

DEVELOPMENT TEAM

Our development team consists of a diverse and talented team of professionals who have extensive years of experience in developing affordable housing projects and navigating the Article 80 process. Below is an abbreviated list of projects we have worked on.

Role	Firm	Affordable Housing / Article 80 Experience
Developer	Norfolk Design & Construction LLC (MBE / VBE) 1600 Boston Providence Hwy. Suite 287 Walpole, MA 02081 office@us-norfolk.com 781-884-7085 Urban Edge Inc. (M/NPO) Minority Non-Profit Organization 1542 Columbus Ave. Boston, MA 02119	<ul style="list-style-type: none"> • 30 –36 Mildred Ave (MOH) • 353 – 391 Blue Hill Ave (MOH) • Holborn Development (MOH) • Geneva Ave Development (MOH) • Scattered Sites Development (MOH) • Elmont Norwell Development (MOH) • Holtzer Park • 1599 Columbus Ave. • Walker Park Apartments
Architect	DHK Architects Inc. (MBE) 54 Canal Street, Suite 200 Boston, MA 02114	<ul style="list-style-type: none"> • 2085 Washington Street, Boston, MA • Harvard Club Housing, Boston, MA • Four Corners Plaza
Landscape Architect	Verdant Landscape Architecture (WBE/DBE) 318 Harvard Street Brookline, MA 02446	<ul style="list-style-type: none"> • Four Corners Affordable Housing, Codman Square, Boston MA • Grand Street Mixed Use + Affordable Housing, Worcester MA • 554 Columbia Road Affordable Housing, Dorchester MA
Civil Engineer	Samiotes Consultants (WBE) 20 A Street Framingham, MA 01701	<ul style="list-style-type: none"> • 92 Grand Street development in Worcester • Olmsted Hill, • The Green Acres Neighborhood with the Fitchburg Housing • Cambridge Housing Authority at Newtowne Court and Putnam Gardens
Structural Engineer	Thornton Tomasetti 27 Wormwood Street Boston, MA 02210	
Sustainability Consultant	VvS Architects & Consultants (WBE) 70 Revere Street, Suite A Canton, MA 02021	<ul style="list-style-type: none"> • One Boston Way • Three Boston Way • 282 Monsignor O'Brien
Zoning Attorney	Fletcher & Tilton 370 Main Street Worcester, MA 01608	<ul style="list-style-type: none"> • Allston Square Development Project (1, 10, and 16 Highgate Street, 4-8 Franklin Street, 8-12 Wilton Street, and 20 Braintree Street) • 582 Cambridge Street • 46 Hichborn Street • 50 Leo M Birmingham Parkway • 76 Ashford Street • 11 Faneuil Street • 14 Gardner Street • 425 Market Street • 212-214 Market Street

Role	Firm	Affordable Housing / Article 80 Experience
General Contractor	Tara Construction, Inc. (MBE) / TBD 155 Howard St West Bridgewater MA	<ul style="list-style-type: none"> • Orient Heights Phases II & III East Boston • West Newton Rutland Apartment • Reno. JJ Carrol Redevelopment • Lenox Apartments Rehabilitation
Marketing Consultant	Allston Brighton CDC Homeownership & Counseling Programs 18R Shepard Street #100 Brighton, MA 02135 Richard Hornblower Coldwell Banker Realty 399 Boylston Street Suite 200 – 2nd Floor Boston MA 02116 Urban Edge Inc. (M/NPO) Minority Non-Profit Organization 1542 Columbus Ave. Boston, MA 02119	<ul style="list-style-type: none"> • Brighton Allston Apartments • Commonwealth Apartments • Carol Avenue Apartments • 21 Soldier's Field Place Brighton • Seville Boston Harbor at 250 Meridian Street
Residential Brokerage Consultant	Richard Hornblower Coldwell Banker Realty 399 Boylston Street Suite 200 – 2nd Floor Boston MA 02116	<ul style="list-style-type: none"> • 21 Soldier's Field Place Brighton • Seville Boston Harbor at 250 Meridian Street
Owner Project Manager	Boston Communities (MBE)	<ul style="list-style-type: none"> • Olmsted Village, Mattapan • 4th @ Broadway, Chelsea

DHK ARTICLE 80 EXPERIENCE

Over the years, DHK has concentrated its experience in the City of Boston and its neighborhoods. Since 1996, when Article 80 of the Boston Zoning Code was adopted, DHK has been involved with the permitting process contained in Article 80 and necessary to advance any design project in the City. These projects include multi-family residential projects, mixed-use buildings, commercial buildings, and health-related facilities. Amongst the more than a dozen projects the DHK has successfully permitted are included:

- Whittier Street Health Center, Roxbury
- Camfield Garden Estates Development, Lower Roxbury
- Orchard Gardens Development, Roxbury
- Davenport Commons Student and Affordable Housing, Lower Roxbury
- 2101 Washington Street Mixed Use, Roxbury
- 2085 Washington Street Mixed Use, Roxbury
- Parcel 10 Redevelopment, Roxbury
- 587-595 Washington Street, Dorchester
- Four Corners Residential Development, Dorchester
- 24 Drydock, Seaport
- The Home for Little Wanderers, Roslindale
- The Modern I & II, Lower Roxbury
- 415 Newbury Street, Back Bay
- Mattapan V Residential, Mattapan



Boston Residents' Job Policy

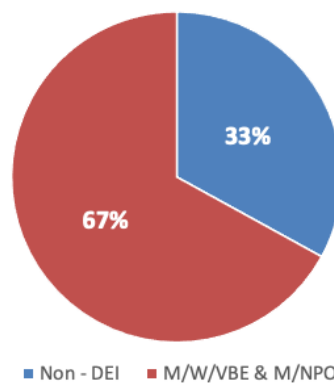
Below are stats as part of our efforts on other projects with the City of Boston. Working with the City of Boston as part of the Boston Residents Job Policy (BRJP), below is what we were able to achieve for the workforce:

- People of Color 56%
- Local Personnel 50%
- Local Businesses 50%
- Minority Own Business 50%
- Women Own Business 10%
- Non-People of Color 44%

Diversity and Inclusion

Norfolk Design & Construction is a Minority and Veteran Owned Business enterprise. We strive to work with and provide opportunities to local, small, and disadvantaged businesses, as well as people of color and women, in the areas of job creation and training, business development, and the procurement of goods, services, and construction services in association with our construction projects. On a current project, Holborn St Development in construction with the City of Boston, our current project team is composed of MBE and WBE enterprise companies. Currently our proposed Development team for the Greenway Gardens is made up of 67% of M/W/VBE & M/NPO.

