

SECTION II: Community Investment Plan Fields Corner Transit Oriented Development Strategy

Over the next three years, Viet-AID seeks funding support from the Community Investment Tax Credit Program (CITIC) to implement our multi-year Fields Corner transit-oriented development strategy (Fields Corner TOD strategy) to build a vibrant, diverse and sustainable Fields Corner and surrounding communities. Viet-AID catalyzed the Fields Corner TOD strategy 15 years ago with the mobilization of the Vietnamese community in the planning and development of the nation's first Vietnamese community center. To date, Viet-AID has transformed vacant lots/brownfields into a community center, a community garden and five housing projects - all are located within a ½ mile radius of the Fields Corner station. These projects provide affordable housing to over 100 families and individuals annually; deliver critical child care, senior and youth services to thousands of immigrant families; build a critical customer base for 200 plus neighborhood businesses; and increase civic participation and grassroots leadership development among Vietnamese immigrants.

(Please see Appendix A: Fields Corner TOD Map)

From 2011 to 2012, Viet-AID completed a strategic assessment process, focusing on the Greater Boston Vietnamese community, to develop a competitive organizational strategy. Through this process, we identified community assets, challenges, trends and opportunities and developed strategic priorities and competitive strategies for achieving community vision. We also evaluated our organizational capacity to implement competitive strategies in the most efficient and cost-effective manner. From 2012 to 2013, we engaged the Fields Corner community stakeholders in a yearlong assessment to identify challenges and opportunities in the Fields Corner neighborhood.

Subsequently, Viet-AID used these findings to create a business plan for implementing the Fields Corner TOD strategy that links together real estate development, small business development, asset development, and civic engagement to build a vibrant, diverse and sustainable Fields Corner community. The TOD strategy advances three major goals:

1. High-density and green housing built within ½ mile of the Fields Corner T Station that provides mixed-income housing to low and moderate income families - giving these families good alternative to driving and access to employment opportunities as well as expanding customer base to support neighborhood businesses.
2. Low-income families improve income and expand family wealth through sustainable business and home-ownership.
3. Low-income Vietnamese immigrants play an active and leadership role in the planning and implementation of a community activities/events that contribute to the building of a vibrant, diverse and sustainable Fields Corner community.

SECTION 1: COMMUNITY AND CONSTITUENCIES

As an ethnic-based and place-based organization, Viet-AID works with both the Vietnamese community of Greater Boston and the Fields Corner neighborhood of Dorchester.

Greater Boston Vietnamese Community

It is estimated that over 35,000 residing in Greater Boston and over 10,000 live in Dorchester, one of the poorest Boston neighborhoods. While the most recent demographic data on the Boston Vietnamese community is not available, the 2008-2010 American Community Survey for the Vietnamese community in Massachusetts shows:

Population	43,040
Household	11,913
Household size	3.6
Household with children under 18	49.7%
Less than high school education	36.4%
Female householder, no husband present	21.2%
High school education or equivalent	22.2%
Poverty rate	16.4%
Poverty rate among families with children under 18	18.2%
Speak English less than very well	57.9%
Median household Income	\$48,252
Median household income of female-headed household	\$21,515

Viet-AID believes that the poverty rate among Vietnamese families in Boston is significantly higher while the median household income is significantly lower, compared to the statewide rates. To help low-income families achieve family stability, economic independence and to move out of poverty, Viet-AID review findings from program evaluation as well as studies and reports by agencies/organizations such as the Boston Foundation (*the Boston Indicator Project*), the Annie Casey Foundation (*Race Matter!*) by the Annie Casey Foundation, and the Crittenton Women’s Union (*Massachusetts Independence Index*).

The 2010 Massachusetts Independence Index Report and the Boston Indicator Project Report show that in 2010, a family of one adult, one preschooler, and one school-age child residing in Massachusetts requires \$61,618 per year (\$29.01 per hour) to achieve economic independence—approximately three and one-half times the federal poverty level of \$18,310. The Race Matter Study by the Annie Casey Foundation identifies three factors that are needed to help low-income families achieve family economic self-sufficiency and move out of poverty. These three factors are: The ability to earn economic-independence incomes; the availability of affordable housing, child care, and health care; and the opportunity to save and accumulate assets. Unfortunately, low-income Vietnamese families in Boston face numerous barriers that affect their ability to gain economic-independence employment, to access affordable housing, child care and health care, and to build and grow asset and wealth.

Ability to earn self-sufficiency wage: In the Massachusetts economy, post-secondary education and training is all but required for employment that pays family-sustaining wages. Through 2016 the number of positions requiring only work experience or on-the-job training is expected to increase by no more than 5%, while occupations requiring an associate’s degree will grow at triple that rate. When the economy is doing poorly, those with less education fare worst, and adults with no post-secondary education have experienced the greatest overall loss of employment since December 2007. The Massachusetts Department of Labor recently identified approximately 40% of 50,000 vacant jobs in the state as “middle-skill” level, requiring more than a high school education but less

than a four-year degree. As shown in the table above, almost 60% of Vietnamese adults have a high school education or less, and 58% have difficulty speaking and understanding English. To help low-income families achieve family stability and to move out of poverty, they need access to ESOL, job placement, job training, and higher education programs.

