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May 5, 2023

Mx. Sharon Cho, DNI Director of Operations and Stewardship
Dudley Neighbors Incorporated & Dudley Street Neighborhood Initiative
500 Dudley Street
Roxbury, MA 02119

RE: DVM-DBEDC Our Tierra Livri Proposal Submission

Dear Mx. Cho,

DVM Consulting Corp. (DVM) and the Dorchester Bay Economic Development Corporation (DBEDC) are pleased to present our vision for shared prosperity through this response to the DNI-DSNI RFP for the Our Tierra Livri parcels at 479-487 Dudley Street.

Our vision is for current residents, businesses, and organizations to share in the prosperity generated by new development.

Our goal is to leverage development at 479-487 Dudley Street to prevent displacement and promote economic opportunity for local residents and entrepreneurs. We will achieve this goal through the following development objectives:

1. Facilitate community ownership of the future commercial space
2. Prevent displacement and promote locally rooted, first-time homeownership by creating 18 new affordable homes
3. Enhance the vibrancy of the Dudley business district and set a standard for future neighborhood development with a new sustainably-constructed building

Through project work and direct lived experience, our team has an intimate understanding of the Dudley corridor's history and culture. Some of us have lived in affordable housing in the neighborhood. Others know what it means to start businesses as people of color with little intergenerational wealth. **As members of this community, we understand what is at stake and what we stand to lose if we cannot preserve affordable spaces for our neighbors, small businesses, and community-serving organizations.**

We will combine our deep community knowledge and lived experience with the skill, experience, and sophistication necessary to deliver a successful project that will sustain the Dudley community for generations to come.

A Highly Advantageous Solution for the Dudley Corridor

Pre-development Capacity

DVM/DBEDC anticipate that \$750k will be required to fund predevelopment and a \$4.2M construction loan will be necessary to complete the construction phase. DVM/DBEDC has available cash reserves in excess of \$500k and the financial capacity to guarantee up to \$20M in debt. If selected, the development team will immediately initiate development due diligence independent of pre-development financing.

Project Team and Experience

For over 40 years, DBEDC has been on the ground leading community development and empowerment initiatives, including the development of over 1,000 income-restricted residential units and over 160,000 SF of commercial space in the Dudley Corridor. DVM is an impact-oriented affordable housing developer, uniting the entrepreneurial energy of like-minded community development professionals. Collectively, DVM/DBEDC represent a new breed of leadership with the lived experience, connection to community, and integrity to translate community vision into reality.

Project Development Design Plan

Our proposal recognizes the years of sacrifice and commitment that created the strong neighborhood that exists today. The goal is to enhance existing community assets and provide opportunity to the residents of the Dudley Street commercial corridor. In a similar vein, the design looks to create a contextual mixed-use commercial retail and multifamily housing development. The building will strengthen the identity of Dudley Street while creating a place that supports and inspires residents, owners, customers, and neighbors.

Diversity and Inclusion Plan

The DVM/DBEDC development team is led 100% by people of color, and almost entirely by women of color and Boston natives. Each member of the team has been the beneficiary of opportunity and seeks out qualified individuals and businesses of color with talent and ambition looking for the chance to make an impact. In all efforts, the DVM/DBEDC team has exceeded diversity and inclusion goals.

Proposed Financing Plan

The financing plan was crafted to support the goal of increasing community ownership while expanding opportunities for local entrepreneurs to connect with mission-focused commercial/retail owners.

The financial structure involves the development and sale of both residential and commercial/retail spaces. Selling the commercial space allows the stakeholders to ensure that a mission-focused business or owner will steward the community impact objectives of DSNi. Residential ownership will allow individuals and families to thrive in place.

The DVM/DBEDC has unique experience in both affordable ownership and the development of mission-focused commercial space. This includes strong relationships and successful past development experience with the public and private funders necessary to realize the vision.

The financial projections assume sources that are currently available from the City and State in per-unit amounts that have been previously awarded to the development team. Of equal importance, the financial assumptions have been updated and represent current market conditions. With community support and the ability to submit a financing application to the City of Boston in the Fall of 2023, we are confident that Our Tierra Livri will be in construction by late 2024.

Thank you for your consideration. We look forward to continuing to work with you, community members, and local elected officials of the Dudley corridor to make this vision a reality.

Sincerely,

Kimberly R. Lyle

Executive Director

Dorchester Bay Economic Development Corporation

Dariela Villón-Maga

President and Founder

DVM Consulting

Our Tierra Livri

Proposal to DSNI/DNI

May 5th, 2023

Prepared for:

Dudley Neighbors Inc.
Dudley Street Neighborhood Initiative
550 Dudley Street, Roxbury, MA, 02119
Attn: Sharon Cho, Director, Dudley Neighbors Inc.

Prepared by:

DVM Consulting
Dorchester Bay Economic Development Corporation



A vision for shared
prosperity in the
Dudley corridor





WHO WE ARE AND WHAT WE DO



PROPOSAL SUMMARY & NARRATIVE

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Our 100% MBE leadership team will rise to the needs of the Our Tierra Livri site, while remaining grounded in community vision. **DVM Consulting Corporation (DVM)** and **Dorchester Bay Economic Development Corporation (DBEDC)** will function as co-lead developers, while **Co-Everything** and **JGE Architecture + Design (JGE)** will co-lead architecture and community design.

WE KNOW THE COMMUNITY

Our Tierra Livri deserves a team that intimately understands the history, culture, and assets of the Dudley community. We have assembled a team with longstanding personal and professional connections to this neighborhood.

Our leadership team was born and raised in Boston's communities of color—specifically Roxbury and Dorchester—and have direct lived experience living in affordable housing through periods of disinvestment and reinvestment. Other members of our leadership team bring decades of experience working in the Dudley area and nearby communities. For example, DBEDC finds its origins in grassroots neighborhood organizing and continues to build power and capacity among residents, small businesses, job-seekers, returning citizens, and others who shape this neighborhood.

Collectively, we have cultivated a wide network of collaborators that include POC-led small businesses and mission-driven organizations that have long served

communities like the Dudley corridor. These networks are central to our work: they reinforce our connection to our communities, and deepen our understanding of what our communities want and need.

WE REFLECT THE COMMUNITY

The Dudley corridor is majority people of color and foreign-born residents. Within a ¼-mile radius of Our Tierra Livri, two-thirds of residents identify as Black (65.9 percent) and nearly half of residents identify as foreign born (42 percent). As movements like DSNI have shown, communities of color can fulfill their needs when residents have the power to shape their communities. We share this belief and have intentionally structured a team to reflect the lived experiences shared by neighbors in the Dudley area. **Our team is led 100% by people of color, and almost entirely by women of color that are Boston natives.** Diverse leadership will ensure that diversity is prioritized across hiring and partnership decisions, and ultimately help other M/WBE firms and minority workers grow their skills and capacity.

|| **We believe that communities know what they need, and we position ourselves as conduits of community vision and intention.** ||

WE DELIVER HIGH-QUALITY PROJECTS ON TIME AND ON BUDGET THAT SUCCEED IN THE LONG TERM

Our team has decades of experience developing and managing affordable rental, homeownership, mixed-use, and commercial spaces financed by Low-Income Housing Tax Credits, Workforce Housing subsidy programs, and many other programs. We highlight a few key examples here, and you can read about our full project experience and financial capacity in Attachments 1, 2, and 4.

Mixed-use and commercial. DBEDC and its partners Boston Capital, Newmarket Business Association, and Escazu Development, led the development of the **Indigo Block**, a mixed-use transit-oriented project with 80 units of affordable rental housing, 9 homeownership units, and 20,000 square feet of light industrial/commercial space. Construction of the residential portions of the building was completed in 2021. DBEDC has signed a lease with a food production business that will build out the commercial building and provide jobs to local residents. Indigo Block continues DBEDC’s history of developing affordable spaces for local food production businesses. Past projects include the Bornstein & Pearl Food Production Center, which is home to food business incubator Commonwealth Kitchen. DBEDC also has experience using various commercial funding sources including New Market Tax Credits and Historic Tax credits along with myriad other public and private sources.

DBEDC has developed 164,260 SF of commercial space, creating over 325 jobs. Through the Bornstein & Pearl and Indigo Block projects, we have created a series of commercial spaces of varying sizes for small and growing businesses to locate where we offer flexible lease terms, assistance with tenant build-outs, and a local landlord who understands the needs of small businesses and is willing to work with them to make sure they are able to stay local.

Affordable homeownership experience. DVM currently manages the development of **Saige on Fountain**, a new 40-unit affordable homeownership project near Nubian Square. The project offers spacious studios, 1-bedroom, 2-bedroom, and 3-bedroom units to accommodate the diversity of household sizes in Roxbury. Breaking ground in January 2021, the \$22 million project withstood the financial impacts of the pandemic with no cost overruns.

As the Affirmative Fair Housing marketing agent for the project, DVM also devised a strategy to ensure homeownership-ready Roxbury residents were part of the applicant pipeline. During construction, DVM, in partnership with Our Village Initiative, recruited local residents and provided free financial counseling, so they would be ready to apply to the lottery in Fall of 2022.

WE BRING COMMUNITY VISION TO LIFE
Community support and vision are just as critical to project success as schedule and budget. We believe that communities know what they need, and we position ourselves as conduits of community vision and intention.

A key example is DVM’s project at the B1 Parcels on Blue Hill Ave. Before DVM responded to the City of Boston RFP for the parcels, DVM met regularly with local businesses and civic groups to hone their understanding of the community’s priorities. Through those interactions, it became clear that neighbors wanted to see affordable homeownership units as well as commercial spaces that could attract artists and amplify local small business owners to the neighborhood. DVM used these inputs to shape the project, which will now offer 18 units of affordable homeownership and 12 units of affordable rental at AMI levels ranging from 50% to 100%, as well as 2100 SF of commercial space offered for sale at below-market prices. We would bring this approach to Our Tierra Livri, ensuring that community vision is reflected in the final shape of the project.

RESUMES OF KEY PERSONNEL
See Attachment 1

FINANCIAL CAPACITY
See Attachments 4 and 5 for financial statements and letters of intent from financial partners. Additional documents available upon request

LAWSUITS WITHIN MASSACHUSETTS
No lawsuits have been brought against the Proposer or principals in courts situated within Massachusetts within the past five years.

“ **Community support and vision are just as critical to project success as schedule and budget.** ”

ORGANIZATIONAL STRUCTURE



OUR COMMUNITY-BASED LEADERSHIP

DVM CONSULTING
DVM is a Roxbury-based Women/Minority Business Enterprise (W/MBE) committed to the creation and preservation of income-restricted housing. DVM provides real estate development and affirmative fair housing marketing services to high-impact projects. Their approach is informed by 20+ years of deep industry knowledge and experience, which spans across multi-family real estate development, property management, community engagement, and resident services programming. They bring a community-centered approach to every aspect of our work, setting ourselves apart from more traditional developers and marketing agents. DVM was founded in 2021 by Dariela Villón-Maga is a life-long Boston resident, originally from the Grove Hall area of the city. Experiencing homelessness and growing up in affordable housing throughout the city has given Dariela a deep understanding of how housing stability can be the foundation for prosperity, just as it was for her.

DORCHESTER BAY EDC
DBEDC is a minority- and woman-led community-based developer with longstanding ties to the Dudley Street neighborhood. With beginnings in community organizing, DBEDC has produced more than 1000 income-restricted rental and homeownership units within 1 mile of the 479 Dudley St site. The organization has also developed over 160,000 square feet of commercial space, creating over 300 new jobs for the community. Above all, DBEDC is driven by a mission to build a strong, thriving, and diverse community in Boston’s Dorchester neighborhoods. DBEDC’s approach is rooted in close collaboration with neighborhoods, residents, businesses, and partners to develop homes, sustain economic development opportunities, and build community.

DEVELOPMENT PLAN



Proposed design for Our Tierra Livri. View from Dudley Street facing south

THE CHALLENGE

DEVELOPMENT PRESSURES NEARBY IMPACT AFFORDABILITY IN THE DUDLEY CORRIDOR

HOUSING

Over the last decade, development activity has accelerated in the areas surrounding the Dudley corridor, including Nubian Square, Upham's Corner, and Newmarket.

Many low- and moderate-income families in the Dudley area have been insulated from the impacts of new development because of the large volume of deed-restricted housing in the Dudley corridor (thanks in large part to efforts by DSNI and DBEDC) and a higher-than-average rate of owner-occupied homeownership compared to the city. According to the City of Boston's 2021 income-restricted housing inventory, 54% of housing units in Roxbury (10,850 of 20,073 total) have affordability restrictions. DBEDC alone has developed and managed 1,114 income-restricted units in the neighborhood.

But income-restricted housing alone cannot safeguard low- and moderate-income families from development pressures nearby. Gentrification has increased the overall cost of day-to-day life for all residents, giving way to increased property taxes and more expensive retail. In a city where wages have not kept pace with the rising cost of living, not even stable employment is a guarantee that families can afford daily life as neighborhoods gentrify. In fact, almost 40% of renter households living near the 479-487 Dudley St parcels spend more than 50% of household income on rent. As land values rise, homeownership becomes harder to maintain for owners and less attainable to renter households. As a result, people are forced to leave their communities to fulfill their economic mobility goals elsewhere.

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SMALL BUSINESS

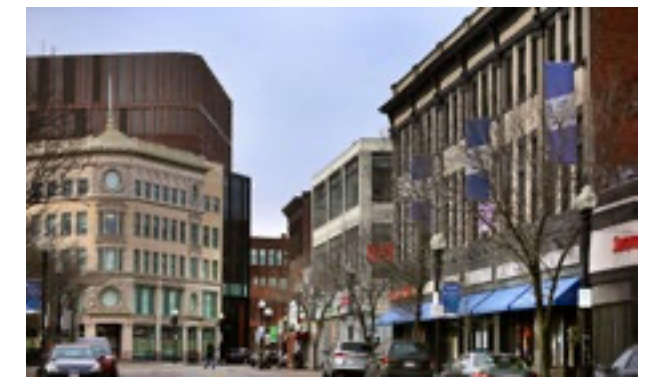
Entrepreneurs living and operating in the Dudley corridor have even fewer safeguards than residents. Commercial rents are also increasing, making it difficult for entrepreneurs in the Dudley area to stabilize or scale up. By some estimates, the average retail rent in Roxbury and Dorchester before the Covid-19 pandemic was \$23/SF (on a NNN basis)—about \$57,000 a year for a 2500 SF space. Common practice suggests that businesses should spend no more than 20% of sales on rental costs, which means that a business would need to generate at least \$325,000 a year in sales to avoid high rental cost burden. In addition, unlike income-restricted housing, there are far fewer government subsidies available to small businesses to mitigate high commercial rents.

Furthermore, many entrepreneurs in this neighborhood are women, people of color, and/or foreign-born, groups that have been historically excluded from accessing capital to sustain and scale their businesses. These disparities prevail today—in 2021, only 3% of businesses in Massachusetts were owned by Black and/or Latinx entrepreneurs.

CLIMATE CHANGE

Climate change disproportionately affects communities of color; therefore our response to climate change in the built environment must include voices from these communities. We want to create a sustainable, affordable development that reduces Greenhouse Gas emissions. We look forward to working side by side with community leaders who have been working aggressively to support frontline communities, Black, Indigenous, People of Color, Climate Disaster survivors, and all Boston residents into a fossil free future.

Street view of existing Our Tierra Livri parcel



Top: Nubian Square
Middle: Upham's Corner
Bottom: Dennis Street Park

Aerial view of the Our Tierra Livri parcels



OUR SOLUTION

PREVENT DISPLACEMENT AND PROMOTE ECONOMIC MOBILITY THROUGH NEW DEVELOPMENT

In developing Our Tierra Livri, we believe that DNI-DSNI can continue to catalyze positive housing, economic, and community-building outcomes in the Dudley corridor. The DVM-DBEDC team is best positioned to help DNI-DSNI deliver those outcomes. Our vision is for current residents, businesses, and organizations to share in the prosperity generated by new development.

Our goal is to leverage development at 479-487 Dudley Street to promote economic opportunity for local residents and entrepreneurs. This will take shape as a four-story building offering 18 affordable condominiums and approximately 2900 SF of ground-floor commercial space, developed in partnership with the Boston Ujima Project.

Our Vision

Current residents, businesses, and organizations will share in the prosperity generated by new development

Our Goal

Leverage development at 479-487 Dudley Street to prevent displacement and promote economic opportunity for local residents and entrepreneurs.

Objectives	The Challenge	Our Solutions
Facilitate community ownership of the future commercial space	<p>Long-time business owners who are people of color, immigrants, and women face systemic barriers to accessing the capital they need to stabilize and scale</p> <p>With few commercial subsidy available, is difficult to finance below-market commercial space</p>	<p>Build 2900 SF of below-market commercial space for sale to local M/WBEs</p> <p>Partner with the Boston Ujima Project to steward community ownership of the space</p> <p>Leverage DBEDC's small business assistance offerings to support future commercial partners</p>
Prevent displacement and promote homeownership for local first-time homebuyers by creating 18 new affordable homes	<p>The Dudley corridor is faces development pressures from Nubian Square, Upham's Corner, and Newmarket</p> <p>The high proportion of income-restricted housing in the Dudley corridor has protected many residents from displacement related to new development. But many residents—both renters and homeowners alike—are still heavily cost-burdened and economically vulnerable to the impacts of gentrification</p>	<p>Build 18 new affordable 1-bedroom, 2-bedroom, and 3-bedroom condominiums for purchase by locally rooted, first-time homebuyers</p> <p>Spend 2 years building a pipeline of affordable home buyers rooted in the neighborhood so they can be ready to buy the homes</p> <p>Ensure financial feasibility of the commercial space through the inclusion of residential units for sale</p>
Enhance the vibrancy of the Dudley business district with a new sustainably-constructed building	Climate change disproportionately affects communities of color	<p>Achieve the highest levels of sustainability by significantly reducing embodied carbon, aiming for Zero Net Energy</p> <p>Activate the public realm with accessible commercial retail space</p>

COMMUNITY-OWNED COMMERCIAL SPACE



We will deliver 2900 SF of flexible ground floor commercial space that can accommodate the community's larger vision. We will ultimately sell the space at a below-market price to a local, POC-led organization or small business that has full community support. In alignment with DNI-DSNI desires, we will prioritize sit-down restaurants and cafes, neighborhood retail and/or co-working spaces, and work with the future owner on the final design and build-out. Selling the commercial space allows the stakeholders to ensure that a mission-focused business owner will steward the community impact objectives of DSNI.

Small businesses are only as strong as the communities that support them. By strengthening the connection between small businesses and communities, we believe that a new commercial space at Our Tierra Livri will enjoy long-term financial success and fulfill community needs. **This is why our approach to commercial space development is rooted in community ownership.** We will explore a pathway for local residents and business owners to own real estate in their community and thereby participate in value creation within their neighborhood.

We will partner with **The Boston Ujima Project** to design the infrastructure for community ownership at Our Tierra Livri. Often considered the face of

WHAT IS COMMUNITY OWNERSHIP?

Community ownership means that the residents and business owners of the Dudley corridor should participate in the decision-making process for the final development plan AND that these same community members should have the choice to participate in the wealth-building opportunities created by the eventual development plan.

Community participation and ownership are essential for creating a sense of belonging and unity among neighbors. When people are actively involved in the activities and decision making of their community, they become more invested in its success and wellbeing.

community ownership in Boston, The Boston Ujima Project is a democratic, member-run organization building cooperative economic infrastructure, with a mission to return wealth to working-class communities of color. Ujima is the ideal partner for community-owned commercial space for several reasons: They host a Good Business Alliance of member businesses that commit to building sustainable business practices determined by the community. They connect these businesses to technical assistance resources and loans.



And all funding decisions are directed by Ujima's membership through direct voting and member committees. Ujima also regularly facilitates neighborhood assemblies where community members set organizational and financial priorities for the organization.

A final goal of Our Tierra Livri is to facilitate small business development opportunities for local entrepreneurs of color. As our development team has done on past projects, we will work with our networks to identify local entrepreneurs of color who are interested in launching or growing a small business. For example, we may approach community-oriented companies that are local to Roxbury and Dorchester through BECMA (Black Economic Council of MA) Black Business Directory. Once identified and vetted as a strong candidate through our community ownership process, the entrepreneur could be matched with a DBEDC small business coach who will walk alongside the business owner in the planning, launch and on-going operations of the business.

OUR EXPERIENCE WITH COMMUNITY OWNERSHIP: 1463 DORCHESTER AVENUE

In 2020, DVM, Co-Everything, and TLee Development LLC co-led Boston's first crowdfunded real estate project. Crowdfunding is a fundraising approach that enables individuals and organizations to raise small amounts of money from a large number of people. We launched a crowdfunding campaign to finance a 29-unit rental project with 1300 SF of commercial space. This campaign made community ownership of real estate accessible to neighbors of all income levels. We gathered a group of Community Advisors with longstanding connections in Dorchester and leveraged this group to help build trust with local residents. We also ran a series of accessible education workshops on real estate finance to increase community comfort and familiarity with crowdfunded real estate. Finally, we used [the Small Change crowdfunding platform](#) to launch and run our campaign, where **81 community members invested \$142,500** in the project. Community investors voted to elect 3 self-nominated investors to a Project Oversight Committee that will also include future building residents. The committee will be tasked with making key operational decisions for the future building.

In parallel, we hosted a Community Listening Session for two potential retail candidates for the ground-



Top: Co-Everything poses with crowdfund banner at 1463 Dot Ave construction site; Middle: Words as Worlds pitches at Sept 2022 listening session; Bottom: Co-Everything's preliminary renderings of the future space.

floor commercial space. After a successful pitch session attended by over 75 neighbors, the Project Oversight Committee selected **Words as Worlds**, a non-profit book store as their final choice. This was in line with the survey and feedback form that was sent out, along with a recording of the community listening session.

AFFORDABLE HOMEOWNERSHIP FOR RESIDENTS TO THRIVE IN PLACE

AFFORDABLE HOMEOWNERHIP UNIT SUMMARY

Unit Type	Total Units	Tier 1 Affordable to families earning between 64% - 80% AMI		Tier 2 Affordable to families earning between 80% - 100% AMI	
		Number of Units	Monthly Cost to Buyers*	Number of Units	Monthly Cost to Buyers
3 BR	3	1	\$2,243	2	\$3,084
2 BR	9	5	\$2,019	4	\$2,775
1 BR	6	3	\$1,795	3	\$2,467
Total	18	9		9	

We intend to offer first-time homebuyers with moderate incomes **an opportunity to build intergenerational wealth and stability** while remaining in Roxbury. We will achieve this by creating 18 income-restricted homeownership units, affordable to families earning between 64% - 80% AMI or 80% - 100% AMI. Rather than maximize the number of units to maximize developer profits, we intend to offer unit sizes that meet the community's needs including one-, two-, and three-bedroom units.

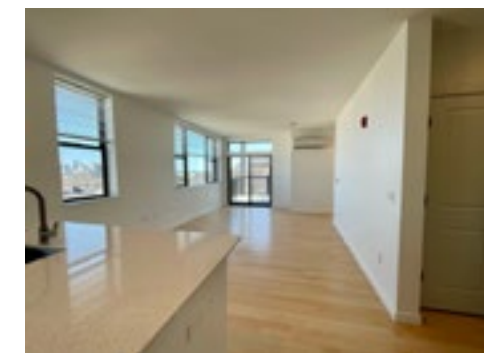
Income-restricted homeownership is a particularly strong anti-displacement strategy because affordability restrictions remain in place for at least 30 years from initial sale to an eligible homebuyer. Inclusion in the DNI Community Land Trust ensures that these units will remain permanently affordable. Given these restrictions, homebuyers are also shielded from dramatic increases in property taxes that often impact homeowners in gentrifying neighborhoods.

Our team takes a creative approach to setting sales prices that fully account for the financial barriers facing households in this neighborhood. The AMI thresholds for Suffolk County provide a strong preliminary basis for affordable rents and sales

prices. However, given the wide geographic area captured in AMI limits, the economic realities of neighborhoods like the Dudley corridor are flattened and erased. In addition, these thresholds do not take into account other factors that shape the monthly cost of housing to homeowners, such as real estate taxes, condo fees, and insurance.

To correct for the blind spots of AMI thresholds, we have taken a holistic approach to setting income-restricted sales prices at Our Tierra Livri (see Appendix A). For condominiums, this approach considers all factors that impact the monthly cost of housing to homeowners, beyond just sales price. We also expect that our condominiums will attract middle-income renters of color who are purchasing their first homes. As such, **we set home sales prices that meet or beat monthly rental costs of our target homebuyers.**

In addition to setting sales prices that reflect community realities, we will also work to reduce barriers to affordable homeownership. We have devised a unique approach to guarantee success for first-time homebuyers from the neighborhood (see details on the following page).



Saige on Fountain: Rendering of the outdoor amenity space (left) and photo of fully completed 5th floor unit (right)



MAKING AFFORDABLE HOMEOWNERSHIP WORK

Through DVM's experience designing, developing, and recruiting homebuyers for income-restricted homes, we have gained a clear understanding of the keys to successful affordable homeownership: (1) a focused team; (2) a high-quality design; and (3) robust buyer engagement, marketing, and recruitment efforts (see the ownership marketing outreach section in Supplemental Information for more details).

A TEAM FOCUSED ON THE EXPERIENCE OF HOMEOWNERS

Affordable homeownership projects must be supported by teams who understand the intrinsic differences between these projects and income-restricted rental or market-rate projects. These projects have unique demands, from the quality of construction, to the education and engagement of potential homebuyers, that require consistent time, attention, and focus. At a minimum, our team must include:

- Quality Control Consultants such as waterproofing consultants to maintain a high design and construction standard
- Builders who can build to high-quality standards and achieve a focused punch list
- Homebuyer educators who can provide individualized attention to prospective buyers to set them up for the successful purchase and stewardship of their first home
- Developers who can commit to designing and working within a resident ownership structure, such as a condominium association, for at least two years after the association is formed and units are sold. Among many purposes, sustained developer participation is necessary to help new homeowners adjust to homeownership and condominium association membership by recommending financial and legal resources,
- All team members must be involved and engaged from the beginning of the design process and throughout the construction and marketing period to achieve our outcomes.

DESIGNING FOR QUALITY AND LONGEVITY

Homeowners of affordable homes deserve to live in high-quality, long-lasting, and beautiful spaces. Design, therefore, is another critical component of a good affordable homeownership project. The homes in Our Tierra Livri would, at a minimum, offer the following features and amenities:

- Interior and Exterior Amenities
- Heating/Cooling System/Utility Structuring
- Choice of Building Materials
- Intentional Unit Layout Design
- Understanding importance of Privacy and Respite within a Multi-Family Building
- Parking and Bike Storage

BUYER ENGAGEMENT, MARKETING, AND RECRUITMENT

As our experience tells us, the mantra of "Build it and they will come" does not apply to affordable homeownership. Informed by feedback from past owners, we have developed methods for buyer education and marketing to ensure we identify and prepare first-time homebuyers to purchase our units. These methods include (but are not limited to):

- An "interested buyer club" of over 350 individuals (as of 11/1/22) and families in Boston, many of whom are prospective first-time home buyers
- Working relationships with the City (Boston Home Center, Boston Fair Housing Commission, MOH Staff)
- Focused implementation of a marketing strategy that is coordinated with the construction company, public/private lenders, conveyancing attorneys, appraisers, and mortgage providers

COMMUNITY-DRIVEN

DESIGN APPROACH



Our 4-story proposal comprises approx. 2,900 SF of ground level commercial retail space, supported by 18 units of affordable homeownership condominiums above, at grade open space, off-street parking and a host of public realm improvements.

The design envisions the creation of a contextual mixed-use commercial retail and multifamily housing development that fosters community connectivity and places strong emphasis on sense of place. Our understanding of the current day site conditions reveal a predominant mixed-use architectural language along Dudley Street defined by commercial retail uses with either housing or small format commercial at the upper floors. Our proposal strives to reflect this compositional arrangement within the architecture and separation of uses within the building.

SUSTAINABLE DESIGN

Sustainability is at the core of every single project our team has ever done and will ever do. Sustainability is one of the main ingredients to all of our designs; in other words "we bake it in." The team's goals for this proposal are to achieve the highest levels of sustainability by significantly reducing embodied carbon, aiming for Zero Net Energy, and maximizing rainwater collection. **The commitment to these goals begins by right sizing the development program and organizing the building elements for efficient use of resources.** For instance, reducing carbon from the beginning and not as a secondary feature, will generate long-term passive solutions that are highly efficient and effective in reducing or eliminating energy use. You can read our full sustainability goals in Appendix C.



PUBLIC REALM

The public realm street edge is activated by a generous residential lobby to the North, adjoined by a wide expanse of visibly transparent and directly accessible commercial retail space and a sun filled outdoor covered patio for the public to enjoy.

The building’s front edge along Dudley both acknowledges modal alignment with its abutters while also creating a qualitative setback to ensure there is ample public sidewalk dimension for two to pass in either direction. The proposed public improvements directly in front of the site include new street trees, new sidewalks and curbs and a raised planter frontage zone with public benches—all of which work in concert with the Boston Complete Streets Guidelines.

An architectural canopy runs along the perimeter of the building at the critical datum line—formally transitioning from the commercial retail to the upper 3 floors of housing. This canopy also becomes the roof edge over the covered patio to the South of the building.

UPPER FLOOR RESIDENTIAL

The upper floor condominiums are envisioned to be spacious family-sized units designed for long term residency. **The unit sizes have been thoughtfully arranged to comply with DSNI unit size targets and standards.** The layouts afford ample opportunity for light and views while remaining energy conscious

from a building envelope standpoint. Elevators and stair cores have been strategically placed central to the building while minimizing internal hallways and corridors.

