



2023-2024 ANNUAL REPORT JUNE 2024

CONTENTS

- 3 About CSNDC
- 3 Leadership Message
- 4 Real Estate Development
- 7 Economic Development
- II Community Organizing and Resident Engagement
- 14 Eco-Innovation
- 16 Our Staff
- 17 Our Board
- 18 Our Donors and Funders
- 19 Our Financials

ABOUT CSNDC

Founded in 1981, Codman Square Neighborhood Development Corporation is a grassroots community organization committed to developing affordable housing and fighting for racial, economic, and environmental justice by building community power, especially of low- and moderate-income communities of color in Dorchester to effect systemic change and transform society.

A MESSAGE FROM OUR LEADERSHIP

Dear Friends,

Now in our 43rd year, CSNDC continues to make important progress in pursuit of our mission. We are so proud of how our staff and board, many of whom are new to the organization, have regained focus and restored our momentum in the wake of the COVID-19 pandemic. We look forward to continuing to have a positive impact on the lives of our residents and on our community for many years to come.

This Annual Report highlights some of the great work we have accomplished over the past 12 months in our four key strategic areas:

- **Real Estate Development** Developing housing and commercial spaces that are affordable and safe
- **Economic Development** Creating opportunities for advancement for low- and moderate-income residents of all ages
- Community Organizing and Resident Engagement Building the capacity and involvement of local residents
- Eco-Innovation Promoting environmental justice for future generations in our communities

We hope you enjoy reading about the impact we are having on our community. We thank you for your support over these past 43 years and look forward to amazing accomplishments as we enter the next chapter of CSNDC's history.

With warm regards,



LeRoy Gibson Co-Chair



Latishia Crosby-Muturi *Co-Chair*



Gail Latimore Executive Director

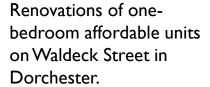
REAL ESTATE DEVELOPMENT

Helping people secure and maintain affordable housing is CSNDC's first and primary job. In 2023-24, we took many important steps on several exciting projects to help address housing instability for our residents.

Walando Homes

Renovations of one- and two-bedroom affordable units on Orlando Street in Mattapan.

Status: All units are leased and residents have moved back in.



Status: All units are leased and residents have moved back in.



Impact:

Improved living conditions for 24 Families

Improved living conditions for

34 Families

Four Corners Plaza (FCP)

New construction at the intersection of Washington and Bowdoin Streets in Dorchester.

Total Dev. Cost: \$25.5M

Status: 90% complete. Anticipate completion in August 2024.



Affordable apartments for

35 Families

+

3,900 ft²

of commercial space

Talbot Commons II

New construction at two sites on Spencer Street and New England Avenue.

Total Dev. Cost: \$32.7M

Status: Approved for additional round of financing. Expect to begin construction in August 2024.



Impact:

Affordable apartments for

42 Families

On the Square Housing

Four floors to be added above the property that currently houses CSNDC's offices and other retail businesses.

Total Dev. Cost: \$38.7M

Status: Continuing to work on approvals with the City of Boston. Hope to begin construction in 2026.



Affordable apartments for

41 Families

New Homes at Capen and Norfolk

Proposed construction of new homeownership opportunities on vacant lot at the corner of Capen and Norfolk Streets in Dorchester.

Total Dev. Cost: \$9M

Status: CSNDC has been designated as the developer for the project. Expect to break ground in 2025.



Homeownership for

15 Families

St. Matthews Project

Proposed development of vacant parcels of land currently owned by the Archdiocese of Boston on Stanton Street in Dorchester.

Total Dev. Cost: \$45M

Status: Expect to formally acquire the property in fall 2024. Continuing to work with the community and key stakeholders on the vision for the site.



Impact:

Housing for

71 Families

(43 rental and 28 homeownership)

+

8,000 ft²

of commercial space

Talbot Bernard Senior

Proposed rehab of units in CSNDC's senior living development on Talbot Avenue in Dorchester.

Total Dev. Cost: \$4M

Status: In process of applying for HUD funding.



Improved living conditions for

3 Iseniors

For the past four decades, CSNDC has acquired and developed affordable housing properties to provide 1,400 units for rent or ownership in Central and South Dorchester neighborhoods, creating homes for more than 4,000 low- and moderate-income people.

