% of the population, compared to 9% citywide (Boston in Context: Neighborhoods, Boston Redevelopment Authority, 2013). 53% of residents age five or older speak an Asian language at home. The Asian-American community utilizes Chinatown as a hub for employment, services, and transportation for the region's Asian workers (Chinatown Master Plan 2010). Chinatown still has one the highest concentrations of poverty, with 41% having a household income less than 15%. However, the income distribution is becoming more of a barbell shape with many higher-income households moving into new market-rate and/or luxury residential developments. In 2013, the number of new units either under construction or newly finished was approximately 1,690, increasing the current housing stock by approximately 80% since the total number of housing units in 2010 was 2,114 (Boston in Context: Neighborhoods, Boston Redevelopment Authority, 2013). Of the 1,690 units, only 10% are affordable leaving the remainder at market rate but most are advertised as luxury rentals.

Chinatown is now both attractive to the Chinese immigrants who depend on the culturally-competent services available as well as the newer, affluent, often non-Asian or immigrant residents who are attracted to the amenities and glamour provided by a neighborhood in downtown Boston. For Chinatown to remain a gateway for immigrants and for the neighborhood to sustain its vibrancy, having a diversity of incomes is necessary and affordable housing development needs to be keep pace to market rate development. A new challenge is to preserve the cultural assets and opportunities in this neighborhood alongside the downtown and market-rate development. Affordable housing remains a high priority need and helps anchor the people, place, and culture of this neighborhood.

As the Chinatown community has grown, the cities of Quincy and Malden have also emerged as growth hubs for the Asian community and new Asian residents. Over the past two to three decades, many Asian residents and families from the Chinatown community have relocated to

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Quincy or Malden for higher availability of family-sized housing stock. At the same time, as new Asian immigrants continue to come to Massachusetts, they are settling not just in Chinatown as per custom of the early 1900's, but many settle directly in the Quincy or Malden neighborhoods. These two Gateway Cities have particularly high levels of racial/ethnic diversity, and the influx of Asian residents calls for increased community engagement that has the linguistic capacity to be inclusive of the families and individuals contributing to the cities' growth.

In Quincy, the Asian American community grew by 164% in the past ten years, from a population of 13,519 to 22,124 people, and the city's population is 24% Asian. This is the highest per-capita density of Asians of any municipality in Massachusetts. In Malden, the Asian American population grew by approximately 52%, from a population of 7,882 in the year 2000 to 11,971 in 2010, and currently is 20% Asian. The increasing numbers of Asian residents in both of those communities shows that there is an increasing need for meaningful community engagement, to facilitate their community participation and understand both their needs for services and their cultural assets to contribute. Based on these findings, it remains essential to ACDC to focus on transit-oriented development as it has done for the past 27 years. Our services and developments are in locations that connect the Asian community to Chinatown via public transportation, particularly the red, orange, and green MBTA subway lines as well as major bus routes.

Our most recently completed 6 Fort Street Apartments addressed Quincy's dire need for updated, affordable rentals for growing families. The city maintains a waitlist of about 3,000 families and elderly seeking affordable housing. Our development provides one-, two-, and three-bedroom apartments for families at 60% AMI (80% of units) as well as 30% AMI (rent-assisted; 20% of units). Our building was fully leased shortly after applications were available. Our units contain newly renovated amenities compared to the approximately 80% of housing stock built prior to 1980.

As reported by ACDC clients seeking services from our Comprehensive Housing Opportunity Program, many Chinese-speaking households seek rental and homeownership opportunities not just in Chinatown but also in Quincy and Malden. These three neighborhoods are attractive loci for Asian settlement because households can easily access transit that takes them directly to Chinatown, and can increasingly access social services (such as health, child care) or cultural and social activities in their native language. ACDC, like several other Chinatown human services organizations, has over time started to offer services in those two cities as well in order to respond to the patterns of settlement and community need. Although geographically dispersed, the Asian American communities in transit-rich Quincy, Malden, and Boston's Chinatown remain connected socially, economically, and culturally.

In 2007, ACDC began strategically expanding its geographic service area to address the growing regional diaspora of Asian Americans. Steady participation of Quincy and Malden Asian residents in ACDC's programs supports our assertion that the current service infrastructure in these areas has not kept pace with the growth of the Asian community. There was a

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demonstrated demand and need for ACDC's culturally competent and inclusive services in these cities.

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

ACDC and its governance reflect a commitment to resident and stakeholder involvement in our organization. ACDC has a positive track record of and capacity for multilingual community involvement and engagement. ACDC has actively encouraged community participation in the design and development of specific real estate projects and hold frequent bilingual capacity-building events and workshops that allow residents and stakeholders who historically may have been marginalized to effectively participate in neighborhood planning processes and other civic engagement opportunities. We believe resident engagement is crucial to our asset management. Within our residential properties, our community organizer and programs staff host meetings/events with residents at least once a quarter. In the past, these meetings have discussed potential policy changes (e.g. survey on conversion to smoke-free property), resident services desired, and trainings (e.g. forming resident association). ACDC has initiated trailblazing projects that created a digital platforms that encourage youth and those who have historically not participated to provide insight for planning, hosted recurring classes and events, and established separate Malden and Quincy Community Advisory Boards (CAB) consisting of Asian community leaders that convene quarterly with ACDC staff and board.