High costs of housing, child care, and health care: In recent years, all basic expenses have increased, affecting low-income family ability to move out of poverty and to achieve economic independence. Over the past five years, housing rent has increased by almost 30% and is projected to increase even higher over the next 5 years due to limited supply. In Fields Corner, Dorchester, the most recent March 2012 assessment by Viet-AID shows that housing rent has increased by over 30% from 2000 to 2010. Between 2006 and 2008, child care costs in Massachusetts increased by an average of 10%. Between 2006 and 2008, among employees covered by employer-sponsored health insurance, average total employee contributions for single coverage increased 9.8% per year and average total employee contributions for family coverage increased by 7.5%/year.

Due to language and cultural reasons as well as substantial funding cuts, many low-income Vietnamese families have limited access to affordable housing, child care and health insurance. For example, a 2011 needs assessment by Viet-AID shows that over 500 low-income families need affordable child care for their children ages 0-13. Yet, Viet-AID's bilingual pre-school and afterschool program receive fewer than 10 subsidized child care slots for low-income families. When Viet-AID began accepting applications for its 27-unit affordable housing project in Fields Corner, more than 500 low-income families applied.

Asset building and growth: Asset building and growth are essential strategies in helping low-income families achieve family economic security. Financial assets can transfer into income quite readily and soften difficulties during hard times. Assets protect against economic ruin, from such things as parental unemployment or severe illness. Assets can provide a bridge to help families move permanently out of poverty.

Business ownership is one the most popular forms of asset for many working families, especially immigrant families. Like most immigrants, many Vietnamese choose self-employment over traditional employment to achieve economic security and to build wealth for their family. It is estimated that approximately 50 percent, *or approximately 3,000 plus adults*, of the Boston Vietnamese immigrant workforce works in nail salon and hardwood floor sectors. An overwhelming majority of these owners/workers live in the poor Dorchester neighborhood. Nail salon and hardwood floor workers are typically immigrants who have low educational background, limited language skill and no transferable job skill. With few opportunities, they choose to work as contracted workers in the nail salon and hardwood floor sectors. The economic recession the past few years has hit these businesses hard. Many businesses have either been closed or seen their business revenues reduced by as much as 50%.

Fields Corner Neighborhood

It is estimated that over 30,000 Vietnamese living in Greater Boston and almost 10,000 live in Fields Corner and the surrounding sub-neighborhoods.

Totalling 1.2 square miles, Fields Corner is home to approximately 14,550 residents. One of the poorest and most diverse neighborhoods in Boston, 85% of Fields Corner residents are minority, consisting mostly of African, Vietnamese and Hispanic/Latin Americans. According to the 2010

American Community Survey, annual median household income decreased from \$50,000 to \$42,000 while poverty rate increased from 12% to 22% from 2000 to 2010. During the same period, median housing rents rose an average 20%, from \$828 to \$998. Most residential and commercial buildings in Fields Corner were built before 1940 and thus are not energy-efficient. Low income, rising rents and high utility costs all contribute to high housing expenses faced by the majority of Fields Corner residents and homeowners. Over 65% of Fields Corner residents are renters of which 53% spend over 30% of their income towards rent and over 38% spend more than 50% of their income towards rent. More than 45% of Fields Corner homeowners pay more than 35% of their income toward housing expenses.

SECTION 2: INVOLVEMENT OF COMMUNITY RESIDENTS AND STAKEHOLDERS

Viet-AID engages community stakeholders in all different levels within the organization. These include membership, board membership and community planning/project planning/event planning committee.

As a community-based organization, our membership is open to anyone 18 years or older. Members have a right to participate in the business and social meetings of the organization, elect and remove board members and run for board membership. Viet-AID's Board presently has fifteen members on its board of directors who set policies and oversee operations. Most board members are either tenants in our housing projects, or live in the low-income Dorchester neighborhood or have been active members in the Vietnamese community. The Board is responsible for guiding the agency by defining the agency's mission and vision, developing and approving long-term strategic plan and hiring the chief executive officer to carry the agency's long-term plan; providing for the agency by mobilizing financial and human resources to help the agency carry out its long-term strategic plan; and protecting the agency by developing appropriate policies and procedures, monitoring the agency's financial health and fulfilling their legal duties.

Viet-AID has a successful track record of engaging community members in planning and implementation of critical projects. For example, from 1997 to 2002, Viet-AID engaged over 500 community members in planning and building the \$5.1 million community Center. These members worked together to develop the mission, vision and programs for the center, mobilized community support and implemented a community fundraising campaign that raised over \$200,000 from individual community members. The Community Center expanded affordable child care, afterschool care and adult day care for low-income members as well as served as a catalyst for the transformation of the Fields Corner neighborhood. Currently, our pre-school center has a Parent Advisory Council whose membership is open to any parents with children in our programs. The Council plans program curriculum with program staff and assists in policy decisions. The Council also organizes social events for parents and families, including parent coffees, family nights, a Vietnamese celebration, holiday parties, a parent celebration, and field trips.

From 2010 to 2011, Viet-AID completed a strategic assessment process, focusing on the Greater Boston Vietnamese community, to develop a competitive organizational strategy. Through this process, we held two community-wide meetings, surveyed 150 community members, interviewed 15 community activists/leaders, and reviewed numerous studies. Through this assessment, we identified community needs in child care, youth, affordable housing, and employment. We further

studied strategies around child care, afterschool care, housing development, economic development, and asset development to address these community needs.