ECONOMIC DEVELOPMENT

As we have begun to emerge from the COVID-19 pandemic, CSNDC's Economic Development Department has renewed its focus on fostering a healthy economy to enhance the prosperity and quality of life for all residents in our service area.

First-Time Homebuyer Education

CSNDC's First-Time Homebuyer education workshops aim to put aspiring homeowners on a successful pathway to sustainable and affordable homeownership. Through a comprehensive 3-part series, supplemented with one-on-one budget and credit coaching or counseling, the program helps residents in the Codman Square area develop the knowledge and skills necessary to successfully purchase and maintain a new home through workshops and online learning.

Impact:

183 people
Educated in past 12
months

Impact Story: Tanya and Jamal Spencer



"I've had it in my heart to buy a house for more than two decades. I needed to stop going from place to place and just wanted to be done with all of that," says Tanya Spencer. When she and her husband, Jamal, took stock of their circumstances around 2017, they decided it was time to make the dream a reality. When Tanya saw that her mother could no longer take care of her disabled sister, she decided that their housing plans needed to include her sister. And when her grown daughter returned to the area and needed a place to live, the plan evolved even further.

"Once you say what you're going to do, there's a thousand things that can step in the way. So, you have to set the goal and just hurdle over those things and just keep pushing toward the goal," she says. When Tanya saw a posting for CSNDC's First-Time Homebuyer Education Program, she jumped at the chance. "I don't think I could have done it without the course because I didn't have anything outside of the class to show me the ropes," she says. She and Jamal also met with CSNDC's financial counselors several times for one-on-one coaching. And, with the help of CSNDC's Down Payment Assistance Program, they were able to purchase a three-bedroom home in Brockton, which they moved into at the beginning of 2024, along with Tanya's sister and daughter. "My feelings were very joyous," she says. "Like, wow, this is really our home."

Impact:

Rehab Home Grants

CSNDC manages a small home rehab recoverable grant program to assist homeowners who cannot get loans from a bank to maintain or improve their property because of credit or income issues. The grants range from \$5,000-\$10,000. Projects focus on critical repairs and code violations.

9 families

Financial Education and Coaching

CSNDC offers a financial education program in coordination with STRIVE. Sessions focus on setting financial goals, budgeting, saving/banking, and credit. Each participant has the option to continue with one-on-one coaching.

44 people educated in the workshop with

42 people supported in one-on-one coaching

Estate Planning

CSNDC successful launched our estate planning program again in 2024. We work with residents in our catchment area to create plans that help to protect the family's assets.

Currently supporting

10 people with 9 more in the pipeline

Downpayment Assistance

CSNDC's Downpayment Assistance Program helps residents who dream of owning a home but are held back by the down payment and closing cost requirements.

\$92,798 granted to 17 families for assets totaling \$8,500,000

Impact:

Foreclosure Prevention

CSNDC supports homeowners facing foreclosure to successfully attain modifications and affordable mortgage payments that will allow them to stay in their homes.

Eviction Prevention

CSNDC provides case management services to tenants who are delinquent on rent payments with the goal of providing emergency rent or other assistance to keep them housed.

II families

avoided foreclosure with asset value of

\$6.1 million

68 families

Impact Story: Bernard Thomas-Anum



Bernard Thomas-Anum came to the U.S. with his parents and older sister from Nigeria when he was eleven years old. While in elementary school, he wandered into the CSNDC's Computer Learning Center (CLC), which is in his neighborhood, in the hopes of getting some help with his homework. "They had computers I could use, and I was able to relax and study and do my homework, and everyone accepted me," he recalls. There, he met Prince Charles, CSNDC's CLC Coordinator, who took young Bernard under his wing and has served as his youth mentor ever since. "I've learned a lot from Mr. Charles. He connected me to a lot of resources I need and taught me to care about my future," says Bernard. One of the many ways Prince has supported Bernard

was to help him find summer jobs at The Boston Project Ministries and elsewhere. Bernard returned the favor by helping Prince when the CLC hosted graduations and other parties. Recently graduated from Roxbury Prep High School, Bernard will be attending Vanderbilt University on a full scholarship in the fall. He plans to study biology and aspires to be an ER doctor. "I want to be an ER doc because I don't want to focus on just one side of medicine – and I feel like I can save more lives doing that," he says.