As a CHDO certified organization by the City of Boston, ACDC prioritizes having a representative Board of Directors. Over one-third of our Board members currently represent our service community and/or low-income communities. Over half of our board members are Asian/Asian American with a connection to the immigrant narrative. These representatives live, serve, or work in the community. Please refer to our Board member list. For illustrative purposes, they include two local small business owners, three who grew up or live in Quincy, and two residents of Chinatown. ACDC has Board Committees (e.g. real estate, fundraising, finance, programs) that include members who are not on ACDC's general Board of Directors. These committees allow for broader participation and we actively recruit members of the community to serve.

ACDC has a Malden Community Advisory Boards (CAB) and a separate Quincy CAB that meet quarterly to provide counsel on their respective geographic areas as well as ACDC's current programming and ideas for future projects. Although ACDC serves the Asian American community, this is not a homogenous group and our work is place-based to recognize that needs, assets, and desires may differ between neighborhoods and cities. For example, there is a higher rate of homeownership and households with children in Malden and Quincy than in Chinatown. The types of services and the topics for housing counseling workshops need to be tailored to meet the demands of these different areas. To gain these insights, the CABs include individuals who are residents, community leaders, small business owners, and real estate professionals. These individual and organizational stakeholders keep ACDC informed and current to better guide ACDC's strategy in meeting the needs of their communities. CAB members are also partners and presenters for our housing counseling program that includes homebuyer workshops, financial literacy workshops, and individual counseling. Thus far, the CABs have helped us identify community assets and challenges. The CABs increase our ability to

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hear and understand the concerns of residents and stakeholders, so that our programs are responsive to the neighborhood's needs. We will rely on the CAB not just to iterate our current programming, but also to help us increase the depth and breadth of our services. Our approach to working in these relatively newer Cities is through partnerships and being clear what ACDC's added value and capacities are in; being careful not to duplicate efforts. The CAB will help us vet these ideas and we in turn believe that together, we can transform the vision and aspirations of these communities into tangible projects.

ACDC has facilitated major community planning efforts in its twenty-seven year history and the results of these studies shaped our goals in this Plan. Some planning efforts include: the Chinatown Air Rights Development study 1998-2000, the 2000 Chinatown Master Plan, the Hudson Street for Chinatown campaign that secured Parcel 24 for community uses, the 2010 Chinatown Master Plan, and the North Quincy & Wollaston Community Visioning Sustainable Communities project. ACDC has also worked with community stakeholders on documents that provide future development guidance for the neighborhood as well as for ACDC's work in Chinatown and include: the Chinatown Community Plan 1990, the Central Artery/Tunnel Project design and construction monitoring, the Strategic Development Study for the Massachusetts Turnpike Air Rights, the Chinatown Transportation Study, and the South Bay (Chinatown Gateway) Planning Study.

ACDC's active participation in the creation of the Chinatown Master Plan 2010 and previous iterations of it over the decades has been instrumental in guiding our work. As noted in the 2010 CMP, the plan includes the vision and goals of the Chinatown community and is intended to be used as a reference for city and state agencies, developers, residents, and community members. The CMP includes the needs, opportunities, challenges, and recommendations for a thriving community. The Oversight Committee includes a diverse group of community members representing community based organizations, institutions, small business owners, community leaders, and residents. It is a local resource and well-researched document that is most salient in noting community development in Boston's Chinatown and its affected communities such as Quincy and Malden.

Developing affordable housing is one of the key goals of our CIP (please refer to Section 3). The real estate projects ACDC undertakes is guided by the desires of the community and its stakeholders and some are explicitly identified in the aforementioned community studies and Master Plans. The 2010 Chinatown Master Plan, and those before it, makes affordable housing and its development key priorities for the neighborhood. ACDC's past three projects in Chinatown were first identified by the community as priority sites for redevelopment and are on public lands. Parcel 24, now called One Greenway, is the most recent example of how the community was engaged in a project's development from visioning to development as well as mechanisms for which they can monitor progress. Throughout the development process, ACDC does not merely solicit feedback but actively engages the community and builds the capacity of its members to lead in its vision for our sites. The community of past and current residents, local leaders, and organizations including ACDC, formed the Hudson Street for Chinatown Coalition to produce a Vision Document for the site after an intensive two-year visioning

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process that included multiple bilingual charettes and workshops. This site was once home to 300 residents before they were displaced by highway expansion in the 50s and 60s. Our current and previous two Board Presidents belonged to families displaced from this site. In 2002, the community successfully lobbied to have the site be returned to community use and their vision that included a high amount of affordability, open space, community space, and massing details was included in the RFP issues by the public agency that is the landlord. This Community Vision document was created in a span of two years and countless bilingual meetings, which included using sponges to create massing models. We built the capacity of the residents to participate – we explained commonly used planning terms, and trainings that included an exercise in which marshmallows and gum drops represented different building materials and the construction of toothpick buildings explained the concept of trade-offs and costs.