Core Development Team DEI Participation



POTENTIAL CONTRACTORS

(PARTIAL LIST SUBJECT TO COMPETITIVE BID)

Company Name	Trade	Minority Participation	Address	State
City Point Partners	Owner's PM (OPM)	WBE, SLBE	11 Elkins Street, Suite 470	MA
Coast and Harbor Associates, INC	Owner's PM (OPM)	MBE, WBE, SBE	7 Kimball Lane, Suite D	MA
Nanepashemet Project Management, Inc.	Owner's PM (OPM)	SBE	328 West Shore Drive	MA
Alexandra Construction Inc	Construction Managers	SBE	109 Oak Street, Suite 101	MA
Bald Hill Builders, LLC	General Contractors	WBE, SBE	6 Merchant St Suite 1	MA
Canton Corporation	General Contractors	SLBE	10 Malcolm X Blvd.	MA
Design Construction & Consulting Services, Inc.	General Contractors	MBE, SLBE	74 Howland Street	MA
Essex Newbury North Contracting Corp.	General Contractors	MBE	55 Parker St.	MA
Fisher Contracting Corp.	General Contractors	MBE, WBE	11 Webster Place	MA
Icarus Construction Services LLC	General Contractors	MBE	340 Main Street	MA
Mass Construction & Management, Inc	General Contractors	MBE	489 Page Street, Suite 1	MA
Oneway Development, Inc.	General Contractors	MBE, SLBE	67 Kemble St., Suite 1.1	MA
Over, Under Inc.	Architect	SLBE	46 Waltham Street	MA
RODE Architects	Architect	SLBE	535 Albany Street	MA
Silverman Trykowski Associates Inc	Architect	SLBE	21 Drydock Avenue, 7 West	MA
Studio G Architects	Architect	WBE, SLBE	179 Boylston Street	MA
ICON Architecture	Architect	WBE	38 Chauncy Street	MA
IMAI Keller Moore Architects	Architect	MBE	70 Phillips Street	MA
Isgenuity LLC	Architect	SLBE	321 Summer Street (Suite 401)	MA
Joseph Kennard Architects, Inc.	Architect	SLBE	141 Dorchester Ave	MA
Baker/Wohl Architects	Architect	WBE	132 Lincoln Street	MA
Bargmann Hendrie + Archetype	Architect	WBE	300 A Street	MA
Studio Luz Architects, LTD	Architect	MBE, WBE	21C Wormwood Street	MA
Stull & Lee Inc	Architect	MBE	33 Farnsworth St	MA
Christopher Roche Architecture	Architect	SBE	415 Neponset Ave # 4	MA
Banks II Quan Associations	Engineers	WBE	DBA: B2Q Associates (100 Burt Road Suite 212)	MA
East Coast Engineering Inc.	Engineers	WBE	147 Bakerville Road	MA
Engineered Solutions Inc	Engineers	SBE	6 Union St. Suite 3	MA
LandTech Consultants, Inc.	Engineers	SBE	515 Groton Street	MA
Nitsch Engineering, Inc.	Engineers	WBE	2 Center Plaza (Suite 430)	MA

Company Name	Trade	Minority Participation	Address	State
Richard E. Galat	Engineers	SBE	dba TAG Engineering, LLC	MA
Thompson Consultants, Inc.	Engineers	SBE	525 Mill Street	MA
WSP Flack & Kurtz Inc	Engineers	SLBE	88 Falcon Ave (Suite 210)	MA
Boston Survey Inc.	Survey	SBE	C4 Shipway Place	MA
L.V.M.J	Sitework	SBE	65 Howard Street	MA
Corrib Concrete	Concrete	SBE	920 Randolph Avenue,	MA
Contract Hardware Inc.	Carpentry	SBE	18706 North Creek Parkway, Suite 110	WA
National Home Improvement	Carpentry	SBE	447 Boston Post road	MA
Boston Max Construction	Carpentry	SBE	421 Aden St, Fall River	MA
Best Paint Corporation	Painting	SBE	127 Commercial Street	MA
Cross Country Painting Co	Painting	MBE, SBE	Po Box 526	MA
Done Right Building Services, Inc.	Painting	MBE	Four Copley Place, Suite 125	MA
Future Contracting Llc	Painting	MBE	88 Warren St	MA
Johnson Contracting	Painting	MBE	24 Sandstone Drive	MA
New Color Painting	Painting	SBE	191 Broadway #1R	MA
Nicholas Martinelli	Painting	SBE	dba Martinelli Painting (17 Selina Street)	MA
S&C Painting	Painting	MBE	119 Harding St	MA
X-Cel Painting Company	Painting	MBE	172 Green St	MA
Baynes Electric Supply Co., Inc.	Electrical	SBE	PO Box 1850	MA
Coughlin Electrical Contractors, Inc.	Electrical	WBE	100 Prescott Street	MA
Gaines Electric Contracting	Electrical	MBE, SLBE	2 Ellis St (Suite B)	MA
Green Electric Co	Electrical	MBE	10 Draper Street, Unit 17	MA
O'Mahony & Sons Electrical, Inc	Electrical	SBE	143 Lacy Street	MA
Pigott Electric Co., Inc	Electrical	SBE	47 Dudley Street	MA
Wireworks, LLC	Electrical	SBE	21 R Olympia Avenue	MA
Nova Sheen Corporation	Flooring	MBE, SLBE	417 Blue Hill Ave	MA
Pavilion Floors, Inc	Flooring	SBE	90 Commerce Way	MA
Professional Flooring Corp	Flooring	WBE, SBE	55 Carnegie Row	MA
Alpha Floor Sanding, Inc	Flooring	SBE	1476 River St. Unit 8	MA
Kevin S. Cox Associates, Inc.	HVAC	SBE	365 K St	MA
S.G. Torrice Co., Inc	HVAC	SBE	80 Industrial Way	MA
Montrond Company	HVAC	SBE	132 Pond St Weymouth	MA



COMPANY DETAILS

Company Name: Norfolk Design and Construction

Year Established: 2014

Legal Structure/Ownership: Limited Liability Corporation

Postal Address: 1600 Boston Providence Highway Suite 287
Walpole Massachusetts 02081

Phone Number: 781-884-7085

Email: office@us-norfolk.com

Status: Certified Minority Business Enterprise & Veteran Business Enterprise

COMPANY PROFILE

Norfolk Design & Construction specializes in the vital construction services needed to guarantee maximum project efficiency. Our vision focuses on developing the greater Boston community, which can be achieved by strategic collaboration with our clients.

Core Competencies

- Construction Management
- Project Management
- Life Cycle Cost Analysis
- Bid Reconciliation
- Land Development
- Commercial Renovations
- Value Engineering Cost Estimates
- Conceptual Project Budget

Value Proposition:

At Norfolk Design & Construction, we are committed to providing the highest quality construction services while exhibiting exemplary customer service and maintaining the highest level of client satisfaction. We guarantee clients will be satisfied with the service level and enjoy their experience while partnering with us. Our honesty and integrity will ensure you feel like less of a client and more of a partner as we work to improve and enhance the communities we invest in and develop.

CAPABILITIES AND CAPACITY

At Norfolk Design & Construction, we take pride in our comprehensive capabilities as a leading land developer specializing in construction management and project management. With a commitment to excellence, innovation, and sustainability, we have consistently delivered successful outcomes for various projects across various sectors. With a dedicated team of experts and a proven track record, we offer the following core competencies:

Land Development:

Our core competency lies in land development, transforming raw land into valuable assets. We excel in site selection, feasibility analysis, zoning approvals, environmental assessments, and infrastructure design. With a keen understanding of local regulations and market dynamics, we optimize land use for maximum returns.

Construction Management:

Our seasoned team of construction management professionals ensures that every project is executed precisely and efficiently. From pre-construction planning to on-site supervision, cost control, and quality assurance, we navigate the complexities of construction to meet or exceed our clients' expectations.

Project Management:

Effective project management is at the heart of our success. We employ industry best practices, utilizing modern tools and techniques to plan, schedule, and execute projects on time and within budget. Our project managers are adept at risk management, stakeholder coordination, and communication, ensuring seamless project delivery.

OUR CAPACITY:

Skilled Workforce:

Our dedicated team includes engineers, architects, project managers, and construction experts with diverse skill sets. Their expertise, experience, and commitment drive our projects to success.

State-of-the-art technology:

We leverage cutting-edge technology for design, planning, and project management. This includes E-Builder, GIS, project management software, and more to optimize project efficiency.

Financial Stability:

Our robust financial standing ensures we can take on projects of varying sizes and complexities. We have established relationships with financial institutions and investors, enabling us to secure the necessary funding for our projects.