Computer Learning Center (CLC)

In the face of deep digital inequity along racial and ethnic lines, the CLC offers a portfolio of programs to empower individuals to access and use digital tools that can help them overcome systemic barriers, achieve personal success, and enrich their lives. Programs include:

Tech Goes Home (TGH) Community Classes – a program to help residents learn fundamental digital skills needed in today's world.

Tech Goes Home (TGH) Small Business Classes – digital training targeted to the specific needs of small business owners.

Graduates of the TGH programs receive a new laptop computer and internet service.

In addition, the CLC offers a training and employment assistance program, **Ready, Set, Work,** for job seekers at all stages of their careers.

Impact:

81 people graduated

40 people graduated

32 job seekers



Proud graduates of the Tech Goes Home course at the CLC

COMMUNITY ORGANIZING and RESIDENT ENGAGEMENT (CORE)

CSNDC's Community Organizing and Resident Engagement department empowers residents through training programs to enhance and activate their leadership skills, and then engages these leaders in advocacy campaigns focused on an anti-racist agenda. Through this work, we are creating an "Equity Army," a group of engaged grassroots constituents committed to dismantling racism via engagement in legislative, resource allocation, and other locally developed campaigns.

Voter Engagement

CSNDC has joined forces with other grassroots organizations across the state through the Democracy Hubs coalition to mobilize BIPOC, immigrant, and low-income voters to increase civic engagement and build power.

Advocacy

CSNDC is doing its part to encourage and prepare local residents to engage in activism and advocacy, especially focused on the Affordable Homes Act and the Housing Bond Bill. In addition to hosting "Chew and Chat" and "Donuts for Delegates" events where residents could discuss their concerns with local representatives, CSNDC was actively present for "Lobby Day" at the Massachusetts State House, helping to educate legislators on the Massachusetts Association of Community Development Corporation's legislative agenda.

Impact:

100+ voters

contacted during municipal election season

70+ residents

Attended Chew and Chat and Donuts for Delegates events



CSNDC staff members at the Massachusetts Statehouse on Lobby Day, May 13, 2024

Impact Story: Tatikqua Austin



"I was passionate about it, but I used to shy away from it because it made me angry, and I didn't know how to articulate it and what to do with the anger." That's how Tatikqua Austin describes how she used to feel about social justice issues. Now, in part with the help of CSNDC, Tatikqua has found her voice and has become an active member of the community, advocating for fair housing, green infrastructure, health care equity, and "anything related to social justice," she says. She's a graduate of CSNDC's Green Infrastructure Certification program, and a member of CSNDC's Housing Equity Army. Tatikqua's life experiences have given her a "never quit" attitude and brought her to a place of

active civic engagement to counteract the injustices she sees. After she felt mistreated during the delivery of her first child, she became a doula to help other mothers avoid the sub-optimal care she endured. After she felt victimized by substandard conditions in her apartment and was subsequently evicted, she was determined to learn all that she could about tenant's rights and now helps other people in the community address housing challenges. After she shut down her home-based hair care business because of the condition of her apartment, she pivoted to producing organic skin and hair care products. Tatikqua hopes to be a homeowner some day and would like to become a real estate developer to help her community. "If I have property, I can actually help provide adequate living conditions to low-income families," she says.

Men at Home Initiative

CSNDC is pursuing two interconnected strategies to remove barriers to housing stability for men of color and their families. We are working internally to improve policies and procedures that impact men of color within our own housing portfolio and simultaneously building a base of strong, empowered men of color resident leaders who will develop a legislative agenda and lead campaigns advocating for housing systems changes.

Beloved Women Collective

This small community engagement group meets regularly for community organizing and access to resources and peer support, empowering women of Boston ages 18 and up to learn how to make changes and be the voice for their own community.

Impact:

~ I 50 men involved

75 women actively engaged

Building Leaders, Building Community

CSNDC utilized a train-the-trainer model to empower and equip residents at our senior facility to advocate for important changes at their facility.