In 2006, ACDC partnered with a for-profit partner and successfully bid for the project that responded to the desires and aspirations of the Vision Document. Since 2006, ACDC has led countless capacity-building workshops (e.g. affordable housing development finance 101) and charrettes to engage the community in further refining the project and its plans. Phase I of the project just broke ground November 2013. Phase II is projected to begin in 2015. The community drove the conception of this project and ACDC plays both a facilitator and executor role that responds to that vision. In terms of progress monitoring, we have quarterly meetings with community members of the construction progress. We are continuing to work with the community to plan for the use of the community-use space – having met on a nearly monthly basis with the Lantern Cultural Center committee as a potential tenant. We develop projects with the community that respond to the stated desires of the community and they in turn are instrumental in helping us secure the funding and permitting for our projects through support and advocacy.

ACDC's comprehensive approach to community development has included, in addition to housing development initiatives, complementary programs, where appropriate, in the areas of: economic development, leadership development, arts & cultural planning, education programs, and technology initiatives. Specific examples of these programs include: an annual job training fair, community organizing through education and capacity building of adult ESL students, the Chinatown Youth Radio Project, comprehensive homeownership counseling services, and the Chinatown Walking Tour. ACDC has used technology and youth leadership development to implement innovative new approaches to enhance the capacity of Asian Americans and their communities to effectively engage in planning processes that will improve the health of neighborhoods in which they live and work. Our housing counseling program collects surveys from each of our participants on the quality of our services as well as solicits ways in which we could improve or new services they may be interested in having us provide.

Resident engagement and services is one area that ACDC has bolstered in recent years with the increase in staffing capacity and funding. Currently ACDC holds recurring community events and workshops for residents at each of its properties, on average once a month to quarterly depending on the size of the property. ACDC is in the process of establishing and providing technical and outreach support for its properties' tenant associations. In the 88-unit Oak

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Terrace building, ACDC has facilitated the volunteers from the tenant association for running a communal Reading Room on-site (converting an underutilized community room into a small library and Reading Room), and is implementing tenant-led projects in other properties as well. Tenants had a direct say as to whether they wanted the Reading Room opened (or returned to the previous use as a multi-use function space) and the level of services they are willing to work with ACDC to provide for themselves and their neighbors. These projects to improve the quality of life at the residents' buildings are a pathway to including the residents in asset management and neighborhood planning.

ACDC currently has more than 250 active members and more than 800 residents who are invited to be involved with community organizing and planning initiatives in Chinatown. As our constituency has grown and we are reviewing ACDC's strategic plan, we plan on conducting a summer event to solicit feedback from members and the community to determine their level of knowledge about past and current activities of ACDC as well as Chinatown, Quincy, and Malden. In addition, individual interviews, focus groups, and community meetings will be conducted by staff and interns to further guide ACDC's activities.

### **Section 3: Plan goals**

ACDC's will continue to expand our geographic service area to include focus on Boston's Chinatown neighborhood, Quincy, and Malden. As outlined in Section 1, this is in response to the significant Asian American community that has grown in these areas as well as community leaders and residents who have asked for our services or to explore partnerships. In Malden and Quincy, we will be relying on our client surveys as well as our respective Community Advisory Board members to help us further refine our knowledge of assets and challenges, iterate our programs to be specific to the needs in their locales and to increase ACDC's breadth and depth of services. Our approach has been to partner and to not duplicate services with those that currently exist, and be clear as to what our expertise and capacity is. Developing affordable housing with the provision of culturally appropriate and locally sensitive programs will be important to enable residents, particularly those who are low- and moderate-income, to effectively improve their quality of life and the health and sustainability of their neighborhood. We will utilize affordable housing development

#### Physical Development to Improve Places

1. ACDC aims to have a successful **real estate development** program that increases and preserves affordable housing and related real estate (including community, commercial and open space) for the Asian American communities of Greater Boston.
  - A.1 Completion of the Parcel 24/One Greenway Project – Phase I Rental and Phase II Homeownership. Community benefits include (but not limited to): 366 total units (40% affordable)
  - A.2 Complete rehab of Tremont Village – 20 rental units, low-income
  - A.3 Complete pre-development phase on large-scale mixed-use development
  - A.3. Begin construction of 1 to 2 mid-size affordable housing development
  - A.4 Refinance and preserve affordability of Oak Terrace Apartments
  - A.5 Increase management of The Metropolitan and explore exit strategy

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### A.6 Explore activation of community-use spaces (e.g. Metropolitan, P24)

Benefit to low and moderate-income:

- Our current and prospective affordable housing development projects are located in highly desirable, transit-rich locations. This allows our low- and moderate-income residents to have convenient access to the necessary social services and jobs, thus increasing their opportunity for upward social mobility. When Phase I completes in 2015 and Phase II subsequently in 2016, Parce24/One Greenway will provide 146 new units of affordable housing to Chinatown. This is the highest number of affordable units of any project in downtown Boston.