From 2012-2013, Viet-AID engaged community stakeholders in both the Fields Corner neighborhood and the Vietnamese community to work together to oversee the planning and implementation of a comprehensive community plan that guides future community development efforts, including Viet-AID's Fields Corner TOD Strategy. As part of our strategic external assessment, we commissioned the Greenhouse Practicum Research Team from MIT City Planning Program to complete a market analysis to identify community development challenges and opportunities facing the Fields Corner neighborhood. During the data gathering phase, the research team held 2 community meetings, one neighborhood tour and interviews with community stakeholders to involve them in identifying issues, challenges, opportunities and community development priorities. The research finds that Fields Corner has challenges and opportunities that if appropriately invested could transform Fields Corner into a sustainable, diverse and vibrant community. These include:

Opportunity: (1) Fields Corner has achieved significant improvements over the past ten years & has become an attractive place for low-income families to live and to move out of poverty; (2) Fields Corner is strategically located and can speed the transition of blighted sites for productive use. Fields Corner will be attractive to residents who work downtown or in other locations along the red/green lines such as Brookline and Cambridge; (3) Because housing development in transit zones can support greater density, Viet-AID can provide a greater number of affordable units in transit-oriented development. Viet-AID anticipates that up to 300 affordable units can be built near the Fields Corner T station; (4) There are over 200 neighborhood and ethnic-based businesses around Fields Corner. Greater housing around Fields Corner T station can enhance customer base for neighborhood retail and service businesses; (5) Living in and around Fields Corner would provide greater access to new employment opportunities for the low-income residents; (6) The economic and financial crises have created opportunities for Viet-AID to acquire distressed assets at reasonable costs and/or to partner with private developers/landowners to re-develop their sites into affordable housing.

Challenge: (1) More low-income families have moved into Fields Corner the past ten years. As a result, annual median household income decreased from \$50,000 to \$42,000 while poverty rate increased from 12% to 22% from 2000 to 2010; (2) Median housing rents rose an average 20%, from \$828 to \$998, from 2000 to 2010; (3) Low income and rising rent contribute to high housing expenses - 45% of renter households in Fields Corner pay more than 35% of the incomes toward rents. This percentage is estimated to increase dramatically in the near future as rents are projected to increase by 3%-5% annually due to the constrained supply and increase in renter households; (4) Low-income and high housing costs force many low-income families to live in overcrowded and severely substandard housing, be subject to higher housing discrimination and greater imminent risk of becoming homeless; (5) The economic recession the past few years have affected the survival of neighborhood businesses in Fields Corner, many of which are Vietnamese-owned; (6) Fields Corner and the surrounding neighborhood have a high number of foreclosed properties; a fair share of underutilized buildings, vacant lots, auto-repair shops, and illegal dumping sites; and a high percentage of houses and commercial buildings that are old, resulting in highly inefficient use of energy; (7) Fields Corner is fragmented and lacks a collective vision to guide future development efforts; (8) limited engagement in neighborhood issues and activities by low-income residents and immigrants, especially among Vietnamese immigrants. **(Please see Appendix B for a one-page Summary of the Report)**

SECTION 3: STRATEGIC VISION

Using findings from the strategic assessment and building on our successes over the past fifteen years, Viet-AID developed and incorporated the multiyear Fields Corner TOD strategy in the board-approved organizational strategic plan from 2013 through 2016.

Viet-AID requests funding support under the Community Investment Tax Credit Program to support the implementation of the Fields Corner TOD Strategy. The vision of the Fields Corner TOD strategy is that Fields Corner becomes a vibrant, diverse and sustainable community in which high-density mixed income housing - built around the subway station - are available to low and moderate income families, giving them good alternative to driving and access to good employment; neighborhood businesses – especially minority businesses – succeed and thrive; new and existing houses/buildings use healthier building materials and energy efficient technologies; new immigrants have access to resources to put down roots, build a better life, and become contributing members; and new immigrants and long-time residents working together to plan and implement strategies to build a vibrant, diverse and sustainable Fields Corner community. To realize this vision, Viet-AID will pursue the following goals/objectives/activities outlined in the next section over the next three years.

SECTION 4. GOALS/OBJECTIVES/ACTIVITIES/OUTCOMES

Goal 1: Develop high-density and green housing around the Fields Corner T Station that provides mixed-income housing to low and moderate income families - giving these families good alternative to driving and access to employment opportunities, and expanding customer base to support neighborhood businesses.

Objectives: (1) Build and maintain a robust housing pipeline; (2) Develop 63 affordable housing units and 10,000 square feet of commercial space.

Activities:

- **Robust Housing Pipeline:** Identify and complete preliminary feasibility analyses for up to five potential housing projects per year. Feasibility analyses include speaking with brokers/city/lender to identify potential sites, coordinating with architect to develop conceptual design, performing preliminary financial analysis to determine financial feasibility, and speaking with community leaders, elected officials and lenders/funders to determine project support. Feasible projects will be placed on our housing pipeline list for site control, detailed feasibility analysis and development.
- **Affordable Housing Production:** Secure financing for and complete construction on the two following projects that will create 63 affordable housing units and 8,000 square feet of commercial space:
 - **Upper Washington/Four Corners:** Working in partnership with the Greater Four Corners Action Coalition, Viet-AID has secured site control, zoning relief, and critical funding and financing from the CEDAC, the City of Boston, Federal Home Loan Bank for the project.

After a highly competitive review, we were recently invited by DHCD to submit an out-of-round funding application for the 4% LIHTC program and other funding subsidies, the remaining funding sources for the project. Consisting of 10 parcels (9 city-owned and 1 private), the project first phase builds 3,000 square feet of commercial space for community businesses and 35 affordable housing units for large families. Located within 1 mile of the Fields Corner T station and within 0.25 mile of the new Four Corners/Geneva Rail Stop of the Fairmount Line, the project gives working families greater access to major employment centers in Greater Boston. Nine of the thirty five units (25.7% of total) will be set aside for homeless or formerly homeless families earning at or below of 30% of AMI. Nine additional units will be set aside for households earning below 50% of AMI. The remaining seventeen units are set aside for households earning below 60% of AMI. The development will also achieve at a minimum LEED Silver certifiable status.