PAST SUCCESSES:

Our track record speaks volumes about our capabilities and capacity:

Rosebery Rd Development: Successfully developed a two-unit townhouse, including significant ledge removal, managing all phases from land acquisition to construction.

Holborn Development: Successfully developed a six-unit development consisting of single and multi-family homes with an extensive retaining wall system, managing all phases from land acquisition to construction.

Mattapan Heights: Managing predevelopment activities for (140) unit development between two buildings.

CLIENT SATISFACTION:

We prioritize client satisfaction above all else. Our commitment to transparent communication, adherence to deadlines, and delivering quality results has earned us repeat business and long-term partnerships.

CONCLUSION:

Norfolk Design & Construction is a trusted name in land development, construction management, and project management. With our expertise, extensive resources, and a proven track record of success, we are well-equipped to meet the unique challenges of your project. We invite you to collaborate with us to turn your vision into reality.

KEY PERSONNEL



ADLER BERNADIN

President / Founder
of Norfolk Design &
Construction

Education:

Bachelor's Degree in Construction Management, Wentworth
Institute of Technology, 2007

Master's Degree in Project Management, Northeastern
University

Builders of Color Coalition Core Fellows

The Partnership, Inc. Next Generation Executive Alumni

Work Experience:

I have 20 years of experience working in the construction industry. My career in construction started in 2001 when I joined the United States Marine Corps as a heavy equipment operator. I have significant knowledge of estimating and the project management side of construction during my time as an estimator and assistant project manager. As an estimator for Shawmut Design & Construction, I brought in over 20 million dollars' worth of work. Working as an owner's representative for two of Boston's prominent Universities, I performed project portfolio management tasks and estimating to ensure projects got executed on time and within budget. I also supported owner decision-making as to project affordability during pre-construction. I had a 90% hit rate when comparing my project estimates to the actual project cost.

As the President of Norfolk Design & Construction, my tasks include client relationship, asset acquisition, project budgeting, design review, contract management, and project feasibility.



DUANE BOYCE

Vice President /
Founder of Norfolk
Design & Construction

Education:

Bachelor's Degree in Mechanical Engineering, 2006

Work Experience:

My introduction to the construction industry commenced in 2006 when I started as a Project Engineer for Turner Construction at Yale-New Haven Hospital, where I assisted with managing the Mechanical, Electrical, and Plumbing subcontractors. Seeking a more rounded construction experience and exposure to more trades, I progressed to an Assistant Project Manager/Estimator position where collectively, I was involved in projects that ranged from 1M to 12M. For the last twelve years, I have been a Project Manager at the largest utility company in New England and was responsible for executing major infrastructure projects ranging from 500K to 100M. In this role, my responsibilities have spanned entire project lifecycles from pre-construction through closeout and have included estimating, permitting, budget, schedule management, and logistical coordination. Overall, the total value of the multitude of projects I have overseen and managed is in excess of 200 million dollars.

As the Vice-President of Norfolk Design & Construction, my task includes building and maintaining client relationships, identifying and facilitating development opportunities, project management, logistics planning, schedule execution, and project closeout.



ANGELIQUE STANLEY

Project Manager,
Norfolk Design &
Construction

Education:

Bachelor of Science (B.S.) Business Management, 2015

Work Experience:

My extensive experience spans a multitude of projects in the state of Massachusetts, where I have excelled as a developer, consultant, project manager, and realtor. With over eight years of hands-on involvement in the market, I bring a distinct level of expertise, professionalism, and knowledge to every venture she undertakes. An integral aspect of my success lies in my invaluable network of resources. I have cultivated strong working relationships with individuals and organizations in the real estate field, enabling me to tap into a wealth of connections and collaborations. This network, combined with my expertise, empowers me to navigate the industry with finesse and efficiency, ensuring favorable outcomes for clients. I contribute my comprehensive skill set to Norfolk Construction & Design as a Project Manager. I skillfully develop and nurture client relationships with various industry trades in this capacity. I can construct tailored and comprehensive client project plans by coordinating and aligning project teams' activities and priorities. My meticulous attention to detail and commitment to seamless execution are pivotal in ensuring the success of the trade and project teams I collaborate with.

PROJECT SHOWCASE

We are proud to have executed numerous Land Development opportunities and provided Construction Management services during the nine years we have been in business.



Holborn Development

Role: Developer / Construction Manager



Loring Place Development

Role: Developer / Construction Manager



Roseberry Rd Development

Role: Developer / Construction Manager



Elmont Norwell Development

Role: Developer / Construction Manager



Scattered Sites Development

Role: Developer / Construction Manager



Mildred Development

Role: Developer / Construction Manager



Blue Hill B3 Development

Role: Co-Developer with SMJ/Construction Management



Norwell Development

Role: Developer / Construction Manager



Geneva Development

Role: Developer / Construction Manager



West End Library

Role: Co-Developer with Trinity Financial



THE COMMONWEALTH OF MASSACHUSETTS

Executive Office for Administration and Finance

SUPPLIER DIVERSITY OFFICE

One Ashburton Place, Suite 1017

Boston, MA 02108-1552

Maura Healey

Governor

Kim Driscoll

Lieutenant Governor

Matthew Gorzkowicz

Secretary

William M. McAvoy

Executive Director

October 18, 2023

Mr. Duane Boyce

Norfolk Design and Construction, LLC

1600 Boston Providence Highway, 287

Walpole, MA 02081

Dear Mr. Boyce:

Congratulations! Your firm has been renewed as a minority business enterprise (MBE) with the Supplier Diversity Office ('SDO') under the business description of **CONSTRUCTION MANAGEMENT COMPANY WHICH FOCUSES ON PRE-CONSTRUCTION AND PROJECT MANAGEMENT SERVICES, INCLUDING ESTIMATING (OF ALL TRADES), CONSTRUCTION PROJECT MANAGEMENT, OWNER PROJECT MANAGEMENT, PROJECT BUDGET MANAGEMENT, PROPERTY MANAGEMENT.** Your firm will be listed in the SDO Certified Business Directory and the Massachusetts Central Register under this description. **This letter serves as the sole proof of your SDO certification.** Your designation as a MBE is valid for three (3) years unless revoked pursuant to 425 CMR 2.00.

Your firm's next renewal date is October 22, 2026. SDO will send written renewal notices to your business and/or e-mail address on file approximately thirty (30) business days prior to your firm's three (3) years certification anniversary. Additionally, every six (6) years, certified companies that wish to remain certified may undergo a substantive review which will require certain updated supporting documentation.

SDO also reserves the right to monitor your firm and to perform random spot checks to ensure the firm continues to meet the certification criteria. Your firm is required to notify the SDO in writing of any material changes. Examples include but are not limited to changes in its business description, as well as business phone number, fax number, business' physical location, webpage and e-mail addresses. Other reportable changes include business structure, ownership (the business is sold or transferred), control and outside employment. You also have a duty to report decertification and debarment notices from this or any other jurisdiction. Failure to abide by the continuing duty requirements shall constitute grounds for the firm's decertification.

We look forward to working with you and your firm to maximize its business opportunities. Should you have any questions, please feel free to contact us via email at wdsdo@state.ma.us.