Impact:

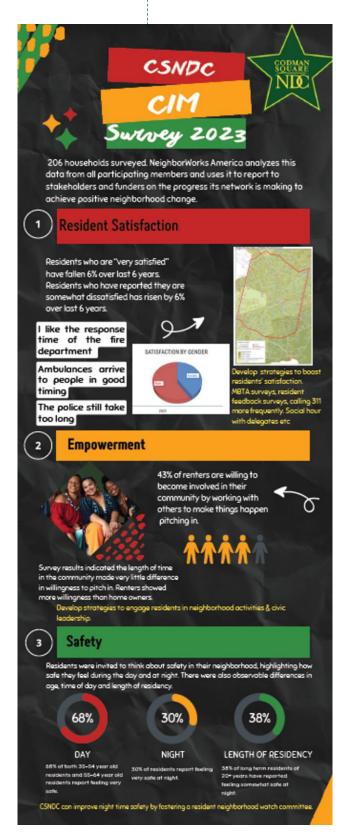
10 seniors

Community Impact Measurement (CIM) Survey

In coordination with NeighborWorks
America, CSNDC's CORE department
conducted this survey of 206 residents in the
Talbot Bernard area in August and September
2023. The CIM is completed every three years
to measure changes in the community and
capture data on residents' feelings about:

- Satisfaction and Confidence
- Empowerment
- Engagement and Neighborliness
- Safety
- Physical Conditions and Attractiveness

In addition, CSNDC's Real Estate department utilized a 10-question assessment tool to assess the conditions of all blocks in the neighborhood, leading to some very important insights about our community.



ECO-INNOVATION

CSNDC believes we have a responsibility as a community to reduce our negative impact on the environment so that future generations can enjoy a healthy environment, a prosperous economy and a vibrant civic life. Together we can build a more resilient and equitable world.

Green Infrastructure Certification

This initiative equips individuals with the knowledge, skills, and certifications necessary to pursue careers in green infrastructure, environmental conservation, and related fields.

Climate Justice Alliance

This community-based initiative empowers residents and community members with knowledge and resources to address pressing environmental and climate issues.

Energy Ambassadors

This program empowers residents and community members to take an active role in shaping the energy future of Codman Square and surrounding neighborhoods through education, training, and grassroots advocacy.

Impact:

65 graduates since September 2023

400+
community members
reached

50+
community members reached



Graduates of the May 2024 Green Infrastructure training in front of the bioswale installation on New England Avenue

Electric Vehicle Pilot

CSNDC has joined with BlueHub Capital to launch a first-in-the-nation pilot to test the economics of an EV charging station at an affordable housing development. Girls Latin Apartments, operated by CSNDC, installed a new technology called vehicle-to-grid (V2G) charger which can buy and sell electricity between the electric vehicle and the grid, saving both the building and the driver money.

Air Conditioning

CSNDC is working to help our most vulnerable residents mitigate the health impacts of the urban heat island effect by providing free air conditioners to those in need.

Ballou Farm

CSNDC is continuing to renovate Oasis on Ballou Farm. An investment of over \$750,000 will expand the growing area and improve walkability so that more residents can access fresh, healthy produce and greenspace.

Impact:

First in the nation

75 families

30%
increase
in growing area
projected

Impact Story: Ruth Whitney



Ruth Whitney is a ballerina turned environmental activist who lives in Dorchester Center with her husband and two children. When she started thinking about retiring from the stage, Ruth began to focus more on another passion of hers: climate justice. She was alarmed by the real estate developments going up all around her without any attention to the environmental impact. "When you put impermeable surfaces on top of other impermeable surfaces, we create an environment that will not sustain life," she says. So, Ruth became

determined to do something about it. She started attending community gatherings, including meetings of CSNDC's Climate Justice Alliance. "It felt great because here is a diverse group of people who are just as upset about this issue as I am, and I was grateful to connect with people who are involved in hands on solutions," she says. When she learned about the mini-grants to support community-based projects that CSNDC is offering in partnership with the Fairmont Indigo CDC Collaborative, Ruth jumped at the chance. Her idea: potted community gardening – plants in pots distributed throughout the neighborhood instead of on a physical plot of land. Although Ruth's vision is still a long way from being realized, she is hopeful about making a difference. "I feel like here's a DIY way to change this environment that will not support life into one that has life. I really believe in the power of green and growing things," she says.