Project Milestones	
Site Control/Feasibility Period (completed)	June 2013
Obtain all zoning reliefs (completed)	November 2013
Funding applications/financing commitments	April 2014
Construction closing/Construction begin	October 2014
Construction completion	November 2015
Permanent closing/Operations	February 2016

- O’Hearn Historic Preservation/Age Restricted:** Viet-AID, in collaboration with Historic Boston Incorporated, is conducting feasibility analysis for the historic renovation of the O’Hearn building in Fields Corner. Conceptual design envisions that the project will be a mixed-use, age restricted affordable housing development with approximately 5,000 sq feet of commercial space and 28 affordable age restricted units. The design envisions that least 25% of the overall units will be set aside for households earning at or below of 30% AMI to meet the high demand for extreme low-income seniors. The building is located within walking distance from the Fields Corner T stop and less than 0.15 miles from the Dorchester Housing Health Center, making it an ideal location for affordable age-restricted development.

Project Milestones	
Site control/feasibility period began	January 2014
Feasibility period completed	June 2014
Obtain zoning relief	June 2015
Funding applications/financing commitments	Start in May 2015
Construction closing/construction begin	June 2016
Construction completion	July 2017
Full rent-up	August 2017

Outcomes: (1) Up to \$25 million is invested in the neighborhood to re-develop vacant lots/underutilized buildings within 1 mile of the Fields Corner station; (2) Up to 63 new affordable rental housing units built and managed for low-income families between 30% and 60% AMI; (3) Up to 8,000 square feet of commercial space built that nurtures and develops small minority-owned businesses.

Goal 2: Low-income families improve income as well as accumulate and expand family wealth through sustainable business and home ownership.

Objectives: (1) Assist 200 plus neighborhood businesses in Fields Corner succeed and thrive through sustainable business development, investment and advisory services; (2) Educate 250-300 prospective homebuyers/homeowners on home-buying process and homeownership; (3) Assist 40-50 graduates purchase their first home; (4) Assist 100 home-owners access resources to retrofit/repair their home.

Activities:

- **Housing Counseling:** Continue to offer housing counseling through group education workshop and post-workshop individualized one-on-one counseling. Housing counseling covers both pre-purchase and post-purchase counseling. Pre-purchase counseling helps prepare low-income families for homeownership while Post-purchase counseling prepares homeowners to better meet their ongoing home maintenance needs, reduce utility bills through weatherization and increased energy efficiency, budget for repairs, and avoid predatory refinancing schemes that can put continued homeownership in jeopardy.
- **Small Business Development Program:** Continue to provide business development and investment services as well as commercial space to help new and existing businesses in Fields Corner succeed. Business development and investment services include: Business training workshops, market research to identify new market/business opportunities, access to market, one-on-one technical assistance, access to financing, and equity investment.

Outcomes: (1) 200 plus neighborhood businesses in Fields Corner succeeded and thrived through sustainable business development, investment and advisory services; (2) Number of new jobs (including self-employment) created through new business creation or business expansion; (3) 25-30 low-income families access financial resources to purchase their first homes; up to 100 home-owners access resources to retrofit/weatherize/renovate their homes.

Goal 3: Low-income Vietnamese immigrants play an active and leadership role in the planning and implementation of a community activities/events that contribute to the building of a vibrant, diverse and sustainable Fields Corner community.

Objective: (1) Improve public safety and quality of life; (2) Increase engagement among Vietnamese residents in neighborhood activities.

Activities:

- **Public Safety Initiative:** Viet-AID will continue to work with the Fields Corner CDC, Close to Home, and residents to set up Neighborhood Watches on all streets in Fields Corner to improve neighborhood safety. Residents are invited to monthly meetings where they meet other residents, talk about their concerns regarding public safety, and become each other's allies in crime watching and reporting efforts. Police force representatives are invited in each meetings to give a report on crime incidents that went on in the area and educate the community on the actions they should take when they become witness of crime and illegal activities.
- **Fields Corner Shines:** Viet-AID has taken the lead to address the littering issue in the neighborhood through Fields Corner Shine initiative. Viet-AID has partnered with other organizations in Fields Corner (Close to Home, 5 Streets Neighborhood, Fields Corner Main

Street, Fields Corner CDC, Dorchester House, Mayor's Neighborhood Services, Green Dorchester, DOT-I) to organize "Fields Corner Shine" that will take the form of cleaning event that we will do more often. The goal is to have the "Fields Corner Shine" event once every approximately six week when the weather is warm.

Outcome: Improved neighborhood safety/quality of life; increased engagement among Vietnamese immigrants.

Goal 4: Viet-AID achieves greater financial sustainability and community impact.

Viet-AID will continue to pursue a revenue strategy to achieve greater financial sustainability by diversifying our funding base to better cope with the economic environment and climate of diminishing availability of affordable housing resources. To achieve this goal, Viet-AID has focused on improving three revenue sources: Development fee, asset and property management fee and other program incomes.

Objectives: (1) Increase development fee and overhead; (2) Increase asset management fee; Increase income from project net operating income.