FACADES AND CHARACTER

The building facades have been carefully crafted to pull in the predominate flavors of red brick in the area—and throughout Boston more broadly. The two (2) brick masonry masses on either side along Dudley help to frame the building within its context while allowing for a contrasting yet complimentary series of materials to adjoin both in the middle and along the sides. The brick facades are organized around a regular series of punched windows with stone sills while the more central portion of the façade is clad in a wood-look fiber cement with a playful arrangement of windows to further breakdown the massing and provide visual interest. Juliette balconies have been added along the Southern and Western edges of the building to allow residents the ability to enjoy private access to the outdoors.

ACCESS TO AT-GRADE OPEN SPACE AND RESIDENTIAL AMENITIES

Ample open space is proposed for the project, achieved through a series of hardscape, landscape and composite decking surfaces. Permeable pavers, grasses, native plantings and perimeter shrubbery comprise much of the rear yard components as the project abuts The Food Project. Composite decking

on pedestals is proposed for the South facing covered patio to evoke a wood boardwalk feel as patrons of the commercial space use it for meeting friends and family, remote work or grabbing a bite to eat. **The “backyard” lawn creates an invaluable amenity for residents to BBQ or for children to play.**

PARKING

We understand that new development can increase parking needs in a community. To meet this need, we have included 9 standard off-street surface parking spots, including 1 handicap spot. These conform to dimensions specified by the City of Boston Guidelines (8 ft 6 in x 20 ft).

LASTING BENEFITS

Architecturally the building will be contextual while providing a contemporary expression that represents the diversity of residents in Roxbury and along Dudley Street in particular.

Homeowners of affordable homes deserve to live in high-quality, long-lasting, and beautiful spaces.

Design, therefore, is another critical component of a good affordable homeownership project. The homes at Our Tierre Livri would offer the following features and amenities:

- Interior and Exterior Amenities
- Energy Efficient Heating/Cooling Systems/Utility Structuring

- Healthy indoor air quality by minimizing VOCs and use of MERV 13 filters
- Optimized unit design to accommodate diverse lifestyles
- Variety of spaces within the units and amenities to foster Privacy and Respite
- Parking, Bike storage and close proximity to public transportation.

1-BEDROOM UNIT PLAN



2-BEDROOM UNIT PLAN



3-BEDROOM UNIT PLAN



ANTI-DISPLACEMENT STRATEGY

Anti-displacement is core to our vision for Our Tierra Livri, and to our overall mission as a team—it is non-negotiable. We are hyper-focused on protecting existing community assets in the Dudley corridor, including the long-time residents that make this community so vibrant, to small businesses and organizations that have invested in its future. We will ensure that this project will stabilize and protect existing residents while providing a platform for budding neighborhood entrepreneurs and families to thrive in place. We commit to the following anti-displacement strategies:

- We understand that the true affordability of homeownership is more than the sales price. As described in Appendix A, we will offer residential units at sales prices below the published BPDA Sales Price Guidelines.
- Likewise, we will offer commercial spaces at below-market prices to ensure they're accessible to the local BIPOC entrepreneurs with whom we seek to partner with.
- We will collaborate with the DNI Community Land Trust to aggressively recruit interested buyers from the immediate neighborhood,
- prioritizing moderate-income Roxbury residents of color. With Our Village Initiative, we will also provide one-on-one financial counseling to prepare homebuyers for homeownership well in advance of construction completion, so that they overcome any financial barriers to applying for these units. We've had great success with this strategy with Saige on Fountain, where 60% of lottery applicants were from Roxbury, Dorchester, and Mattapan—20% were from Roxbury alone.
- We will provide a variety of unit sizes to accommodate starter homes for single people as well as larger families.
- We will explore tangible opportunities for community ownership of the project, such that community members directly benefit from the success of the project
- We will provide small business planning support to the future commercial owner(s) to ensure their long-term sustainability and success.

We are successful when:

- At least **100 Roxbury and Dorchester residents** engage in our financial counseling and complete homebuyer preparation classes
- At least **65% of future affordable condominium buyers** are from Roxbury and Dorchester
- **Local, POC-entrepreneurs** are selected with strong community support to purchase the space
- Condominium association is **self-sufficient and properly capitalized** in 2036
- Commercial business owner(s) are **thriving and well-integrated** into the community in 2028

COMMUNITY ENGAGEMENT

Our neighbors will be at the table during every step of the development process—from visioning and design, to development and homebuyer recruitment. **Our development team has infused community engagement in their business practices to ensure the community remains connected to this project as it evolves.**

For example, for the B1 Parcels on Blue Hill Ave, DVM met one-on-one with dozens of small business owners to identify a future partner for the commercial space. DVM also provides key project updates through quarterly meetings with the civic associations including the Greater Mattapan Neighborhood Council, the Woodrow Ave Neighborhood Association, and River St Civic Association. DVM takes a similar approach at Saige on Fountain, where the project team meets quarterly with local civic associations and publishes biweekly construction updates to the website.

DBEDC also works extensively with community members to guide our real estate development

projects and economic development programming. On DBEDC's ongoing Columbia Crossing development on a DNI-owned parcel, DBEDC convened a neighborhood design advisory group made up of local organizations, artists, and businesses. This group guides key decisions about the building programming and has met with numerous local arts organizations ensure that the future commercial spaces meet the needs of end users.

Our design team also has community engagement expertise: Co-Everything and JGE offers a suite of services and engagement techniques to help the dreamers and leaders of our community to bring a project to life. Rooted in iterative process, they facilitate interactive design and visioning workshops, popular education workshops targeted to neighbors. **We identify stakeholders early in the process, determine best communication techniques, address language access and technological barriers.** This approach continues to yield great success with our level of transparent and intentional community-based development.



COMMUNITY ENGAGEMENT WORK PLAN



Project Milestone	Tactics
RFP Development <i>April 2023</i>	On April 20, 2023, we convened a community listening session where more than 30 community members shared their priorities for commercial space development. To prepare for the meeting, we enlisted the support of The Food Project, Youthbuild, and the Boston Ujima Project to circulate this meeting to their networks. We also mailed the flyer to 300 households living within the project area, posted the flyer along the Dudley corridor, prepared key data points, and posted to social media to reach a wider audience.
Developer Presentation to Community <i>June 2023</i>	We will share our proposal through an interactive presentation for DNI-DSNI and the wider community.
Project Design and Article 80 Approval	We will facilitate design and visioning workshops, send out surveys, present solutions, and repeat as necessary until we reach a design that the community supports.
Construction Financing	In partnership with the Boston Ujima Project, we hope to launch crowdfunding campaign for the commercial space. As part of that campaign, we will recruit community advisors and facilitate popular education courses on real estate finance.
Construction Period	<p>Project website. We will create a project website with all key information about the project, from lottery information to construction updates.</p> <p>Biweekly updates. We will send biweekly newsletter updates on construction activity, street closures, deliveries, and other key updates to an email list of project neighbors. Newsletters will also be posted to the project website.</p>
First-time Homebuyer Recruitment and Financial Education	We will leverage DVM's "interested buyer club" of over 350 individuals and families in Boston. We will utilize our relationships with the City (Boston Home Center, Boston Fair Housing Commission, MOH Staff) to devise a focused implementation of a marketing strategy. We will coordinate this strategy with the community members, future construction company, public/private lenders, conveyancing attorneys, appraisers, and mortgage providers.

HOW WILL WE DO IT?

FINANCING PLAN

Sources	TOTAL: \$11,210,922
Revenue from Condominium Sales	\$4,395,899
Revenue from Commercial Sale	\$493,000
MassHousing CommonWealth Builder	\$4,500,000
City of Boston: Neighborhood Housing Trust + Inclusionary Development Policy	\$1,350,000
City of Boston: Community Preservation Funds	\$450,000
MassSave Energy Efficiency Incentives	\$22,023
Uses	TOTAL: \$11,210,922
Acquisition	\$203,500
Soft Costs	\$2,645,361
Hard Costs	\$7,028,490
Overhead, Fee, Reserves	\$1,333,571

OUR EXPERIENCE
In the past two years, DVM and DBEDC have collectively financed 58 affordable first-time homeownership units and 179 low-to-moderate income rental units, as well as 40,850 SF of commercial/retail spaces in Mattapan and Dorchester. DBEDC and DVM have very strong relationships with private and public lenders and will utilize these relationships to successfully deliver our vision for DSNI's Our Tierra Livri site. This includes relationships with MassHousing, the Mayor's Office of Housing, the City of Boston Community Preservation Committee, MHIC, MassDevelopment, the Life Initiative, LISC, and Cambridge Trust. DVM and DBEDC have also successfully financed developments compliant with the City of Boston's Net Zero Energy standards including available incentives/rebates from MassSave.

AFFORDABLE OWNERSHIP FOR ROXBURY
Particularly when dealing with affordability and City of Boston Median Incomes. Our development proforma assumes sales prices that are below the published BPDA Sales Price Guidelines. **We arrive at**

our sales prices by understanding the affordability level of the neighborhood and then working backward to derive the mortgage that is affordable to those in the neighborhood.

AFFORDABLE COMMERCIAL FOR ROXBURY ENTREPRENEURS

Community-owned retail is the organizing principle for this proposal. The current rent for newly constructed neighborhood retail/commercial space is between \$20 - \$45/sf triple net. This rent assumes that the entrepreneur/business can finance the construction of their space in addition to the cost of monthly rent, staff and start up expenses.

DVM/DBEDC are committed to ensuring that local mission specific entrepreneurs or small neighborhood businesses looking to expand can do so at an affordable price. We are valuing the sale of the commercial space assuming the lowest end of the rental range: \$20/sf nnn.

Equally important, we have assumed that the DVM/DBEDC development entity can fund up to 50% of the

construction cost for the creation of the new space. It is our experience that this tenant improvement allowance is worth between \$3 to \$5/SF in an initial lease.

This inherent price reduction and tenant improvement allocation can also be seen as the 'equity' needed for a smaller business to obtain the necessary bank financing to complete their space and provide working capital during the start of phase of the new business.

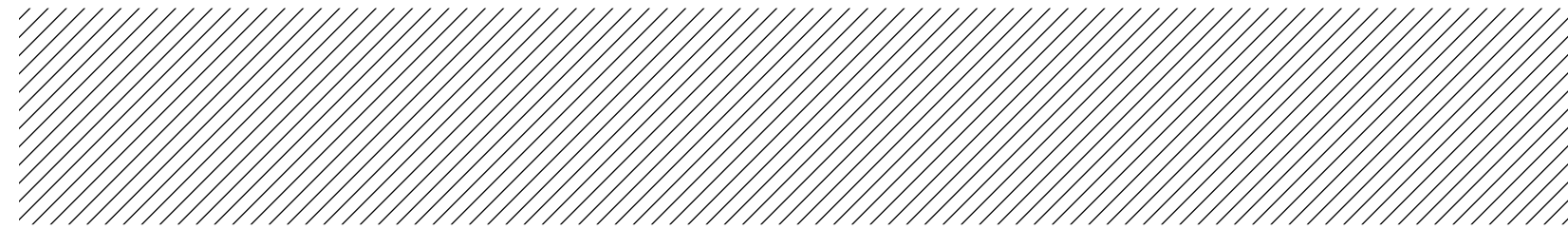
See Appendix A for our full development pro forma, as well as details on sales price calculations and acquisition cost.

USES OF FUNDS

The proposal is grounded in the understanding that the physical development must be constructed of high quality materials and energy efficient systems so that it will stand the test of time. **Quality costs money, and we are committed to producing housing and commercial space that will stand the test of time.** At the same time, we work tirelessly on cost reduction and development efficiency giving lenders and subsidy providers confidence that their investments are being put to good use.

TIMELINE OF MILESTONES

Proposal Submission	May 5, 2023
Notice of Tentative Designation	June 30, 2023
Article 80 Submission of Rejection Set	September 1, 2023
Article 80 Pre-File Mtg w BPDA	September 15, 2023
Rejection Set Submission to ISD	September 2023
MOH Application for Funding	September 2023
Article 80 Board Approval	February 2024
MOH Award of Funding	March 2024
Zoning Board of Appeal	April 2024
MOH 95% CD Approval	June 2024
Secure Financing Proposals	July 2024
Public Financing Commitments	July 2024
Final Subsidy Commitments	August 2024
Construction Bidding/Contractor Selection/ Cost Finalization	8 Weeks after MOH 95% CD Approval
Financing Secured (PFC)	3 Weeks after MOH Contractor Approval
Construction Loan Closing	10 Weeks after formal PFC Vote
Construction Begins	At Construction Loan Closing
Retail Construction Begins	12 Months after Construction Loan Closing
Construction Complete	15 Months after Construction Loan Closing
Initial Home Sale	2 Months after Construction Completion
Retail Sale	4 Months after Construction Completion
Final Development Sell Out	8 Months after Construction Completion



DIVERSITY & INCLUSION PLAN

TABLE XX. DIVERSE AND INCLUSIVE REPRESENTATION ON OUR TEAM

Organization Name	Role	Boston-Based	Minority-Owned/Led	Women-Owned/Led
DVM Consulting	Developer	X	X	X
Dorchester Bay EDC	Developer	X	X	X
Co-Everything	Architect/Community Designer	X	X	X
JGE Architecture + Design	Architect/Community Designer	X	X	
Oxbow Urban	Financial Consultant	X		
UHM Properties	Property Manager	X	X	X
DVM Consulting	Lottery and Income Certification	X	X	X
Our Village Initiative	Buyer Engagement	X	X	X

ECONOMIC OPPORTUNITY

We are committed to actively fostering diversity, inclusion, and cultural competency throughout our development, and operational efforts. **Our team has a strong track record of achieving minority participation goals on other projects.** As recently as April 2023, DVM's project at 1463 Dot Ave had achieved 89% worker hours in Month 16 of construction, more than double the Boston Resident Jobs Policy requirement of 40%. Likewise, DBEDC has an average of 71% minority worker hours across recent projects (see Appendix E for data on diversity and inclusion in worker hours).

For Our Tierra Livri, we aim to incorporate M/WBE businesses into every single aspect of the development process and plan. M/WBE consultants will receive preference in the selection/hiring process across all trades, including landscape architecture, interior design, civil engineering and

surveying, building performance, geotechnical engineering, environmental engineering, and legal counsel. The project's eventual general contractor and sub-contractors will be strategically selected to prioritize local people of color with a focus on residents of the Boston community.

In addition to our aim to provide participation opportunities in the construction phase, we will also seek to identify opportunities for MBEs, WBEs and VBEs to participate in our post-construction (non-operations) activities such as legal, property management, and marketing services.

Taking into account the current demographics of the City of Boston and its surrounding communities, we have set the following participation goals for this project. These goals are important benchmarks for gauging the success of our affirmative action efforts.

GOAL 1: MAXIMIZE REPRESENTATION OF W/MBE BUSINESSES, CONSULTANTS, AND INDIVIDUALS ON THE DEVELOPMENT TEAM

- At least 30% of our contractors are minority-owned businesses, and at least 10% are women-owned businesses.
- Currently engaging JGE Architecture + Design (local minority-owned business) for architectural services.
- DVM Consulting (local woman- and minority-owned business) leads the affirmative fair housing marketing activities.

GOAL 2: INCREASE THE NUMBER OF PEOPLE FROM DIVERSE AND UNDERSERVED POPULATIONS ON OUR CONSTRUCTION SITE

- Develop outreach timetable for recommendations on general and subcontractors.
- Outreach to the Massachusetts Supplier Diversity Office (SDO) and the Greater New England Supplier Development Council to alert their member subcontractors to the specific opportunities.
- Outreach to the Black Economic Council of Massachusetts to alert their members to specific opportunities.
- Outreach to the Massachusetts Minority Contractors Association.
- Outreach to the Builders of Color Coalition.
- Outreach to the Office of Veteran Services.
- Outreach to the National Association of Women in Construction, Boston Chapter.
- Develop a jobs referral program for community residents, stakeholders, and professionals to make recommendations on contractors and sub-contractors.

GOAL 3: ESTABLISH CLEAR M/W/VBE GOALS WITH GENERAL CONTRACTOR AND DETERMINE NEXT STEPS FOR ACCOMPLISHING GOALS

- At least 51% of total work hours of journey people and 51% of the total work hours for apprentices in each trade must go to Boston residents.
- At least 51 % of the total work hours of journey people and 51% of the total work hours of apprentices in each trade must go to people of color.
- At least 15% of the total work hours of journey people and 15% of the total work hours of apprentices in each trade must go to women.

- As part of the requisition process, subcontractors will be required to provide proof of payment to lower tier M/W/VBE subcontractors.
- The project team will provide a monthly report on initial commitments, current contracts, and payments to date to verify that the subcontractors follow through with contractual commitments

GOAL 4: ENSURE WORKER RIGHTS ARE PROTECTED

- Prior to the start of a subcontractor's work on site, a meeting is held where the workforce goals and previous subcontractor performance will be discussed. If during the bid process it was noted that the awarded subcontractor had a history of noncompliance, the subcontractor will have submitted a written plan for working towards goals on this project. This plan will be revisited and updated if needed at this meeting.
- Any subcontractor who is not reporting in a timely fashion or whose numbers are falling short of the goals will be required to attend a corrective action meeting with the Project Team. Non-compliant subcontractors will submit a written corrective action plan with steps they will take to improve their percentages moving forward.

GOAL 5: INCREASE POST CONSTRUCTION REPRESENTATION THROUGH ACTIVE RESEARCH OF QUALIFIED, VIABLE OPTIONS

- Currently engaging Our Village Initiative (minority-owned business) for buyer engagement and sales facilitation.
- Currently engaging UHM (local minority-owned business) with regard to property management of association post sales.
- Looking to engage Law Offices of Israel Collazo (minority-owned law firm) for the role of conveyance attorney.

|| **We've gained community support for our diversity and inclusion commitments and past performance.**

We will strive not only to meet but exceed goals set forth by DNI-DSNI. ||



Thank you for your consideration

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APPENDICES

A | DEVELOPMENT PRO FORMA

B | RENDERINGS, ELEVATIONS, AND FLOOR PLANS

C | SUSTAINABILITY PLAN

D | CO-EVERYTHING'S GUIDE TO CROWDFUNDING AND COMMUNITY OWNERSHIP

E | PAST PERFORMANCE: DIVERSITY AND INCLUSION IN WORKER HOURS AND CONTRACTING

ATTACHMENTS

01 | TEAM RESUMES

02 | PROJECT EXPERIENCE + COMPANY PROFILES

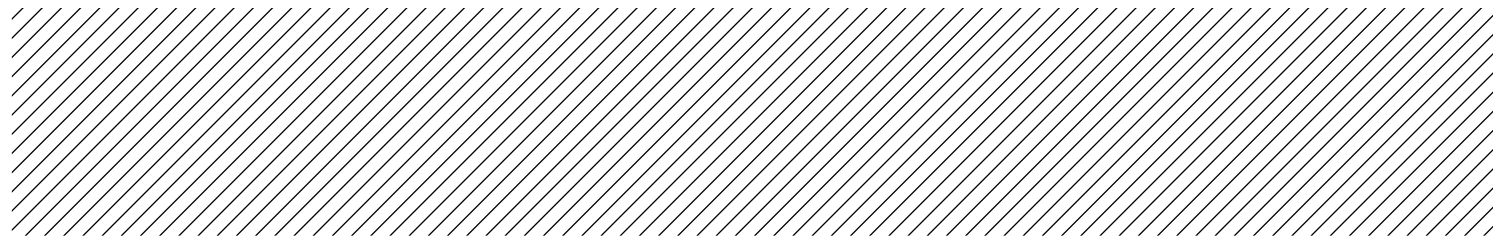
03 | REFERENCES

04 | EVIDENCE OF FINANCIAL CAPACITY

05 | FINANCIAL STATEMENTS

06 | LITIGATION

07 | LETTERS OF SUPPORT



APPENDIX A: DEVELOPMENT PRO FORMA

Our Tierra Livri:

Development Pro Forma

In the past two years, DVM and DBEDC have collectively financed 58 affordable first-time homeownership units and 179 low-to-moderate income rental units, as well as 40,850 SF of commercial/retail spaces in Mattapan and Dorchester. DBEDC and DVM have very strong relationships with private and public lenders and will utilize these relationships to successfully deliver our vision for DSNI's Our Tierra Livri site. This includes relationships with MassHousing, the Mayor's Office of Housing, the City of Boston Community Preservation Committee, MHIC, MassDevelopment, the Life Initiative, LISC, and Cambridge Trust. DVM and DBEDC have also successfully financed developments compliant with the City of Boston's Net Zero Energy standards including available incentives/rebates from MassSave.

The projected Total Development Cost for Our Tierra Livri is \$ 11,210,922.

Table XX. Finance overview

Sources	TOTAL: \$ 11,210,922
Revenue from Condominium Sales	\$ 4,395,899
Revenue from Retail/Commercial Sale	\$ 493,000
MassHousing - Commonwealth Builders	\$ 4,500,000
City of Boston - NHT/IDP	\$ 1,350,000
City of Boston - Community Preservation Funds	\$ 450,000
MassSaves - Energy Efficiency Incentives	\$ 22,023
Uses	TOTAL: \$ 11,210,922
Acquisition	\$ 203,500
Soft Costs	\$ 2,645,361
Hard Costs	\$ 7,028,490
Overhead, Fee, Reserves	\$ 1,033,571

KEY ASSUMPTIONS WITHIN FINANCING PLAN

Affordable Ownership for Roxbury

One size does not fit all. Particularly when dealing with affordability and City of Boston Median Incomes. Our development proforma assumes sales prices that are BELOW the published BPDA Sales Price Guidelines. We arrive at our sales prices by understanding the affordability level of the neighborhood and then working backward to derive the mortgage that is affordable to those in the neighborhood. Below are our calculations for sales prices affordable to individuals and families earning 64% of Boston Median Household Income:

SALES CALCULATIONS														
	2023 Anticipated As % of AMI	Annual Income 80%	Monthly Income	Allocation for Housing (%)	2023 Total Cost for Housing (\$)	Taxes (Boston Mill Rate for 2025)	Condo Fee	Condo Contents Insurance	Net Mortgage and PMI	PMI	Available for Mortgage Payment	Anticipated Rate for 30 yr Fixed Mortgage	Mortgage Value	Sales Price w/ Down Payment
						13.5		0.65%		0.8250%				5.00%
Below 80% AMI														
Studio (Family of 1)	64.0%	\$62,840	\$5,237	30.0%	\$1,571	\$185	\$303.00	\$89	\$994	107.5	\$886	5.50%	\$156,782	\$164,621
1BR (Family of 2)	64.0%	\$71,800	\$5,983	30.0%	\$1,795	\$214	\$328.00	\$103	\$1,150	124.1	\$1,026	5.50%	\$181,572	\$190,650
2BR (Family of 3)	64.0%	\$80,760	\$6,730	30.0%	\$2,019	\$241	\$371.00	\$116	\$1,292	139.7	\$1,152	5.50%	\$203,786	\$213,976
3BR (Family of 4)	64.0%	\$89,720	\$7,477	30.0%	\$2,243	\$267	\$413.00	\$128	\$1,435	154.8	\$1,280	5.50%	\$226,506	\$237,831

The City of Boston Median Income for a family of 3 is \$126,150. Our sales price calculations assume an income for a family of 3 equal to \$80,766.

For this family of 3, the total monthly cost of housing will be \$2,019/month including City of Boston property taxes, condominium fees, insurance and mortgage insurance. When utilizing the One Boston mortgage administered through the Massachusetts Housing Partnership, mortgage insurance is not required and the **total monthly cost of housing is \$1,879.30 which is \$766 dollars less than the 2023 Fair Market Rent in the City.**

It is our experience developing affordable ownership housing for first time homebuyers that gives us the insight into the realities of the community and what sales prices will allow members of the community to OWN their home and thus remain in their communities avoiding the displacement that frequently results from market rate development.

Affordable Commercial for Roxbury Entrepreneurs

Community-owned retail is the organizing principle for this proposal. The current rent for newly constructed neighborhood retail/commercial space is between \$20 - \$45/sf triple net. This rent assumes that the entrepreneur/business can finance the construction of their space in addition to the cost of monthly rent, staff and start up expenses.

DVM/DBEDC are committed to ensuring that local mission specific entrepreneurs or small neighborhood businesses looking to expand can do so at an affordable price. We are valuing the sale of the commercial space assuming the lowest end of the rental range: \$20/sf nnn.

Equally important, we have assumed that the DVM/DBEDC development entity can fund up to 50% of the construction cost for the creation of the new space. It is our experience that this tenant improvement allowance is worth between \$3 to \$5/sf in an initial lease.

This inherent rent reduction can also be seen as the 'equity' needed for a smaller business to obtain the necessary bank financing to complete their space and provide working capital during the start of phase of the new business.

USES OF FUNDS

The proposal is grounded in the understanding that the physical development must be constructed of high quality materials and energy efficient systems so that it will stand the test of time. Quality costs money, and we are committed to producing housing and commercial space that will stand the test of time. At the same time, we work tirelessly on cost reduction and development efficiency giving lenders and subsidy providers confidence that their investments are being put to good use.

Acquisition: Pre-Payment of Ground Lease given the anticipated sale of the retail/commercial space to a mission specific owner.

DVM/DBEDC will sell all the residential ownership units and the commercial/retail space at the completion of the initial development. We do this to ensure the goal of creating stable community ownership.

This is obvious for the residential given that our proposal is to construct affordable ownership for sale to income qualified first time homebuyers.

It is less obvious for the commercial/retail space but we believe it is a critical component to ensuring that a community/mission specific entity is in charge of the space for the long term. Potential owners could be mission oriented tenants or mission oriented owners chosen in collaboration with DSNI.

We believe that full payment of a fair value for the ground lease at the completion of the development ensures that DSNI realizes the value of their investment while having the ability to recycle these funds into near term community development efforts given the current market conditions which promote gentrification and profit over community investment.

As stated above, the proposal anticipates prepaying the 99 year ground lease at the time of land conveyance in an amount of \$203,500. This number equals the currently assessed value of the land and in our mind represents a fair acquisition price that recognizes the expenses incurred by DSNI.

15 YEAR OPERATING BUDGET

As the proposal assumes the sale of both residential and commercial components, there is no 15 Year Operating Budget.

Elements of a Successful Operating Period:

1. Development of a thoughtful condominium structure that includes a Master Association including representatives of the commercial component, the residential component and DVM/DBEDC as developer.
2. A residential condominium budget that is realistic and based on experience and a quality management company.

Operating Cost/Home Owners Association Fee		
Insurance		\$25,000
Landscape		\$5,000
Snow Management		\$5,000
Building Mainenance/Repairs		\$6,000
Pest		\$1,500
Cleaning (Building/Carpet)		\$5,000
Heat/Hot Water		\$0
Water/Sewer (Owner)		\$13,500
Common Electricity		\$12,000
Common Gas		\$0
Garbage (City)		\$0
Elevator		\$2,250
Replacement Reserve		\$10,000
Admin/Mgmt Fee		\$12,500
Annual		\$97,750
Monthly		\$8,145.83
Average Monthly per Unit		\$452.55

3. A Development budget that plans for the early introduction of the management company, includes adequate capitalized reserves

Inerim Operating Expenses / Carry Costs				\$139,913
			Management Company Start Up	\$15,000
		18	Utility Bills During Sell Out (12mos)	\$16,200
		18	Condo Fees During Sell Out (9 mos)	\$73,713
			Retail Condo/Operating	\$35,000
Reserves			Total Budget	\$33,571
		500	HO Association Capital Reserves	\$9,000
		3	HO Association Initial Operating Account (3 mos)	\$24,571

4. Access to mission sensitive entrepreneurs, businesses, investors in combination with open communication to the community at large.