Benefit to community:

- Parcel 24's completion will mean the rebuilding of a whole city block, reknitting a piece of land that was once the site of a highway on-ramp that had displaced 300 families for it to be constructed. This will provide a new connection to the neighboring leather district neighborhood and South Station. Additionally, the open space can be enjoyed by the whole community while the ground-floor community-use and commercial spaces will activate the streets
- Affordable housing in Chinatown is important to sustain the vibrancy and diversity of this neighborhood. The market is not providing for family housing nor at a price that is affordable to even those who are making moderate incomes. Affordable housing will allow the neighborhood to stay a gateway of opportunities for future residents and immigrants. Additionally, we are the only ones currently to build any affordable homeownership units and allow moderate income families to invest in the downtown.
- In Malden and Quincy, there is a desire for more development to occur near the T stations. We had previously converted a vacant building into affordable housing and truly created a new community in what was an eyesore. We are looking to either

### Asset Development to Transform Lives

B.1 Provide housing counseling, pre- and post-purchase homebuyer workshops, and financial literacy programs that are culturally and linguistically appropriate for low- and moderate-income Asian American families, which build a path to sustainable rental or homeownership opportunities. Stable housing enables adults to better compete for jobs or obtain the job training they need. Students perform better in school and have a better chance at pursuing their career goals if they have a stable home. Providing these services that complement our place-based real estate development work allows low-income and moderate-income individuals access to greater social mobility and enter the economy. The programs will also stabilize neighborhoods in the target Asian communities of the region, as well as strengthen families, especially low- to moderate-income Asian American families, by increasing assets and emphasizing housing stability.

### Community Planning to Build Community

- C.1 Provide capacity-building workshops to enable residents to effectively engage in community planning for Chinatown and the target Gateway

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Cities of Malden and Quincy to improve their quality of life and the health of their neighborhoods.

- C.2 Develop an on-going youth development program that enables youth to create, execute, and sustain place-making activities in their neighborhoods
- C.3 Placemaking – short or intermediate term interventions that activate community members to transform spaces into great places and destinations to preserve/cultivate culture and facilitate collaboration (e.g. Films at the Gate transformed vacant lot into outdoor theatre)

Low- and moderate-income individuals benefit from having the tools to participate alongside their neighbors in shaping their communities. Creating a civic culture that is inclusive allows for more work to be done. Often, public processes do not include this population as well as overlook those who are linguistic minorities or are youth. A likely consequence of having a disempowered/disenfranchised group is that they will have little ownership or investment in the neighborhood and its well-being. We recognize and value the local knowledge each person has in the planning process.

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

The community development activities to be undertaken under the CIP include:

#### Physical Development to Improve Places

Below are activities to develop ACDC's affordable housing pipeline as well as other community-oriented development. The units will provide affordable housing and thus a level of stability for low-income households making below 60% AMI for rent and between 60%AMI to 100%AMI for ownership. This program expands economic opportunities by stabilizing families' rent-to-income ratio and providing safe, affordable, quality housing so that more of their income can go towards savings

We intend to hire a real estate development project manager to assist the work of the director once more projects are under construction.

1. Complete construction of the Parcel 24/One Greenway Project –
  - a. Phase I Rental – manage construction of 95 rentals units affordable, low-income (<60% AMI). Projected completion is Summer 2015
    - i. Community space (exploring use as library and cultural center)
    - ii. 13,300 sq. ft. lushly planted open space
  - b. Phase II Homeownership - 51 home-ownership units affordable, low- and mod-income (average 80% AMI)
2. Complete renovation of Tremont Village Apartments in Bay Village, Boston – 20 rental units, low-income. Must temporarily relocated current tenants during renovations and work with tenants who are over-housed to optimize the resident mix.
3. Prospect and secure development projects – 1 large scale, 1-2 mid-sized
4. Preserve affordable housing by improving and increasing asset management activities
  - a. Own Oak Terrace by refinancing the mortgage and exiting investors
  - b. Explore exit strategies for the Metropolitan rental condominium (118 units)

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5. Explore activation of community-use spaces in properties such as the Metropolitan and Parcel 24, the latter in which a library/cultural center should be explored.
  - a. ACDC's program staff will be exploring potential tenants for our spaces. These include conversations with The Chinese Historical Society of New England, The Lantern Cultural Center executive committee, The Chinatown Coalition, and other non-profits who may want to partner or fully utilize these spaces.

### Asset Development to Transform Lives

ACDC has a housing and financial counseling program called Comprehensive Housing Opportunities Program (CHOP) encompasses the services listed below, which expand economic opportunities for low- and moderate-income persons by lowering rent-to-income ratios, providing credit counseling, and laying a pipeline for future homeownership. We are a HUD-approved Local Housing Counseling Agency and during business hours, our multi-lingual staff see walk-ins and also counsel their client caseloads.

-ACDC gives monthly certified homebuyer education classes, called HB101, in English, Mandarin, and Cantonese. We are certified by the City of Boston DND and approved to give First Time Homebuyer education certificates to graduates.

-ACDC gives quarterly financial education classes to new homeowners, called HB201, in English and Mandarin (Cantonese translation available upon request)

- ACDC will provide quarterly remote workshops in Quincy and Malden that are shorter in format than our HB101 courses with topics geared towards that local and demographics. Our Community Advisory Board members will be asked for their feedback.

If current trends continue, we will need to hire a part-time housing workshop facilitator for our over-subscribed HB101 courses.