Activities:

- Build a robust housing pipeline that enables Viet-AID to complete one real estate project every two years.
- Implement new financing model for affordable housing development: We learned that the 9% LIHTC, the most critical source of funding for affordable housing development, has become extremely competitive. As a result, most projects typically waited 2-3 years before securing funding. With funding support from CITIC, Viet-AID pursued the 4% LIHTC with tax-exempt bond finance program for our Upper Washington/Four Corners mixed-use project. To date, Viet-AID has secured funding commitments from CEDAC, the City of Boston, the Federal Home Loan Bank of Boston, and Mass Development. Recently, Viet-AID has been invited to submit an out-of-round application to DHCD on January 24th 2014 for the 4% LIHTC and other subsidy programs, the remaining funding the project needs. Should we receive an award from DHCD in June 2014, we would be able to close and to begin construction in September 2014. Based on our experience, it would take only 3 years under this financing model to advance the project from pre-feasibility to construction, compared to a typical 5-year timeframe for projects utilizing the 9% LIHTC program. Viet-AID will continue to refine and improve this financing model for all our future housing projects.
- Provide better oversight on third-part management company by using clear annual performance objectives/bench marks such as occupancy rate, monthly collection, timeframe on leasing a vacant unit, and cost/per unit rate.
- Negotiate with funder/lender/LIHTC investor to include asset management fee to be paid from operating budget and not from net operating income on all affordable housing projects.

Outcomes: (1) A robust housing pipeline which results in Viet-AID completing one real estate project every two years; (2) Shorten timeframe from feasibility to construction to 3 years per project, using the new financing model; (3) Increased fees and income from asset management fee and from net operating income.

SECTION 5: OUTCOME/IMPACT & EVALUATION PLAN

Viet-AID uses outcome evaluations to demonstrate the program's (and therefore the organization's) ability to reach specific goals, program effectiveness, and cost effectiveness; to modify an existing program or create a new program to address emerging and unmet needs; and to communicate program results to stakeholders. Following are the evaluation system Viet-AID uses to measure program outcome, to collect and store data:

Real Estate/Housing Development

- Housing affordability: Number of affordable housing units built and managed for households earning between 30% and 60% of area median income. Tool: Tracking of number of units completed and managed.

Civic Engagement

- Community participation: Document resident's participation in neighborhood or community organizations and the kinds of activities he/she participates. Tool: Resident participation survey.

Economic Development

- Business creation/expansion: Measures number of new business created or expand & number of jobs created. Tool: Client file.

Asset Development

- Wealth creation: Number of families who attended first-time home-buying class and who purchased their first home; number of families who access resources to retrofit/repair. Tool: CounseorMax is used to keep track of first-time homebuyers & homeowners.

Financial Sustainability

- Robust housing pipeline: Viet-AID completes a project in every two years. Tool: Number of units added to housing portfolio.
- Project timeline: 3-year timeframe to advance project from preliminary feasibility to construction. Tool: Project timeline and workplan.
- Asset management fee: Amount of asset management fee received from each housing project. Tool: Partnership Agreement.
- Income from housing projects: Amount Viet-AID receives from each housing project to support Viet-AID's operation. Tool: Quarterly payment from each housing project.

SECTION 6: COLLABORATION

Viet-AID pursues collaboration to achieve three major objectives: Expanding/facilitating community access to services, achieving greater cost effectiveness and financial sustainability and sharing resources and expertise. As such, Viet-AID engages in the following collaborations:

- Viet-AID has formed a partnership with the Greater Four Corners Action Coalition (GFCAC) in the Four Corners neighborhood of Dorchester, located adjacent to Fields Corner, to convert city-owned and privately-owned vacant land into affordable housing. In late 2010, the City of

Boston approached Viet-AID to encourage Viet-AID to explore development opportunities along Geneva Avenue and Washington Street Corridor in the Four Corners neighborhood. While Viet-AID has experience in affordable housing development, we lack understanding of the specific neighborhood and relationships with the residents. On the other hand, GFCAC has more than 30 years of experience working in the Four Corners neighborhood. Under this partnership, GFCAC is responsible for conducting outreach and community meetings to engage community members in identifying and prioritizing land for development as well as mobilizing community support. Viet-AID is responsible architecturally design, project finance, construction, and property management. Since then, Viet-AID and GFAC have held numerous meetings with BRA and DND staff as well as with key community stakeholders, Main Streets members, and Codman Square NDC to solicit their inputs and support as well as to express Viet-AID's interest. From these meetings, Viet-AID and GFCAC have developed a multi-phase plan to secure city-owned and private sites and to re-develop these sites into two separate affordable housing and mixed-use projects which create up to 35 housing units and 2,900 square feet of commercial space. These projects include the Upper Washington project, and 3 Middle-Income / Work-Force Housing projects. These projects are located within walking distance of the Fields Corner T Station and the Four Corners/Geneva Stop of the Fairmount Line, giving future residents easy access to major employment centers in Greater Boston.

- Our strategic assessment of the Greater Boston Vietnamese community showed major achievement gap facing Vietnamese students who attended the Mather school from 2000 to 2013 and the important role of community-family-school partnership. Earlier this year, Viet-AID formalized a partnership with the Mather Elementary school to help both the school and our pre-school and afterschool programs better serve the Vietnamese population in Fields Corner. The Mather has one Vietnamese Sheltered English Immersion class per grade and wishes to provide even more services to those students. There is a high demand for pre-school and the Mather does not have the capacity to fill all the spots that are needed, therefore hoping to be able to refer students to Viet-AID. Additionally, as many of the Vietnamese students scored with “needs improvement” on the MCAS, Viet-AID wants to make sure as many of those students as possible are supported in the out-of-school time realm. The Mather is dedicated to assisting the high population of Vietnamese students they serve and through the partner with an MOU outlining specific expectations for on-going communication and referral practices both parties involved can ensure they are serving and supporting as many students as possible.