18 Units OWNERSHIP + 2900sf RETAIL

Development Program			Unit Mix		80% Total Cost of Housing (mos)	100% Total Cost of Housing (mos)
PARCEL SIZE	14,000		3BR	3 16.7%	\$2,243	\$3,084
TOTAL RESIDENTIAL	18		2BR	9 50.0%	\$2,019	\$2,775
TOTAL PARKING	9	0.50	1BR	6 33.3%	\$1,795	\$2,467
TOTAL GSF (Residential)	18,375					
Total GSF (Retail)	2,900					
Total RETAIL Units	1					
			MARKET RATE			
			0 0.0%			
			100% WORKFORCE			
			9 50.0%			
			80% AFFORDABLE			
			9 50.0%			
Zoning			Building Height			
	4		18			

SOURCES OF FUNDS	Permanent
Community Preservation Funds (City)	\$450,000
City of Boston - IDP/Linkage	\$1,350,000
Mass Housing Workforce	\$4,500,000
Mass Saves Energy Rebates	\$22,023
	\$0
SALES PROCEEDS	
Residential Sales Proceeds (80% AMI)	\$1,879,900
Residential Sales Proceeds (100% AMI)	\$2,515,999
Retail Sales Proceeds	\$493,000
Total Sources	\$11,210,922
Surplus/(GAP)	\$0

UNIT MIX											
18	Total Units	0	Interior Parking								
14,700	Total NSF	9	Surface Parking								
18,375	Total GSF	80%	Efficiency								
Unit Mix				Unit Size				NSF		GSF	
	3BR	2BR	1BR	Studio+	3BR	2BR	1BR	Studio+			
100% AMI	2	4	3	0	1,000	900	600	575	7,400	80%	9,250
80% AMI	1	5	3	0	1,000	900	600	575	7,300		9,125
	3	9	6	0	1,000	900	600	575	14,700		18,375
					125	300	25	0			
					100%	12,125	74,600	8,925	-	Design Capacity	33,600
									% of Available Parking	66.0%	

Construction Uses of Funds	
Acquisition	\$203,500
Construction - Residential	
Construction - Retail	\$5,595,000
Construction - Retail Tenant Improvements	\$652,500
Hard Cost Contingency	\$446,300
Architecture & Engineering	\$334,690
Sustainability Consultant	\$589,408
Contaminated Soil/Ledge/Other	\$100,000
Survey/Permits/Utility Fees	\$0
Clerk of the Works	\$165,673
Environmental Consulting	\$156,000
Legal	\$12,500
Title & Recording Fees	\$286,700
Accounting	\$25,000
Marketing	\$16,500
RE Taxes	\$264,486
Insurance	\$9,600
Appraisal/Market Study	\$89,613
Construction Period Interest (CL + CWB Bridge)	\$19,000
PD Loan Interst	\$362,718
Lender: Inspecting Engineer	\$67,500
Fee: Finance/Loan Origination	\$39,000
FFE/AccessControl/Security Cameras	\$87,021
Interim Operating/Logistics	\$152,500
Soft Cost Congingency	\$139,913
Sell Out / Association Reserve	\$62,230
Developer Overhead	\$33,571
Developer Fee	\$650,000
Total Development Costs	\$11,210,922

SALES PRICES AND FINANCIAL ASSUMPTIONS									
Residential					Retail				
	3BR	2BR	1BR	Studio	Area	2,900			
100% AMI	\$ 315,000	\$ 283,000	\$ 250,000	\$ 220,000	Efficiency	0.85			
	\$ 315.00	\$ 471.67	\$ 434.78	\$ 382.61	Rent/NNN	20			
80% AMI	\$ 237,800	\$ 214,000	\$ 190,700	\$ 164,600	Cap	0.1			
	\$ 237.80	\$ 396.67	\$ 331.65	\$ 286.26	Value	493,000	170.00		
Percentage Income to Housing					PUBLIC SUBSIDY ASSUMPTIONS				
Affordability Window	80.00%				MH CWB	\$ 250,000	per Unit	\$	4,500,000
Residential Tax Rate per Thousand	13.5					\$ -	per Unit		
HO Insurance/mth (Contents Only)	135.41667				Other Local	\$ 75,000	per Unit		
PMI per Monthly Payment	0.83%				Local CPA	\$ 25,000	per Unit		
30 Yr Fixed Rate (2023) - ONE	5.50%								
30 Yr Fixed Rate (2023)	6.00%								
Acquisition Loan Rate	5.00%								
PD Loan Rate	6.00%								
Construction Loan LTV Affordable	90.00%								
Construction Loan Rate	5.50%								
Construction Loan Period	32								

Development Schedule		
Ground Lease Agreement Executed	1-Jul-23	
Prepare Concept Package	1.5	15-Aug-23
Community/Political Outreach	1.0	15-Sep-23
Submit for Zoning Variance	2.0	15-Nov-23
Variance Approval Process	1.0	15-Dec-23
A.E Bid Process	6.0	16-May-24
Secure Financing Proposals	1.5	1-Jul-24
Public Financing Commitments	1.0	31-Jul-24
Final Subsidy Commitments	1.0	31-Aug-24
Close on Construction Financing	3.0	29-Nov-24
BEGIN CONSTRUCTION - SITE	4.0	29-Mar-25
Begin Construction - Structures	8.0	24-Nov-25
Construction Complete	2.0	23-Jan-26
Initial Sales	2.0	24-Mar-26
Sell Out	6.0	20-Sep-26
Construction Loan Repaid	0.0	20-Sep-26

Operating Cost/Home Owners Association Fee	
Insurance	\$25,000
Landscape	\$5,000
Snow Management	\$5,000
Building Maintenance/Repairs	\$6,000
Pest	\$1,500
Cleaning (Building/Carpet)	\$5,000
Heat/Hot Water	\$0
Water/Sewer (Owner)	\$13,500
Common Electricity	\$12,000
Common Gas	\$0
Garbage (City)	\$0
Elevator	\$2,250
Replacement Reserve	\$10,000
Admin/Mgmt Fee	\$12,500
Annual	\$97,750
Monthly	\$8,145.83
Average Monthly per Unit	\$452.55

Construction Period Funds	
TDC Permanent	\$11,210,922
Costs pre Sales	(\$833,271)
Construction Period Sources Required	\$10,377,651
Local	\$1,620,000
CWB	\$4,050,000
Private Sources Required	\$4,707,651
Construction Loan Affordable	\$3,956,309
Construction Loan -Retail	\$246,500
Total Construction Loan	\$4,202,809

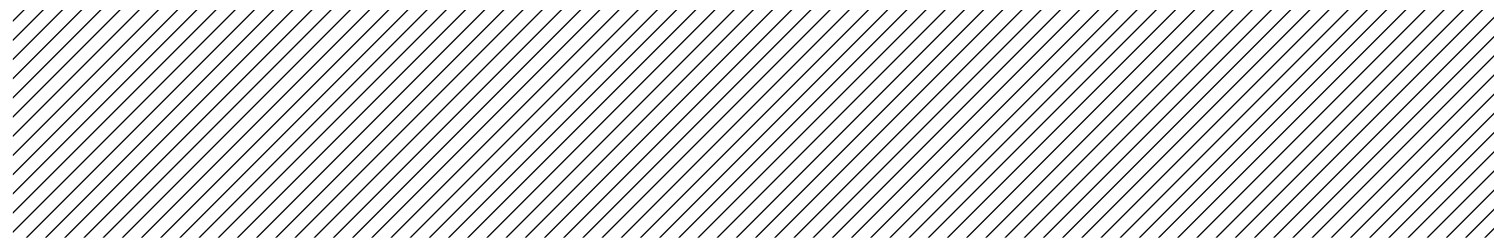
Dudley Miller

Affordable Sales Price Calculation

4-May-23

			Sale Price	Monthly Housing Cost (All In)	Unit Size	Quantity	Revenue	% Interest per Unit
80% AMI UNITS		Studio	\$164,600	\$1,571	575	0	\$0	3.74%
		1BR	\$190,700	\$1,795	600	3	\$572,100	4.34%
	0.42764856	2BR	\$214,000	\$2,019	900	5	\$1,070,000	4.87%
	Total Revenue	\$1,879,900	3BR	\$237,800	\$2,243	1,000	\$237,800	5.41%
100% AMI UNITS		Studio	\$220,400	\$2,159	575	0	\$0	5.01%
		1BR	\$251,400	\$2,467	600	3	\$754,199	5.72%
	0.57235144	2BR	\$282,800	\$2,775	900	4	\$1,131,200	6.43%
	Total Revenue	\$2,515,999	3BR	\$315,300	\$3,084	1,000	\$630,600	7.17%
Total Revenue			\$4,395,899			18	\$4,395,899	100%
Max Construction 90.00%			\$3,956,309					

SALES CALCULATIONS														
	2023 Anticipated As % of AMI	Annual Income 80%	Monthly Income	Allocation for Housing (%)	2023 Total Cost for Housing (\$)	Taxes (Boston Mill Rate for 2025)	Condo Fee	Condo Contents Insurance	Net Available for Mortgage and PMI	PMI	Available for Mortgage Payment	Anticipated Rate for 30 yr Fixed Mortgage	Mortgage Value	Sales Price w/ Down Payment
						13.5		0.65%		0.8250%				5.00%
Below 80% AMI														
Studio (Family of 1)	64.0%	\$62,840	\$5,237	30.0%	\$1,571	\$185	\$303.00	\$89	\$994	107.5	\$886	5.50%	\$156,782	\$164,621
1BR (Family of 2)	64.0%	\$71,800	\$5,983	30.0%	\$1,795	\$214	\$328.00	\$103	\$1,150	124.1	\$1,026	5.50%	\$181,572	\$190,650
2BR (Family of 3)	64.0%	\$80,760	\$6,730	30.0%	\$2,019	\$241	\$371.00	\$116	\$1,292	139.7	\$1,152	5.50%	\$203,786	\$213,976
3BR (Family of 4)	64.0%	\$89,720	\$7,477	30.0%	\$2,243	\$267	\$413.00	\$128	\$1,435	154.8	\$1,280	5.50%	\$226,506	\$237,831
Below 100% AMI														
Studio (Family of 1)	80.0%	\$86,372	\$7,198	30.0%	\$2,159	\$248	\$397.00	\$119	\$1,396	143.7	\$1,252	6.00%	\$209,858	\$220,351
1BR (Family of 2)	80.0%	\$98,692	\$8,224	30.0%	\$2,467	\$281	\$459.00	\$135	\$1,592	163.3	\$1,428	6.00%	\$239,428	\$251,400
2BR (Family of 3)	80.0%	\$111,012	\$9,251	30.0%	\$2,775	\$318	\$512.00	\$153	\$1,792	184.8	\$1,607	6.00%	\$269,341	\$282,808
3BR (Family of 4)	80.0%	\$123,376	\$10,281	30.0%	\$3,084	\$354	\$562.00	\$171	\$1,997	205.7	\$1,792	6.00%	\$300,329	\$315,345



**APPENDIX B:
RENDERINGS, ELEVATIONS,
AND FLOOR PLANS**



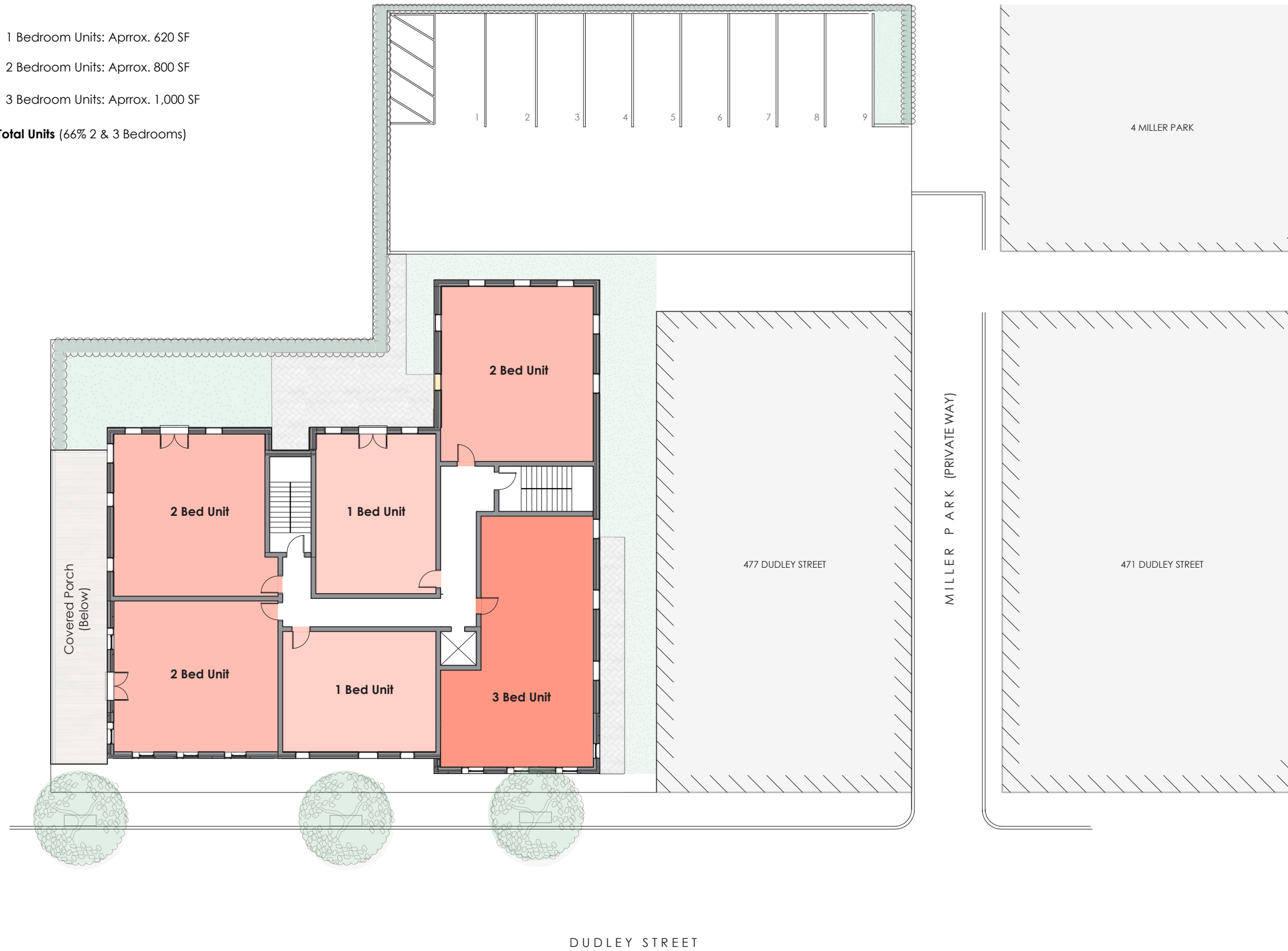


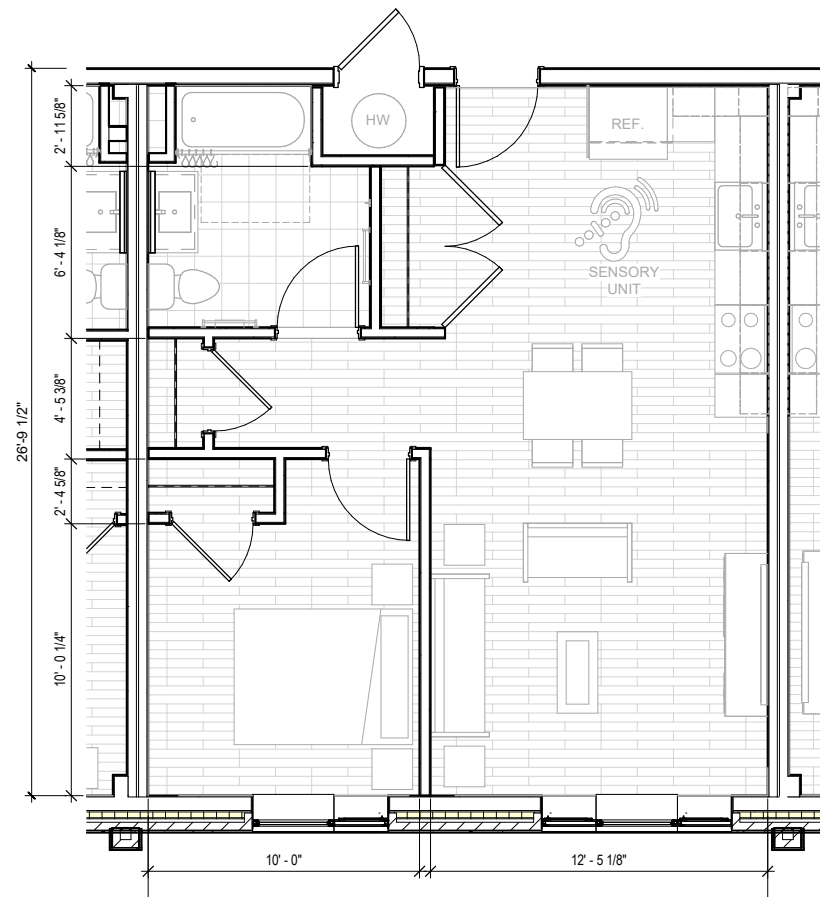
- A** 2,900 SF total combined commercial retail
retail could be subdivided as two spaces or operated as one
- B** New street trees, public sidewalks and curbs
- C** Permeable pavers
- D** Perimeter hedges
- E** Lawn and native grasses/plantings, stormwater mgt.
- F** Guardrail along covered porch
- G** Perimeter green space
- H** Retain existing curb cut



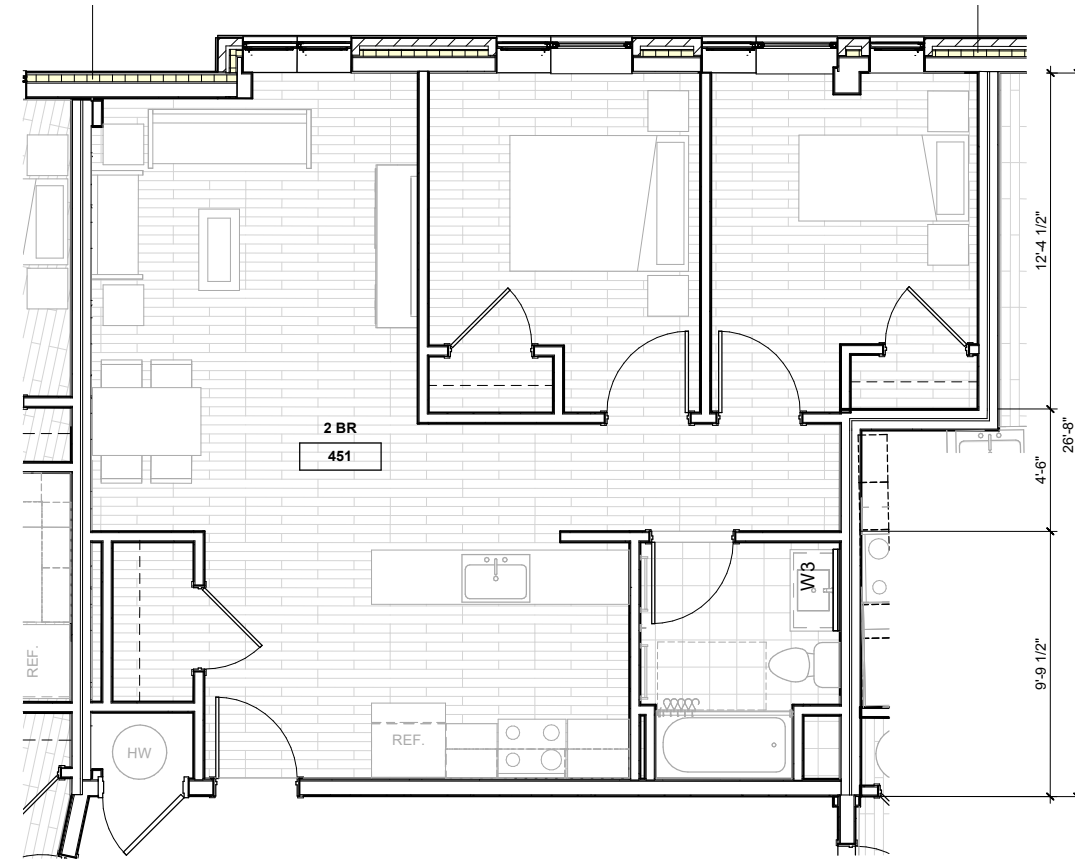
- (6) 1 Bedroom Units: Approx. 620 SF
- (9) 2 Bedroom Units: Approx. 800 SF
- (3) 3 Bedroom Units: Approx. 1,000 SF

18 Total Units (66% 2 & 3 Bedrooms)

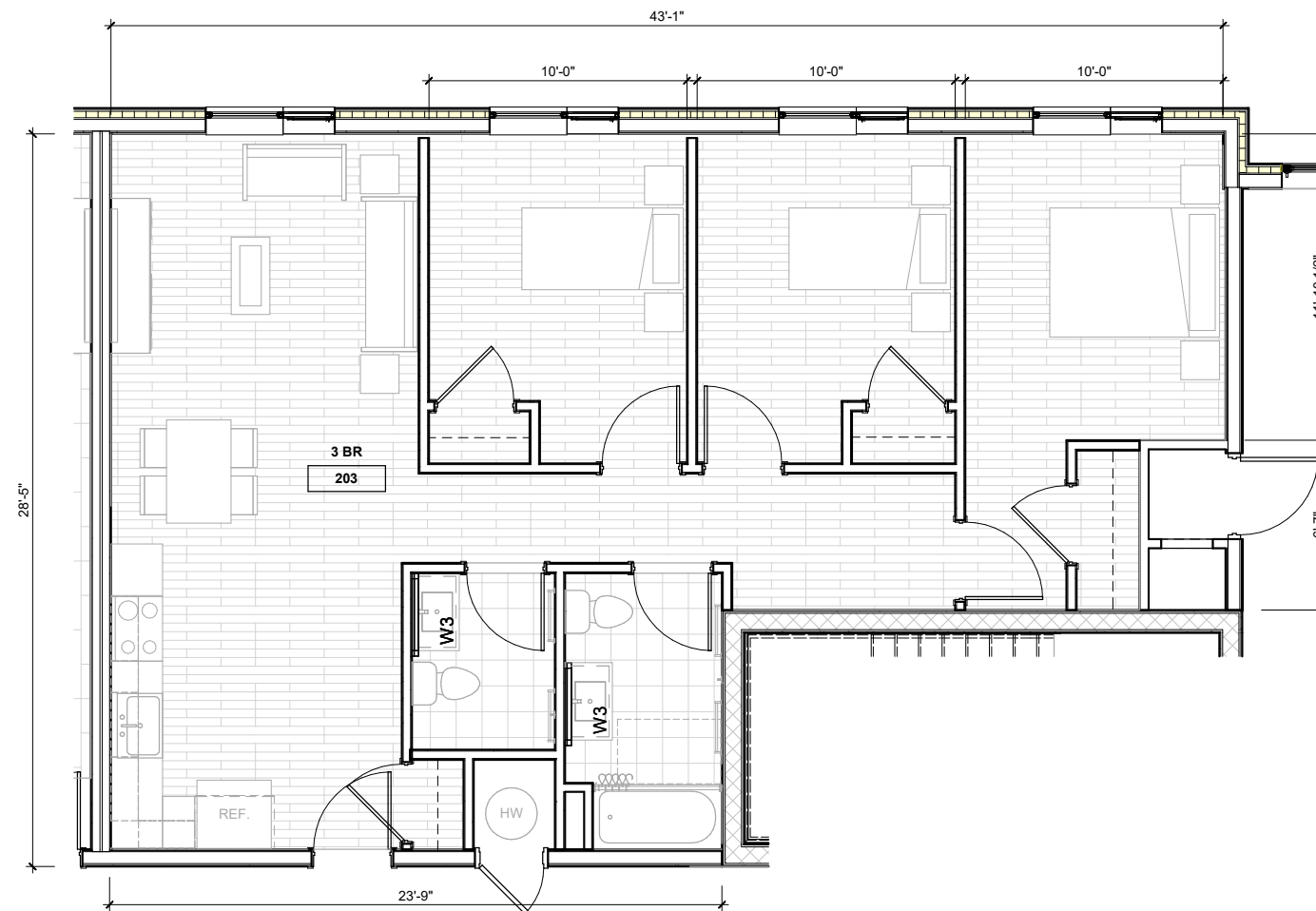




1 Bedroom Unit (Reference)



2 Bedroom Unit (Reference)

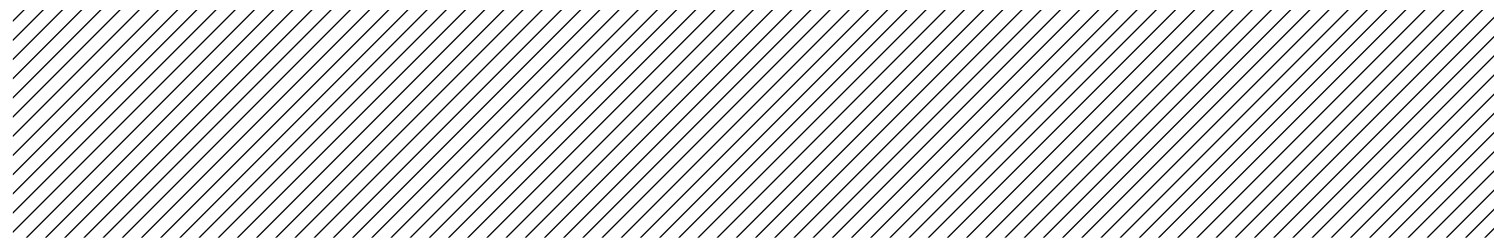


3 Bedroom Unit (Reference)





Elevational Rendering along Dudley Street



APPENDIX C: SUSTAINABILITY PLAN

Sustainability at Our Tierra Livri

Sustainability is at the core of every single project our team has ever done and will ever do. Sustainability is one of the main ingredients to all of our designs; in other words “we bake it in.” The team’s goals for this proposal are to achieve the highest levels of sustainability by significantly reducing embodied carbon, aiming for Zero Net Energy, and maximizing rainwater collection for urban gardening. The commitment to these goals begins by right sizing the development program and organizing the building elements for efficient use of resources. For instance, reducing carbon from the beginning and not as a secondary feature, will generate long-term passive solutions that are highly efficient and effective in reducing or eliminating energy use.

REDUCE EMBODIED CARBON

Our team aims to make decisions to lower embodied carbon by avoiding the use of fossil fuel material such as spray foams for insulation and instead, opting for low global warming potential products. Low VOC emitting products will be used throughout, which will also achieve EPA Indoor AirPlus program compliance. We will look to reduce concrete and steel for structural purposes and will use wood-framed construction wherever possible.

ELIMINATE FOSSIL FUEL USE

The project will avoid the inclusion of any fossil fuel burning systems and appliances and will instead utilize high-efficiency all-electric systems for heating, cooling, hot water, and appliances. With the presence of renewable energy, the carbon emissions of the building will be significantly reduced and nearly eliminated.

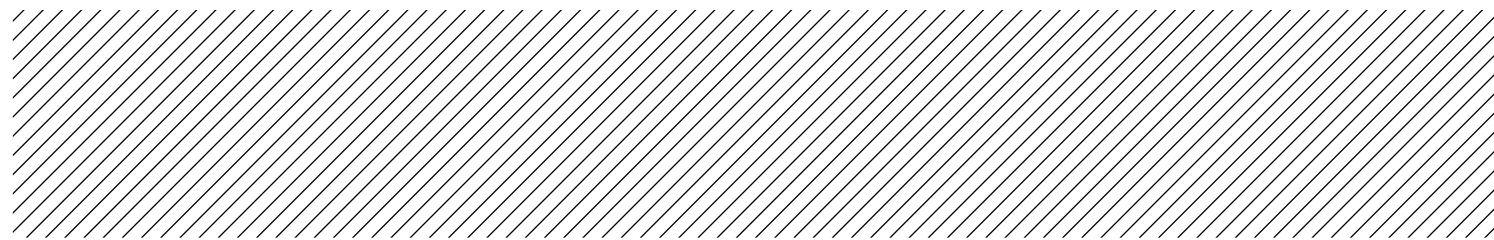
ENERGY EFFICIENCY

The project will aspire to achieve Zero Net Energy by following MOH’s Zero Emission Building’s (ZEB) guidelines, Passive House standards, and LEED Gold guidelines as well as maximizing the use of rooftop photovoltaic panels. The project will be solar ready and follow the strict envelope and systems efficiency requirements set by either ZEB’s or Passive House.

- **Air Tightness:** The design will target a whole building infiltration of ≤ 0.06 CFM/ Ft² of Enclosure and a compartmentalization rate for each individual dwelling unit of 0.30 CFM/ Ft² of enclosure.
- **Windows Performance:** The design will target a window to wall ratio $< 15\%$. This target will improve the performance of each unit’s thermal envelope and allow the team to select windows meeting Energy Star performance threshold with U-values and Solar Heat Gain Coefficients under 0.30.
- **Insulation:** The envelope will be highly insulated and at walls, roof, and slab. It will also aim to be thermal bridge free.
On-Site PV: The project will target compliance with the DOE Net Zero Energy Ready Programs. Part of compliance with this program includes adhering to the DOE Zero Energy Ready Home PV-Ready Checklist. This checklist is in line with the “ZEB Ready” provision set forth by the MOH Design Guidelines.
- **Systems:** High efficiency mechanical systems including energy recovery ventilation, efficient air source heat pump technology, heat-pump domestic hot water technology (COP’s $\geq 2.$), MERV 13 filtration, LED lighting, and low flow plumbing fixtures.

WATER

The project will maximize the reuse of stormwater to prevent stormwater discharges from causing or contributing to the pollution of the surface waters and groundwaters. Inside the building the plumbing fixtures will all be low flow and aim to achieve the EPA’s WaterSense efficiency.



**APPENDIX D:
CO-EVERYTHING'S GUIDE TO
CROWDFUNDING AND
COMMUNITY OWNERSHIP**

January 9, 2023

Crowdfunding & Community Ownership

A Step-by-Step Guide to Starting Your Crowdfunding Campaign for Community Ownership



Real Estate for All!



What are we up against? The United States has a long and brutal history of taking the land from Indigenous communities, displacing Native Americans, and discriminating against Black and POC communities with systemically racist policies like redlining. On top of all that, buildings account for 40% of CO2 emissions. We are facing record high housing costs, which only furthers the wealth inequality and environmental injustice with the most expensive neighborhoods enjoying sustainable housing, and access to green spaces and parks.