Sincerely,

Wanda Colon-D'Angelo

Director, Diverse and Small Business Certification



THE COMMONWEALTH OF MASSACHUSETTS
Executive Office for Administration and Finance
SUPPLIER DIVERSITY OFFICE

One Ashburton Place, Suite 1017
Boston, MA 02108-1552
Charles D. Baker
Governor
Karyn E. Polito
Lieutenant Governor
Michael J. Heffernan
Secretary
William M. McAvoy
Executive Director

September 1, 2022

Mr. Duane Boyce
Norfolk Design and Construction, LLC
1600 Boston Providence Highway, 287
Walpole, MA 02081

Dear Mr. Boyce:

Congratulations! Your firm has been certified as a veteran business enterprise (VBE) with the Supplier Diversity Office ('SDO') under the business description of CONSTRUCTION MANAGEMENT COMPANY WHICH FOCUSES ON PRE-CONSTRUCTION AND PROJECT MANAGEMENT SERVICES, INCLUDING ESTIMATING (OF ALL TRADES), CONSTRUCTION PROJECT MANAGEMENT, OWNER PROJECT MANAGEMENT, PROJECT BUDGET MANAGEMENT, PROPERTY MANAGEMENT. Your firm will be listed in the SDO Certified Business Directory and the Massachusetts Central Register under this description. **This letter serves as the sole proof of your SDO certification.** Your designation as a VBE is valid for three (3) years unless revoked pursuant to 425 CMR 2.00.

Your firm's next renewal date is September 01, 2025. SDO will send written renewal notices to your business and/or e-mail address on file approximately thirty (30) business days prior to your firm's three (3) year certification anniversary. Additionally, every six (6) years, certified companies that wish to remain certified may undergo a substantive review which will require certain updated supporting documentation.

SDO also reserves the right to monitor your firm and to perform random spot checks to ensure the firm continues to meet the certification criteria. Your firm is required to notify the SDO in writing of any material changes. Examples include but are not limited to changes in its business description, as well as business phone number, fax number, business' physical location, webpage and e-mail addresses. Other reportable changes include business structure, ownership (the business is sold or transferred), control and outside employment. You also have a duty to report decertification and debarment notices from this or any other jurisdiction. Failure to abide by the continuing duty requirements shall constitute grounds for the firm's decertification.

We look forward to working with you and your firm to maximize its business opportunities. Should you have any questions, please feel free to contact us via email at webmaster.sdo@mass.gov.

Sincerely,

A handwritten signature in blue ink, reading "William M. McAvoy", is displayed on a light yellow rectangular background.

William M. McAvoy
Executive Director



About Urban Edge

Urban Edge is a nonprofit community development organization located in Boston with a mission dedicated to strengthening communities and families. Together, we build affordable housing and vibrant, prosperous neighborhoods. We focus on family wealth building through financial counseling and homeownership education, anti-displacement through foreclosure prevention, and resident support services as we construct more affordable housing.

In 1974, redlining and displacement of BIPOC families were tearing at the fabric of Boston communities. The determined resident opposition had succeeded in halting the extension of I-95 through the City, but the landscape sustained the scars of cleared land. That's when community leaders came together and founded our agency to rebuild our neighborhood on the "urban edge." We have developed more than 1,500 units of affordable housing and maintain a portfolio of 1,431 units. Urban Edge's budget for CY23 is \$7.0M, and we currently employ a staff of 33 that are reflective of the people we serve.

More than 90% of the families we work with are BIPOC, with an intentional focus on Egleston and Jackson Squares. Jackson Square is where Boston's Latin Quarter meets its historic Black neighborhood at the crossroads of Jamaica Plain and Roxbury. Demographics served: 38% Latinx; 30% Black; 27% Multiracial; and 6% white. Seventy-one percent are female and 29% male. Demographics by Area Median Income (AMI): 60% are 0-30% AMI; 13% are 31-50% AMI; 14% are 50-80% AMI; 9% are 80-110% AMI; and 4% are 110%+ AMI. By Age: 33% 0-18, 24% 19-34, 15% 35-49, 21% 50-69, 7% 70+.

2023-25 Goals Urban Edge's 2023-25 Goals has the same outcomes as our new strategic plan. The goals of the CIP include keeping our neighborhoods affordable and stable, serving as a catalyst for our residents and community members to build wealth, cultivating and amplifying the voice of community leaders in our settings, making our communities safe, vibrant, and sustainable. It focuses simultaneously on people and their household goals and the broader community. It contains the following five pillars:

1. Deepen Urban Edge's commitment to community wealth-building, including the renter-to-homeowner pipeline.
2. Empower and elevate vulnerable and underserved populations in Urban Edge's core neighborhoods to access opportunities.
3. Serve as a trusted voice and partner for community-based leadership and advocacy.
4. Maximize Urban Edge's contribution to housing affordability and stability in Boston.
5. Center and embed racial equity and justice into our work and organizational practices.

Phase 1 of the CIP is family wealth-building. Starting in 2023, we are forging new partnerships and investing in closing the racial wealth gap over the next several years, resulting in 500+ LMI families becoming homeowners and increasing their wealth by \$20M+ through deploying new program levers.

Levers include matched savings, credit builder loans, incentives for raising credit scores, a dedicated career coach, “Last-Mile” grants, and emergency housing stability grants. Additionally, for households living in our 1,431-unit portfolio of affordable rental housing, we will offer up to \$100k in down payment assistance.

Proposed 2023 Outcomes

In 2023, our ongoing program efforts will result in more than 2,500 unduplicated low to moderate-income (LMI) families celebrating the following.

- 400 families receiving tax prep. services.
- 600 First-Time Homebuyer workshop graduates—75 becoming homeowners.
- 50 homeowners counseled through our foreclosure prevention program—with 35 avoiding foreclosure.
- 150 Credit Counseling Boot Camp classroom graduates, with 100 receiving intensive one-on-one counseling.
- 30 youth placed into summer jobs.
- 1,500 families with emergency supports such as cash, back-to-school supplies, children’s holiday gifts, internet connection, utility assistance, and holiday meals.
- 20 families bonding with each other and preparing their children for Pre-K in our *Strong Start* program.
- 20 older adults provided with a Chromebook, internet connection, digital literacy, and a digital navigator.
- 233 affordable rental homes in the renovation or new construction pipeline.
- An average occupancy rate of 98%.

Additionally, because 2023 will be the first year implementing our new CIP, we know most of the family wealth-building success will be realized in 2024. However, we anticipate deploying \$50,000 in Last-Mile funds, \$190,000 in credit-booster incentives, \$25,000 in emergency funds, \$500,000 in mortgage assistance, and at least \$100k in downpayment assistance.

Annual Report



In 2022, communities, families, and businesses adapted to a “new normal.” The economic consequences of these tumultuous past few years are present and impacting many. Mortgage rates are high, inflation persists, and many families are facing unsteady financial futures.

We know the Black and Brown community has been disproportionately impacted by the economic difficulties brought on by the pandemic and the past few years. Our team is working to lift up our communities and pave a path towards a stable, successful future. To best serve our community, we are working to construct more affordable housing, prevent foreclosures, and help families build wealth and buy homes for the first time.



We are working towards strong, affordable neighborhoods built to house thriving communities and resilient people. With your support, we know this is within reach.

Emilio Dorcelly, CEO

Highlights



Development in Progress

The site at 1599 Columbus is cleared and construction is in progress. Also, Holtzer Park is now open and home for 62 families



Building Wealth

Our teams are working to create new homeowners and build inter-generational wealth in our communities



Community Outreach

We are working to create thriving neighborhoods through parent support programs, tax assistance, resource distribution, and most important, working alongside our neighbors.

Dreams to Reality

Stories of the resilience and success of our clients and residents navigating challenging systems and structures.



Rita's Story

Growing up, Rita's family home was not only a space for her family, but also a landing place for anyone who needed it.

Later in life, Rita ran into trouble paying the mortgage. When her parents passed, the house wasn't transferred to her name, so Rita had no rights over the home.