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

Viet-AID's proposed Fields Corner TOD strategy is a key priority of Viet-AID's long-term ethnic-based and place-based strategies that aim to achieve our mission of building a strong Vietnamese American community in Greater Boston and a prosperous Fields Corner neighborhood. These two major strategies are:

Investing in the Vietnamese Community – an Ethnic-Based Strategy. We believe that Vietnamese immigrants and refugees have and will continue to contribute to the revitalization and building of strong and prosperous communities, providing that there are opportunities where they can put down roots, build a better life, and become contributing members of society. Unfortunately,

the Greater Boston's Vietnamese immigrants and refugees face a wide range of social and economic inequities that limit their ability to maximize their human capital to benefit our community. Due to poverty, language and cultural barriers and the lack of bilingual and bicultural programs, Vietnamese children lack appropriate socio-emotional skills when they enter school, affecting their lifelong learning ability. Similarly, Vietnamese school-age children and youth lack access to afterschool programs, community and family support which lead to increased involvement in youth violent activities and poor academic performance. Because of limited language and job skills, Vietnamese working adults often work in low-wage jobs with limited or no health benefits and opportunities for career advancement. Thus, they are more prone to losing their jobs, suffering long-term poverty, and living in substandard and overcrowded housing. Viet-AID addresses these social and economic inequities by operating bicultural and bilingual pre-school and afterschool programs that provide much needed services and support to low-income children and youth. We offer housing counseling to assist families and adults remain in their house and/or secure affordable and safe housing. And we run workforce and business development programs to help Vietnamese adults improve income and build family wealth.

Investing in the Fields Corner Neighborhood – a Placed-Based Strategy. Totalling 1.2 square miles, Fields Corner is home to approximately 14,550 residents. One of the poorest and most diverse neighborhoods in Boston, 85% of Fields Corner residents are minority, consisting mostly of African, Vietnamese and Hispanic/Latin Americans. Fields Corner has major community assets: Transit access (Fields Corner subway station and five major bus lines), giving residents access to major employment centers; access to a wide range of services provided by a neighborhood health center, a senior service center, and five non-profit organizations such as the nation's first Vietnamese community center; and access to ethnic and affordable food and services provided by three ethnic and mainstream supermarkets as well as 200 plus small businesses. These assets have attracted more and more low-income and minority residents to the neighborhood over the past ten years. During the same period, housing has become even more scarce and unaffordable. And despite major improvements, Fields Corner still has a fair share of underutilized buildings, vacant lots, auto-repair shops, and illegal dumping sites. To build a vibrant and prosperous Fields Corner neighborhood, Viet-AID has pursued a transit-oriented neighborhood revitalization strategy that builds affordable housing for low-income families, develops anchor community institution, fosters homeownership, promotes grassroots leadership development, improves access to better employment opportunities, and supports minority-owned businesses.

SECTION 8: FINANCING PLAN

Viet-AID has developed a sound financial plan to successfully implement our community investment plan. The total annual budget for the TOD Strategy is \$344,400. To date, we have secured a total of \$119,400 from the Hyams Foundation, DND, United Way, and Viet-AID's development and asset management fees. We have proposal pending with HUD through the National Coalition for Asian American Community Development (National CAPACD) for our housing counseling services. National CAPACD has funded Viet-AID's housing counseling activities the past three years. Given our successful track records, we are confident that we will receive an award from them next year. A grant from CITIC will ensure that Viet-AID will have sufficient resources to successfully carry out our Fields Corner TOD plan.

(Please see Appendix C for detailed project and organizational budgets)

SECTION 9: HISTORY, TRACK RECORD, and SUSTAINABLE DEVELOPMENT

Organizational and Project Background

Founded in 1994, Viet-AID is the first grassroots community development corporation founded and operated by former Vietnamese immigrants in the U.S. Located in the Fields Corner neighborhood (the second largest Vietnamese concentration in the East Coast), Viet-AID's mission is to build a strong Vietnamese American community in Boston and a vibrant Fields Corner neighborhood. This mission is anchored by four key goals: (1) To promote economic development and family self-sufficiency, (2) to build affordable housing, (3) to foster youth/grassroots leadership and increase civic engagement, and (4) to facilitate community access to linguistically and culturally appropriate family services.

Over fifteen years, Viet-AID has achieved the following outcomes and impact through our ethnic-based and placed-based strategies:

Real Estate Development: Over the past fifteen years, Viet-AID has pursued a transit oriented development strategy that links together housing, small business development, and transit assets and opportunities to build a vibrant, diverse and sustainable communities. The strategy began with the planning and development of the Vietnamese community center. To date, Viet-AID has leveraged over \$30 million in public and private financing to support Viet-AID's projects under the TOD Strategy which includes the Vietnamese community center, a community garden, and five housing projects - all of which are located within a one-mile radius of the Fields Corner T station. These projects provide affordable and quality housing to over 100 families and individuals annually; deliver critical child care, senior and youth services to thousands of immigrant and refugee families; build a critical customer base for 200 plus community businesses in Dorchester and Geneva Avenues; and increase civic participation and grassroots leadership development among Vietnamese immigrants and youth. Further, the strategy has successfully helped over 50 families to invest more than \$10 million by purchasing and rehabilitating residential properties in these neighborhoods.