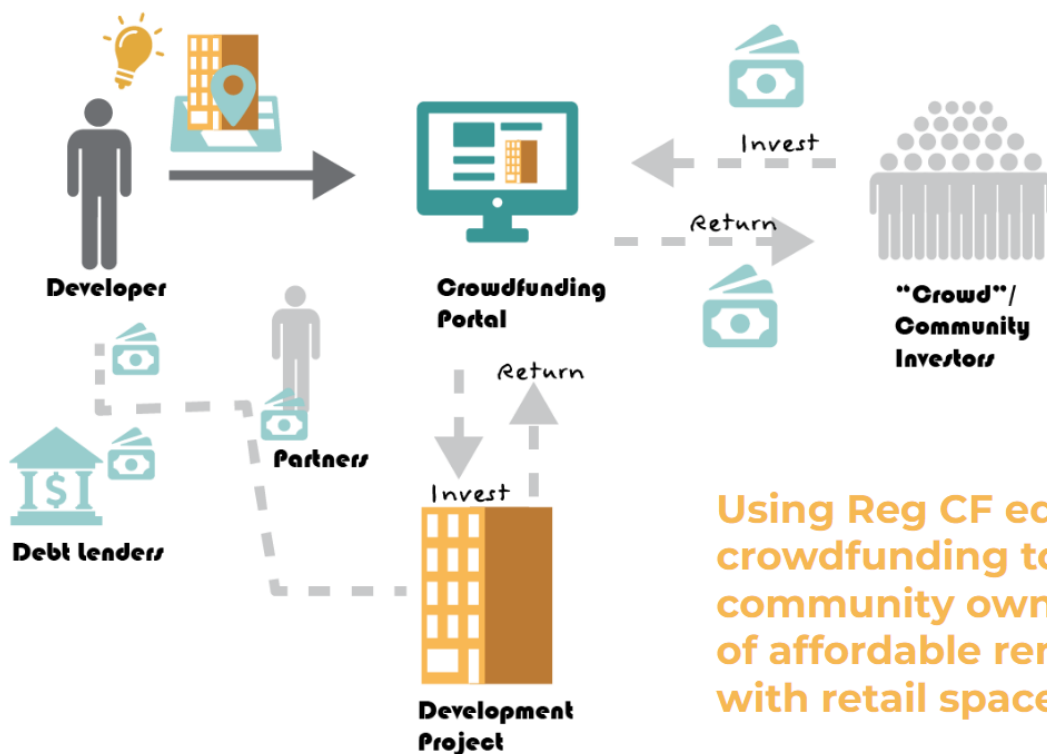
Homeownership in the City of Boston, or in many cities, is a goal that is out of reach. There are 2 options for real estate ownership in the status quo, owning a house or renting. Owning a house requires an initial down payment (is that within reach?) and paying a mortgage and maybe HOA fees. Renting does not require as much cash upfront, but it can be expensive over time.

Community Ownership is a topic that has really been on the rise in the real estate industry among developers, architects, and city planners. There are many factors to consider and depending on the project, traditional developers have different

approaches to address it, ranging from community meetings, a community benefit agreement, or putting money in a fund for inclusionary housing. Most fall short of true community ownership, with the exception of traditional homeownership options like condos or single family homes.

In the last decade, there has been an increasing trend in people using crowdfunding platforms to fund their projects. In this article, we will discuss how crowdfunding could be used to achieve true community ownership of any kind of building development - rental apartments, mixed use, commercial, etc. We will also take a look at a CoEverything case study: a community crowdfunding effort that we successfully completed for a 29-unit affordable mixed use apartment building in Fields Corner called [Dot Crossing Apartments](#). This is a [TLee Development](#) project led by Travis Lee and Dariela Villon-Maga of [DVM Consulting](#).

What is Crowdfunding?



Using Reg CF equity crowdfunding to create community ownership of affordable rentals with retail space

Crowdfunding is a fundraising approach that enables individuals and organizations to raise small amounts of money from a large number of people. This method has been used for many purposes, including for personal causes and for businesses.

In our case, we thought we could use crowdfunding as an alternative way to finance affordable housing and make community ownership of real estate accessible to neighbors of all income levels.

Not too long ago, investing in real estate was only available to wealthy people with over a million dollars - a.k.a. [Accredited Investors](#). However, that changed with the 2012 JOBS Act and the introduction of [Regulation Crowdfunding](#) (Reg CF) in 2016. I like to say that Reg CF is for "Regular People," meaning that now, anyone who is 18 years or older can invest in the projects where they live and work. Everyone can invest and own real estate for as little as \$250 per investment, for instance.

Step 1: Gather a group of Community Advisors

When developers are looking to build a new project in your neighborhood, it can be a very traumatic experience for the long-time residents. In order to make sure that crowdfunding for community ownership is what the neighborhood really wants, it's critical to first get all of your neighbors on board. Developers with deep ties in the neighborhood should reach out to long-time residents before anything else, so they can gauge how eager they may be to support and champion the idea.

Two years before we launched our Crowdfund campaign, we first sat down over lunch with 8 long-time BIPOC Dorchester neighbors to talk through the idea. This group became our Community Advisors who helped to shape the strategy for the crowdfund offering, education series, campaign, and decision-making process for the future Community Crowdfund investors.

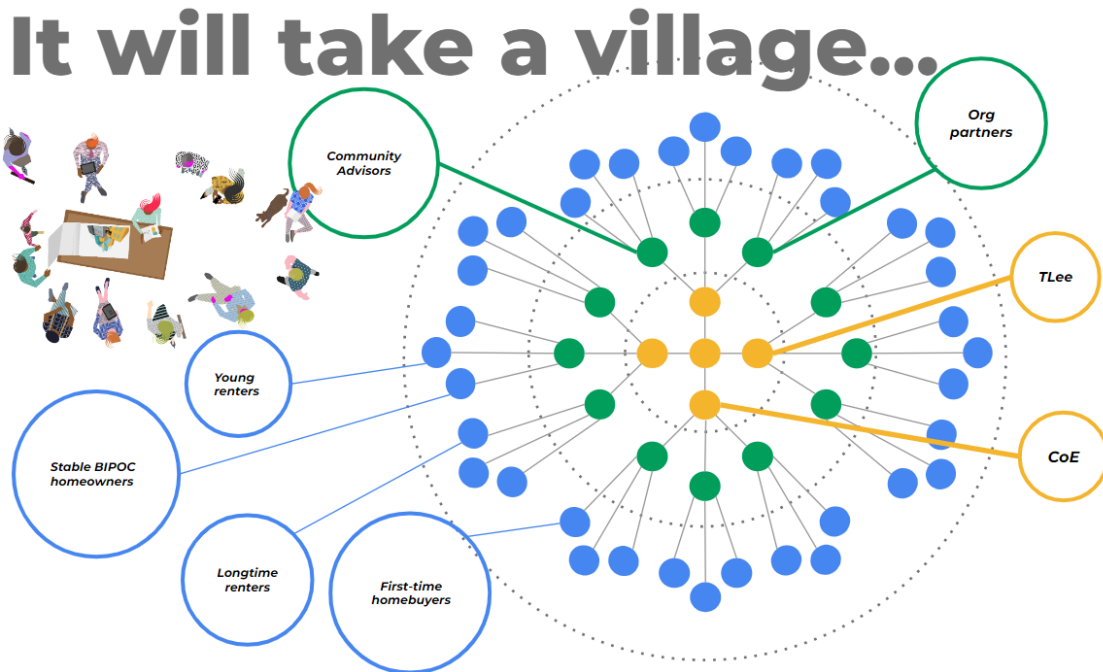
Step 2: Build Trust with your Neighbors

Our Community Advisors pointed out that because neighbors are skeptical of developers and that in Dorchester, neighbors have often been subject to predatory and extractive scams and “investments,” it would be important to build trust. We did this in two ways: first, we ran a series of accessible education workshops on real estate finances. The workshops are aimed at a broad audience, with the goal of building trust with neighbors by appealing to different groups through offering a free workshop. Second, the community advisors acted as a megaphone, and as each of them is a trusted member in the neighborhood, they invited their networks to attend the workshops.

One year before we ran our Crowdfund, we led a workshop series, titled “Real Estate for All”. We covered Real Estate Development Basics, Public Process & Participation, Financial Models/Proforma, "Affordable Housing", Alternative Community Investment. We had a lot of fun with it, creating interactive workshops that were recorded to [Youtube](#). Then, those who wanted more information could opt-in to a text or email week-long follow-up, where we sent short 3-7 minute videos every day on specific topics, featuring interviews with our Community Advisors. We closed the series with a Meet and Greet / Q&A, so that those who participated could get to know others who were like-minded neighbors interested in being a part of something together.

Step 3: Get ready for your Crowdfund Campaign!

Crowdfunding is not for the faint of heart! Much of the paperwork and heavy lifting will be taken on by the platform that you choose - all Reg CF crowdfunds are regulated by the SEC and must be hosted by an official online platform. But before you decide on what platform to use, it's important to create a plan. It's crucial to think about the following 4 phases - preparation, launch, running and completion.



Preparation. Preparing your campaign strategy is everything - a successful Crowdfund is all about how well you market your project leading up to, and once it is launched on the platform. CoEverything coordinated three months of campaign planning before going live on the platform. With the Community Advisors, we identified our target audiences, values propositions, a distributed leadership structure, our resources, campaign timeline and phases. Though our official Reg CF was open to anyone in the U.S., we marketed specifically to BIPOC Dorchester homeowners and renters. Note that the SEC is highly regulatory when it comes to what you can say and when, so we were pretty limited in announcing anything about the crowdfund to the public before we launched. There is an option to officially “test the waters” with the SEC, but we didn’t take this route.

Launch. Once you choose a Reg CF online platform to host your project, they will help you with all the paperwork required to launch your Crowdfund. In our case, we chose [Small Change](#), as it has a focus on real estate projects. We compiled narratives, financial spreadsheets, legal

documents, CPA documents, high quality photographs, and even filmed and edited a pitch video. As our goal was to provide community ownership, we offered a Preferred equity investment with a \$500 minimum, a projected 6% return annually, a 20% bonus with equity returned, where the developer would buy back the investment at year seven. This was a negotiation between the General Partner (Tlee Development) and the Limited Partner (Healthy Neighborhood Equity Fund) and the Debt Lender (MHIC) based on parameters set by the Community Advisors, to try to create an offering that would be meaningful to local neighbors. When we finally had the paperwork completed and the building permit, we were ready to launch the Crowdfund!

Running. We ran the campaign for 4 months, with the first month as a “silent” phase - we did not widely advertise that it was live, and instead focused on getting investments from our Community Advisors and close partners who we already knew would invest. In the remaining three months of the campaign, we did targeted email outreach to folks who had participated in the Real Estate for All workshops, presented about the opportunity to all of the neighborhood civic associations, and attended partner events through our network of Community Advisors. We put a banner on the job site pointing neighbors to the Small Change platform, and even got a write up in the [Dorchester Reporter](#)! Partnering organizations, like [Boston Ujima Project](#) and [Union Capital Boston](#) also amplified our message by sharing it out through social media posts. We even hosted a monthly private small group Q&As inviting people we knew to learn more. We made sure we complied with all of the SEC regulations, which limited what we could say about the offering.

Completion. Once the offering was closed, we successfully raised \$142,500 from 81 individual investors. We did it! We sent out thank you emails and announcements to all of our partners and mailing list, and celebrated our success! We exceeded our minimum investment goal of \$50,000 and minimum goal of 30 investors in the crowdfund. Over half of our investors are from Massachusetts and just under half are from Boston/Dorchester.

Step 4: Community Participation

Now, unlike most Reg CF offerings, we included democratic participation as part of the offering to Crowdfund investors. We thought we could do better than the “business as usual” for community engagement (i.e. community benefit agreements or inclusive community engagement checklists) to offer community investors each one vote towards the Project Oversight Committee. So, We ran an elections! Every member gets 1 vote for each seat. The committee will also include residents members (once the building is rented) and TLee Development. More

than 10 people nominated themselves to the committee, and 35+ local crowdfund investors elected their committee members.

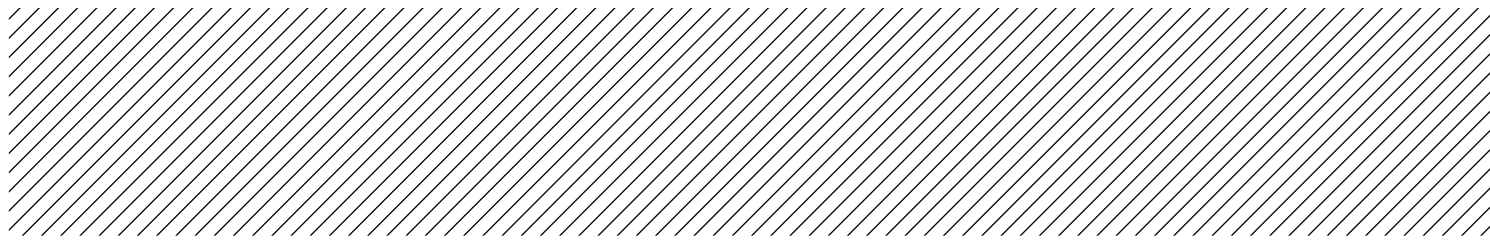
In parallel, we hosted a Community Listening Session for two potential retail candidates for the ground-floor commercial space. After a successful pitch session attended by over 75 neighbors, the Committee chose a non-profit book store as their final choice. This was in line with the survey and feedback form that was sent out, along with a recording of the community listening session.

In parallel, we hosted a Community Listening Session for two potential retail candidates for the ground-floor commercial space. After a successful pitch session attended by over 75 neighbors, the Committee chose a non-profit book store as their final choice. This was in line with the survey and feedback form that was sent out, along with a recording of the community listening session.



The Value of Community Ownership - Being a Part of Something!

Community participation and ownership are essential for creating a sense of belonging and unity among neighbors. When people are actively involved in the activities and decision making of their community, they become more invested in its success and wellbeing. Community participation also provides an opportunity for neighbors to come together, share resources, ideas, and perspectives to make their neighborhood a better place. Through our Crowdfunded affordable housing project, we learned that neighbors want to be able to work together to improve the quality of life in their area while also feeling a part of something bigger. And, if they can make some money in return, all the better!



01 | TEAM RESUMES

DVM CONSULTING
DORCHESTER BAY EDC
CO-EVERYTHING
JGE ARCHITECTURE + DESIGN

DVM CONSULTING





Professional Experience

President & Founder

August 2020 - Present

DVM Consulting, Boston, MA

DVM Consulting Corp. (DVM) is a Boston-based firm committed to the creation and preservation of income-restricted housing. We achieve this by providing real estate development and affirmative fair housing marketing services to high-impact projects. We bring a community-centered approach to every aspect of our work, setting ourselves apart from more traditional developers and marketing agents. Our approach is informed by 20+ years of deep industry knowledge and experience, which spans across multi-family real estate development, property management, community engagement, and resident services programming.

Accomplishments:

- Awarded 5 parcels in Mattapan from the Mayor's Office of Housing to develop three mixed-use buildings consisting of affordable homeownership and income-restricted rental units. Visit www.dvmconsult.com/press to learn more.
- Raised \$142,500 from 81 individuals via the first real estate crowdfund in Boston for the Dot Crossing Apartments. Visit www.smallchange.co/projects/1463_Dot_Ave for more information.
- Lead the development of Saige on Fountain, one of the largest affordable ownership developments in Boston. Visit www.saigeonfountain.com to learn more.

Senior Project Manager

Maloney Properties, Inc., New England Region

March 2019 - February 2021

- Created management documents and operating budgets for tax credit funding applications in the states of MA, RI, NH, and CT.
- Developed construction budgets for several renovation projects totaling over \$3mil and oversaw the implementation
- Led the coordination for major capital improvement projects at different sites on a regional level
 - Negotiate and manage contracts of vendors and consultants in several trades/expertise
- Served as a liaison between property owners, developers, management staff, and relocation staff on occupied rehab and new construction projects
- Created and implemented the relocation plan and budget for a 146-unit renovation project involving Historical and Low-Income Housing tax credits
- Managed a team that consists of project managers, access coordinators, and maintenance technicians

Accomplishments:

Completed the National Affordable Housing Management Association Certified Professional of Occupancy certification (2019)

Development Project Manager

Preservation of Affordable Housing, Inc. (POAH), Boston, MA

July 2018 – March 2019

- Managed the acquisition, construction, and/or renovation of development projects
 - Responsible for Low Income Housing, Historical, and New Market Tax Credit underwriting and budget tracking
- Prepared funding applications to secure project financing from private, quasi-public, and public funding sources
- Communicated with project lenders, funders, and contractors and prepared reports as required
- Negotiated and managed contracts of applicable consultants (architects, engineers, general contractors, etc.)



-
- Assisted development team in closings of real estate transactions
 - Coordinated relocation planning as required

Accomplishments:

Completed the National Development Council's Rental Housing Development Finance Professional certification (2018)
Secured \$3mil in development funding from the City of Boston for the Whittier Phase 2 project, a HUD Choice Neighborhood Initiative recipient

Housing Project Manager

Allston Brighton Community Development Corporation (ABCDC), Allston, MA

June 2015- July 2018

- Managed all functions of the All Bright Homeownership Program, an acquisition program that leverages Harvard University community benefit funds to promote neighborhood stabilization in Lower Allston by acquiring and selling properties under owner-occupant restrictions
- Developed and supervised the All Bright Community Center and the Resident Service program which provides case management services to ABCDC's affordable housing residents
 - Implemented a tracking tool via Salesforce to measure the impact of the program and the community center
- Identified sites in Allston/ Brighton for potential development of affordable housing, duties included:
 - Selecting and contracting architects, attorneys, engineers, and general contractors and a variety of other professionals
 - Collaborating with community members to assess housing needs and develop support for ABCDC real estate projects
- Assisting in the preparation of presentation of projects to committees, Board of Directors, and outside agencies and organizations
- Worked with property management company (Maloney Properties) to ensure compliance with all local, state, and federal requirements and ensure that quality services were being provided to the 506 families who live in ABCDC's affordable housing portfolio

Accomplishments:

Massachusetts Association of Community Development Corporations' Rising Star Award Recipient (2015)
Acquired 13 properties and created 16 owner-occupied units via the All Bright Homeownership program
Lead the acquisition of a 33-unit cooperative in Brighton, MA to maintain long-term affordability

Regional Relocation Coordinator

Housing Opportunities Unlimited (HOU), New England Region

June 2011- June 2015

- Provided oversight, plan implementation, and direct services to eight projects (over 1,200 households) throughout New England including: organization of household information (i.e., family members, compilation and maintenance of residents' housing needs and preferences, relocation benefits due and received), establishment of filing systems, and identification of Sec. 8 regulations in relation to the project
 - Assisted families with special needs and circumstances (i.e., immigration issues, large families, elderly and disabled families, households with credit issues)
 - Communicated and coordinated with moving companies, utility companies, property management, and other local agencies to ensure tenants had a smooth transition to new apartments/developments
- Developed and implemented relocation, community development, and case management plans for projects under my supervision

Dariela Villón-Maga
DVM Consulting Corp.
35 Batchelder Street
Roxbury, MA 02119
www.dvmconsult.com



-
- Constant and effective collaboration with appropriate government officials, housing authorities, developers, and social service agencies
 - Communication with affordable housing residents in the form of community meetings, relocation informational sessions, home visits, office visits and flyers
 - Developed and distributed bi-lingual housing relocation-related information
 - Implemented a system for tracking all relocations for the Boston Housing Authority
 - Supervised and trained outreach workers, full-time/part-time mover assistants, and relocation specialists
 - Prepared proposals and budgets for potential clients and facilitated interviews for new business opportunities

Accomplishments:

2013 Employee of the Year Award Recipient

Assistant Property Manager

C.C. Real Investments, Inc., Chelsea, MA

July 2009- July 2011

- Worked with staff to establish annual operating budgets of mixed income developments consisting of 185 units
- Prepared leases for current/prospective tenants and compiled documents for legal proceedings
- Managed and assisted maintenance staff with timely completion of repairs and preventive maintenance
- Proficiently processed rent payments and deposits in a timely manner
- Oversaw Section 8 tenants and provided necessary paperwork for tenancy in accordance with directives and local/state policy
- Advertised and promoted apartment vacancies on various websites and newspapers on a weekly basis

Professional Affiliations

Board of Directors, Hildebrand Self-Help Center, Inc.	<i>April 2021- Present</i>
Core Fellow, Builders of Color Coalition	<i>January 2022- June 2022</i>
Core Leadership Development Certificate Program <i>Institute of Nonprofit Practice</i>	<i>June 2021</i>
Certified Professional of Occupancy (CPO) The National Affordable Housing Management Association	<i>June 2019</i>
Rental Housing Development Finance Professional Certification <i>National Development Council</i>	<i>June 2018</i>

DORCHESTER BAY EDC



Kimberly Renée Lyle - Biography



Ms. Kimberly R. Lyle is a savvy, proactive, and agile C-Level Executive experienced in community development, economic development, policy advocacy, and business operations. A strategic thinker and risk-taker, Ms. Lyle provides vision and leadership concerning issues vital to community development and economic development.

Regarded for her indomitable spirit, Ms. Lyle has a can-do attitude and believes in building collective power to effect lasting change. She is deeply committed to advancing economic and social opportunity for individuals and communities of color to exercise self-determination.

Ms. Lyle is a people-first, results-driven leader who successfully guides high-achieving teams to exceed goals. She is a direct, diplomatic, and effective communicator. Ms. Lyle is adept at motivating people to vision, plan, and execute effectively.

Ms. Lyle has a track record of working in partnership to help organizations center racial justice, fairness, and transparency within organizational cultures. Integrity, respect, service, and a commitment to excellence are the hallmarks of Ms. Lyle's leadership style.

As the current Chief Executive Officer at Dorchester Bay Economic Development

Corporation (DBEDC) in Boston, Massachusetts, Ms. Lyle oversees a portfolio of total assets of approximately \$177 million, net assets of \$29.7 million, including 1200 units of rental housing, 40,000 sq ft of commercial space, a \$4 million loan fund, and operating revenue of \$18.9 million. Ms. Lyle leads organizational culture, informs programming, and public policy advocacy for DBEDC.

Before joining DBEDC, Ms. Lyle held leadership roles in financial tech, investment services, and higher education. Ms. Lyle is well-versed in business operations, organizational development, strategic communications, policy research and advocacy, program design and program management, and community engagement.

Ms. Lyle is the Vice President of the Board of Trustees of the Co-op Fund of the Northeast (CFNE), a community development financial institution that lends capital to socially responsible ventures and organizations. She also serves on the Massachusetts Association of Community Development Corporations (MACDC) board of directors, where she is an active policy committee member.

Ms. Lyle received a Master of Public Policy from Tufts University and a Bachelor of Arts in Philosophy from Rutgers University. She completed graduate coursework in social anthropology at Harvard University.

Ms. Lyle's policy interests are at the intersections of race, social policy, housing, and economic development. Ms. Lyle is particularly interested in social housing, equitable business models, and economic reparations.

Ms. Lyle is a proud native of the Roxbury neighborhood in Boston, where she currently resides. She is an avid traveler, a music and film lover, a mentor to teens and young adults, and remains civically engaged in her community.

CO-EVERYTHING



MIRIAM GEE

CO Everything

gee@coeverything.co

CoFounder, CoEverything

Miriam is, in a word, a powerhouse. No cubicle could contain her dynamic personality, her quick-witted intelligence, her collaborative design skill, her way with people, or her energetic pursuit of better stewardship of the planet. If you need something done, send Miriam to do it. A Co-founder of CoEverything, Miriam is passionate about architecture and development and its potential for building community. She is committed to the triple bottom line and excels in project management and community engagement. Prior to cofounding CoEverything, Miriam worked as an architect and consultant at Urban Works Inc, LMN Architects, Fermata Consulting, Placetaylor and co-founded Build Lightly Studio - where she taught community-driven design/build courses in the U.S. and abroad.

1 part
Architect
1 part
Educator
2 parts
Community
Champion
3 parts
Optimist



EDUCATION

Bachelor of Architecture
California Polytechnic
State University
San Luis Obispo, 2006

AFFILIATIONS

AIA 2030 Union
NESEA Diversity Caucus
Boston Ujima Project
Boston Farms CLT
Boston Chapter USFWC
Grist Fix Lab

REGISTRATIONS

MA #32411
WA#10011
HI#14335
LEED AP - BD+C
AIA, NCARB

SKILL & EXPERIENCES

- Started her own practice for architecture, design, and green building services - guided clients through sustainable design, project management, and certification of project ranging from the first ever Living Building Challenge certified project in Boston to LEED v4 Neighborhood Development Platinum level certified villages including 174-unit and 424-unit residential skyscrapers in Honolulu.
- Co-founded Build Lightly Studio - teaching and leading University-level community-driven design/build courses at UW Seattle, UH Manoa, MASSArt, and AB Tech.
- Led the Sustainable and Ecological Design Initiatives for the Palamanui Community College Master Plan through Urban Works, Inc., including the University of Hawaii's first on-site constructed wetlands and greywater and blackwater reclamation system, xeric landscaping, and high performance design & photovoltaic arrays.
- Expanded the Architecture and Design division within Placetaylor, Inc. as a worker-owner and the first registered architect in the company focusing on project management and design of high density multifamily passive house and affordable projects in Eastern Massachusetts.

RELEVANT PROJECTS LIST

LEAF Global Arts Center, Commercial T.I. Asheville NC, 2020.
Nehemiah Homes & Family Life Center, Roxbury, 2017.
LEED Gold Ke Kilohana Tower, Waiea Village, Honolulu, 2017*
Dandelion Montessori Day Care, Somerville. 2017.
Palamanui Community College, Kona, HI, LEED Platinum, 2016*
LEED Gold Nanakuli Public Library, HI, 2016*
Motherbrook Arts Center Pavilion, Dedham MA, 2016.
U-LEAF unfolding stage, Asheville, NC; 2016
Waiea Tower LEED Gold, Honolulu; 2015*
Hale Aloha, University of Hawaii, Hilo, LEED Gold, 2015*
Old Oak Dojo, Living Building Challenge Certified, Boston, MA 2015**
LEED Gold Aiea Public Library, HI 2015*
Hess Single Family Renovation, Cambridge; MA 2015
BasilTree Cafe T.I. Renovation, Cambridge; 2015
El Colibri Teaching Kitchen, Finca Antigua, Costa Rica; 2015

The Old Oak Dojo, Jamaica Plain. 2015.**
The Beehive Pavilion, YWCA of Asheville, NC; 2015
Neighborhood Cookery, InterIm CDA, Seattle, WA; 2015
Bellevue Botanical Garden Visitor's Center LEED Gold, WA. 2014*
Willowsford Farm Housing, VA; 2014
13 Bones Bridge, City of Asheville, NC; 2014
Sinclair Library Renovation, University of Hawaii, 2012*
LEED Gold EBOM for SSFM Headquarters, 2012*
Tutu's Hale - Ho'oulu 'Aina, Kalihi Valley, Honolulu, 2011
Seattle Asian Art Museum Renovation, WA 2011*
Battelle Hall, Columbus Convention Center, OH, 2010*
Showare Events Center & Arena, Kent WA, 2009*

*LEED NC, **Living Building Challenge, ***Passive House.

DECLAN KEEFE

CO Everything

keefe@coeverything.co

CoFounder, CoEverything

Declan has over a decade of experience in architecture, construction and real estate development. Declan was trained as an Architect and has a passion for triple bottom line business (people, planet, prosperity). His focus has been on creating high performance, sustainable buildings at a low cost. He founded CoEverything to focus on bringing cooperative ownership to the real estate industry. Before founding CoEverything, he was a founder and owner of the design/build/development cooperative, Placetaylor. Through his work, he designed and built the first Passive House certified building in MA, led Placetaylor through a c-op conversion, and contributed his expertise to city-wide policies for compact housing and zero net energy initiatives. His life's goal is to simply have a net positive impact, and he believes that will only be possible through collaboration and cooperation.

1 part
Entrepreneur
1 part
Innovator
1 part
Cooperative
Organizer



EDUCATION

Bachelor of Architecture
Boston Architectural
College, 2012

AFFILIATIONS

US Passive House
Institute, CPHC
MA Solidarity
Economy Network

PRESS

Next City, 2020
Remodeling Magazine 2016
Globe Magazine, 2014
Architect Magazine, 2013
WBUR, 2010
Boston Globe, 2009

SKILL & EXPERIENCES

- Purchased a struggling design/build business, and increased revenue by nearly a factor of ten and transformed it into a successful worker-owned cooperative.
- Organized events to share Company work, develop our client base, and define our community-based company culture.
- Oversaw the creation of more than 30 high-performance residential units in the City of Boston. Developed the first Passive House buildings in the state of Massachusetts.
- Developed partnerships with municipal departments, community development corporations, and non-profit organizations to share knowledge and expand impact.
- Launched a pro-bono project to redesign and build a new community space for an after-school program, working intensively with the community, the staff, and the board of directors of the program.
- Facilitates an ongoing Real Estate Crash Course Workshop for Enterprise Rose Architectural Fellows working in many national CDCs across the country.
- Guest speaker for MITdusp Climate Design series on Cooperative Land Use.

RELEVANT PROJECTS LIST

OBV Homes, Backyard ADUs with Arizmendi Coop, 2020.
Roxco Development, City of Boston Proposal. 2018.*
Nuestra Comunidad, Howard Harlow, Dorchester 2018.*
Cliff House, 120 Centre St, Roxbury, 2018.***
63 Copeland LLC, 10 Copeland Park, Roxbury, 2018.***
4 Fort Ave Terrace, Roxbury, 2018.***
43 Hawthorne Street, Roxbury, 2018.
246-248 Norwell Street, Dorchester. 2018.***
63 Moreland Street, Roxbury. 2017.
69 N Montello Street, Brockton. 2017.
26 School Street, Brockton. 2017.
1837 Dorchester Avenue, Dorchester. 2017.***
The TACK & Champion Co-Working Space, Brockton. 2017.
152 Highland Street, Roxbury. 2017.*
26 Thornton Street, Roxbury. 2017.
393 Marlborough Street, Boston. 2016.***

587 Albany St, Boston. 2015.***
Hawthorne Youth & Community Center, Roxbury. 2015.
Lamartine Lofts, Jamaica Plain. 2015.
Supply House, 67 Beech Glen, Roxbury. 2014.***
Codman Square Church Lots, Dorchester. 2014.
Nuestra Comunidad, Perrin Street, Roxbury. 2014.
Rocksberry, 55 Marcella Street, Roxbury. 2013.***
Fort Ave/Highland Park Ave, Roxbury. 2013.
E+ 226-232 Highland Street, Roxbury. 2013.*
Powahouse, 2 Linwood Street, Roxbury. 2012.***
15 Park Place, Somerville. 2012.***
93 Pleasant Street, Dorchester. 2011.
JP Green House, 133 Catherine Street, Jamaica Plain. 2010.
Pratt House, 67 Dudley Street, Roxbury. 2008.***

*LEED NC, **Living Building Challenge, ***Passive House.