### Community Planning to Build Community

We want to enable those in our community to engage with public, private, and non-profit sector work together and build a healthy, vibrant, and sustainable neighborhood in which they live. Fostering civic engagement is particularly important and challenging with a population that has historically not been involved: lower-income people, immigrants, linguistic minorities, and youth. The below activities empower community members to take an active part in shaping the health of their neighborhood for themselves and their neighbors.

1. Youth Development: Asian Voices of Organized Youth for Community Empowerment (A-VOYCE)
  - a. ACDC provides an intensive summer youth program, reserving space for youth from our focus areas, that trains and develops youth to become leaders in their home communities. The program explores local development issues, with Chinatown as a case study, and providing an age-appropriate curriculum on urban planning and housing issues. The summer program has a capstone placemaking project of transforming an underutilized lot into an outdoor film festival. All youth receive training to provide tours of Chinatown that encourages them to incorporate their own stories into the neighborhood's narrative. The

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youth will reassemble for quarterly meetings and some will rejoin partner programs during the school year to execute projects that utilize their skills learned during the summer

2. Increase resident engagement
  - a. Depending on the size of the property, ACDC will hold either monthly or quarterly events and meetings with residents around public health awareness and physical development issues in Chinatown, as well as topics that can improve their quality of life. Some events may be open to the broader Chinatown resident community
  - b. Our community organizer will work with the residents at Oak Terrace to re-activate their residents association and to provide technical training
3. Capacity-building workshops
  - a. ACDC will aim to lead quarterly workshops, some in conjunction with resident meetings, to build the capacity for residents to participate in the planning process.
    - i. Workshop topics may include Affordable Housing Finance 101, Trade-offs in Development.
    - ii. There is currently a study for the Wollaston T station in Quincy. Low-turnout by the high-concentration of Asians in this neighborhood means we need to cultivate more leaders amongst our clients who live in these areas.
    - iii. Utilize elections to highlight civic participation as well as partner with institutions, as in the past, to use digital media to help supplement and encourage participation
    - iv. Explore hosting an annual or biannual competition amongst local students, residents, youth, and other affinity groups that solicit proposals for place-making activities in our focus areas and help the winners execute the activity.

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

ACDC has Board Committees that work directly with staff to make sure activities are aligned with our CIP goals. Each committee (finance, programs, fundraising, and real estate) meets at least once a month in addition to the full Board meeting. Committees include members of the committee that are not on the Board to provide additional knowledge and accountability to the community.

The Board will meet at least once a year to evaluate our overall progress on our CIP. This year, the Board will solicit outside help to further distinguish activities from our actual success measures and incorporate an evaluation tool that utilizes quantifiable products.

ACDC will use the following tools and methodologies to measure the impact of its CIP.

#### **Measuring and Evaluating Success and Impact of the Strategic Plan**

- A. Real Estate

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Real estate will be evaluated not only on providing the physical buildings, but also on how engaged the residents are with its development as well as its future maintenance (e.g., resident groups).

- a. Completion of Parcel 24 – both phases (North Building – rental; South Building – home ownership) that respect the community vision
  - i. High level of affordability where 40% of all units are available for low- to moderate-income families.
  - ii. Achieve 100% initial occupancy
  - iii. Active outreach to the community and adhere to the Affirmative Fair Housing Marketing Plan
  - iv. Achieve 100% sales of homeownership units
  - v. CHOP will provide a substantial list of qualified first-time homebuyers
  - vi. Active resident association
- b. Completion of Tremont Village Rehabilitation
  - i. Complete life-safety, energy efficiency and quality of life physical improvements to residents' units and common areas
  - ii. Maintain current affordability of all units
  - iii. Increase engagement with Tremont Village residents
  - iv. Build up replacement reserve as part of asset management planning
- B. Organizational Structure
  - a. Focus group interviews with Chinatown and statewide Asian American community stakeholders
  - b. Appropriate staffing capacity to successfully implement strategic plan
- C. Community Development
  - a. Conduct individual and group interviews with clients and residents
  - b. Maintain and exceed program quality control and certification requirements of federal, state, and local housing counseling programs
  - c. Maintain Community Housing Development Organization certification with the City of Boston
  - d. Active involvement with The Chinatown Coalition and other local, state, and national partnerships and memberships
  - e. Keep current with sector trends
- D. Financial Stability
  - a. At least biweekly review of fundraising activities with Executive Director and Director of Resource Development and Communications
  - b. Monthly meeting of the Resource Development Committee
  - c. Weekly review of ACDC's organizational projections with executive management and executive board members to ensure ACDC is on target with receivables
  - d. Monthly report of cash awards

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

ACDC maintains organizational membership and collaborations with local, state, and national organizations. We have a successful track record of partnering with for-profit partners on real

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estate development projects and with institutions and quasi-government agencies on planning efforts.

The following lists current and developing partnerships with ACDC in Chinatown and the areas that we provide programs and services.