Rita heard about Urban Edge and set up an appointment with Gercide Luc. "You don't know if you'll have a home, you're crying...Gercide got me a box of tissues, some water, and told me we would figure this out together".

Together, they made a budget plan and began the process of getting the loan redone. Rita got a lawyer to make her the executor of the estate. Now, after 3 years of processing, meetings, and paperwork, Rita and her home are in good shape.

To Rita, the biggest challenge was making the first phone call. "You feel so lost. You find out all this information and it hits you like a ton of bricks. Making the first phone call is the hardest part. It's embarrassing -- it feels like you're practically stripping your soul. You want to bury your head in the sand but you can't".

Today, the house is still in her family's name. Rita plans on keeping it that way. "I want the house to always be available in case someone needs a home".



Xuefeng's Story

Xuefeng grew up in China. He moved to the U.S. 10 years ago and has been renting since. As of July 2022, he is a homeowner.

"I realized it doesn't make sense, financially, to keep renting. Paying rent every month doesn't accumulate any value".

Xuefeng knew homeownership would come with more responsibility, but also with more financial benefits. So, he decided to take Urban Edge's First Time Home Buyer class.

As he got ready to buy, Xuefeng was pleased to learn that his income qualified for the Massachusetts loan program. But as he was preparing to make his down payment, he had to transfer some assets around. Suddenly, he was no longer qualified for the program. The transfer made his income appear too high, thus disqualifying him.

Now, with mere weeks until closing, Xuefeng had to find a new loan. Luckily, Xuefeng had a fantastic team who found him a new loan just in time.

To any potential home buyer, Xuefeng says: "Lean on the people who can help you. Take the First Time Home buyer class so you know what's going on. There are so many programs and resources available, especially for first time home buyers -- take advantage of them!"



Valerie's Story

Valerie has lived in Urban Edge buildings for years. Her and her grandson currently live in an Urban Edge building in Jamaica Plain, where they have been now for 13 years.

Valerie's grandson goes to school in the area. Him and Valerie love taking walks around the neighborhood. Moving homes with her grandson was always difficult -- her grandson is disabled, and Valerie appreciated Urban Edge's efforts to accommodate and take care of them.

A few months ago, Valerie was short on an electric bill. "I love how Urban Edge treats their people. I was stuck with this bill, so I went to Urban Edge and talked to Teddy Chery. He helped me from one step to the next." We were able to cover the cost of Valerie's bill, with the help of United Way funding.

To others in similar situations, Valerie said: "You have to speak up! A closed mouth can't get fed. Make an appointment, come in with a kind heart and a good spirit, and let them know what you need."

Because she spoke up, Valerie was able to get the assistance she needed with her electric bill. "Working with the counselors was excellent! Teddy talked to me like a person. We laughed and got things done. You think you're going into a business meeting, but I felt like I was meeting with a friend."

Strategic Plan Updates

Wealth Building

We've launched our new family wealth-building initiative! We are investing in closing the racial wealth gap over the next several years, resulting in 500+ LMI families increasing their wealth by \$20M+ through deploying new program levers such as matched savings, incentives for raising credit scores, and massive downpayment assistance. So far, more than 150 families have enrolled in various offerings and are on the path to greater economic mobility!

Housing Affordability

Holtzer Park is now open, providing affordable rental homes to 62 families in Jackson Square! We have also started construction on 1599 Columbus, delivering another 65 affordable rental homes to Jackson Square in 2024.

Vulnerable Populations

We convened neighborhood agencies to improve the Roxbury/JP youth serving ecosystem. We have started offering weekly mobility mentoring sessions for residents. Also, we are reducing elder isolation through a digital literacy curriculum that pairs seniors with nearby youth to help them learn how to navigate technology.

Community Building

We are working on expanding leadership development and partnerships, creating a more robust community dialogue on issues important to residents, and further activating our work in Mattapan.

Racial Equity

To advance our efforts in racial equity, we have taken the MACDC racial equity pledge, embracing its principles and taking actionable steps to dismantle inequities. In partnership with OppCo, we have established the Fellowship for Equitable Affordable Housing Development (FEAHD) to provide an entry point for BIPOC individuals early in their careers to affordable housing development.

Year at a Glance



398

**Tax returns filed,
\$1M+ returned**



29

**Foreclosures
prevented**



1050+

**Families fed and
supported**



30

**Families attended
our kindergarten
preparation program**



348

**Affordable rental
homes in our pipeline**



61

**First-time
home buyers
created**



250

**Families connected to
\$500k in rental
assistance**

Investing in the Community

Revenue



Expenses



Emilio Dorcely, CEO, Urban Edge. Emilio possesses three decades of community development experience, strategic partnerships, and innovative thinking on structural change and strengthening neighborhoods in New York, Washington, DC, and Boston.

As CEO of Urban Edge in Boston, he leads affordable housing development, family wealth building, and housing stability efforts. He oversees neighborhood improvements through community engagement. Urban Edge, founded in 1974, maintains a portfolio of 1,431 affordable rental homes. It provides support services for families living in those homes, and offers homeownership promotion and preservation programs. Urban Edge is located in Jackson Square, where Boston's Latin Quarter meets its historically Black neighborhood.

Emilio is spearheading Urban Edge's new strategic plan. From there, Urban Edge will maximize its contribution to affordable housing, deepen its commitment to wealth-building, empower vulnerable populations, serve as a trusted voice for community leadership, and embed racial equity into its organizational practices. Phase 1 of the strategic plan focuses on forging new partnerships and investing in closing the racial wealth gap over the next several years, resulting in 500+ families increasing their wealth by \$20M.

He also created and implemented Urban Edge's emergency COVID-19 pandemic response. The Roxbury/JP Family Resiliency Fund provides more than \$500,000 in cash, basic needs, internet connectivity, utility, and rental assistance to families disproportionately impacted by the crisis.

Before joining Urban Edge, Emilio served as CEO of Bridge Street Development Corporation, where he led community revitalization efforts in Brooklyn, NY, to support economic development and created innovative rental and homeownership projects. Emilio worked in the philanthropic sector for close to a decade, including at a community foundation, the Association of Black Foundation Executives, Rockefeller Philanthropy Advisors, and as an independent consultant, where he supported the design of innovative initiatives and programs to address challenges faced by communities of color and low-income residents of urban centers.

Born in Haiti and raised in New York City, Emilio holds a JD from the University of Iowa's College of Law. He serves on the Board of Directors of the Massachusetts Association of Community Development Corporations (MACDC), the Midas Collaborative, and United Way's Boston Builds Credit initiative. He sits on Boston Mayor Michelle Wu's Rent Stabilization Committee.

Russell Pandres

rlpandres@gmail.com

rpandres@urbanedge.org

EXPERIENCE

Project Manager

Urban Edge Housing Corporation, Roxbury, MA

January 2023 - present

- Manage developer's participation in housing authority redevelopment partnership.
- Drive permitting of development under City of Boston Article 80 Large Project Review
- Manage the development team for a \$51 million, 60 unit, Passive House designed, transit oriented affordable development.
- Track and process invoicing for development project.
- Maintain communication with project stakeholders, funders, and financiers.
- Support community engagement on real estate projects.

Senior Project Manager

Coalition for a Better Acre, Inc., Lowell, MA

September 2018-January 2023

- Manage real estate development projects totaling \$16 million total development cost.
- Obtain federal and state low income housing tax credits, direct state subsidy, private financing, historic tax credits, other equity for affordable housing construction.
- Assemble real estate project team comprised of architects, civil engineers, counsel, consultants, and others to advance affordable housing projects.
- Manage project team communication and coordination.
- Navigate local permitting for residential and mixed use development in Dracut and Lowell, MA.
- Maintain communication with local authorities, partners, and funders.
- Apply to and manage the Massachusetts OneStop+ requisition process for affordable housing projects.
- Grant and foundation research and applications.
- Support and collaborate on community projects and with community organizations.