JGE ARCHITECTURE + DESIGN



JONATHAN C. GARLAND

PRESIDENT + FOUNDER

Jonathan has over 20 years of professional experience planning and designing residential, mixed-use, academic, and institutional projects. He has cultivated a widely respected seasoned approach to designing buildings and transforming neighborhoods and urban communities through high-quality collaborative design and development strategies. His design-oriented community engagement approach includes listening to client and community members' thoughts, concerns, aspirations and ideas and then converting that input into executable outcomes.



MIXED-USE + COMMERCIAL

0-28 Blue Hill Ave - Boston (Roxbury), MA
Commercial space, 84 income-restricted apartments
Origin Property Group | J. Garland Enterprises (Co-Dev.)

84 Warren St - Boston (Roxbury), MA
Office space for non-profit, 43 market rate apartments, 22 condominiums
Madison Park Development Corporation | Urban League

1199-1203 Blue Hill Ave - Boston (Mattapan), MA
Commercial/restaurant space, 32 market rate apartments
1199-1203 Blue Hill LLC

1590 Blue Hill Ave - Boston (Mattapan) MA
Commercial/restaurant space, 165 market rate apartments
NLG Partnership | RISE Together

735-745 River Street - Boston (Hyde Park), MA
Medical clinic and retail space, 40 market-rate apartments
Private Developer

Volpe R1 - Cambridge, MA
2-story community center, 227 market rate apartments
MITIMCo | JGE in association w Stantec

Residences at 566 Columbus Avenue - Boston (South End), MA
Café, community space, art gallery, 66 luxury condominiums
New Boston Ventures

Haffenreffer Brewery Complex - Jamaica Plain, MA
Jamaica Plain Neighborhood Development Offices
Jamaica Plain Neighborhood Development Corp.

Education

Boston Architectural College
Bachelor of Architecture, 2009

Registrations

LEED Accredited Professional

Professional Affiliations

American Institute of Architects (AIA)
Boston Society of Architects (BSA)
Nominating Committee
Center for Artistry and Scholarship (CAS)
Minority Developers Association (MDA)
Secretary
Builders of Color Coalition (BCC)
National Organization of
Minority Architects (NOMA)
BosNOMA
Mayor's Executive Order Advisory Committee
on Affordable Housing
Stoughton Planning Board
Board Member
US Green Building Council (USGBC)
African American Real Estate
Professionals (AAREP)

Professional Background

JGE Architecture + Design (2018-present)
D/R/E/A/M Collaborative (2017-2018)
Arrowstreet (2012-2017)
Ennead Architects (previously *Polshack
Partnership*) (2010-2012)
ICON Architecture (2009-2010)
Sterling Associates (2001-2008)

* Completed prior to JGE

MULTI-FAMILY HOUSING

10 Stonley Rd - Boston (Jamaica Plain), MA
45 income-restricted homeownership units, passive house, LEED
Jamaica Plain Neighborhood Housing Corp. | Causeway Development (formerly Traggorth Companies)

1201 River St - Boston (Hyde Park), MA
63 income-restricted senior housing apartments, passive house, LEED certified
B'nai B'rith Housing LLC

7-11 Curtis St - East Boston, MA
34 income-restricted apartments
RISE Together

Call Carolina - Boston (Jamaica Plain), MA *

8 income-restricted apartments
Jamaica Plain Neighborhood Development Corp.

Dell Ave - Boston (Mission Hill)
45 income-restricted homeownership units
Weston Associates

Putnam Green - Cambridge, MA *

40 income-restricted apartments
Homeowners Rehab, Inc.

Washington Beech HOPE IV - Roslindale, MA *

206 income-restricted apartments
Trinity Washington Beech LLP (Trinity Financial)

11-11A Parker Hill Avenue - Boston (Mission Hill), MA
40 mixed-income-restricted apartments
Savage Properties LLC

200 Hillside Street, Boston (Mission Hill), MA
40 mixed-income-restricted apartments
Savage Properties LLC

150 River Street Village - Boston (Mattapan), MA
30 income-restricted senior housing apartments
Planning Office for Urban Affairs | Caribbean Integration Community Development

Old English Square, Building Q - Holbrook, MA
55 income-restricted senior housing apartments
The Joseph R. Mullins Company



ELLIOT GERRERO AIA

SENIOR ARCHITECT + PROJECT MANAGER

Elliot is an established architect with working knowledge in the areas of building design, project management, and technical capacity. He has a keen ability to implement design concepts in coordination with multiple consulting disciplines, regulatory requirements, economic constraints, and challenging field conditions. With more than 20 years of experience, Elliot has worked on various building types including multi-family housing, mixed-use developments, higher education facilities, libraries, and performing arts venues. He is well-versed in complex urban issues with zoning, land use, housing production, mixed-use development, and community development.

MULTI-FAMILY HOUSING

The Beverly - Boston (West End), MA *

239 workforce income-restricted apartments, ground floor commercial, hotel
Related Beal

The Clarion Residences - Boston (Roxbury), MA *

39 mixed-income apartments, LEED, ground floor commercial
The Community Builders

Jackson Place - Cambridge, MA *

278 income-restricted apartments, redevelopment
Cambridge Housing Authority

Lower Mills Apartments - Boston (Lower Mills), MA *

179 income-restricted apartments for seniors and disabled, occupied renovations
Boston Housing Authority

Monarch on the Merrimack, Lawrence - MA

200 luxury apartments, adaptive reuse, historic preservation
Monarch on the Merrimack LLC

Pond Street Apartments - Boston (Jamaica Plain), MA *

44 income restricted apartments for seniors and disabled, occupied renovations
Boston Housing Authority

The Sigmund - Boston (Brighton), MA

61 market rate condominiums, LEED certified
40 Soldiers Field LLC

University of Connecticut, Mansfield Apartments - Storrs, CT *

270 student townhomes
University of Connecticut



Education

Boston University
Master of City Planning, 2012

Wentworth Institute of Technology
Bachelor of Architecture + Associate of
Architectural Engineering Technology, 1997

Registrations

Registered Architect (MA)
MCPPO Design & Construction Contracting
Certificate

Professional Affiliations

American Institute of Architects (AIA)
Boston Society of Architects (BSA)
Boston Zoning Commission
2017-2022

Professional Background

JGE Architecture + Design (2023-present)
Boston Housing Authority (2022-2023)
Sasaki (2022)
BWA Architecture (2021)
CBT Architects (2020, 2015-2017, 2011-
2014, 20070-2008)
Ann Beha Architects (2019-2020)
Bargmann Hendrie + Archetype (2018)
Fennick McCredie Architecture (2018)
Stull & Lee (2017-2018)
Elkus Manfredi (2014)
Finegold Alexander + Associates (2010,
2006-2007)

* Completed prior to JGE

NASSIVE PALMER

JOB CAPTAIN

Nassive comes to JGE with over three years of professional experience working on a variety of project types including multi-family housing, commercial, office, k-12 schools, and libraries. At JGE, Nassive is involved with projects from conception through completion. He is highly skilled in hand sketching, model building, and the use of AutoCAD and 3D rendering software including Sketchup, Rhino, and Revit. Nassive is passionate about sustainable design and developing ways to not only make less of an impact on the environment, but also to improve the health and comfortability of building occupants.



MULTI-FAMILY HOUSING

Mildred Haily Apartments - Boston (Jamaica Plain), MA
60 income-restricted apartments, passive house
Urban Edge | JGE in Association w PCA

632 Blue Hill Avenue - Boston (Dorchester), MA
Community medical center, 87 income-restricted apartments
The Community Builders

The Sigmund - Boston (Brighton), MA
61 market rate condominiums, LEED
40 Soldiers Field LLC

MIXED-USE + COMMERCIAL

Jamaica Plain Neighborhood Development Office at the Haffenreffer Brewery
Complex - Jamaica Plain, MA
Jamaica Plain Neighborhood Development Corp.

HIGHER ED

Prince George Community College, Marlboro Hall (Renovation and New
Construction - Baltimore, MD *)
Prince George Community College

CIVIC

Booth & Dimock Memorial Library (Renovation and Addition) - Coventry, CT *)
City of Coventry

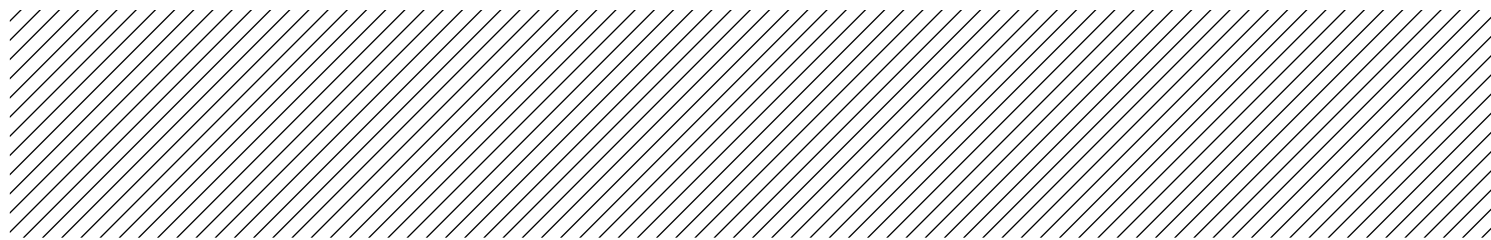
Education

Boston Architectural College
Bachelor of Architecture, 2019

Professional Background

JGE Architecture + Design (2022-present)
Drummeys Rosane Anderson (2021-2022)
Bergmann Hendrie + Architype (2020-2021)
Michael Kim Associates (2019-2020)

* Completed prior to JGE



02 | PROJECT EXPERIENCE + COMPANY PROFILES

DVM CONSULTING
DORCHESTER BAY EDC
CO-EVERYTHING
JGE ARCHITECTURE + DESIGN
UHM PROPERTIES
OXBOW URBAN
DVM CONSULTING (MARKETING)
OUR VILLAGE INITIATIVE

DVM CONSULTING



Development Experience & Pipeline
May 3, 2023

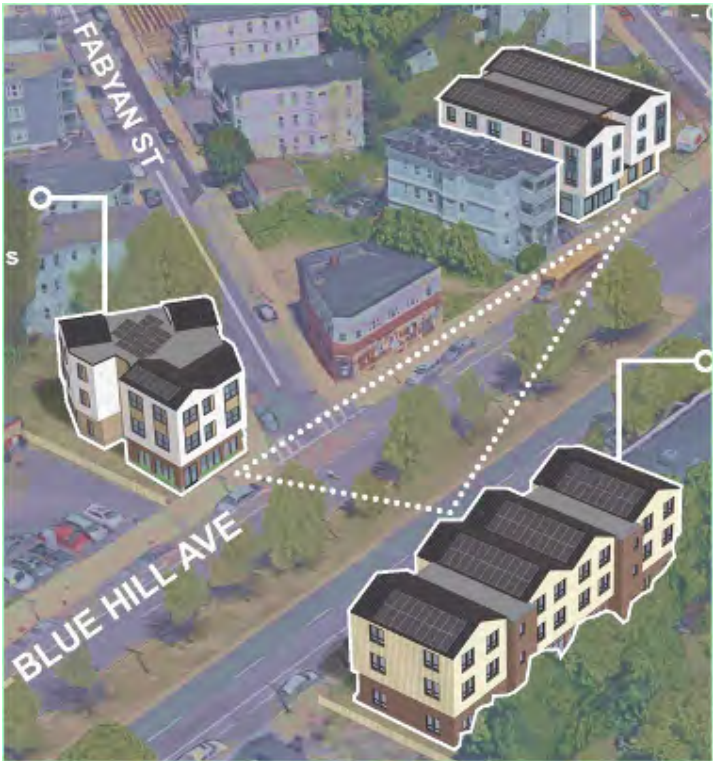


Project Name / Location / Developer	# of units	Development Summary	Role in Project	Development Budget	Project Timeline
City of Boston, Blue Hill Ave B1 Parcels Dorchester, MA Developer: DVM Consulting Corp	28 (18 ownership; 10 rental)	New Construction of three mixed-use buildings on vacant City of Boston parcels affordable at 50%-100% AMI with 2400sf of commercial spaces	Dariela Villon-Maga as Lead Developer under DVM Consulting	\$14.7M	In Pre-Development; Estimated Construction Start Date Nov. 2023
Saige on Fountain Roxbury, MA Developer: Oxbow Urban LLC	40	New Construction of 40 affordable ownership condominiums; affordable at 80% and 100% AMI	Dariela Villon-Maga as Development Consultant under DVM Consulting	\$22.1M	In Construction; Estimated Completion May 2023
1463 Dot Ave Apartments Dorchester, MA Developer: TLee Development LLC	29	New Construction of a transit-oriented, mixed-use building, consisting of workforce rental units restricted at 70%, 80% and 90% AMI with 1300sf of commercial space	Dariela Villon-Maga as Development Consultant under DVM Consulting	\$9.6M	In Construction; Estimated Completion July 2023
Past Projects					
191 Talbot Ave Apartments Dorchester, MA Developer: TLee Development LLC	14	New Construction of a transit-oriented, mixed-use building, affordable at 80% and 90% AMI with 1800sf of commercial space	Dariela Villon-Maga as Development Consultant under DVM Consulting	\$5.9M	Completed in April 2021
56-58 Bowdoin Ave Apartments Dorchester, MA Developer: TLee Development LLC	31	Acquisition of two connected 4-story buildings as part of the City of Boston's Acquisition Opportunity Program; affordable at 60% and 80% AMI	Dariela Villon-Maga as Development Consultant under DVM Consulting	\$7.1M	Acquired December 2020
West Newton Rutland Apartments South End, MA Developer: Inquilinos en Accion (IBA)	146	Rehabilitation of a disposed Boston Housing Authority developemnt involving Historical and Low-Income Housing tax credits	Dariela Villon-Maga as Senior Proj. Manager for Maloney Properties	\$47.5M	Completed 2020
Flat 9 at Whittier Roxbury, MA Developer: Preservation of Affordable Housing (POAH)	52	New Construction of mixed-income rental units as part of a HUD Choice Neighborhood award to the Boston Housing Authority	Dariela Villon-Maga as Development Manager for POAH	\$27.8M	Completed 2019
All Bright Homeownership Program Allston Brighton, MA Developer: Allston Brighton Comm. Dev. Corp (ABCDC)	16	Purchase and rehabilitation of 13 existing homes plus the creation of 3 additional homes; all sold at market rate under owner-occupant restrictions	Dariela Villon-Maga as Real Estate Proj. Manager for ABCDC	\$5.0M (revolving line of credit)	2015-2018
All Bright Homeownership Program Allston Brighton, MA Developer: Allston Brighton Comm. Dev. Corp (ABCDC)	33	Acquisition of a failing mixed-income cooperative housing development; maintained affordability without displacement	Dariela Villon-Maga as Real Estate Proj. Manager for ABCDC	\$5.7M	2018

EXPERIENCE



BLUE HILL AVENUE - B1 PARCELS



LOCATION

Mattapan

DEVELOPER

DVM Consulting

DEVELOPER

18 affordable homeownership units
12 income-restricted rentals
3,000 sf of commercial space

YEAR

2021-present

SOURCE OF FUNDING

City of Boston MOH/NHT/CPA
MHIC/HNEF
MassHousing Commonwealth Builder Fund



EXPERIENCE



DOT CROSSING APARTMENTS

191 TALBOT AVE. APARTMENTS

LOCATION

Field's Corner, Dorchester

DVM'S ROLE

Development Consultant
Affirmative Fair Housing Market Agent

DEVELOPER + ARCHITECT

TLee Development LLC +
J. Garland Enterprises

PROJECT INFO

29 Workforce Housing Units
1,300 sf Commercial Space

YEAR

2021-present

SOURCE OF FUNDING

MassHousing Workforce Housing Fund
MHIC/HNEF

LOCATION

Dorchester

DVM'S ROLE

Commercial Development Consultant
Affirmative Fair Housing Marketing Agent

DEVELOPER + ARCHITECT

TLee Development + Place Tailor

PROJECT INFO

14 Workforce Housing Units
1,800sf of Commercial Space

YEAR

2020

SOURCE OF FUNDING

MassHousing Workforce Housing Fund
MHIC/HNEF





SAIGE ON FOUNTAIN

LOCATION

Nubian Square, Roxbury

DVM'S ROLE

Development Consultant
Affirmative Fair Housing
Marketing Agent

DEVELOPER + ARCHITECT

Oxbow Urban +
Prellwitz Chilinski Associates

PROJECT INFO

40 Affordable Ownership Units
1,300sf of Commercial Space

YEAR

2020-present

SOURCE OF FUNDING

DND
MassHousing
Cambridge Trust



FLAT 9 AT WHITTIER

LOCATION

Roxbury

DVM'S ROLE

Project Manager

DEVELOPER + ARCHITECT

Preservation of Affordable
Housing +
The Architectural Team

PROJECT INFO

52 Mixed-Income Units

YEAR

2019

SOURCE OF FUNDING

HUD
DND
DHCD
Citizens Bank
Mass Housing

EXPERIENCE



ALLBRIGHT HOMEOWNERSHIP

LOCATION

North Brighton/Lower Allston

DVM'S ROLE

Project Manager

DEVELOPER + ARCHITECT

Allston Brighton Community
Development Corp +
Geoffrey G. Pingree

PROJECT INFO

13 Units Acquired
16 Units Developed

YEAR

2015-2018

SOURCE OF FUNDING

Harvard University Community
Benefits
BCLF

CAROL AVE APARTMENTS

LOCATION

Brighton

DVM'S ROLE

Project Manager

DEVELOPER + ARCHITECT

Allston Brighton Community
Development Corp +
Davis Square Architects

PROJECT INFO

33 Mixed-Income Units

YEAR

2018

SOURCE OF FUNDING

DND
CEDAC
Brookline Bank



DORCHESTER BAY EDC





Developer Profile

History

Dorchester Bay Economic Development Corporation (DBEDC) was founded in 1979 by local civic associations to address the problems of economic disinvestment, unemployment, crime, community tensions and the shortage of quality affordable housing undermining Boston's Dorchester neighborhoods.

Mission Statement

DBEDC acts to build a strong, thriving, and diverse community in Boston's Dorchester neighborhoods. Working closely with community groups, residents, businesses and partners, we access resources to:

- ✓ Develop and preserve homeownership and rental housing across income levels;
- ✓ Create and sustain economic development opportunities for businesses & individuals; and
- ✓ Build community through organizing, civic engagement, and leadership development.

Over the course of our 40+ year history, DBEDC has been a leader in community revitalization. Below are a few highlights of our work:

- ✓ Built or preserved over **1,114 affordable rental & owner-occupied homes**.
- ✓ Developed over **164,260 SF of commercial space**, which **created over 327 jobs**.
- ✓ Built the 36,000 SF **Bornstein and Pearl Food Production Center** on Quincy Street which has created **120 jobs** at Pearl.
- ✓ Provided over \$7.5MM in small business & home improvement loans, which created 850 jobs.
- ✓ Helped initiate the nationally-recognized **Fairmount-Indigo CDC Collaborative**, which, with the Fairmount Transit Coalition, helped catalyze investment of over **\$200 million in public transit improvements & over 800 housing units**.
- ✓ Developed an award-winning **re-entry program** to support ex-offenders. We have **served over 1,000 ex-offenders since 2008**, about 75 new clients yearly, with an average of 55 clients finding employment each year or accepted into a career training or GED program (**over 70% success rate**).
- ✓ Supported more than **2,841 local youth & adults** in a variety of camp, after school, technology, community organizing, and leadership development programs.



Past Recognition

- ✓ 2015, Boston Public Health Commission chose DBEDC as their North Dorchester Partner for their **Partnerships to Improve Community Health (PICH) Initiative** to promote Healthy Food and Beverage, Smoke Free Housing, and Opportunities through Active Transportation (Walking and Biking) Initiatives and other activities to promote systemic change. Through our Healthy Foods partnership with Fair Foods we were able to hire 12 of our volunteers to work as Healthy Community Champions (HCC's), and to expand the Fair Foods \$2 a bag sites to our properties. Since launching the sites, we have distributed an average of 1,920lbs of fresh fruits and veggies each month - a total of 15,360lbs of fresh food distributed in 2015! In the near future, we hope to expand to a third site in Grove Hall.
- ✓ 2014, **Brownfield Renewal Award**: Bornstein & Pearl Food Production Center - Gold Standard, Social Impact
- ✓ 2014, Received the **Met-Life Foundation Community-Police Partnership** national award for Hendry Street Public Safety.
- ✓ 2013, Boston's Quincy Corridor was the first Choice Neighborhoods grantee to begin construction, and in December of 2014, the **first Choice project in the country to reach completion**. Construction was completed **on time and on budget** with over 65% minority workers, over 55% Boston resident workers, and over 40% minority owned subcontractors.
- ✓ 2011, **HUD Choice Neighborhoods Awards**, the Quincy Corridor was one of the first five projects nationally to be awarded a HUD Choice Neighborhoods Grant, providing \$12.3MM for 129 distressed housing units, \$500K awarded to develop the Pearl food production center, and \$3MM to support resident services.
- ✓ 2011, Fairmount Indigo Corridor chosen as one of five **U.S. Sustainable Communities Pilots** by the EPA, HUD and U.S. Department of Transportation.

Designations / Certifications

- ✓ Massachusetts-Certified Community Development Corporation
- ✓ Massachusetts-Certified Minority Non-Profit Organization

Recent / Ongoing Projects

(see attached)

INDIGO BLOCK

Dorchester, MA



PROJECT TYPE *Mixed-Use Residential & Commercial*

SIZE *Rental Residential: 80 Units*

Homeownership: 9 units

Commercial: 20,000 s.f.

COST *\$45 Million*

CONSTRUCTION START *December 2019*

COMPLETION DATE *2023 (expected)*

STATUS *Residential Rental Completed 2021*

Homeownership 2023 (expected)

Commercial Completed 2022

PROJECT DESCRIPTION & SPECIAL FEATURES

In May 2015, Dorchester Bay and its partners Boston Capital, Escazú Development, and Newmarket Community Partners were jointly awarded tentative designation by the City of Boston as developer of a 2.75-acre parcel at 65 East Cottage Street in Dorchester. This vacant site is located directly adjacent to the Upham's Corner station platform on the Fairmount / Indigo Line, making it an ideal spot for a mixed-use, transit-oriented development. The development team is redeveloping the site into three uses: 80 mixed-income units of residential apartments; 20,000 SF of light industrial manufacturing / commercial space; and nine condo units for homeownership. One of the great benefits for both residents and the surrounding community will be a direct pedestrian connection to the Upham's Corner station platform from the Indigo Block site, which will allow residents and neighbors to get downtown within 10 minutes.

The project assembled a combination of public and private financing sources, including New Market Tax Credits. We delivered 80 units of mixed income housing in 2021; the commercial space is in the process of being built out by a business tenant; and we expect the homeownership units to be available for sale in 2023.



INDIGO BLOCK

PROJECT TEAM

Sponsors	Dorchester Bay EDC, Boston Capital, Escazú Development, and Newmarket Community Partners
General Contractor	NEI General Contracting, Inc
Architect	Davis Square Architects
Owner's Rep	Nathaniel Hailey, CS2CNE
Predevelopment Funders	LISC Equitable Transit Oriented Development Fund, The Life Initiative
Residential Project Funders	Residential: Eastern Bank; Boston Private; MassHousing; Boston Capital; Department of Housing and Community Development; & the City of Boston
Commercial Project Funders	Commercial: The Life Initiative; Property and Casualty Initiative; Local Initiatives Support Corporation; Massachusetts Housing Investment Corporation; The Northern Trust Company; & the Department of Housing and Community Development

RESIDENTIAL UNIT MIX

	30% AMI	50% AMI	60% AMI	70% AMI	80-120% AMI	Totals
1 - Bedroom	3	3	4	5	7	22
2 - Bedroom	2	4	23	6	13	48
3 - Bedroom	3	1	1	2	3	10
Totals	8	8	28	13	23	80

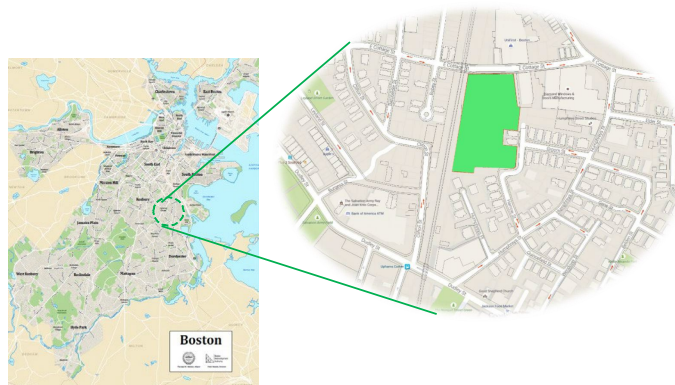
COMMERCIAL DETAILS

Floor	Commercial Type	Square Feet
1	Light Industrial	10,300 s.f.
2	Office	10,000 s.f.
Total		20,300 s.f.

SOURCES & USES

<i>Uses</i>		<i>Sources</i>	
Acquisition	\$100	Federal LIHTC Equity	\$7,670,000
Construction	\$34,500,000	MA State LIHTC Equity	\$5,703,000
Other Development Cost	\$10,610,000	New Market Tax Credits	\$4,753,000
		MA State Funding	\$5,809,000
		City of Boston Funding	\$4,045,000
		Mass Housing Workforce	\$3,600,000
		Private Debt	\$12,311,000
		Developer Contribution	\$965,100
Total Development Cost \$45,110,100		Total Sources	\$45,110,100

LOCUS MAP



THE PIERCE BUILDING



Dorchester, MA

PROJECT TYPE *Commercial*
SIZE *16,000 s.f.*
COST *\$13.7 Million*
CONSTRUCTION START *December 2020*
COMPLETION DATE *December 2022*
STATUS *Complete*

PROJECT DESCRIPTION & SPECIAL FEATURES

Located in the heart of Upham's Corner, the Pierce Building is a four-story commercial property that includes ground-floor retail space. It has been home to Dorchester Bay's offices for 40 years.

Dorchester Bay completed a comprehensive rehab and historic renovation of the Pierce Building to bring it up to accessibility code, upgrade building systems, increase energy efficiency, and bring this historic gem back to life. Dorchester Bay will remain as a long-term anchor tenant, and up to five new tenants will occupy the first and second floors.

Dorchester Bay's small business lending program, which operates out of the Pierce Building, will foster the growth of local businesses and create jobs for local residents while other job-generating businesses co-locate in the building.

With its painstaking historic restoration, the Pierce Building will be the first building completed within the new Upham's Corner Arts & Innovation District.



The Pierce Building shown with Downtown Boston in the distance.

THE PIERCE BUILDING

Dorchester, MA

PROJECT TEAM

Sponsor	Dorchester Bay EDC
General Contractor	Kaplan Construction
Development Consultant	Dovetail Consulting LLC
Predevelopment Funders	LISC, The Life Initiative
Architect	Boehm Architecture, Inc.
Owner's Rep	Anser Advisory
Anchor Tenant	Dorchester Bay EDC

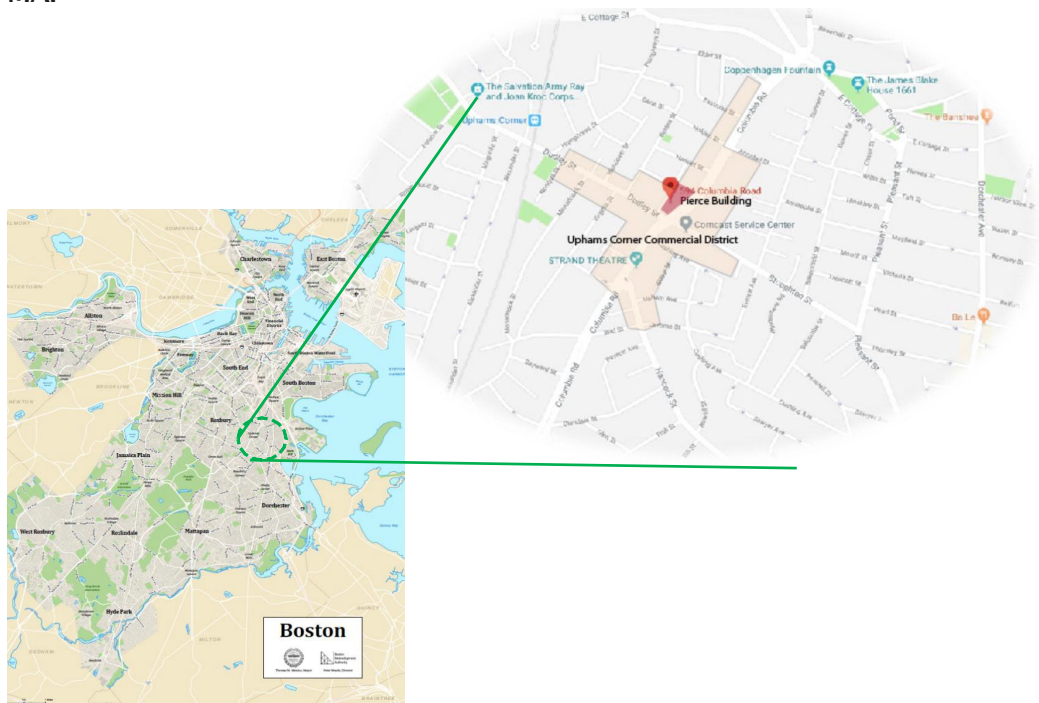
COMMERCIAL TENANT MIX

Floor	Commercial Type	Square Feet
1	Retail	4,000 s.f.
2-4	Office	12,000 s.f.
		Total 16,000 s.f.