OUR WONDERFUL STAFF

Davina Banks Outreach Coordinator (AmericCorp)

Trudy Benoit Community Organizer

Tim Caplice Director of Real Estate and Asset Management

Jodi Case Associate Director of Asset Management

Naldo Cardosa Small Business Specialist

Apolo Catala Environmental Justice Coordinator

Prince Charles Computer Learning Center Coordinator

Vanessa Cine Community Organizer

Kelsie Daniels-Jackson Director of Eco-Innovation

Sonia Desrose Administrative Assistant

Jacynda Espenshade Eco-Innovation Department Ray Fellow

Marilyn Forman Director of CORE

Meredith Geraghty Vice President of Base Building Strategy and Fundraising

Toney Jones Real Estate Project Manager

Gail Latimore Executive Director
Linda Lee Senior Accountant

Vincent Lo Director of Administration and Finance

Heather MacLean Special Senior Assistant

Kiele Mauricio Real Estate Project Manager

Carolyn McGee Senior Economic Development Specialist

Liya Mindaye Case Manager
Michelle Nettles Accountant

Marcus Rogers Community Organizer

Keyna Samuel Director of Economic Development

Ronak Sathyanarayana Environmental Justice Specialist

Marcia Thornhill Vice President of Operations

OUR FABULOUS BOARD

Latishia Crosby-Muturi

(Co-Chair)

Student Support/Operations Coordinator,

Academy of Pacific Rim Charter School

LeRoy Gibson

(Co-Chair)

Career Counselor/Student Support Specialist,

Cambridge Public Schools

Annett McClanahan

(Treasurer)

Accountant, Boston Private Industry Council

Kevin Benjamin Vocational Disability Examiner,

Massachusetts Rehabilitation Commission

Margo Blackwell-Moquin Retired Social Worker/Civic Activist

Whitney Demetrius Director of Fair Housing, CHAPA

Linda Monteiro Senior Project Manager,

City of Boston Department of Innovation and Technology

Carla Richards Vice President of Programs, Family Aid

Maridena Rojas Community Engagement Manager,

The Boston Project Ministries

Trina Ruffin Proposal Writer, Boston Grant Writers & Associates

Tanya Wesley-White Civic Activist

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Life Insurance Community Investment Initiative

Linda Mandolini

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Mathew Thall
Matthew Henzy
Michael Prokosch
Mutual of America

Mystic River Watershed Association

Nathaniel Hailey

NEI General Contractor

NEI Solar LLC

NeighborWorks America

West Work

Nina Dillon & Jim Recht

Progressive Electrical Systems Inc

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Select Demo Services LLC Sherwood Consulting & Design Sprague Operating Resources LLC

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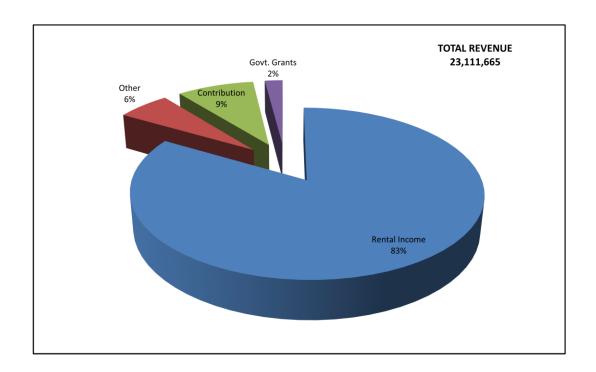
Wendy Cohen

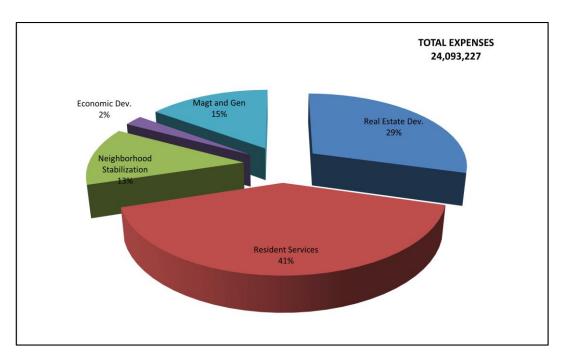
Williamson & Melendez LLC

Wilson Rickerson Winn Management

OUR FINANCIALS

Codman Square Neighborhood Development Corporation Statement of Activities, December 31, 2023







587 Washington Street, Dorchester, MA 02124 617-825-4224 www.CSNDC.com





United Way of Massachusetts Bay and Merrimack Valley