Economic Development Representative

April 2015 – August 2018

Economic Development Assistant

April 2014 – April 2015

Office of Congresswoman Niki Tsongas (MA-03), Lowell, MA

- Constituent casework: Housing and mortgages; Utilities; Consumer affairs; Small business; Economic Development; Transportation; Postal Service.
- Federal support to 37 communities and towns of the 3rd Congressional District.
- Liaison with constituents, economic development officers, local and state elected officials to support local community developments.
- Publish internal and external communication.
- Support Congresswoman's legislative priorities with 3rd District information and connections.
- Organize logistics, outreach, and setup for local district events related to Federal support for community and economic development.

EDUCATION

University of Massachusetts at Amherst – Amherst, MA

2011-2017

Masters of Public Policy & Administration

Capstone – *Improving Building Flexibility to Increase Housing Affordability – An economic analysis of housing cost burden and vacancy rates*

Client Based Projects

- Prelude to a Master Plan - Studio in Ware, Massachusetts
- Gleasondale Village mill revitalization charrette - Stow, Massachusetts

North Carolina State University – Raleigh, NC

2007-2011

B.S. Economics – Honors - Magna Cum Laude



Education

Wentworth Institute of Technology

Bachelor of Science in Architecture

Architectural GPA

Dean's List Recipient

Merit Scholarship Recipient

President - Wentworth Architecture Club - WAC

American Institute of Architecture Students

Boston, MA

Class of 2020

3.43

Wentworth Institute of Technology

Masters in Architecture

Architectural GPA

Graduate Fellow of the Junior Undergraduate Class

Dean's List Recipient

Merit Scholarship Recipient

Boston, MA

Class of 2021

3.00

Thesis Exploration: Revitalized Abandonment: The reutilization of industrial abandoned buildings to house and socially support the homeless community.

Work Experience

DeStefano Architects

Co-op/Internship

Digitally drafted existing conditions and redlined edits

Organized and detailed marketing techniques

Graphically created lifelike renderings for client proposals

Liason between the office and City Hall

Transcribed site conditions and photos for design reference

Portsmouth, NH

Jan 2018-Dec 2018

Research Assistant

Co-op/Internship

Compiled research data and information documents

Graphically designed GIF media for research presentation

Designed Kit of Play parts for Eames' inspired project

Annotated lecture notes and presentation points

Boston, MA

June 2019-August 2019

Graduate Fellow

Teachers Assistant

Preparation of work for students in their Junior, Undergraduate year

Offer hours outside of classtime for additional design assistance

Provide feedback and critique on design iteration work

Coordinate short presentations to assist student group

Boston, MA

Sept. 2020-Present

Competition

Affordable Housing Development Competition 2021

Participant

Diverse group design and coordination with attending students of business, finance, and architecture majors from Wentworth Institute of Technology, Harvard and MIT to create and present an affordable housing project within a neighborhood of the Greater Boston Area

Jan. 2021-April 2021

Skills

Drafting

Adobe Photoshop



Adobe Illustrator



Adobe InDesign



Autodesk Revit



Autodesk AutoCAD



Sketchup



Hand Drafting



Construction

Woodshop

Laser Cutting Lab

Model Making

Professional

Time Management

Organization

Leadership

Team Building

Personal

Photography

Freehand Sketching

Robert J. Credle

7 Ware Street
Dorchester, MA 02125
Home (617) 436-8230
Cell (617) 512-9090
bobcredle@aol.com

Summary

Enjoys working with people to achieve mission and break-through goals. Proficient in Total Quality Management, Marketing, Affirmative Action, Operations, Workforce Development and Community Development. Leads by empowering others to innovate by solving problems.

Professional Experience

Urban Edge Housing Corporation

July 2005 – Present

Director of Community Programs Department

- Leads the departments Affirmatively Furthering Fair Housing Marketing Program
- Merged the UE Home Ownership Program with an established Real Estate Brokerage firm to create a for profit real estate entity to increase the Urban Edge revenues and provide needed services to low income families.
- Expanded Urban Edge's community programs by helping residents become financially resilient, acquire assets and retain assets.
- Initiated the Urban Edge Summer Jobs for Youth Program
- Developed the foreclosure prevention and student loan repayment programs assisting over 2,000 people to keep their homes and manage their debt.
- Improved the financial management of the department by increasing revenues from \$250,000 to over \$1,000,000 annually
- Department was rated Exemplary during all NeighborWorks organizational reviews beginning in 2007 to the present.

Dimock Community Health Center

April 2001 to December 2004

Vice President-Workforce Development

- Raised \$650,000 needed to sustain a comprehensive Workforce Development program.
- Implemented the goal to guarantee 100% placement for qualified students and led the team that improved the job placement rate from 50% to 80%.

YouthBuild USA

October 1998 to November 2000

Vice President-Management

Mission is to transform the lives of 18 to 24 years old, at-risk, young-adults through on-the-job training and education. The program rebuilds lives while teaching enrollees to rehab abandoned housing.

- Managed the Finance Department which delivered all reports on time, excelled in all external audits and eliminated an outstanding deficit of \$700,000.
- Established a stand alone, Human Resources Department with a focus on developing personnel.
- Managed the IS Department which in 11 months delivered on-line payroll, travel approval, and technical request for service processes. Other processes nearing completion were electronic contract management, bar coded inventory management and asset tracking processes.

Bell Atlantic Corporation, New York and New England

Director of Corporate Data Services (CDS)

- Created the process that formed the Corporate Data Services District (CDS) by merging two different union organizations to provide installation and repair services for internal data users.

NYNEX Corporation, White Plains, NY**Director of Total Quality for HR Vice President**

- Cascaded Quality training and facilitated cultural change for HR personnel at NYNEX Corporate.

NYNEX Corporation, New England**Director Human Resources – AAP/EEO**

- Served as the corporation's hearing officer and was responsible for resolving all internal complaints. Set corporate and departmental Affirmative Action goals and reported all results to the federal government.
- Challenged and led the team of managers that received the USA President's Award for developing ways to employ individuals with disabilities.

Education

- BS Economics – College of the Holy Cross, Worcester, MA
- Certificate for Switching and Transmission, Northeastern University
- NW certifications for Advanced Foreclosure Intervention and Default Counseling and Financial Credit Counseling

Community Service

Former Chair of the Holy Cross Bishop Healy Committee for Diversity

Original Board Member – Roxbury Multi-Service Center

Former President, Board of Directors – YouthBuild Boston.

Former Member of the Holy Cross College GAA

Dimock Community Health Center Community Services Board Member

2007 to Present

1000 South Ocean Blvd
Unit 4-O
Pompano Beach, FL 33062
Sal.bosco13@gmail.com

Salvatore J. Bosco

Professional Experience

2018-Current Urban Edge Housing Corporation Boston, MA

Chief Financial Officer

Responsible for all matters of finance and accounting and asset management for this not-for-profit community development corporation.

2016-2018

Independent Financial Consultant

Providing financial consulting services for community development corporations in the Greater Boston area for various terms. Clients serviced are:

Urban Edge Housing Corporation-Interim Chief Financial Officer
Nuestra Comunidad Development Corporation-Interim Director of Finance
Madison Park Development Corporation-Interim Chief Financial Officer

2014-2016 Just A Start Corporation Cambridge, MA

Chief Financial Officer

Responsible for all matters of finance and accounting, office management, information technology and human resources for this not-for-profit community development corporation.