SOURCES & USES

<i>Uses</i>		<i>Sources</i>
Acquisition	\$121,000	Federal Historic Tax Credits
Construction	\$9,432,000	MA State Historic Tax Credits
Other Development Cost	\$4,147,000	Private Debt
		Community Preservation Act Grant
		Developer Fee
		Henderson Foundation
		Developer Contribution
Total Development Cost	\$13,700,000	Total Sources \$13,700,000

LOCUS MAP



DUDLEY TERRACE APARTMENTS

Dorchester, MA



Moderate Rehab, Mixed-Use
PROJECT TYPE Residential & Commercial

SIZE Rental Residential: 56 Units
Commercial: 800 s.f.

COST \$18.4 Million

CONSTRUCTION START Summer 2020

COMPLETION DATE Fall 2021

STATUS Complete



PROJECT DESCRIPTION & SPECIAL FEATURES

Dudley Terrace Apartments (DTA) is a scattered site rental multifamily development located in the Uphams Corner and Savin Hill neighborhoods of Boston. DTA is currently 96% affordable and restricted for families earning 60% of the Area Median Income (AMI) or below. The refinance of DTA added more restricted affordable units so that 100% will be affordable. More than half of the 56 units at DTA serve households earning less than 30% of the AMI through mobile and project-based Section 8 vouchers.

While DBEDC originally preserved this valuable affordable housing asset in neighborhoods experiencing rapidly rising housing costs for decades, a capital needs assessment had warned that the buildings had reached the point in their life cycle such that they were in need of life safety, structural, envelope and system upgrades. The physical conditions of the buildings were starting to impact the quality of life of the residents. Without a financial restructuring, the growing capital needs of the project would have continued to compound, placing added financial strain on the project.

DBEDC requested modest financing support from the City of Boston and the Commonwealth of Massachusetts to address these needs and stabilize the project. The support was in the form of a small infusion

of capital funding from the Facilities Consolidation Fund and the Boston Neighborhood Housing Trust, as well as 8 additional MRVP vouchers, three 811 vouchers and the assumption of existing debt. With this support, the project was able to expand its mission of serving extremely low income households by designating additional units for individuals with physical and mental disabilities.



DUDLEY TERRACE APARTMENTS

Dorchester, MA

PROJECT TEAM

- Sponsor** *Dorchester Bay EDC*
- Predevelopment Funders** *LISC and CEDAC*
- General Contractor** *Landmark Structures Corporation*
- Owner's Rep** *Andrea Vilanova*
- Property Manager** *United Housing Management*
- Development Consultant** *Maura Camosse Tsongas*
- Architect** *Baker Wohl Architects*
- Project Funders** *Massachusetts Housing Partnership; Boston Private Bank and Trust; Massachusetts Housing Investment Corporation; Dorfman Capital; Department of Housing and Community Development; Department of Housing and Community Development*

RESIDENTIAL UNIT MIX

EXISTING:

	30% AMI	50% AMI	60% AMI	Market	Totals
1 - Bedroom	10	0	0	0	10
2 - Bedroom	13	2	19	2	34
3 - Bedroom	5	1	4		12
Totals	28	3	23	2	56

PROPOSED:

	30% AMI	50% AMI	60% AMI	Totals
1 - Bedroom	10	0	0	10
2 - Bedroom	13	2	19	34
3 - Bedroom	5	1	6	12
Totals	28	3	25	56

SOURCES & USES

Uses

- Acquisition \$7,340,000
- Construction \$5,805,447
- Other Development Cost \$5,267,687

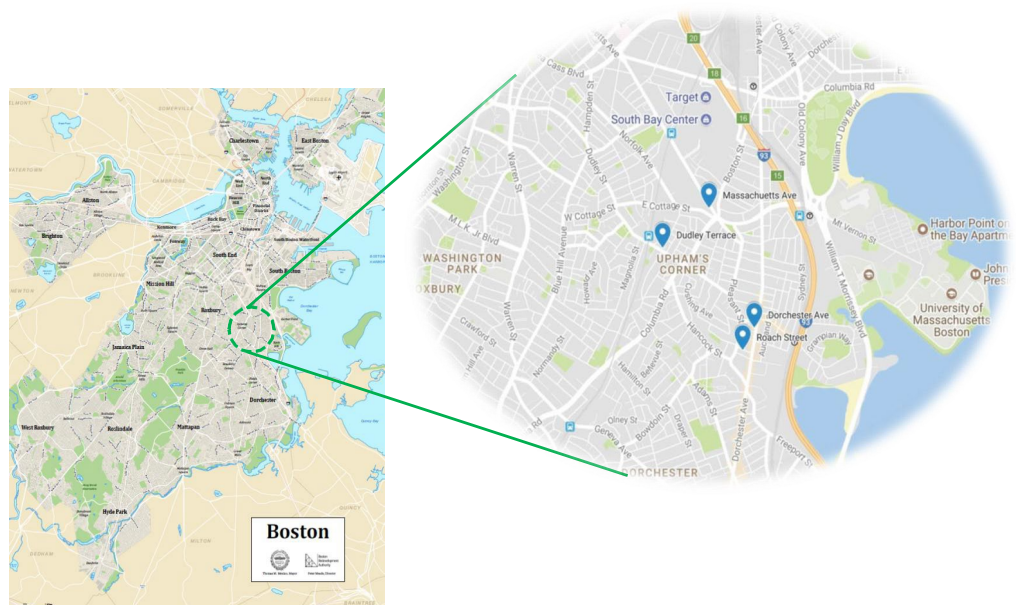
Sources

- 4% LIHTC \$4,723,163
- Seller Note \$4,503,790
- Developer Contribution \$522,194
- State Historic Tax Credits \$200,200
- DHCD Home (assumed debt) \$500,000
- DND Home (assumed debt) \$1,050,270
- DND NHT \$402,000
- DHCD FCF \$406,500
- DHCD AHTF \$805,016
- MHP Permanent Loan \$5,300,000

Total Development Cost \$18,413,134

Total Sources \$18,413,134

LOCUS MAP



LEYLAND STREET

Dorchester, MA



PROJECT TYPE Residential, Senior Housing

SIZE Rental Residential: 43 Units

COST \$22 Million

CONSTRUCTION START Jan 2022

COMPLETION DATE Summer 2023 (Projected)

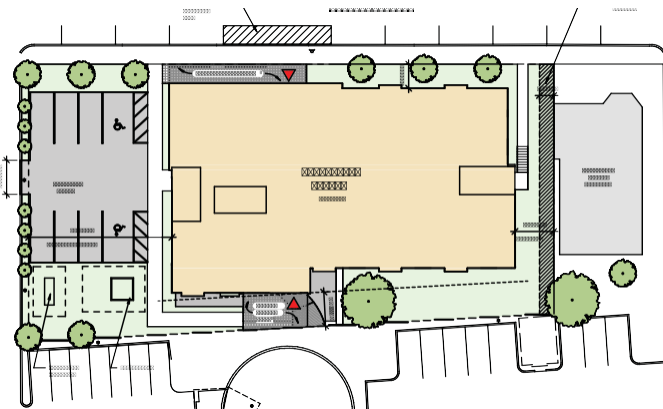
STATUS Under Construction

PROJECT DESCRIPTION & SPECIAL FEATURES

5-13 Leyland Street is a 17,200 square foot site that has been vacant for over thirty years and has been the subject of growing health and safety concerns for the neighborhood. DBEDC has worked closely with the community and through this process has proposed the development of 43 units of affordable senior housing in an approximately 41,3335 square foot midrise building and parking and accessible drop-off areas for caretakers and visitors.

The City of Boston is experiencing a shortage of housing for seniors, who represent a growing portion of Boston's population, are one of the most rent burdened groups in Boston, and are vulnerable to displacement resulting from gentrification and rising housing costs. DBEDC will address this housing shortage for seniors by developing 43 units of housing 100% affordable to seniors earning below 60% of the Area Median Income.

Through passive house certification, green design, and universal design we seek to create a 21st century building to house some of our most vulnerable community members. Due to the contribution that isolation has on health outcomes for seniors, the building design creates intentional spaces for socialization and community building throughout the spaces. Design and amenity features in both common areas and unit interiors will be created with the goal of facilitating accessibility, mobility, and community building.



LEYLAND STREET

Dorchester, MA

PROJECT TEAM

Sponsor/Developer	Dorchester Bay EDC
Sponsor/Property Manager	Hebrew SeniorLife
General Contractor	Kaplan Construction
Architect	Davis Square Architect
Predevelopment Lenders	CEDAC, LISC, The Life Initiative
Project Funders	City of Boston's Mayor's Office of Housing, Department of Housing and Community Development, Massachusetts Housing Investment Corporation, MassDevelopment, Eastern Bank & Rockland Trust, Massachusetts Housing Partnership

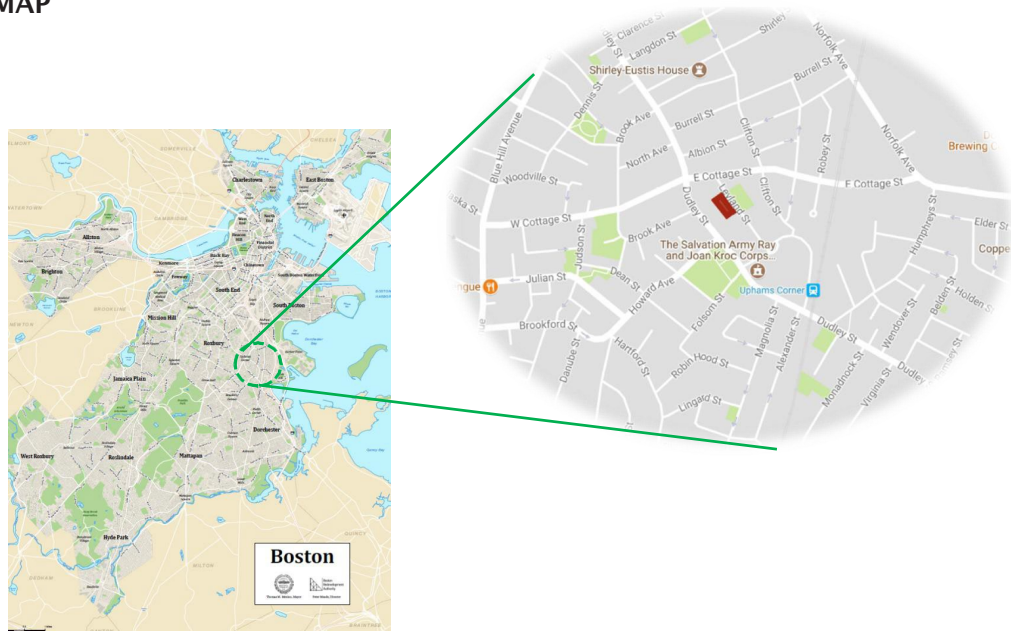
RESIDENTIAL UNIT MIX

	30% AMI	50% AMI	60% AMI	Total
1 - Bedroom	11	13	17	41
2 - Bedroom	0	0	2	2
Totals	11	13	2	43

SOURCES & USES

<i>Uses</i>	<i>Sources</i>
Acquisition \$1,420,000	9% LIHTC \$9,099,090
Construction \$15,206,986	State LIHTC \$3,228,225
Other Development Cost \$5,374,225	CITY OF BOSTON- NHT & HB 2030 \$2,582,102
	MassDevelopment Brownfields Fund \$20,000
	DHCD - FCF/AHTF/HIF/HSF \$2,963,307
	Seller Loan \$280,000
	Permanent Debt \$3,795,000
	Deferred Fee \$33,517
Total Development Cost \$22,001,241	Total Sources \$22,001,241

LOCUS MAP



CO-EVERYTHING



CO Everything

COMPANY PROFILE

HARVARD & STANDISH MIXED USE 2023

Architect, Development partner,
Community Engagement
22 units of workforce housing,
1200 SF of retail space. Passive
House, green infrastructure.
(Under small projects review, ISD
rejection set complete)



LEAF GLOBAL ARTS CENTER & OFFICES 2020

Architect, Community
Engagement, Project Manager.
6,000 SF 4-story renovation of
historic building in downtown
Asheville for arts non-profit. 125
stakeholders participated.

WORDS AS WORLDS BOOKSHOP 2023

Architect, Community
Engagement, 1,300 SF T.I.
for a new non-profit literary
gathering space in Fields
Corner. (currently in design and
fundraising phase)



**DORCHESTER FOOD
CO-OP STORE DESIGN
2023**

Architect, Community-Driven
Design and Planning Process,
6,000 SF T.I. in VietAID building
(under construction, to open in
Summer 2023)



**1463 DOT AVE.
MIXED USE
2022**

Community Engagement &
Crowdfund Consultant.
Raised \$144,000 among 81
individual investors through Reg CF
on the Small Change platform with
democratic participation from over
40 local investors from Dorchester.

**NEHEMIAH HOMES
& FAMILY LIFE CTR.
2023**

Architect - Schematic Design for
a mixed use concept wrapping
around the Pleasant Hill
Missionary Baptist Church with
Nuestra CDC (on the boards)



JGE ARCHITECTURE + DESIGN





OVERVIEW

JGE Architecture + Design (JGE) is a Boston-based 100% minority-owned **ARCHITECTURE** and **DESIGN** firm with a comprehensive portfolio comprised of multi-family housing, mixed-use development, academic, life sciences, commercial, and university projects. Every project presents a uniquely different client team, programmatic goal, budgetary constraint, and regulatory approval process. JGE appreciates the profound impact design has on our communities, so we work collaboratively with our clients, design teams, and stakeholders to develop innovative solutions to complex challenges. We deliver buildings that capture the spirit of their surroundings while also emphasizing their own unique identities.

LEADERSHIP

JGE's design practice is led by three talented and forward-looking architects with over 40 years of combined professional experience. The knowledge and expertise of President and Founder, Jonathan Garland; Design Principal, Andres Bernal; and Director of Architecture, Marija Ilić come together to make a difference for our communities and the clients we work with. Jonathan, Andres, and Marija are joined by a diverse team of experienced registered architects, design professionals, and support staff.

FIRM CULTURE

In addition to keeping our clients happy and providing beautiful designs, the success and satisfaction of our employees is a priority at JGE. Our positive culture of leadership and mentoring allows new designers to feel comfortable collaborating with people at all levels. Staff members are given multiple opportunities to interact directly with clients, providing them with the confidence to explore new ideas and solutions. We have built a culture of people who are hungry for knowledge and passionate about designing for our clients and communities. Their enthusiasm is reflected in JGE's work.



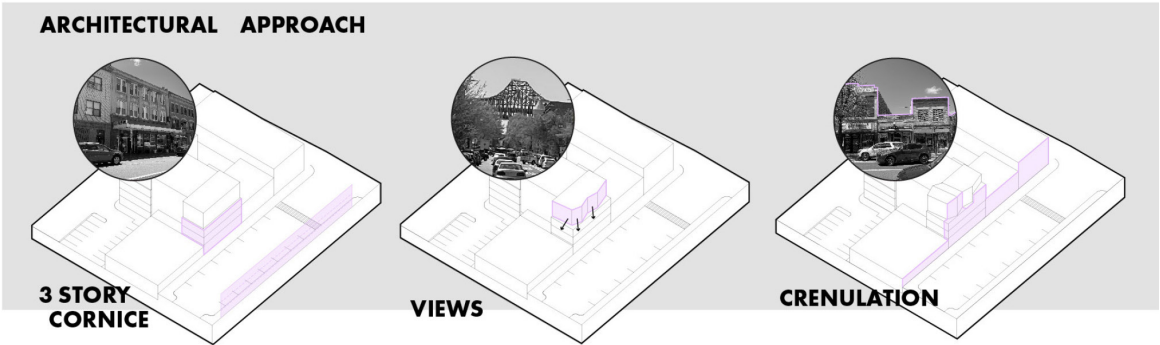
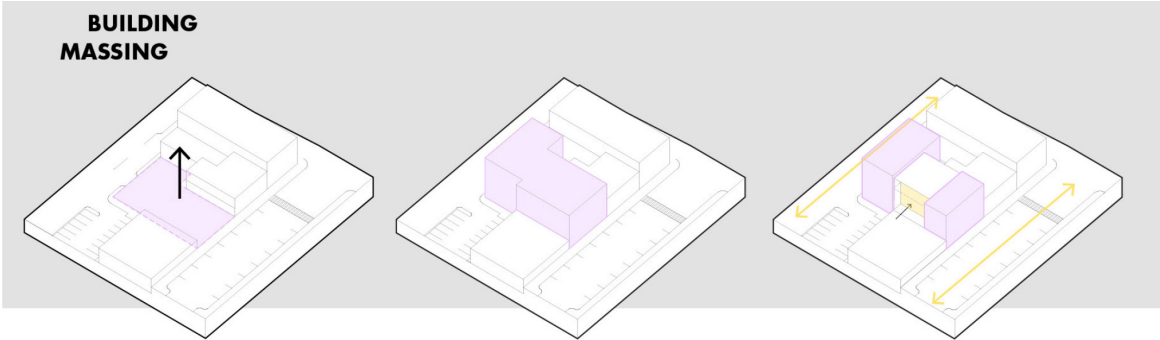
84 WARREN ST | Boston, MA (Roxbury)



CLIENT
Madison Park Development Corporation (MPDC)

PROJECT INFO
83,000 SF
65 Units | 6 Stories
Income-Restricted Apartments
Non-Profit Ground Floor Office Space





440 BROADWAY | Chelsea, MA



CLIENT
Causeway Development (formerly Traggorth Companies)

PROJECT INFO
29 Units
Income-Restricted Condominiums
Homeownership
Latin Food Hall on Ground Floor



RESIDENCES AT 566 COLUMBUS AVE | Boston, MA (South End)



CLIENT
New Boston Ventures

PROJECT INFO
135,000 SF
66 Units | 6 Stories
Luxury Condominiums
Community Space
Art Gallery
Café
Below-Grade Parking





735-754 RIVER STREET | Boston, MA (Hyde Park)



CLIENT

Hyde Park Health Associates

PROJECT INFO

- 49,846 gsf
- 40 Units | 5 Stories
- Market Rate Apartments
- Ground Floor Medical Clinic
- Resident Parking
- Perimeter Landscaping



1463 DORCHESTER AVENUE | Boston, MA (Dorchester)



CLIENT

TLee Development

PROJECT INFO

- 20,275 gsf | 5 Stories
- 29 Units
- Workforce Apartments
- Compact Living
- Passive House
- Ground Floor Retail



1590 BLUE HILL AVE | Boston, MA (Mattapan)

CLIENT

NLG Partnership | RISE Together

PROJECT INFO

- 160,000 SF
- 165 Units
- Market Rate Apartments
- Built on Podium
- Ground Floor Retail
- New Construction



UHM PROPERTIES



Brief History of UHM Properties

UHM Properties, LLC (UHM) is a professional property management and development company that has been in business for over 18 years. The founding members had worked together before UHM was established, as the company was started by the entire senior staff of the residential division of Long Bay Management Company. They have a 30-year history of working together in the affordable housing industry. UHM purchased the Long Bay residential portfolio of the retiring general partners in 2003 and began the new venture as United Housing Management LLC. As part of a strategic growth plan, the name was changed to UHM Properties LLC on January 1, 2019. UHM Properties is a Certified MBE with the City of Boston and the Supplier Diversity Office with the Commonwealth of Massachusetts.



UHM currently manages 24 residential properties consisting of over 1,630 units and approximately 360,000 square feet of commercial space in the greater Boston area. The residential properties include 14 that have 100% Section 8 contracts, and the remaining properties all have affordability components. UHM has the capacity and experience to manage affordable housing properties owned by local not-for-profits as well as for-profit owners. Not-for-profit customers include Dorchester Bay EDC, Madison Park DC, Habitat For Humanity, VBCDC, and also the Boston Housing Authority. For-profit, customers included nationally represented companies such as the NHP Foundation, PNC Bank, and Vitus Corporation of Seattle, WA. With all clients, there is professionalism and full-service management, but with Tenant Owned organizations, UHM can have a more substantial connection with the owner because of the greater commitment to the residents which is essential to our mission. We have also established a 501(c)(3) organization called the Neighborhood Network Center which provides support services to the greater community.

Please see the attached chart of the entire portfolio which lists the number of units, subsidy/ funding, and contact person if you need references.

UHM PROPERTIES LLC
LIST OF MANAGED PROPERTIES

Project	Address	Managed Since	# of units	Income Level %	Subsidy/ Regulatory Type	Property Owners	Contact for References
RESIDENTIAL							
BHA Highland Park	50-68 Highland	2003	26		BHA	George.Mcgrath@bostonhousing.org	Yes
BHA Condo	Scattered	2008	75		BHA	George.Mcgrath@bostonhousing.org	Yes
BHA 56 Condo	Scattered	2003	56		BHA	George.Mcgrath@bostonhousing.org	Yes
Blue Hill Place Condo	Blue Hill	2016	25	Deed restrictions	N/A	Habitat for Humanity jamekostaras@habitatboston.org	Yes
Blue Mountain Apartments	Scattered	2003	217	30,50	PBS8	The NHP Foundation	Yes
BNCLT	Scattered	2021	30	30,50	BHA ,Metro	Boston Neighborhood Community Land Trust Mlevy@bnclt.org	Yes
Boston Bay	Scattered	2003	88	30,50,60	LIHTC,PBS8	kbynoe@uhmgt.com	Yes
Dudley Terrace	Scattered	2013	56	50,60,80	LIHTC,PBS8	Dorchester Bay cmcvea@dbedc.org	Yes
Esperanza	Scattered	2019	42		PBS8	Vitus Scott.muoiio@vitus.com	Yes
Fort Hill	Scattered	2019	40		PBS8	Vitus Scott.muoiio@vitus.com	Yes
Fairmont Langston	Fairmont St	2021	4 res 5 comm	50	BHA	Nikia.londy@gmail.com	Yes
Geneva Apartments	Scattered	2013	47	30,50,60	LIHTC,PBS8	Dorchester Bay / Geneva Tenants Organization cmcvea@dbedc.org	Yes
Grove Hall Apartments	Scattered	2022	104	30,50	PBS8	haroldraym@aol.com	Yes
Heritage Corner Condominium	Elmore / Brinton	2019	26	10 Market 16 Affordable	N/A	Michelle Carroll, Trustee	Yes
Hope Bay	Scattered	2003	45	30,50,60	LIHTC,PBS8	kbynoe@uhmgt.com	Yes
Imani House	516 Warren St	2008	9	30	TBS8	The Canton Group ffairfield@cantoncorporation.com	Yes
New Port Antonio	Scattered	2003	227	30,50,60	LIHTC,PBS8	PNC Bank National Assoc. John.Wooldridge@pnc.com	Yes

Quincy Heights	Scattered	2003	129	30,50,60	LIHTC,PBS8	Dorchester Bay cmcvea@dbedc.org	Yes
RAP UP I	Scattered	2007	33	30,50	PBS8	Unicorn 2021 LLC Darryl Settles - dsettles@cvdoboston.com	Yes
Rockville Park	Scattered	2018	10	50,60	TBS8 Market	Veterans' Benefits Clearinghouse DC VBCDC – haroldraym@aol.com	Yes
Sanoma, Maple, Schuyler LLC	Scattered	2022	100	30,50	PBS8	Sanoma Maple Schuyler LLC Haroldraym@aol.com	Yes
VBC Housing	495 Blue Hill Ave	2003	30	30,50,60	PBS8	Veterans' Benefits Clearinghouse DC VBCDC – haroldraym@aol.com	Yes
Washington Heights	Scattered	2004	175	30,50,60	PBS8	Washington Heights Tenant Association / VBCDC – haroldraym@aol.com	Yes
10 Taber Street Condominium	10 Taber Street	2021	45	37 Market 8 Affordable	N/A	10 Taber Street Condominium Trust klauskimel@gmail.com	Yes
COMMERCIAL							
Bruce Bolling Municipal Building	2300 Washington Street	2020	6 Tenants	240,000 SF	N/A	City of Boston Peter.osullivan@boston.gov	Yes
Rivermoor Archive Building	201 Rivermoor Street	2022	7 Tenants	120,000 SF	N/A	City of Boston Peter.osullivan@boston.gov	Yes

Minority Business Enterprise and our Commitment to Local Hiring

UHM is at the forefront of ensuring economic stability for minorities in the communities of Boston. Our commitment to supporting local minority-owned and women-owned businesses is paramount to the foundation of UHM. Every year since its inception, UHM has earned the Multi-Million MBE/WBE Achievement Award from MassHousing for high levels of spending with women and minority-owned businesses. The last year alone, over \$11,000,000 was spent on MBE/WBE businesses representing almost 65% of our discretionary spending. We believe that those dollars are well spent as those vendors tend to be located in inner-city communities of Boston that need economic support. Those vendors will make their money in the community and spend it in the community, thus creating an economic cycle that improves the community as a whole. The commitment to hiring local women and minority-owned businesses will continue if we are selected to manage the properties.

We practice inclusion in our workplace, with our staff of 86 employees being made up of multiple races and nationalities. A large portion of our staff boasts Caribbean heritage representing 10 different countries. Many of our staff are bi-lingual (a few tri-lingual) speaking Spanish, French, Portuguese, Cape Verdean Creole, Haitian Creole, and even sign language. No one is ever turned away because of language; we use a translation service to accommodate anyone that speaks another language when they come to our office.

Resident Services & the Neighborhood Network Center, Inc.



At UHM Properties, safe, clean and affordable housing is our duty - enhancing the quality of our residents' lives is our mission. Through the Resident Services Department and the Neighborhood Network Center, Inc., we strive to support our residents in reaching the long-term stabilization necessary to achieve their goals.

Our Mission

The UHM Properties Resident Services Department works diligently to ensure all individuals and families living in our resident communities have the necessary support to build and maintain a standard of living that promotes long-term stabilization, wellness, and personal growth.

The Neighborhood Network Center Inc. works as an access point to create and promote a culture of wellness, vitality, and success for our residents and the surrounding community.

Our Vision

Since its inception, UHM Properties has championed the importance of supportive services coupled with affordable housing. Through the programs and services provided by the Resident Services Department, the Neighborhood Network Center, and key community partnerships, we envision our resident communities having access to the resources necessary to meet their immediate needs and build a better future for themselves and the community at large.

The Neighborhood Network Center envisions a robust and vibrant community created through the growth and development of families and individuals living in the residential communities and neighborhoods served by UHM Properties



UHM PROPERTIES' RESIDENT SERVICES APPROACH

CONSISTENT ~ AWARE ~ RESTORATIVE ~ EFFECTIVE

Through dialogue with our residents, noted best practices, and the skill set of a dedicated team of human service professionals, the UHM Properties Resident Services Department created its service delivery approach. The CARE approach ensures our department meets the needs of individuals and families in a way that recognizes and appreciates the residents' right to dignity even while in distress, crisis, or transition. Through this approach, we work to ensure the support services offered are:

- **Consistent** – From initial contact to the closing of the referral, our Resident Services team delivers in a manner that will reflect our intentions to assist the family or individual in reaching the best possible outcomes for their situation.
- **Aware** – Each client and family is served in a manner respectful of their particular need and situation and mindful of any cultural or personal traditions that are a part of their lived experience.

- **Restorative** – We meet clients within their comfort zone to address the immediate need with a demeanor of concern rather than condemnation. Whenever possible, we execute long-term stabilization plans to assist families/individuals in reaching positive life milestones after addressing their immediate concerns.
- **Effective** – We recognize the importance of follow-up and follow through and do our part to ensure that individuals/families get the services they need, both in-house and from partner agencies. We check in with the individual/family through each phase of the referral process to ensure the services offered versus those obtained genuinely meet the need.

What We Offer



Youth Development

Through a whole child approach, Resident Services has offerings designed to support the growth of resident youth at every stage. Our current program includes:

- NNC Children's Defense Fund Freedom Schools®
- College Internships (Partners: Harvard University/ Fitchburg State/ Roxbury Community College)
- Summer Youth Employment (Partners: ABCD/Private Industry Council)



Aging in Place

UHM Resident Services works diligently to make sure our senior population has both preventative and intervention programming and services in place to keep them safe and well cared for as they grow older. Senior population programs include:

- Golden Academy – An Aging In Place Program
- Wellness Checks
- Transition to Home Case Management



Stabilization and Self Sufficiency

Once an individual or family becomes a recipient of supportive services at UHM, our primary objective is to ensure they have all available resources to sustain their housing and move forward with personal goals. Our offerings include:

- Case Management & Referrals
 - Early Childhood Education Vouchers
 - Employment & Educational Services
 - Federal and State Public Assistance Programs
 - Financial Planning & Management
 - Healthcare & Homemaking Services
 - Mental Health Counseling
 - Substance Abuse Treatment Centers
 - Rent/Utility Arrearage Financial Assistance

- Resident Programs and Activities
 - Resident Appreciation Day
 - Thanksgiving Turkey Giveaway
 - Toys for Tots Holiday Christmas Store
 - Site-Specific Holiday Parties
 - Bi-Monthly Site Resident Meetings
 - Family Movie Nights

- Workshops & Training
 - Lease Education
 - Eviction Prevention
 - Financial Literacy and Stability
 - Workforce Readiness
 - Parenting Guidance and Support

Our CARE Approach

Drawing from our experience coupled with the input of you and residents, the UHM Resident Services will collaborate with you to build the supportive services program that meets the needs of your resident community. The transition plan will include our first hundred-day approach to lay the foundation for a stable and productive onsite resident services program. The three main objectives are:

- 1. Culture Assessment** – Every resident community is unique. To be proper support, we have to get a sense of the needs, concerns, and values of the residents in the community. We will begin to ascertain what will work best to assist the collective resident community with this information. Our resident services team will meet with the designated team, including maintenance and security, to assess existing supportive services and areas for improvement.
- 2. Critical Stabilization Support Plan** – Our resident services team will work with the resident community and property manager to identify and prioritize residents who need supportive services in place as soon as possible. The critical stabilization support plan includes residents with rental arrearages, open reasonable accommodation requests, aging in place needs of older adults. Once the resident gives consent for our assistance, we will make the necessary referrals to work towards the stabilization of the most vulnerable.
- 3. Community Building and Engagement** – An integral part of a vibrant resident community is creating opportunities to bring people together. We will engage residents in at least three different ways in the first hundred days. These will be customized touchpoints to enhance the shared experience of living and thriving for residents.