### Chinatown

- *The Chinatown Coalition (TCC)*: TCC is a consortium of organizations, institutions, and individuals who share a common desire to serve Boston's Chinatown community. It hosts monthly forums where members and organizations share resources and discuss issues that impact the community, from public health to legislation to construction projects. TCC meetings serve as effective forums for reaching all the major Chinatown organizations and institutions and for collaborating with these organizations on community events.
- *Allies Working with Asian-American Youth (A-WAY)*: As part of our youth development work, ACDC meets regularly with the youth workers of Boston Chinatown Neighborhood Center, Chinese Progressive Association, MAP for Health, PBHA, Viet-AID, Hostelling International-New England, and CSTO to share resources for Asian American youth development.
- *Tufts Medical Center community*: ACDC is part of the Asthma Prevention and Management Initiative, which conducts outreach to Chinatown residents, especially non-English proficient residents, about smoking cessation, indoor air quality improvement, and asthma prevention. ACDC plans health workshops for ACDC's residents and the community in conjunction with the Tufts Dental School of Medicine.
- *Rose Kennedy Greenway Conservancy*: ACDC regularly partners with the Rose Kennedy Greenway Conservancy to sponsor the Films at the Gate event each summer. This event hosts free kung fu films on summer evenings and transforms the Chinatown Park on the Greenway into an outdoor movie theater where Chinatown families and workers enjoy cultural performances and films.

### Other Local and Statewide

- *Citizens' Housing and Planning Association (CHAPA) and Massachusetts Homeownership Collaborative (MHC)*: ACDC's CHOP program is certified by CHAPA and the MHC to provide high quality homebuyer education. ACDC attends the Collaborative's trainings and forums to improve and update homebuyer education content and staff knowledge.
- *City of Boston – Department of Neighborhood Development and Boston Home Center*: ACDC's CHOP program is certified by the City of Boston's Department of Neighborhood Development and Home Center. ACDC attends the Boston Home Center's trainings and forums to improve and update homebuyer education content and staff knowledge.
- *Massachusetts Association of Community Development Corporations*: ACDC is a member of MACDC and ACDC's Executive Director Janelle Chan currently serves on its board. ACDC staff actively participate in MACDC's Peer Network groups for communications, real estate, and CITC.

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- *City of Malden* – As part of ACDC’s strategy to serve the growing Asian population in Malden, ACDC has partnered with Tri-City Community Action Program (Tri-CAP) and the Chinese Culture Connection (CCC) in Malden to provide homebuyer and financial counseling workshops, as well as youth program coordination with CCC so that youths completing CCC’s youth program during the school year have the opportunity to continue their development during the summer in ACDC’s youth program.
- *City of Quincy* – As part of ACDC’s strategy to serve the growing Asian population in Quincy, ACDC has partnered with Quincy Community Action Programs (QCAP) and Quincy Asian Resources Inc. (QARI) to host homebuyer and financial counseling workshops in Quincy. ACDC also participates in the annual Quincy August Moon Festival sponsored by QARI and uses it as an opportunity to outreach to Quincy Asian residents.

### Public-Private Partnerships for Real Estate and Affordable Housing Production

Parcel 24/One Greenway is our most recent example of a successful public-private-non-profit partnership. Our for-profit partner New Boston Fund utilizes provides equity from their triple bottom line fund, and we have worked with them since 2006 to develop 363 units of mixed-income housing within a mixed-use project. We started construction on the rental high-rise in November 2011 and are working together to start the Phase II homeownership building. This project has a lease with MDOT and has a patchwork of City and State funding sources, including linkage from the W Hotel project.

Before One Greenway, we worked with a for-profit partner to build The Metropolitan, a 251-unit high-rise in Chinatown that is 46% affordable with both homeownership and rental units. MassHousing called this one of the most complicated financing projects and yet the project, completed in 2005, is heralded as a model for mixed-income, mixed-use projects. ACDC has the ability to build without a partner, as we did on our first project in Quincy called 6 Fort Street. However, it is through partnerships with other organizations that we are able to provide the services to make our housing into homes.

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

Asian CDC’s initial development began in Boston, specifically Chinatown. Due to regional diaspora of Asian Americans seeking affordable housing, our geographic focus now includes Greater Boston, especially Quincy and Malden whose Asian American population is 24% and 20%, far exceeding the state average of 6%. Asian CDC remains consistent with the community’s strategy and vision by referencing the Chinatown Master Plan 2010 (<http://www.brownwalkerplanners.com/files/CTMP2010.pdf>). Goals of the Plan include community development activities to increase affordable housing stock and ensure Chinatown remains a gateway for immigrants and a regional hub for cultural and social services for Asian Americans.

#### Boston

Asian Community Development Corporation is a member of The Chinatown Coalition (TCC) which includes several community-based and nonprofit organizations as well as community members and residents of Chinatown. Two ACDC staff are on its board of directors. Together

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we created the Chinatown Master Plan 2010 using input collected at community meetings, focus groups, and interviews. ACDC fully believes in the vision of the plan:

1. Chinatown will be a diverse residential neighborhood anchored by immigrant and working class families.
2. Chinatown will be a sustainable social, economic and cultural hub for a network of Asian American communities in neighboring communities.
3. Chinatown will enhance its history and character as a unique neighborhood and cultural center that is important to the city, state, and region.
4. Chinatown will develop and diversify its economy by building on both its cultural identity and strategic location.