2008-2014 Urban Edge Housing Corporation Boston, MA

Chief Financial Officer

Responsible for all matters of finance and accounting, office management, information technology and human resources for this not-for-profit community development corporation.

2003-2007 American Eagle Communities LLC Meriden, CT

Treasurer

Transitioned to this position upon the formation of AEC by CEI Investment Corp and Shaw Environmental and Infrastructure. Responsibilities included overall cash management across the portfolio, managing the requisition process, reporting to and interaction with lockbox trustees and

Full financial accounting and administrative responsibility for this developer / manager of several million square feet of industrial buildings in New England the Midwest. This

position was eliminated during the real estate downturn in Boston.

1987-1990 Beacon Management Company Boston, MA

Controller

Full responsibility for all accounting and cash management matters for owned and fee-managed properties, including eight million square feet of commercial and industrial space and in excess of 10,000 residential units.

1975-1987 First Realty Management Corp/Real Estate Accounting Services
Boston, MA

Vice President/Treasurer

Responsible for overall management of an average of ten accounting information services and support personnel. Supervised all financial activity and year end audits for over forty properties.

Education 1972 Northeastern University
Bachelor of Science., Business Administration

Certifications Member of the Massachusetts Society of Certified Public Accountants

Member of the American Institute of Certified Public Accountants

Holtzer Park



Holtzer Park is an affordable rental project being developed by Urban Edge. The project is named for the Holtzer-Cabot Electric Company, which manufactured electric motors and other parts on the site in the 20th century.

Location: Jamaica Plain, next to Jackson Square. Within walking distance of two MBTA stations, shopping, health care, educational opportunities, open space, and other amenities.

Address: 137 Amory Street, Boston, MA 02119

Development Entity: 137 Amory LLC

Number of Apartments: 62

Building Height: 4-5 Stories

Parking: 30 surface parking spaces

Unit Mix:

1 BRs 9 Units
2 BRs 37 Units
3 BRs 16 Units

Affordability:

30% AMI 21 Units
60% AMI 41 Units

Schedule: Construction started in October 2020, to be completed in Spring 2022

Funding: Federal LIHTC, State LIHTC, Senior Debt, State Subsidy, City Subsidy, Project-Based Vouchers, FHLBB AHP

Program: 7 Homeless Set-Aside Units, 4 CBH Units, 3 FCF Units



The Master Plan at 125 Amory Street

Holtzer Park, also known as Building C, is part of a master redevelopment plan at 125 Amory Street that represents a unique opportunity to preserve affordability and continue the neighborhood revitalization happening at Jackson Square.

In November 2015, the Boston Housing Authority designated Urban Edge, The Community Builders, and Jamaica Plain Neighborhood Development Corporation (JPND) as the developers of the 6-acre 125 Amory Street site in Jamaica Plain. The team's redevelopment plan calls for the rehab and preservation of the existing building, which contains 199 affordable units for seniors and persons with disabilities, and the addition of 12 new affordable units in that building.

The development team also plans to construct three new mixed-income buildings, with a total of 195 affordable and 110 market-rate apartments. The site's mixed-income new construction will provide a one-time cross-subsidy for the rehabilitation of the existing public housing, and the redevelopment will include site improvements, such as new roadways and open space.



COMPLETE MASTER PLAN



1599 Columbus Avenue



Project Overview: The 1599 Columbus project will demolish two existing distressed building and create 65 new construction apartments and approximately 3,200 SF of non-residential space along Columbus Avenue. The project will provide transit-oriented development; enhance the Columbus Avenue and Amory corridors by developing underutilized and distressed parcels in a prominent location in Jackson Square; create 65 units of 100% income-restricted affordable rental apartments in a highly desirable location, providing affordable housing opportunities in close proximity to job centers, healthcare providers, and other valuable community amenities; and create a highly resilient and efficient building, with an ambitious sustainability program in line with State and City climate goals including a goal of Passive House certification. The project is located within the study area of PLAN: JP/ROX, a 2 ½ year City-lead master planning process, and meets or exceeds the affordability, sustainability, design, and corridor improvement priorities set forth in the plan.

Address: 1599 Columbus Ave, Boston MA 02119

Location: Jamaica Plain, within 1/10th of a mile of the Jackson Square Train Station and within walking distance to shopping, health care, educational opportunities and other amenities.

Number of Apartments: 65 Units with approximately 3,200 square feet of ground floor non-residential space

Building Height: Podium + 5 residential floors above

Gross Square Feet: 75,000 GSF

Parking: 18 surface parking spaces, 4 of which are designated as handicapped accessible

Parcel Size: 21,203 SF

Unit Mix:

1 BRs: 20

2 BRs: 36

3 BRs: 9

Total: 65 units

Affordability

30% AMI: 22 units (34%)

60% AMI: 43 units (66%)

Funding Sources: 4% Federal LIHTC / Tax Exempt Bond Financing, State LIHTC, State Subsidy, City Subsidy, and Project Based Vouchers

Walker Park Apartments



Walker Park Apartments is an affordable rental project being developed by Urban Edge. The two buildings will revitalize two lots located in Roxbury that were blighting influences on the surrounding community.

Location: Egleston Square, a rapidly gentrifying section of Roxbury. The surrounding area consists of multifamily buildings and a handful of 2-3 family homes.

Address: 60 & 80 Walnut Park, Roxbury, MA 02119

of Apartments: 49 Apartments (67 Walnut Park: 32 Units, 80 Walnut Park: 17 Units)

Building Heights: 4 Stories

Parking: 34 surface parking spaces

Unit Mix:		Affordability:		Rent for 60% AMI Units:	
1 BRs	13 Units	30% AMI	11 Units	1 BRs	\$1,060
2 BRs	28 Units	60% AMI	38 Units	2 BRs	\$1,370
3 BRs	8 Units			3 BRs	\$1,570

Funding: 4% Federal LIHTC & Tax-Exempt Bonds, State LIHTC, Senior Debt, State Subsidy, City Subsidy (including CPA Funds), Project-Based Vouchers (for all 30% AMI units)

Total Development Cost: \$18 million

Homeless Set-Aside: Five units are reserved for households transitioning from homelessness. Urban Edge's strong Community Engagement team will provide its broad range of services to these and all Walker Park residents.

Persons with Disabilities: Five units are reserved for persons with disabilities who are institutionalized or at risk of institutionalization through the CBH and 811 programs.

Walker Park Apartments

The LEAN Pilot Project

Walker Park is a City of Boston Lean Pilot Project with a goal of reducing the cost of delivering quality affordable housing by applying a new approach to design. To execute the project using Lean Design and Construction methods, Urban Edge is working closely with the City of Boston, Massachusetts Housing Partnership, and other key policy and neighborhood groups. A central aspect of the Lean approach is integrated project design whereby Urban Edge, the architect, the construction manager, and other key stakeholders, including the City, are involved from the beginning of the design process, ensuring that all design choices are the result of multifaceted decision-making that considers cost among other project and community goals. The results of this process have been substantial per unit savings over comparable projects.



Wilshire Apartments

Project Overview

Background

Urban Edge purchased Wilshire Apartments from a private owner in November 2014. The 29-unit, 100% project-based Section 8 property is located at 49 Cheney Street in Dorchester. The building has a mix of 1- and 2-bedroom units. Wilshire Apartments has a troubled past, having been in foreclosure previously and in physical disrepair. Prior to Urban Edge's acquisition, the long-term affordability of the property was in jeopardy, as it was owned by an out-of-state owner that does not typically own affordable housing and the only affordability restriction, the existing HAP contract, expires in 2019.