Illustrative projects:

- **Vietnamese American Community Center:** Engaged over 500 community members to plan and raise \$5.1 million to build the nation's first Vietnamese American Community Center. The Center houses bilingual and bicultural pre-school and afterschool centers that provide bilingual and bicultural services to over one thousand immigrant children, youth, and parents annually; a multipurpose room that hosts cultural events and offers opportunities for community members and youth to engage in civic activities; and three non-profit organizations that offer a wide range of services to low-income families from different racial and ethnic communities.
- **Affordable housing:** Developed 114 affordable housing. Viet-AID's most two recent projects best demonstrate our ability to successfully finance affordable housing projects:
 - **1460 House:** A transit oriented, urban fill, award winning new construction development, 1460 House is an \$12 million mixed-use project with 43 affordable rental housing units for low income families, and 5 commercial units for community-owned businesses. Sources of funds include the following: LIHTC (9%), HOME (City and State), Neighborhood Housing Trust, Affordable Housing Trust Fund, Housing Stabilization Fund, CATNHP/TOD and Housing Innovation Fund.

- **Bloomfield Gardens:** A transit oriented and urban infill new construction development, Bloomfield Gardens is a \$10.5 million housing project that provides 27 affordable rental housing units for low-income families. Sources of funds include: LIHTC (9%), HOME Funds (City and State), Affordable Housing Trust Fund, Neighborhood Housing Trust, and Housing Innovation Funds.

Economic Development: Viet-AID has pursued an integrated business development strategy that has helped community members create and grow family wealth as well as has built a vibrant Fields Corner business district through the following initiatives:

- **Family Child Care System:** Viet-AID Family Child Care System helps low-income Vietnamese women become financially self-sufficient, while strengthening their community by providing affordable and quality child care. The System is comprised of independent home-based child care businesses, supported by Viet-AID which acts as the marketing, contracting, and accounting agent for the small businesses. The System provides child care training, business technical assistance, on-going professional development, collective marketing, and support services. Since its inception 1997, the system has provided training for 107 women participants; helped 18 women secure child care licenses to operate home-based day care businesses; and provided affordable child care to over 300 low-income children.
- **Win-Win Marketing Cooperative:** Win-Win Marketing Cooperative consists of cleaning microenterprises owned and operated by business owners. These small businesses are supported by Win-Win, which act as the marketing, contracting, and accounting agent for the small businesses. Participants receive commercial cleaning skills training, entrepreneurial business training and ongoing one-on-one technical assistance. Once the participants start their business and purchase equity ownership in Win-Win, they have access to cleaning contracts, technical assistance, and back-office support provided by Win-Win. From 2002 to 2006, Win-Win helped start five cleaning businesses that provided employment to 7 community members. In 2006, Viet-AID transferred Win-Win ownership to the business members that have since provided cleaning services to properties owned by Viet-AID and other non-profits in Fields Corner.
- **Small Business Assistance Program:** Since 2003, Viet-AID's Small Business Assistance Program has provided business training and education to 500 plus nail salons and hard-wood floor refinishing businesses; and helped start 26 new businesses and stabilize over 200 businesses. In addition, as part of Viet-ID's on-going effort to build a vibrant Fields Corner neighborhood, Viet-AID has: (1) built 9,000 square feet of commercial space for 5 new businesses, creating 15 new jobs; and (2) provided on-going technical assistance, collective marketing and promotion to support 200 plus ethnic-based businesses in the Fields Corner business district.

Asset Development: Viet-AID has in-depth experience in providing comprehensive housing counseling to help low-income families find affordable housing as well as accumulate and expand family wealth. Viet-AID's current programs and their past accomplishments include:

- **Homeless Prevention/Rental Counseling:** Viet-AID provides housing counseling to help low-income families who are at risk of displacement to find quality, affordable and permanent housing. Housing counseling services include searching for and applying for public and private subsidized housing, applying for rental assistance, and providing information on landlord/tenant laws and rights and responsibilities as well as referral to legal services. Since 2009, Viet-AID has provided housing counseling to over 700 clients and helped 287 retain/secure permanent housing.

- **Pre-purchase Counseling:** Viet-AID offers group education and one-on-one counseling to help low-income clients purchase their first homes. Clients are required to participate in a 10-hour workshop to learn the basics of home-buying process. Graduates who are interested in purchasing their first homes receive one-on-one counseling to find a home, apply for a mortgage and obtain closing cost and down-payment assistance to purchase their first home. Since 2000, the program has provided group education to 593 clients, provided one-on-one counseling to 254 graduates, and helped 183 become homeowners.
- **Foreclosure Prevention Counseling:** Viet-AID offers counseling to help homeowners protect their homes from foreclosure. Housing counselor develops a household budget, examines current mortgage loan terms, determines a homeowner's financial capacity, reviews options with the client, negotiates options with lenders and servicer, finalizes the resolution, and provides client follow up. Since 2008, the program has provided counseling to 172 homeowners and helped 36 homeowners achieve positive outcomes.