There are specific goals in the Master Plan that ACDC is keenly aligned:

1. Preserve and strengthen Chinatown as a gateway for new immigrants and as a regional center for Chinese and Asian American culture and services.
2. Ensure the preservation of existing affordable housing.
3. Expand the number and range of housing options with a priority on low- and middle-income family housing.
4. Identify, create and prepare community members and businesses for economic development opportunities which will serve the needs of local residents, the regional Asian American community, neighboring institutions, and the Downtown and Theatre Districts.
5. Increase public safety, improve the pedestrian environment, and engage in transportation planning to address community needs.
6. Foster a more sustainable and greener community.
7. Cultivate a healthier and cleaner environment and promote the health and well-being of its residents.
8. Expand civic spaces and increase the number of open spaces and parks.
9. Develop policies that improve the quality of life for community members.
10. Increase community civic participation.
11. Reaffirm Chinatown's connections with its neighbors.

The goals and vision encompass community development and therefore, this information was used to help create Asian CDC's CIP.

### Quincy

ACDC initiated the North Quincy and Wollaston Community Visioning Exercise in Quincy and partnered with the Quincy Department of Planning and Community Development, the Metropolitan Area Planning Council (MAPC), and the Emerson College Engagement Games Lab. The exercise was a 6-month process of sharing data with the residents of Quincy, especially the Asian and non-English-fluent residents, and soliciting their feedback regarding current uses, needs, and desires to improve their neighborhoods. Over 200 individuals participated in the internet-based planning portal *Community PlanIt* (<http://communityplanit.org/>), and over 175 individuals attended the roundtable discussions at the North Quincy & Wollaston Public Meeting in June 2012. The participants expressed their thoughts about what principles or needs should inform planning in a rapidly-changing and diverse neighborhood.

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These comments are feeding into the zoning and planning changes for the two neighborhoods of North Quincy and Wollaston. With staff and board members having lived in or are a current resident of Quincy, as well as institutionalizing partnerships in providing Chinese homebuyer education in Quincy, ACDC is committed to working with the Quincy community and recognizing it as its own Asian American epicenter which has many strong ties to Chinatown but also has distinct assets, trends, and needs. ACDC has shown a history of listening to Quincy residents and stakeholders in its participatory planning work.

Since this study, the City of Quincy and MAPC have done a follow-up visioning process for the Wollaston T Station as that was identified by our process as an area of interest.

### Malden

ACDC partnered with MAPC in the project for the Orange Line Opportunity Corridor Report, in which the city of Malden is a vital stakeholder as the northern terminus of the Orange Line. The future investments and changes in the land uses along the corridor will certainly affect Malden, and ACDC has provided assistance to the project so far in terms of providing data, facilitation, and outreach to the Asian American communities along the Orange Line.

ACDC has deepened its collaborations with Malden community organizations and stakeholders by partnering with the Malden Chinese Cultural Connection, the Tri-City Community Action Programs, and the Immigrant Learning Center by holding homebuyer education programs in collaboration with those groups.

As Malden continues to update its planning and infrastructure to adapt to its socioeconomically and ethnically diverse resident population, ACDC is invested in being a partner in implementation of its Master Plan and can contribute with our network of homebuyers and constituents, and our expertise in participatory planning facilitation and outreach.

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

ACDC's Chief Financial Officer, Executive Director, and Finance Committee work closely to our organization sets reasonable budgets for sustained growth. Monthly, we analyze our two-year projected cash flows and income statements. We have consolidated financial audits that provide a clear picture of our financial health. We have incorporated a program-based budgeting in which we aim to have each of our programs be self-sufficient or we make a strategic investment. We maintain at least three months of operational cash flow, and aim to have an additional three months of additional operation reserves to sustain our CIP activities. We have very tight oversight of our finances and the 2008/2009 economic recession legitimates a necessity to be conservative to make sure we are providing mission-based and needed services.

Overall, programs are primarily supported with a mix of grants, earned income, and events. During the 2008/2009 crash, ACDC was successful in securing large grants from Knight Foundation, Ford Foundation, and the MacArthur Foundation to provide innovative

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programming. At one point we increased our event activity to generate more than half of our organizational budget. We have a steady roster of donors who support specific or general activities of ACDC. Our increase in service area and communications activity attracted sponsorship from new companies and individuals.

For real estate, we realized in 2007 that our concentration on large projects meant a long development timeline with an average of 10 years per project. Rather than having huge peaks and valleys in our cash flow, we decided to incorporate mid-sized projects to sustain cash flow between larger projects. For example, 6 Fort Street Apartments occurred between the development of the Metropolitan (completed in 2004) and One Greenway (currently in construction but planning started in 2003); and current rehab project of Tremont Village was realized between completion of 6 Fort Street and construction start for One Greenway. We actively build a pipeline of real estate developments in Boston, Quincy and Malden. A Real Estate Committee that includes ACDC board members and real estate professionals meets monthly to discuss the pipeline.

The development fees are placed in a Board Designated Fund for operations. When we have more than three months of operations in this Fund, we place the additional funds in a Strategic Investment Board Designated Fund. Per board policy, if we do not receive development or overhead fees for real estate projects, we take out \$20,000 per month from the board designated fund to sustain our predevelopment work and resident engagement and services. Our Strategic Investment Board Designated Fund is meant to support our CIP plan of increasing the impact of our programs in our now larger geographic service area.