The property had been in a state of disrepair and although the previous owners (who purchased the building out of foreclosure) invested \$1.2 million in upgrades, the property still requires a significant investment to modernize the building systems and ensure efficient and safe operations for years to come.

Proposed Refinance and Rehabilitation

Urban Edge proposes to stabilize the property and ensure long-term affordability through a restructure, recapitalization, and rehabilitation using tax exempt bond financing and syndicating 4% Low Income Housing Tax Credits. The project received Official Action Status from MassDevelopment in November 2014. Because of the extent of rehabilitation required, the project will also require City and State subsidy.

The most pressing capital need is the conversion of the existing single-pipe steam heating system to a conventional, high efficiency heating system. This conversion will improve quality of life and safety for residents while saving energy and improving building performance. Another critical safety upgrade is the rehabilitation of the existing fire balconies. The moderate level of renovation is estimated at approximately \$60,000 per unit.

WESTMINSTER COURT APARTMENTS

Project Summary

January 2016

Background

Westminster Court is a 70-unit housing development located in Roxbury co-owned by Urban Edge and the Westminster Court Tenants Association (WCATA). The property was originally developed under the HUD 221(d)(3) program in the 1960s. Most recently, the property went through a LIHTC syndication and moderate rehabilitation in the mid-1990s.

Designed by the famous modernist architect, Carl Koch, the development is composed of 3-4 story concrete and brick buildings, landscaped open space and courtyards, and a resident parking lot. Since the last renovation, significant water penetration has occurred and substantial building envelope and ventilation upgrades are required to ensure the long-term viability of the property. Urban Edge proposes to refinance and resyndicate Westminster Court, preserving the affordable housing development and undertaking much needed capital repairs.

Operations and Restrictions

There are 25 one-bedroom units and 45 two-bedroom units in the development. Some tenants have mobile vouchers, but there is no project-based subsidy. Although historically rents have been below the maximum allowed, a rent increase schedule was implemented by WCATA in 2015 that will bring rents up to closer to what is allowed over the next several years. The following chart shows audited income and expenses from 2014 and 2013.

	2014	2013
Income	\$781,318	\$740,224
Expenses	(\$703,484)	(\$655,726)
NOI	\$77,834	\$84,798

Per 2013 and 2014 audited financial statements

Tenant incomes are restricted by a tax credit regulatory agreement and regulatory agreements associated with HUD Flexible Subsidy debt and Housing Innovation Fund (HIF) debt as follow:

- *Tax Credit Regulatory Agreement (1996)*
 - 99-year term
 - Income Restrictions
 - 51 units at 60% AMI
 - 33 2-bedroom units
 - 18 1-bedroom units
- *Housing Innovations Fund (HIF) II Land Use Restriction (1996)*
 - 99-year term or until payment of HIF

- Income Restrictions
 - 18 units at 50% AMI
 - 35 units at 80% AMI
- *HUD Section 221 Use Agreement and Amendment of Regulatory Agreement (1996)*
 - Restrictions expire with loan term
 - Income Restrictions
 - 40 units at 50% AMI
 - 28 units at 80% AMI
 - 2 units at 95% AMI

Existing Debt

The property currently has the following notes payable:

- *FlexSub Mortgage*
 - Mortgagee: HUD
 - Mortgagor: WCATA
 - Outstanding principal: \$3,402,900
 - Interest (as of mid-2015): \$523,000
- *HIF Mortgage*
 - Mortgagee: CEDAC
 - Mortgagor: Westminster Court LP
 - Outstanding principal: \$500,000
 - Interest (as of 12/31/14): \$306,893

There are also two related-party notes between WCATA and Westminster Court LP.

Development Team

Urban Edge and WCATA have selected Joy Street Design as the project architect. Sharon MacNulty, one of the principals of Joy Street, has worked on several other moderate rehabilitations of affordable housing for Urban Edge while at Davis Square Architects. Simpson Gumpertz & Heger is the building envelope consultant, and has experience working with buildings of this era with similar water penetration issues. Winn Residential, the property manager at Walnut Washington Apartments and all the multifamily housing in Urban Edge's portfolio, will also be intimately involved in this rehabilitation, as they are in all of our development projects.

Renovation Scope of Work

Urban Edge has been working closely with Joy Street Design and Winn over the past six months to determine and refine the scope of work for this project. At a minimum the scope will include:

- Repairing the worst leak conditions
- Full sealant replacement
- Coat brick with clear breathable masonry coating

- Spot repointing of brick
- Window refurbishment
- Improved rainwater management
- Roof replacement
- Concrete patching and repair
- Metal railing repair and painting
- Exterior painting
- Aluminum wiring remediation
- Ventilation in kitchens and baths

Roselenny Mendez new customer

1 message

MAIRESO INVENTORY <maireso101@gmail.com>

Wed, Oct 25, 2023 at 5:15 PM

To: Bob Credle <bcredle@urbanedge.org>

Hello Bob,

My daughter Roselenny Mendez needs some help from you to get prepared for buying a new house.

Please if you can reach out to her, I will appreciate it.

At the moment she taking the first home buyer class with MAHA.

Her contact information is below:

Roselenny Mendez

Phone 617-401-1084

mendezrose11@gmail.com

Thank you

Rafael de la Cruz

PRIOR DEVELOPMENT EXPERIENCE

In order that we determine the level of prior development experience for the relevant development team members, this form must be submitted for the owner/mortgagor, the developer/sponsor, **and** the consultant. **Each** of these three team members should complete the form by providing the requested information for all developments built within the past 5 years with which he has been involved. **Please use the key below to complete the form.** (You may list projects of similar scale & complexity completed within the past 10 years.)

Team Member: Developer/Sponsor
(owner, developer, consultant)

Name: Urban Edge Housing Corporation

Project Name & Community/ Scattered or Single Site	Hsg- Type	Dev. Type	# of Units	Mo/Yr. Completed	Specific Role	Construction Lender	Permanent Lender & Other Sources of Funding	Form 8.7 Submitted ?
Holtzer Park Boston Single Site	R	NC	62	06/2022	A-J	Silicon Valley Bank	Perm: Silicon Valley Bank 4% LIHTC and Tax Exempt Bonds State LIHTC Investor: MHIC EOHLC: HOME, AHT, FCF, HSF, CBH, HIF Boston: IDP, NHT, HOME	Yes
Wilshire Westminster Boston Scattered Site	R	M, PR	99	12/2019	A-J	Boston Private	Perm: Boston Private, HUD 4% LIHTC and Tax Exempt Bonds State LIHTC State Historic Investor: Enterprise EOHLC: HIF, FCF, AHTF, HSF Boston: NHT	Yes

Walker Park Apartments Boston Scattered Site	R	NC	49	07/2019	A-J	Bank of America	Perm: Bank of America w/MHP 4% LIHTC and Tax Exempt Bonds State LIHTC Investor: MHIC Subordinate Debt	Yes

KEY: Hsg. Type - R=Rental, L=Limited Equity Coop, S=SRO, AL=Assisted Living, SN=Special Needs (other than assisted living), E=Elderly Housing (conventional)

Dev. Type - NC=New construction, S=Substantial Rehab, M=Moderate Rehab, MI=Minimal Rehab, AD=Adaptive Re-Use, AC=Acquisition, FD=Financially Distressed, PR=Preservation (Note: A project may be more than one development type.)

Specific Role -Please refer to the roles listed on Form 8.5 or 8.6, and fill in this box with the relevant corresponding letters (e.g., "a, i, and j").