Neighborhood Network Center Inc. and Community Partnerships

An innovative approach to building vibrant communities is through the Neighborhood Network Center Inc. (NNC). As a registered 501c3 organization since 1998, NNC works with community partners to further carry out UHM Properties' mission to positively impact the lives of residents and our neighbors by using impact programming. The activities and programs offered at the Neighborhood Network Center serve the residents of UHM Properties and the community at large. NNC is under the direction of the UHM's Resident Services Department and is actively engaged in building partnerships and soliciting financial and in-kind contributions that round out the offerings to our residents and surrounding neighbors in need of support. Current partners include:

- City of Boston (Boston Resiliency Fund/Office of Intergovernmental Affairs)
- Boston Public Health Commission
- Children's Defense Fund
- Grow with Google Community Learning Program
- About Fresh (Fresh Truck)
- Toys for Tots
- Anton's Coats for Kids and Families
- Boch Center for the Performing Arts Week
- State Police Association of Massachusetts
- Good360
- Massachusetts Society for the Prevention of Cruelty to Animals (MSPCA)
- Stop & Shop
- Transitional Remedies Solutions

Resident Services Impact By Numbers

Through the CARE approach's successful execution, the Resident Services Department consistently meets the needs of the UHM Residents and community members who seek out the services at the Neighborhood Network Center, Inc. The following data articulates the positive impact from years 2015 - 2020:

- **Average Number of Closed Referrals By Property Managers Per Year: 172 (93%)**
- **Average Number of Closed Self Referrals Per Year: 114 (96%)**
- **Average Number of Activities/Programs Per Year: 36**
- **Average Individual Unduplicated Direct Engagement Through Programs and Activities: 1,073**
- **Rental Arrearage Recovered through RAFT per client: \$1,683.00**
- **Average Amount of Food Distributed Per Year: 18,000 lbs**
- **Overall In-kind Donation Value Directed to Clients Each Year: \$37,00**

Our Resident Services Team

The Resident Services Department is a team of four highly skilled and dedicated UHM staff members Ms. Patricia Farr, Mrs. Mayra Leith, and Mr. Dwayne Watts.

- ❖ **Ms. Patricia Farr**, is a founding partner of UHM Properties, and supervises resident services. Ms. Farr has over twenty-five years of professional service in affordable housing. As the Director of UHM's Human Resources Department and supervisor of the Resident Services Department, Ms. Farr ensures resident programs and services align with the company's vision and meets federally regulated guidelines and standards of service.
- ❖ **Mr. Dwayne Watts is the Executive Director of The Neighborhood Network Center, Inc.** For the past 27 years, Mr. Dwayne Watts has worked in numerous areas of the affordable housing, mortgage lending, and homebuyer development. His experience includes participating in the development and implementation of the Boston Home Center. For 3 years, Mr. Watts worked in all three program areas of the Boston Home Center: Education and Counseling, Affirmative Marketing Services, and Financial Assistance.
- ❖ **Mrs. Mayra Leith** has twenty-five years of direct experience in the human services field. Ms. Leith is directly responsible for developing programs and services for UHM seniors. Additionally, Ms. Leith serves as the department's Spanish translator and is in the Program Director's role for the Neighborhood Network Center Children's Defense Fund Freedom Schools® Summer Program.
- ❖ **Ms. Audreyana Washington** is an emerging leader in the resident services department. She is directly responsible for administrative and clerical support as well as data collection and office management.

The UHM Partners

J. KEVIN BYNOE CHIEF EXECUTIVE OFFICER

Mr. Kevin Bynoe is the Chief Executive Officer (CEO) of UHM Properties. As the CEO, Kevin is responsible for overseeing all aspects of the company including management decisions, implementing UHM's long and short-term goals, and acts as the primary spokesperson.

Kevin's career in affordable housing began while still in high school and continued as a construction laborer early in his career. In 1987, Kevin began his professional career in the housing industry as a Maintenance Supervisor; he then progressed through the ranks as an Assistant Property Manager, Property Manager, Senior Property Manager, and Regional Manager. Kevin attended Central State University where he majored in Management. He has received Boston University's Certificate in Real Estate Finance, the Registered Housing Manager (RHM) designation from the National Center for Housing Management, his Low Income Housing Tax Credit C¹²P certification from Spectrum Enterprises, and completed the Minority Property Management Executive Program at MIT.



PATRICIA A. FARR DIRECTOR OF HUMAN RESOURCES



Ms. Patricia A. Farr is our Director of Human Resources.

As the Director of Human Resources, Pat is responsible for coordinating all aspects of the business relationship between our company and each of our employees, providing information and training about our company policies, procedures, benefits, compensation, and insurance.

Pat was born and raised in Jamaica, West Indies. When Pat immigrated to the United States in 1977, she attended Roxbury Community College where she received a degree in business administration in 1979. She pursued her education by attending courses in real estate finance and management at Boston University, as well as completing the Minority Developer Executive Program at MIT, and attending various human resource management programs at Northeastern University.

SHEILA P. HARPER

DIRECTOR OF COMPLIANCE

Ms. Sheila P. Harper is our Director of Compliance.

Sheila grew up in Roxbury and graduated from Fisher Junior College in 1980. She began her career in housing management in 1984 as a Property Manager for Long Bay Management Company. In 1992 she was appointed as a Senior Property Manager, and again in 1995, she was promoted to Regional Manager. In 1996, she became the Director of Operations where she assumed responsibility for supervising all of the other property managers.

Sheila's most critically important job, however, is acting as our company's tax credit compliance monitor. This critical role began in 2000 when she assumed responsibility of ensuring that every property under management, to which federal low-income housing tax credit had been allocated, was in full compliance with state and federal regulations. She also assumed responsibility for training all of the staff about the appropriate procedures for maintaining compliance. Simply stated, Sheila reviews every resident file and she must give the final OK before any resident/applicant can sign a lease and move into a regulated property. Her depth of experience and education ensures that all of the government regulations have been followed. Sheila is certified as a Credit Compliance Professional by Spectrum Enterprises at level C¹⁵P and a Registered Cooperative Manager.



PROFILES OF KEY MEMBERS OF THE UHM LEADERSHIP TEAM

CHRISTOPHER A. SHEPHERD

Director of Business Development

Chris serves as Director of Business Development and is responsible for producing new business opportunities for UHM Properties. This work includes the review of opportunities for the acquisition of existing properties and portfolios, in addition to the review of new construction and renovation possibilities. Chris also manages energy efficiency and green programs, as well as serves as a liaison between UHM and the owners of the properties that UHM manages. Chris joined UHM in 2007 as Manager of Real Estate Development and then later became Director of Real Estate Development.

Chris graduated from Howard University, with a degree in Finance with a concentration in banking. Early career experience included progressing from commercial lending trainee to Vice President in commercial lending within various lending areas including construction lending and real estate loan workouts. Chris has also owned a construction company and has developed and managed commercial real estate.

JEFFREY CAPUTI, CPA

Chief Financial Officer

Jeff joined UHM in 2016 and serves as the Company's Chief Financial Officer. Jeff and his team provide financial and accounting support for all of the Company's activities. Jeff oversees UHM's financing and banking functions and is responsible for external audits, tax reporting, budgeting and provides strategic support in helping UHM achieve its goals and objectives.

Jeff comes to UHM with over 15 years of experience in public accounting specializing in the affordable housing industry. He graduated from the University of Massachusetts - Amherst and is a Certified Public Accountant and a member of the Massachusetts Society of CPAs.

WINNIE LAMOUR

Chief Operating Officer

Winnie has been with UHM since its inception in 2003, originally as Support Coordinator, and progressed to the position of Director of Administration where she was responsible for a variety of administrative duties including preparation of all HAP Contract Renewals and Rent Adjustments for the UHM portfolio, and the Waiting List Department where she maintained and revised policies and procedures that are consistent with HUD regulations for all properties. Winnie currently serves as the Company's Chief Operating Officer where she oversees the operations of the Company. With over 20 years of experience in the Housing Industry, she plays an active role in strengthening and assisting in the management, governance culture, and practices that reflect the Company's core values, discipline, and professionalism.

Before joining UHM, Winnie began her career in 1990 as a Paralegal for Long Bay Management Company where she worked closely with the Company's Legal Counsel, attending court on non-payment and violation cases for the entire portfolio. In 1997 she was appointed as a Property Manager where she was responsible for the management of 185 units.

Winnie Lamour holds a Bachelor of Science in Business Management with certifications as a Registered Cooperative Manager, Paralegal Studies, and Tax Credit Professional C3P. She is fluent in French, Haitian Creole, and conversational Spanish and Sign Language.

Genesa Mendes
Director of Property Management

Genesa has over 18 years of experience in the property management industry. As Director of Property Management at UHM, she is responsible for overseeing the management operations of our mixed-use properties. In her role, she is responsible for the overall operation of our community and administers all aspects of property management services including annual budgeting, cost control, financial planning, and recommendations for capital improvement. In addition, she ensures the completion and the processing of all reporting required by Federal, State, and Local Agencies as well as the implementation of corporate policies and procedures. Ms. Mendes also manages all on-site property personnel, is involved in all personnel decisions, and fosters employee relations, including annual and quarterly performance evaluations as well as the execution of an employee bonus structure. Ms. Mendes contributed to shaping corporate policies and initiatives

Genesa holds the designation of ARM from the Institute of Real Estate Management, C5P from The Spectrum Companies; and CPO, NAHP, SHCH, and CGPM from the National Affordable Housing Management Association.

Everton Blake
Director of Maintenance

Everton is responsible for the overall supervision and administration of maintenance programs for the properties in the UHM portfolio consistent with each property's budget. He makes recommendations to the CEO and Human Resources Department on all aspects of maintenance operations and personnel.

Everton joined UHM in 2003 after many years of work in supervisory positions in construction companies in the area of carpentry. Everton maintains a Massachusetts construction supervisor's license

Dwayne Watts
Executive Director of Neighborhood Network Center

For the past 27 years, Mr. Dwayne Watts has worked in numerous areas of affordable housing, mortgage lending, and homebuyer development. His experience includes participating in the development and implementation of the Boston Home Center. For 3 years, Mr. Watts worked in all three program areas of the Boston Home Center: Education and Counseling, Affirmative Marketing Services, and Financial Assistance.

While working in the Boston Home Center, Mr. Watts successfully closed approximately 800 financial assistance grants in one year, successfully marketed numerous affordable homeownership developments throughout Boston neighborhoods, provided timely education and counseling to thousands of first-time homebuyers, provided financial assistance to approximately 4,000 first time homebuyers within his tenure, and is a team recipient of HUD'S Gunther Best Practices Award.

RESUMES

CHRISTOPHER A. SHEPHERD

Director of Business Development

BACKGROUND SUMMARY

Real Estate Professional with over 30 years of experience in real estate development and project management, construction lending, and loan work-out.

EXPERIENCE

- 2008-Present UHM PROPERTIES, LLC, Boston, MA
- Director of Business Development
Responsible for cultivating new business opportunities including acquisition of existing properties and portfolios, as well as new construction and renovation prospects. Also serves as a liaison between UHM and its clients.
- 2002-2008 LONG BAY MANAGEMENT COMPANY, Boston, MA
- Development Manager
Was responsible for locating, analyzing, and recommending the acquisition of commercial properties for the Company. Review the operating statements of currently owned commercial properties. Assess the status of properties for deferred maintenance or needed tenant improvements and develop a funding plan. Reposition properties to increase asset value. Refinance properties to improve cash flow and property operation. Project Manager for the development of the new executive office of the Company and office / retail complex.
- 2000-2002 QUINCY-GENEVA HOUSING CORP. / NEW VISION CDC, Boston, MA
- Project Manager
Located prospective properties for development, created proformas, arranged financing, selected Architect, General Contractor, and monitored construction for this affordable housing developer. Managed the development of properties through the City of Boston 1-4 family property program for first-time homeowners.
- 1995-2000 SHEPHERD BUILDERS, INC., Boston, MA
- General Manager
Was responsible for the management and operation of the privately held, General Contracting firm. More specifically, responsibilities included project cost estimating, site inspections, scheduling, financial operations, and marketing.
- 1994- 1997 BOSTON BANK OF COMMERCE, Boston, MA
- Consultant
Vice President
Advised management and monitored a portfolio of approximately 60 performing and non-performing loans. Loan sizes averaged between three hundred thousand and one million dollars.
- 1992-1993 SOCIETY FOR SAVINGS, Hartford, CT
(Acquisition of BankBoston, CT- July 1993)
- Vice President
Administered a real estate portfolio consisting of 30 adversely rated accounts within the Special Assets Division.
- 1990-1992 FLEET FINANCIAL GROUP
- Recoll Management, Hartford, CT
Bank of New England, Springfield, MA
Assistant Vice President
Restructured or liquidated a real estate portfolio of adversely classified and non-performing loans.

1985-1989 SHAWMUT BANK, Boston, MA
Commercial Mortgage Officer
Developed and managed a real estate loan portfolio with an aggregate value of thirty million.
Commercial Lending Training Program

EDUCATION

1980-1985 HOWARD UNIVERSITY, Washington, D.C.
Bachelor of Business Administration – Finance

JEFFREY CAPUTI, CPA
Chief Financial Officer

BACKGROUND SUMMARY

Licensed Certified Public Accountant with over 18 years of experience in accounting in both public and private industry (14 years of public accounting experience), specializing in real estate with a focus in the low-income housing tax credit, affordable and subsidized housing industries as well as significant experience servicing higher education institutions, not-for-profit organizations and closely held businesses.

EXPERIENCE

2016-Present UHM Properties, LLC, Boston, MA

Chief Financial Officer

Responsible for the finances of UHM and its affiliates; including reporting to investors, lenders and government agencies, cash and investment management, budgeting and forecasting, managing the day to day operations of the accounting department and development and implementation of UHM's business plan with other senior staff.

2000-2015 COHNREZNICK LLP (formerly Ercolini & Company LLP), Boston, MA

Manager

Conduct audits, reviews, compilations and related accounting and consulting services for a diverse client group including subsidized real estate partnerships, commercial real estate entities, state universities, construction companies, other non-profit entities and various small entities. Responsible for running multiple engagements simultaneously, training and supervising staff and including creating and teaching internal training programs. Responsible for developing strong business relationships with clients and peers.

1998-2000 THE COMMUNITY BUILDERS, Boston MA

Development & Acquisitions Accountant/Property Management Accountant

Prepared monthly requisitions of funds from sources for projects in development. Tracked budgets, sources and uses and prepared payments. Maintained internal financial statements for project. Prepared monthly internal reporting packages for a portfolio of approximately 30 properties.

EDUCATION

1993-1997 UNIVERSITY OF MASSACHUSETTS AMHERST, Amherst, MA
Bachelor of Arts – Political Science

2001 NORTHEASTERN UNIVERSITY, Boston, MA

Advanced Accounting Certificate

WINNIE LAMOUR
Chief Operating Officer

BACKGROUND SUMMARY

Dynamic, detail oriented professional with more than twenty years of experience in affordable subsidized housing and the low income housing tax credit industry. Play an active role in strengthening and assisting in the management, governance culture and practices that reflect the Company's core values, confidence, discipline and professionalism. Encourage maximum performance and dedication while assisting staff to meet a wide variety of challenges. Efficiently and effectively establish priorities for a broad range of responsibilities to consistently exceed prescribed goals.

EXPERIENCE

2003-Present UHM PROPERTIES, LLC, Boston, MA

Chief Operating Officer

Perform a variety of administrative duties including preparation of the renewal of HAP contracts, rent increase requests from HUD and utility analysis for the United Housing Management portfolio. Oversee the waiting list department; modify tenant selection plans for all properties consistent with HUD regulations. Prepare emergency transfer plans for each property; maintain and revise policies and procedures for the overall operation of the waiting list and related activities. Assist in coordinating compliance activities as it relates to other departments and the waiting list; develop/implement corrective action plans for resolution of problematic issues, and provide general guidance to staff on how to avoid or deal with similar situations in the future. Assist in improving the processes and policies in support of the Company's mission – better management reporting, business practices and organizational planning.

1993-2003 LONG BAY MANAGEMENT COMPANY, Boston, MA

Property Manager

Prepared rental agreements for prospective residents, collected deposits and rents, enforced terms of rental agreements, resolved residents' complaints, oversaw eviction proceedings if necessary. Established and maintained resident account information using HUD Manager, computed, adjusted and monitored rent payments and effectively reduced delinquency; scheduled maintenance and repairs, negotiated contracts with vendors, regularly inspected property to ensure good working order, quickly resolved emergency maintenance issues. Maintained accurate records of all transactions and submitted reports and submitted reports on a timely basis (i.e. delinquency reports, move-in/move-outs, etc.). Generated necessary legal actions, documents and processed in accordance with State and Company guidelines. Submitted accounts payable invoices for processing. Prepared and/or implemented procedures and systems within Company guidelines to ensure orderly, efficient workflow. Completed recertification and corresponding paperwork. Ensured proper response and handling of all emergencies with residents, buildings, etc. within Company guidelines to minimize liabilities (i.e. criminal activity in community, employee/resident injuries, fires etc; dealt with resident concerns and requests on a timely basis to ensure resident satisfaction with management. Administered action plans consistently, and on a timely basis with performance problems.

Paralegal

Drafted legal documents including 14 day notices, summary process for non-payment cases for all properties and filed with the court. Gathered information pertinent to the cases and prepared case summaries for the attorney to review; discussed strategies to move forward with the attorney. Met with the Housing Specialist and resident in order to come to an agreement. Drafted court agreements for the attorney to review prior to execution. Prepared responses to interrogatories for attorneys to review for trial, gathered and obtained affidavits and other formal statements that may be used as evidence in court. Assisted with trial preparation and managed trial exhibits. Attended Housing Court on a weekly basis for violation cases for all properties. Prepared work orders and distributed to the maintenance department to complete repairs. Scheduled inspections with the maintenance department and Housing Inspector prior to going to court. Gathered evidence to show to the court that the work has been completed.

EDUCATION

- 2017 NATIONAL ASSOCIATION OF HOUSING COOPERATIVE
Registered Cooperative Manager
- 2015 UNIVERSITY OF MASSACHUSETTS, Boston, MA
Bachelor of Science – Business Management
- 2012 SPECTRUM ENTERPRISES, INC.
Certified Credit Compliance Professional – C3P
- 1998 UNIVERSITY OF MASSACHUSETTS, Boston, MA
Certification in Paralegal Studies
- 1997 National Center of Housing Management
Certificate of Occupancy Specialist (COS); Certificate of Property Management (CPM)

Languages: Fluent in French and Haitian Creole; knowledge of Spanish and Sign Language.

OXBOW URBAN





'We exist in a global world but we thrive when engaged in our local communities'

OxbowUrban LLC is a Massachusetts real estate development company whose mission is to contribute to the diversity and strength of urban neighborhoods. We accomplish this by harnessing and coordinating the ambition, creativity and energy of those who live and thrive in urban neighborhoods.

Oxbow Urban sees value in underserved neighborhoods where there is little stock of newly constructed housing. Via strategic land acquisition, targeted pre-construction marketing and exception development implementation skills, Oxbow is able to profitably develop workforce ownership housing and community scaled mixed use ventures in those locations overlooked by the market.

Oxbow's competitive advantage is the ability to leverage big project experience and network of experienced professionals in combination with the flexibility of a small company and our strong ethos of partnership. This versatility allows us to secure and invest capital while attracting diverse entrepreneurial talents devoted to pushing the envelope of small scale urban development.

We strive to create exceptional places that are loved by their owners, neighbors and the community at large. At our best, we supplement existing networks and strengthen the capacity of our partners within the communities we work.

www.oxbowpartners.net





Why We Build Homes

Strengthening Boston Communities

oxbowURBAN 



Making Ownership a Reality in Dorchester and Mattapan

Mixed Income Ownership Development Experience
October 2, 2017

Project Name/ Location/ Developer/Year Completed	# of Units	Development Summary	Role in Project	Development Budget
City of Boston, Middle Income Housing Initiative Boston, MA Developer: Oxbow Urban LLC	15	New Construction of single family and two family homes on vacant City of Boston parcels for sale to families at 3 income tiers: 80%, 100% and Market Rate.	Kevin Maguire as Managing Partner of Oxbow Urban LLC	\$6.5M
Sachems Path Nantucket, MA Developer: Sachems Path Nantucket LLC	40	New Construction of 40 single family fee simple homes for sale to families at 3 income tiers: 80%, 100% and 150% of Nantucket Area Median Income.	Kevin Maguire as Development Consultant	\$20.5M
The Residences at 89 Oxbow Wayland, MA Developer: Oxbow Partners	16	New Construction of 16 affordable ownership condominiums completed in close collaboration with the Town of Wayland.	Kevin Maguire and Peter Smith as General Partners	\$5.5M
428 Main Street Medfield, MA Developer: Oxbow Partners	3	Purchase of Historic Building in Medfield Center and Repositioning of Asset for Future Development Opportunities	Kevin Maguire and Peter Smith as General Partners	\$0.7M
33 Comm Newton, MA Developer: B'nai B'rith Housing New England	57	Purchase and redevelopment of 13 existing units plus the construction of a 44 unit building all sold as market rate and affordable condominiums.	Kevin Maguire, Development Consultant	\$ 22.0M
700 Harrison Ave Boston, MA Developer: Mitchell Properties	84	New Construction of 84 condominium units, ground floor retail space and 80 underground parking spaces in Boston's South End.	Kevin Maguire, Development Director	\$ 45.0M
Monterey Place HOPE VI New Haven, Connecticut Developer: Beacon Corcoran Jennison	455	Redevelopment of existing Public Housing Development in New Haven, Ct. Phased demolition and mixed income financing led to the creation of over 450 units of market rate and affordable housing units.	Kevin Maguire Development Director	\$ 70.0M
Treehouse at White Brook Meadow Easthampton, Massachusetts Developer: Beacon Communities LLC	110	Acquisition of undeveloped parcel of land for development of 60 mixed income rental units, 40 cottage style ownership units and 10 lots sold to homebuilders.	Kevin Maguire, Development Director	\$39.7 M
Oak Hill (Phase 1A, 1B, 1C) Pittsburgh, Pennsylvania Developer: Beacon Corcoran Jennison Partners	546	Redevelopment of existing Public Housing Development in Pittsburgh, PA. Phased demolition and mixed income financing led to the creation of over 500 units of market rate and affordable housing units.	Kevin Maguire, Owners Representative (Phase 1A, Phase 1B, Phase 1C)	\$90.0 M

DVM CONSULTING (MARKETING)





BOSTON

DVM CONSULTING
35 BATCHELDER STREET
ROXBURY, MA 02119

WWW.DVMCONSULT.COM

DVM
CONSULTING

DVM Consulting Corp. (DVM) is a Boston-based firm committed to the creation and preservation of income-restricted housing. We achieve this by providing real estate development and affirmative fair housing marketing services to high-impact projects.

We bring a **community-centered approach** to every aspect of our work, setting ourselves apart from more traditional developers and marketing agents.

Our approach is informed by 20+ years of deep industry knowledge and experience, which spans across **multi-family real estate development, property management, community engagement, and resident services programming.**

At DVM, **we succeed by caring about, listening to, and respecting our residents, clients, and staff.** Our team embodies our values, enabling our clients to achieve their desired physical, financial, and social outcomes.

DVM is a certified Women/Minority Business Enterprise (W/MBE). Our company is **100% women/minority-owned.**

WHO WE ARE



"HOUSING STABILITY IS
THE FOUNDATION FOR
PROSPERITY FOR THE
COMMUNITIES WE
SERVE."

-DARIELA VILLÓN-MAGA

OUR SERVICES



Pre-Construction

Project Team Assembly and Oversight
 Tenant-in-Place Rehabilitation Planning
 Tennant Relocation Planning
 Affirmative Fair Housing Marketing Plan



Prospecting

Opportunity Identification
 Project Feasibility Assistance
 Community Engagement



Construction

Project Management
 Requisition Preparation
 Budget Tracking
 Affirmative Fair Housing Lottery Execution



Post-Construction

Lease-Up Assistance
 Asset Management Services
 Waitlist Management
 Resident Service Programming

WHAT MAKES US DIFFERENT?

WE JUST WANT ALL OF US TO TAKE ADVANTAGE OF THE OPPORTUNITY TO BE "PUT ON" - FROM RECEIVING INFORMATION ABOUT HOUSING OPPORTUNITIES, TO THE NEIGHBORHOOD HANDYMAN WHO HELPS DVM WITH OFFICE REPAIRS. WE DON'T APPROACH OUR WORK FROM THE MINDSET OF "WHO DO WE USUALLY GO TO" BUT FROM THE MINDSET OF "WHO DOESN'T KNOW THIS OPPORTUNITY EXISTS AND NEEDS TO BE "PUT ON".

-SOPHIA BURKS



Our Team



Sophia Burks

Director of Affirmative Marketing



Jaqueline Newstead

Operations Manager



Natalie Pereira

Marketing and Communications
Coordinator



Dariela Villón-Maga

President & Founder

AFFIRMATIVE MARKETING EXPERIENCE

DVM streamlines complex affirmative marketing processes so developers can focus on delivering successful projects.

Our longstanding, positive relationships with local government agencies contribute to smooth affirmative marketing plan approval, execution, and lease-up.

DVM takes a holistic view of the affordable housing ecosystem. We not only build homes—we ensure that tenants and homebuyers who are most in need can access the homes that we create.



WHAT MAKES US DIFFERENT?

"THE BOSTON COMMUNITY RAISED US. WE ARE INVESTED IN THE SUCCESS OF ITS LOW AND MODERATE INCOME FAMILIES NOW MORE THAN EVER."

-JACQUELINE NEWSTEAD



40 AFFORDABLE
HOMEOWNERSHIP
UNITS

MARKETING IN PROGRESS

SAIGE ON FOUNTAIN

ROXBURY, MA

DEVELOPER:
OXBOW URBAN LLC

OUR SCOPE:
BRANDING
GENERAL MARKETING
AFFIRMATIVE MARKETING
INCOME QUALIFICATIONS
UNIT SALES/CONVEYANCING
INTERIOR DESIGN COORDINATION
MODEL UNIT STAGING

KEY PARTNERS::
BOSTON FAIR HOUSING
COMMISSION
BOSTON HOME CENTER
OUR VILLAGE INITIATIVE
SOFENOMENAL AGENCY
STUDIO 24 GRAPHIX
SASHYA THIND & ELYSE AYOUNG.

191 TALBOT AVE APARTMENTS

DORCHESTER, MA

DEVELOPER:
TLEE DEVELOPMENT LLC

OUR SCOPE:
GENERAL MARKETING
AFFIRMATIVE MARKETING
INCOME QUALIFICATIONS
LEASING SIGNING
MODEL UNIT STAGING

KEY PARTNERS:
MASSHOUSING
BRIDGESTONE PROPERTIES
LUSTERITY DESIGN + EVENTS



14 WORKFORCE RENTAL UNITS
1,800SF OF COMMERCIAL SPACE

COMPLETED IN 2021

**56-58
BOWDOIN
AVE
APARTMENTS**
DORCHESTER, MA

DEVELOPER:
TLEE DEVELOPMENT LLC

OUR SCOPE:
GENERAL MARKETING
AFFIRMATIVE MARKETING
INCOME QUALIFICATIONS
LEASING SIGNING
ONGOING COMPLIANCE
WAITLIST MANAGEMENT

KEY PARTNERS:
BOSTON FAIR HOUSING COMMISSION
BRIDGESTONE PROPERTIES
LUSTERITY DESIGN + EVENTS



31 AFFORDABLE
RENTAL UNITS

COMPLETED IN 2022

**COMING
IN
2023:**

**HANCOCK
WRENTHAM
APARTMENTS**
DORCHESTER, MA

**DOT
CROSSING
APARTMENTS**
DORCHESTER, MA

"HOUSING STABILITY IS THE FOUNDATION FOR PROSPERITY"



NOVEMBER • 2022

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FAX. 857.800.8261**

DARIELA@DVMCONSULT.COM

OUR VILLAGE INITIATIVE





Our Village Initiative is a social impact consulting firm focused on leveraging real estate and financial education to actively close the racial wealth gap in local communities.

We collaborate, create and curate impact opportunities for residents to save, invest and own their legacy. We believe in the village mindset that we are stronger together and collectively can work toward more equitable opportunities for all. We are building a community of strategic partners and designing a portfolio of solutions to address barriers to wealth creation in communities of color with a focus on real estate sales, financial education and supporting local small businesses.