ACDC has many years of experience with tax credits to finance our affordable housing development projects (LIHTC). The fundamentals of tax credits are well understood by the staff. The CITC tax credit will be a new infusion that will support our programs the way LIHTC has been so critical in supporting the production of affordable housing. We have a good working relationship with our United Way (we are a member), Mel King Institute, and MACDC, and anticipate a closer working relationship in the implementation of the CIP.

ACDC shall finance implementation of the CIP activities by means of grants, contracts, special events income, and individual donors, as well as development fees and overhead from our real estate projects. Grant requests include capacity building and programmatic areas. The activities in obtaining funding sources include diversifying ACDC's portfolio of current donors with cultivation events as well as increasing and maintaining engagement of donors in the work of ACDC.

The board and staff, which include a Resource Development Board Committee, are strategizing different approaches to reach meet a tax credit allocation from DHCD. For example, for One Greenway's open space, there is opportunity for naming rights for individuals and corporations. As needed, a capital campaign may be instituted to further improve the open space as we receive feedback from the community.

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A CITC contract will allow ACDC to build out its current Development Plan by increasing the dollars donated to ACDC. With CITC funding from Fall 2013, we are working on improving our website and communications strategy. We are also conducting donor prospecting to include individuals, corporations, and foundations interested in community development. We are scheduling meetings with prospects and anticipate reaching our goal with assistance from United Way of Massachusetts Bay and Merrimack Valley by the CITC program deadline.

In the past, we rotated between relying on events and grants as the primary sources of funding. ACDC's 2013 diverse fundraising efforts – events, membership, grants, contracts, and annual appeal – yielded great improvements over 2012. With a larger donor base, we anticipate a greater opportunity to increase our earned income and grants, while further refining our sponsorships. CITC would especially enable ACDC to further diversify its donor portfolio by increasing its individual and foundation pools of donors.

ACDC created its own primer/FAQ to introduce the CITC to potential donors. We are distributing this information to our list of 198 individuals who donated a gift of \$500 or more as well as other prospects we find. We are in the process of meeting and scheduling meetings with these individuals. Some have already committed \$1,000 or more to ACDC. We are confident in reaching the \$200,000 credit allocation request for the next three years and shall seek the assistance of the United Way, as necessary.

### **Section 9: History, Track Record and Sustainable Development**

History and track record of past practices and approaches to the financing and implementation of the proposed activities in the Plan include, but are not limited to:

- Comprehensive Housing Opportunities Program
- Outreach
- Fundraising

ACDC is a United Way affiliated organization and have multi-year grants that support general overhead and our programming. We are receiving funding from the Barr Foundation as well. Both these organizations have complemented us on our reports. We have exceeded the goals for United Way year after year regarding two programs that they are most focused on: CHOP and youth development.

*Comprehensive Housing Opportunities Program* is the housing counseling program of ACDC and has 2 FTE dedicated to this program. We are the only housing counseling program in Massachusetts certified by HUD that provides our workshops and counseling regularly in Chinese (both Cantonese and Mandarin). HUD has a rigorous set of reporting guidelines and we submit quarter reports of our progress as well as have annual on-site audits.

- Office hours for housing counseling are Monday through Friday, 9am-5pm
- Monthly workshops for homebuyers that includes HB101 (separate workshops for Chinese speakers and English speakers), HB201, financial literacy, home improvement, and estate planning. In 2013, we partnered with local organizations in both Quincy and Malden to produce remote housing workshops.

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- In 2012, ACDC's first-time homebuyer workshop graduated 168 students but in 2013 there were 497 graduates. We are planning for additional HB201 workshops in 2014 based on this growth. CHOP has graduated over 1,000 students over the past nine years.
- Expanded activities in Quincy and Malden with Community Advisory Board partners

*Outreach* to residents and the community is provided by one 0.5 FTE staff

- Provide services to more than 300 households and 900 adults and children from ACDC projects
- Conduct workshops about financial literacy, health, and social services. Topics covered in 2013 included oral health, nutrition and diabetes, safety, and estate planning.
- Summer and holiday (Christmas and lunar new year) celebrations at ACDC developments in Quincy and Boston that include information about ACDC programs and services
- Annual participation in more than six street festivals in Boston, Quincy, and Malden

*Fundraising* efforts focus on contracts, grants and special events.

- As available, ACDC secures \$4,000 annually from the City of Boston for multilingual homebuyer classes
- City of Boston CHDO certification secured a total of \$25,000 for two years through 2015
- Foundation grants totaling more than \$180,000 from 17 sources
- All ACDC 2013 fundraising efforts met or exceeded budget goals

Each of Asian CDC's real estate projects over its 26-year history address sustainable development.

1. Oak Terrace
2. Metropolitan
3. 6 Fort Street Apartments
4. Tremont Village
5. One Greenway (in construction)

Specifically,

- Public-private partnerships
- Smart growth and equitable development
- Good jobs and wages – union workers
- Transit access
- Housing
- Open space
- Mixed-use (in Metropolitan and One Greenway)

See attached *Sustainable Development Principles Table* for detailed information about each of Asian CDC's properties.