Civic Engagement: From its inception in 1994 to 2005, Viet-AID focused on engaging Vietnamese immigrants in planning and implementing projects/initiatives designed to strengthen the Vietnamese community and to build a vibrant Fields Corner neighborhood. In fifteen years, we engaged Vietnamese immigrants in the following projects:

- From 2000-2005, Viet-AID engaged 20 plus Vietnamese youth in planning and implementing three community service projects: (1) A community mural project that engaged 20 plus youth and adults in designing and installing two mural projects that converted two blighted walls into cultural and racial reflections of the community; (2) An Oral History Project that involved 200 plus youth and adults in planning and developing a traditional Vietnamese play to promote greater communication and understanding between young and old generations; and (3) A Voter Education Campaign that engaged 50 plus youth and adult volunteers in planning and implementing a voter education to promote greater civic participation in the Vietnamese community.
- From 1997 to 2002, Viet-AID engaged over 500 community members in planning and building the \$5.1 million community Center. These members worked together to develop the mission, vision and programs for the center, mobilized community support and implemented a community fundraising campaign that raised over \$200,000 from individual community members. The Community Center expanded affordable child care, afterschool care and adult day care for low-income members as well as served as a catalyst for the transformation of the Fields Corner neighborhood.

Viet-AID has formed an experienced staff/consultant team to implement the Fields Corner TOD plan:

Aspasia Xypolia, Director of Real Estate Investment: As Viet-AID's Director of Real Estate, Aspasia is responsible for day-to-day project management. This includes managing community process, public entitlement process, design, construction, marketing and leasing. She will oversee the selection of professional and construction firms, work of the architect and general contractor to develop and finalize designs, construction schedule, and provide project management during construction to ensure projects are completed on time and within budget. Aspasia has 5 plus years of experience in urban design and real estate development, working as project manager for EDSA Inc., an international urban design and landscape architectural firm. As project manager, she was

responsible for developing project concept, coordinating community process, managing public entitlement process, and supervising the development team for four downtown and neighborhood master plans in Mobile, Alabama, Baton Rouge, Louisiana, New Orleans, Louisiana, Millville, New Jersey, and Prince George's County, Maryland. Aspasia holds a Masters in Landscape Architecture from Louisiana State University, and a Masters in City Planning from the Massachusetts Institute of Technology.

Hoang Nguyen, Community Organizer: Under the supervision of the executive director, Kate is responsible for organizing stakeholder and community meetings, in communicating on follow-up individual meetings with community members, in gathering feedback, soliciting community concerns and desires and in communicating efforts undertaken. Kate has also begun to work closely with tenants living in Viet-AID's developments in addressing quality of life challenges. She is also very involved in Viet-AID's VATV program and takes an active role in updating through Viet-AID's TV presence the community on current issues as well as inviting community members to present efforts undertaken. Kate is a long term resident of Fields Corner and is fluent in both English and Vietnamese.

Nam Pham, Executive Director: As Viet-AID's Chief Executive Officer, Nam is responsible for providing leadership and managing all aspects of the organization. He has overall responsibility for the strategic, programmatic, financial, and management operations of the organization. Before joining Viet-AID in 2010, Nam served as a commercial banker in both lending and credit for premier community banks and large commercial banks for more than 20 years. He was New England Chief Lending Officer then Chief Credit Officer for United Commercial Bank. Prior to that he was Vice President for Regional Lending for Citizens Bank, and Community Development Director for Asian Communities for Bank of Boston. Nam has 30 years plus experience working with immigrant and refugee communities. He served as the Commissioner of the Massachusetts Office for Refugees and Immigrants; he also served on numerous non-profit boards, including United Way's Community Investment Committee and Viet-AID.

Long Nguyen, Development Consultant: Long Nguyen is responsible for strategy, program and resource development. A social entrepreneur, Long Nguyen has over 20 years of experience in starting and leading community-based organizations and social purpose enterprises. He has successfully designed and secured funding to start local and national programs ranging from small business development to small business loan fund, housing and commercial real estate development, housing counseling, pre-school and afterschool, leadership development, and non-profit capacity building. Long helped found Viet-AID in 1994 and built Viet-AID into a highly visible and successful CDC in 10 years. From 2005 to 2009, Long served as Director of Strategy for NAVASA, a national Vietnamese organization based in Washington DC. During this time, Long helped launch three national and regional initiatives that helped over local non-profit organizations nationwide stabilize and grow. Long has a BA and JD from Boston University. Since serving as development consultant for Viet-AID in 2010, Long has helped design and launch 3 new programs/initiatives, including the Fields Corner Transit Oriented Development Strategy.

As outlined in greater detail above, Viet-AID's past efforts and future proposal aligns with and advances the Commonwealth's Sustainable Development principles as follows:

- **Concentrate Development and Mix Uses:** By placing our efforts and emphasis of TOD development around the Fields Corner red line T stop and the Four Corners/Geneva rail stop.

- **Advance Equity:** By mobilizing a diverse and disadvantaged community to oversee the planning and implementation of comprehensive community plan.
- **Make Efficient Decisions:** By our close coordination during the planning process with community members and City agencies.
- **Protect Land and Ecosystems:** By pursuing infill development that often also requires environmental remediation efforts.
- **Use Natural Resources Wisely:** By our commitment to create energy efficient and environmentally responsible developments.
- **Expand Housing Opportunities:** By creating affordable housing options that meet the community's increasing needs.
- **Provide Transportation Choice:** By concentrating our efforts in building mixed-use developments and affordable housing around existing well connected transportation systems.
- **Increase Job and Business Opportunities:** By undertaking small business development assistance efforts.
- **Promote Clean Energy:** By promoting energy efficient developments and by ongoing monitoring of the buildings' operations.
- **Plan Regionally:** By working closely with the community from the inception through the implementation of community revitalization plans and by closely coordinating with the City in the implementation of ongoing City-wide efforts.