We know that homeownership is a keystone to wealth creation both financially and emotionally. To close the gap in homeownership within communities of color, we partner with developers to have a lasting impact in the community beyond the sale, identifying strategies for them to increase positive community engagement, cross collaboration and project specific strategic partnerships. One key initiative is providing free community homeownership focused financial literacy programming. Residents who participate in our programming are eligible for closing cost assistance which can be combined with other programs, in addition to connecting with a network of trusted professionals. To help developers be more intentional in how they design their spaces and to best facilitate an inclusive community process, we help coordinate community focus groups. Focus groups help developers create spaces WITH the community by utilizing feedback from potential community buyers. It also provides an opportunity for developers to explain the development process and realities. We consult with developers on the final project design to identify the target demographics and create engagement campaigns designed to educate and inform residents of the opportunity.

At the core of our business is how we can have a lasting impact beyond a sale.

Our Impact

In collaboration with our partners and thoughtful impact initiatives, we have:





- *Financial Education*

- Partnered with Roxbury Community College to host over 20 Financial Empowerment seminars for Roxbury residents
- Conducted over 50 financial empowerment seminars
- Educated over 500 participants in person and now virtually
- Helped families save for an emergency fund and long term goals, reduce debt and improve their credit
- In 2021, we were able to help families collectively save over \$125,000



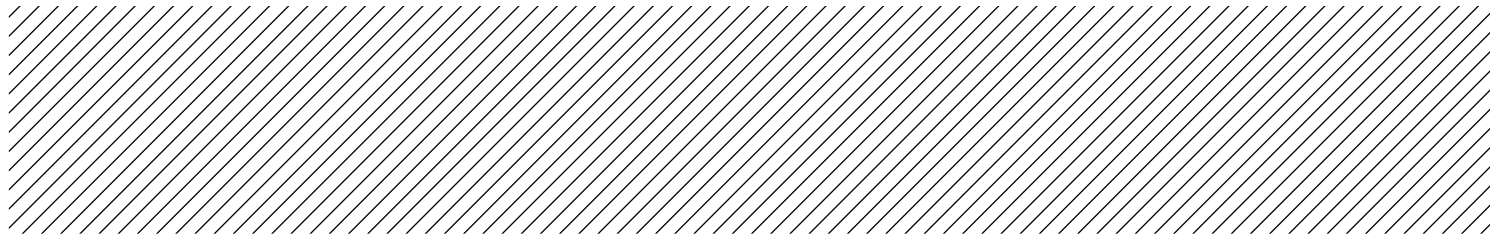
- *Community Initiative*

- Sponsor classroom school supplies
- Collaborated with local developer to create a safe community path
- Partnered with a local school to launch their scholarship fund for graduating high school seniors
- Partner to provide backpacks and christmas gifts to local families
- Collaborate to clean up neighborhoods and provide free roofing service to 1 resident annually





- *Homeownership*
 - Collaborate with local schools and organizations to host homebuyer seminars
 - First to create neighborhood homeownership initiatives
 - Directly helped over 50 families establish wealth through homeownership
 - In partnership with our network, have helped over 200 families purchase homes
 - Helped neighborhood association secure \$20,000 toward grants for future homebuyers
 - To date have accomplished 50% neighborhood resident purchasing lottery home as a result of direct developer partnership
 - Facilitated Section 8 to Homeownership training in partnership with Boston Housing Authority and Compass Working Capital with over 100 attendees
 - Facilitated MassDREAMS seminars with over 200 in attendance to understand how to qualify for available grants



03 | REFERENCES

DVM Consulting References

MassHousing

Anthony W. Richards II
Vice President of Equitable Business Development
One Beacon Street, Boston, MA 02108
Cell: 617.319.3404 | E-mail: ARichards@masshousing.com

LISC Boston | Local Initiatives Support Corporation

Karen Kelleher, Executive Director
75 Kneeland Street, Suite 1102 | Boston, MA 02111
Cell: 617.308.8768 | E-mail: KKelleher@lisc.org

Greater Mattapan Neighborhood Council

Fatima Ali-Salaam, Chair
Cell: 617.642.8778 | E-mail: info.gmncouncil@gmail.com

Dorchester Bay EDC References

The Life Initiative

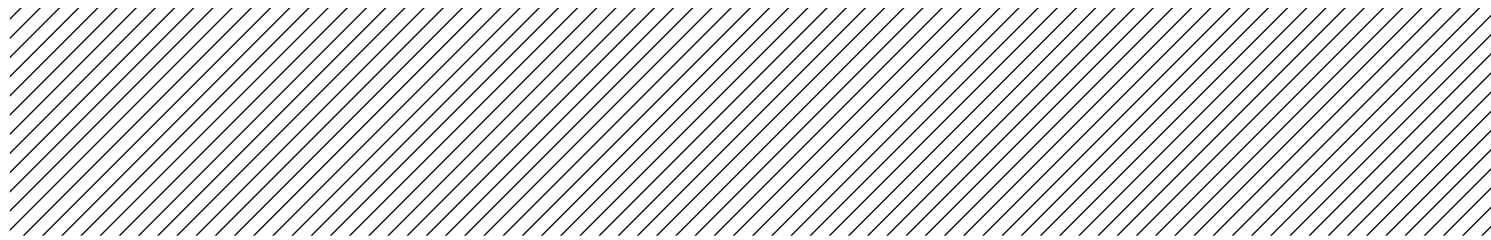
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mlockwood@masscapital.com

Upham's Corner Main Streets

Valeska Daley, Executive Director
615-265-0363
director@uphamscorner.org

Newmarket Business Association

Sue Sullivan, Executive Director
617-445-3445
ssullivan@newmarketboston.org



04 | EVIDENCE OF FINANCIAL CAPACITY



BOSTON UJIMA PROJECT
P.O. BOX 300229
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INFO@UJIMABOSTON.COM
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(617) 249-4803

May 1, 2023

Ms. Sharon Cho
DNI Director of Operations and Stewardship
Dudley Streets Neighborhood Initiative
500 Dudley Street
Roxbury, MA 02119

RE: Request for Proposal – 479-487 Dudley Street (Our Tierra Livri Parcel)

Dear Ms. Cho,

We are writing to express our intent to enter into a collaborative partnership with Dorchester Bay Economic Development Corporation (DBEDC) and DVM Consulting Corp. (DVM) to submit for the “Our Tierra Livri Parcel” Request for Proposal issued by Dudley Neighbors Incorporated (DNI) and Dudley Street Neighborhood Initiative (DSNI) located at 479-487 Dudley Street Roxbury, MA.

DVM Consulting Corp. and Dorchester Bay Economic Development Corporation intend to enter into a joint venture, should they be designated the parcel by ground lease from DNI. The proposal is to develop a mixed-use project with a community-owned commercial space. The DBEDC-DVM proposal would improve the Dudley St. commercial corridor by providing ground level commercial space intended for a community-oriented use. Additionally, the proposal would help residents build wealth through the creation of 18 new affordable condominium units for purchase.

Boston Ujima Project intends to act as a partner to co-create the community ownership model for the commercial space, support and amplify related workshops and outreach, explore direct investment through the Ujima Fund, leverage the Good Business Alliance members of Roxbury, and select a mission-aligned commercial tenant or owner of the commercial space through a participatory process.

We have been impressed with DBEDC’s dedication to meeting neighborhood goals of creating jobs for local residents and DBEDC’s continued push to align development goals with community needs. DBEDC is a dedicated local partner who is committed to bringing benefits to the Upham’s Corner neighborhood, and their capacity to deliver a community-oriented development is only strengthened by DBEDC’s partnership with DVM.



BOSTON UJIMA PROJECT
P.O. BOX 300229
JAMAICA PLAIN, MA 02130

INFO@UJIMABOSTON.COM
COMMS@UJIMABOSTON.COM

(617) 249-4803

We are confident that DBEDC and DVM, as a locally-based MBE nonprofit and a locally-based WMBE small business team, both with deep roots in the community, have the experience, financial capacity and community vision to successfully complete this project in accordance with DNI's goals.

Sincerely,

A handwritten signature in black ink that reads "Nia Evans".

Nia Evans
Executive Director
Boston Ujima Project



Massachusetts Housing Finance Agency
One Beacon Street Boston, MA 02108

Tel: 617-854-1000 | Relay 711
Fax: 617-854-1091 | www.masshousing.com

April 26, 2023

DVM Consulting Corp
35 Batchelder Street
Roxbury, MA 02119
Attn: Dariela Villon-Maga

Dorchester Bay Economic Development Corp
594 Columbia Road
Boston, MA 02125
Attn: Kimberly Lyle

Re: Commonwealth Builder Program Funding
Our Tierra Livri Parcel RFP

Dear Ms. Villon-Maga and Ms. Lyle:

I am writing to confirm MassHousing's strong interest in working with the DVM Consulting Corp and Dorchester Bay Economic Development Corp team to finance the proposed construction of a new 18-unit mixed-income housing project in Roxbury, Massachusetts. It is our understanding that the proposed development would include 18 Commonwealth Builder homeownership units, with nine (9) of such units reserved for households earning at or below 80% of the area median income (AMI) and nine (9) of such units reserved for households earning at or below 100% AMI.

MassHousing's Commonwealth Builder (CWB) Program was created to support the Commonwealth's efforts to produce new homeownership opportunities for moderate-income households in Boston, Gateway Cities, and Disproportionately Impacted Communities (DICs) throughout Massachusetts. Based on the material you have provided and our preliminary review, the proposed development would be an appropriate project for funding under this program.

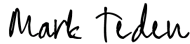
Accordingly, MassHousing is prepared to consider providing funding for this development to the extent of available program funds and subject to our due diligence review to confirm the development's compliance with the program guidelines and our closing standards. The amount will be determined in coordination with the Mayor's Office of Housing (MOH). These funds would provide a subsidy to support the sale of the restricted units to eligible homebuyers at the below-market sale price for the applicable AMI affordability tier.

While this letter does not constitute, and should not be construed as, a formal commitment by MassHousing to provide funding for the development, we would welcome the opportunity to work with you and your other funding partners to structure a financing package that best meets the needs of the development once you have obtained all applicable funding awards and approvals.

We wish you success in securing the financing commitments and hope to partner with you on this project to increase the moderate-income homeownership units in Boston. Please keep us informed of your progress.

Sincerely,

DocuSigned by:



4EE0BF8F16204FB...

Mark Teden

Vice President of Multifamily Programs

cc: Kathleen Evans, Product and Lending Analytics Manager
Hana Migliorato, Originator
Sebastian Zapata, Origination Analyst



The Massachusetts Life Insurance Community Investment Initiative

May 1, 2023

Dariela Villón-Maga
President
DVM Consulting Corp.
35 Batchelder Street
Boston, MA 02119

Kimberly R. Lyle
Chief Executive Officer
Dorchester Bay Economic Development Corp.
594 Columbia Road
Boston, MA 02125

RE: Letter of Support and Interest DNI Our Tierra Livri RFP

Sent via email.

Dear Ms. Villón-Maga and Ms. Lyle:

The Life Insurance Community Investment Initiative (TLI) is pleased to provide this letter of support for the redevelopment of the six, DNI owned parcels on Dudley Street and Miller Park in Roxbury, as proposed by DVM Consulting and Dorchester Bay EDC. TLI has worked closely Dorchester Bay EDC for over 20 years on several of its transformative mixed-use and affordable housing developments and has worked closely with DVM Consulting over the past few years on affordable homeownership housing and the planning for new mixed-use projects throughout Boston and the surrounding communities. This team has the experience, financial capacity, and the ability to execute on the community vision to successfully complete this exciting project and have demonstrated the capacity to secure financing and to develop and manage complex transactions.

We are excited to support your team in furthering DNI and the Dudley community's goals through this RFP proposal, which includes the development of affordable homeownership units and commercial space to support mission driven organizations. There is no better team to successfully complete this type of mixed-use project.

TLI would be interested in providing predevelopment financing of approximately \$600,000 for predevelopment expenses that this project may require at a 6% fixed, interest rate, interest only, for a term of 3 years. We would also be interested in providing you with construction bridge financing of up to \$10,000,000 that may be necessary and will determine the interest rate and terms for that loan when needed. This letter of interest is not a commitment to extend credit and I look forward to working with you to further define the terms and conditions of the loans as the project moves forward.

Your team has the proven ability to collaboratively work with local leadership, navigate the required permitting processes, assemble the necessary financing and, more importantly, respectfully engage the community throughout this entire process. Because of these strengths, you are the ideal developer to realize DNI's and the Dudley community's vision for the development of the Our Tierra Livri project.

Please do not hesitate to reach out to me directly at mlockwood@masscapital.com or at 617-536-3905 if I can answer any other questions for you regarding my support of your team for this project.

Sincerely,

A handwritten signature in blue ink that reads "Mollye Lockwood".

Mollye Lockwood
Senior Vice President



Local Initiatives Support Corporation
75 Kneeland Street, Suite 1102
Boston, MA 02111

May 1, 2023

DVM Consulting Corp
Attn: Dariela Villón-Maga, President & Owner

Dorchester Bay Economic Development Corporation
Attn: Kimberly Lyle, Executive Director

Re: Dudley Miller Project

Dear Ms. Villón-Maga:

The Boston office of Local Initiatives Support Corporation ("LISC") is pleased to provide this letter of interest for predevelopment and construction financing to DVM Consulting, Corp and Dorchester Bay Economic Development Corporation for the project located at 483, 485 Dudley Street and Miller Park, Boston, MA. The development will consist of the new construction of 18 homeownership units and commercial space (the "Project") and is subject to the following terms and conditions.

Please understand that this letter is only an indication of interest in providing financing in support of the Project and is not a commitment or an offer to provide financing. The financing described in this letter of interest will be subject to, among other things, satisfaction of LISC's standards and underwriting guidelines, satisfactory completion by LISC of an investigation of the Project, and approval of the financing by LISC, including final approval by LISC's National Credit Committee and by the Program Review and Evaluation Committee of LISC's Board of Directors, if required. All terms and conditions of the financing, including any collateral securing the financing and the priority of LISC's lien on any such collateral, will need to be acceptable to LISC, in its sole discretion. If approved, the closing and disbursement of the financing will be subject to satisfaction of LISC's standard closing and disbursement conditions for this type of financing and any special conditions that may be required as part of LISC's final approval.

If you should have any questions or need any additional information, please feel free to contact Margaret Keaveny at (617) 548-0494 or mkeaveny@lisc.org. We look forward to working with you to provide financing for the Project.

Warmly,

A handwritten signature in blue ink, appearing to read "Karen Kelleher". The signature is fluid and cursive, with the first name "Karen" being more prominent than the last name "Kelleher".

Karen Kelleher
Executive Director

Cc: Margaret Keaveny, Senior Program Officer

Explanatory Footnotes to Letter of Interest Pre-Intake Form Review

Important Notes:

- A.** The foregoing form of letter of interest is designed to be sent by a local or national LISC program **before** an intake form has been submitted and reviewed by LISC's Lending Department. [The procedures for the submission of intake forms can be found on LISC's Intranet, under Lending.]
- B.** The letter of interest does not need to be reviewed or approved by the Lending Department or the Legal Department so long as the form of the letter of interest is not added to or altered in any way. **Any additions to or alterations in the form of the letter of interest must be reviewed and approved by the Lending Department or the Legal Department.** Please contact the Credit Officer in the Lending Department or an attorney in the Legal Department with any questions about the completion of this form.
- C.** If a letter of interest is sent, a copy of the letter of interest should be submitted with the intake form for the proposed financing, when the intake form is submitted for review.



21 Custom House Street
Boston, MA 02110
Tel: (617) 850-1000
Fax: (617) 850-1100

Guilliaem Aertsen
Chairman

Moddie Turay
President and CEO

May 3, 2023

DVM Consulting Corp
35 Batchelder Street
Roxbury, MA 02119
Attn: Dariela Villon-Maga

Dorchester Bay Economic Development Corp
594 Columbia Road
Boston, MA 02125
Attn: Kimberly Lyle
Via: E-mail

Re: Our Tierra Livri, 479-487 Dudley Street, Roxbury, MA

Dear Ms. Villón-Maga and Ms. Lyle:

Thank you for your interest in having MHIC provide financing for the development of the site referenced above into 18 units of affordable homeownership housing and a ground floor retail space. MHIC welcomes the opportunity to work with you on this mixed-use development. It is our understanding from the information you have provided to us that the redevelopment of these site will revitalize underutilized parcels as follows:

- The proposed development will create 18 homeownership condos restricted to families earning 100% or less of Area Median Income (AMI), with a commercial space on the ground floor. Nine units will be reserved for residents earning at or below 80% of AMI and nine units will be reserved for residents earning at or below 100% AMI.
- You intend to structure the transaction so that the ground floor commercial space could be sold to a business owner.

The proposed development will provide much needed moderately priced homeownership housing and the potential for property ownership by a local business.

Based on the information we received, we understand that:

- The total development cost is approximately \$11.4 million. You expect to have residential sales proceeds of \$4,395,899 and \$753,047 in retail sales proceeds. You will be applying for a total of \$4,500,000 from MassHousing's Commonwealth Builder Fund and \$1,800,000 from the City of Boston in a combination of IDP/Linkage and Community Preservation Act Funds. You also anticipate \$15,590 in Mass Saves Energy rebates.
- You anticipate needing a construction loan of approximately \$4.3 million.

MHIC is keenly interested in providing construction loan financing for the above homeownership housing.

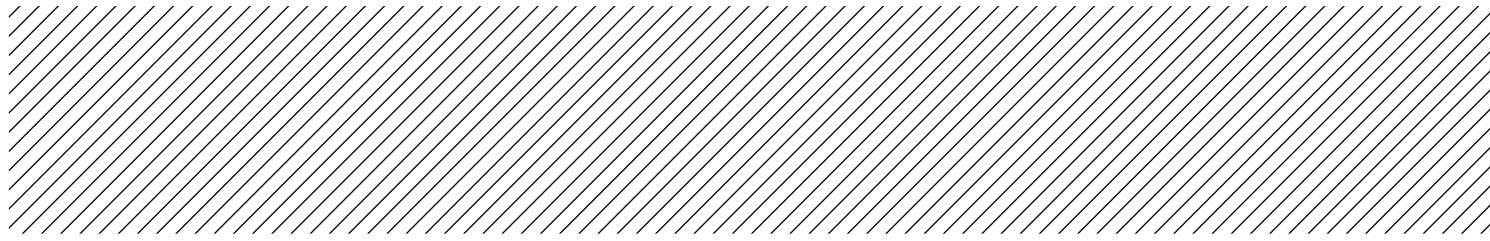
This letter is an indication of interest to provide the above detailed construction loan, subject to availability of funding, completion of normal and customary due diligence and approval of our Board of Directors.

We are very interested in supporting your proposed development. We wish you the best of luck with this proposal.

Sincerely,

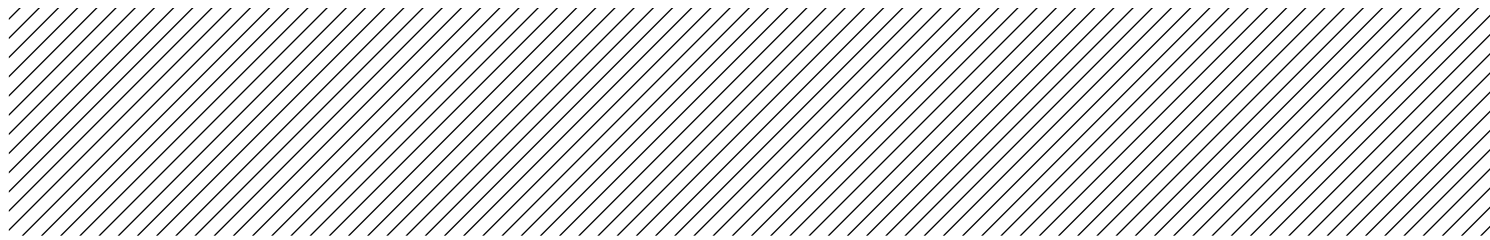
A handwritten signature in blue ink, appearing to read "Carrie Knudson", with a long, sweeping horizontal stroke extending to the right.

Carrie Knudson
Investment Officer



06 | LITIGATION

No lawsuits have been brought against the Proposer or principals in courts situated within Massachusetts within the past five years.



07 | LETTERS OF SUPPORT



BOARD OF DIRECTORS

Dave Madan, President
Vidhee Garg, Treasurer
Ashé Brooks-Cook, Clerk
Cleon Byron
Apolo Cátala
Nataka Crayton
Vidhee Garg
Miriam Gee
Myrna Greenfield
Arvind Kumar
Sabrina Pilet-Jones

STAFF

Joy Gary, Executive Director
Tina-Marie Johnson, Farm Development
Manager
Francisca Borders, Program Administrator
Joshua Claudio, Development Advisor

May 1, 2023

Ms. Sharon Cho
DNI Director of Operations and Stewardship
Dudley Streets Neighborhood Initiative
500 Dudley Street
Roxbury, MA 02119

RE: Request for Proposal – 479-487 Dudley Street (Our Tierra Livri Parcel)

Dear Ms. Cho,

Boston Farms Community Land Trust (Boston Farms) is pleased to provide this letter of support for the development of 479-487 Dudley Street (Our Tierra Livri Parcel), as proposed by Dorchester Bay Economic Development Corporation (DBEDC) and DVM Consulting LLC (DVM).

Boston Farms is a neighbor and a stakeholder in Roxbury as a steward of Tommy's Rock farm on Akron St nearby. We have been involved in supporting Black and Brown urban farmers and their small businesses in the area. Our Board member, Miriam Gee of CoEverything, introduced us to the project team. We have been impressed with DBEDC's dedication to meeting neighborhood goals of creating jobs for local residents and DBEDC's continued push to align development goals with community needs. DBEDC is a dedicated local partner who is committed to bringing benefits to our neighborhood, and their capacity to deliver a community-oriented development is only strengthened by DBEDC's partnership with DVM.

The DBEDC-DVM proposal would improve the Dudley St. commercial corridor by providing ground level commercial space intended for a community-oriented tenant. Additionally, the proposal would help residents build wealth through the creation of 18 new affordable condominium units for purchase.

The DBEDC-DVM team's ability to collaboratively work with local leadership, their experience with the City of Boston's permitting processes and, more importantly, their community engagement work and local connections makes them the ideal team to realize Dudley Neighbors Incorporation's (DNI) vision for the development of 479-487 Dudley Street (Our Tierra Livri Parcel).

I am confident that DBEDC and DVM, as a locally-based MBE nonprofit and a locally-based WMBE small business team, both with deep roots in the community, have the experience, financial capacity and community vision to successfully complete this project in accordance with DNI's goals.

Sincerely,

Joy I. Gary

May 4, 2023

Ms. Sharon Cho
DNI Director of Operations and Stewardship
Dudley Streets Neighborhood Initiative
500 Dudley Street
Roxbury, MA 02119

RE: Request for Proposal – 479-487 Dudley Street (Our Tierra Livri Parcel)

Dear Ms. Cho,

Brother's Supermarket is pleased to provide this letter of support for the development of 479-487 Dudley Street (Our Tierra Livri Parcel), as proposed by Dorchester Bay Economic Development Corporation (DBEDC) and DVM Consulting LLC (DVM).

Brother's Supermarket and DBEDC have a long-standing relationship through our work in Upham's Corner. We have been impressed with DBEDC's dedication to meeting neighborhood goals of creating jobs for local residents and DBEDC's continued push to align development goals with community needs. DBEDC is a dedicated local partner who is committed to bringing benefits to the Upham's Corner neighborhood, and their capacity to deliver a community-oriented development is only strengthened by DBEDC's partnership with DVM.

The DBEDC-DVM proposal would improve the Dudley St. commercial corridor by providing ground level commercial space intended for a community-oriented tenant. Additionally, the proposal would help residents build wealth through the creation of 18 new affordable condominium units for purchase.

The DBEDC-DVM team's ability to collaboratively work with local leadership, their experience with the City of Boston's permitting processes and, more importantly, their community engagement work and local connections makes them the ideal team to realize Dudley Neighbors Incorporation's (DNI) vision for the development of 479-487 Dudley Street (Our Tierra Livri Parcel).

I am confident that DBEDC and DVM, as a locally-based MBE nonprofit and a locally-based WMBE small business team, both with deep roots in the community, have the experience, financial capacity and community vision to successfully complete this project in accordance with DNI's goals.

Sincerely,



Owner of Brother Supermarket
776 Dudley St.

Ambioris Fernandez



May 3, 2023

Ms. Sharon Cho
DNI Director of Operations and Stewardship
Dudley Streets Neighborhood Initiative
500 Dudley Street
Roxbury, MA 02119

RE: Request for Proposal – 479-487 Dudley Street (Our Tierra Livri Parcel)

Dear Ms. Cho,

The Center for Economic Democracy (CED) is pleased to provide this letter of support for the development of 479-487 Dudley Street (Our Tierra Livri Parcel), as proposed by Dorchester Bay Economic Development Corporation (DBEDC) and DVM Consulting LLC (DVM).

CED advances visions and practices for a just and sustainable world after capitalism. As a neighbor to this site along with grassroots partner organizations collectively known as Community Movement Commons, we have closed on a property on Winthrop Street in Roxbury. For over a decade, we've dreamed of a community movement space, and now we're at the beginning of this experiment to create a beautiful vision for our five organizations and the community of Roxbury.

We are in support of this team's proposal for the mixed-use building with community-owned commercial space anchored by the Boston Ujjima Project, a project of CED. We see this as part of a constellation of recent community efforts to buy and own organizational and commercial spaces as well as housing.

We have been impressed with DBEDC's dedication to meeting neighborhood goals of creating jobs for local residents and DBEDC's continued push to align development goals with community needs. DBEDC is a dedicated local partner who is committed to bringing benefits to our neighborhood, and their capacity to deliver a community-oriented development is only strengthened by DBEDC's partnership with DVM.

The DBEDC-DVM proposal would improve the Dudley St. commercial corridor by providing ground level commercial space intended for a community-oriented tenant. Additionally, the proposal would help residents build wealth through the creation of 18 new affordable condominium units for purchase.

The DBEDC-DVM team's ability to collaboratively work with local leadership, their experience with the City of Boston's permitting processes and, more importantly, their community engagement work and local connections makes them the ideal team to realize Dudley Neighbors Incorporation's (DNI) vision for the development of 479-487 Dudley Street (Our Tierra Livri Parcel).

I am confident that DBEDC and DVM, as a locally-based MBE nonprofit and a locally-based WMBE small business team, both with deep roots in the community, have the experience, financial capacity and community vision to successfully complete this project in accordance with DNI's goals.



Sincerely,

Aaron Tanaka,

Executive Director

The Center for Economic Democracy



May 1, 2023

Ms. Sharon Cho
DNI Director of Operations and Stewardship
Dudley Streets Neighborhood Initiative
500 Dudley Street
Roxbury, MA 02119

RE: Request for Proposal – 479-487 Dudley Street (Our Tierra Livri Parcel)

Dear Ms. Cho,

YouthBuildBoston (YBB) is pleased to provide this letter of support for the development of 479-487 Dudley Street (Our Tierra Livri Parcel), as proposed by Dorchester Bay Economic Development Corporation (DBEDC) and DVM Consulting LLC (DVM).

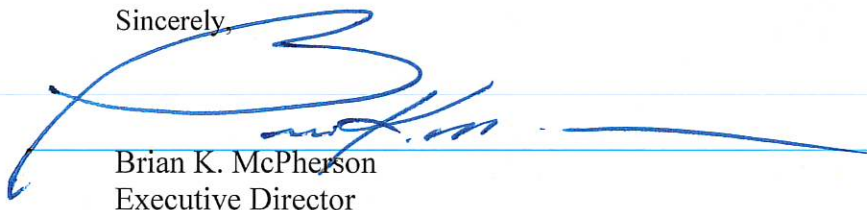
YBB is a neighbor and a stakeholder in Roxbury as well as a renter of a woodshop on Burrell st. We have been involved in training and supporting Roxbury youth in the area for decades. YBB and DSNI have partnered to complete dozens of affordable housing units in the immediate neighborhood. We bring a unique partnership that is already rich with community service. We have been impressed with DBEDC's dedication to meeting neighborhood goals of creating jobs for local residents and DBEDC's continued push to align development goals with community needs. DBEDC is a dedicated local partner who is committed to bringing benefits to our neighborhood, and their capacity to deliver a community-oriented development is only strengthened by DBEDC's partnership with DVM.

The DBEDC-DVM proposal would improve the Dudley St. commercial corridor by providing ground level commercial space intended for a community-oriented tenant. Additionally, the proposal would help residents build wealth through the creation of 18 new affordable condominium units for purchase.

The DBEDC-DVM team's ability to collaboratively work with local leadership, their experience with the City of Boston's permitting processes and, more importantly, their community engagement work and local connections makes them the ideal team to realize Dudley Neighbors Incorporation's (DNI) vision for the development of 479-487 Dudley Street (Our Tierra Livri Parcel).

I am confident that DBEDC and DVM, as a locally-based MBE nonprofit and a locally-based WMBE small business team, both with deep roots in the community, have the experience, financial capacity and community vision to successfully complete this project in accordance with DNI's goals.

Sincerely,



Brian K. McPherson
Executive Director

50-54 Monadnock Street Condominium Trust
50-54 Monadnock Street
Boston, MA 02125

May 3, 2023

Ms. Sharon Cho
DNI Director of Operations and Stewardship
Dudley Streets Neighborhood Initiative
500 Dudley Street
Roxbury, MA 02119

RE: Request for Proposal – 479-487 Dudley Street (Our Tierra Livri Parcel)

Dear Ms. Cho,

On behalf of the 7-unit owners that comprise the 50-54 Monadnock Street Condominium Trust, we are pleased to provide this letter of support for the development of 479-487 Dudley Street (Our Tierra Livri Parcel), as proposed by Dorchester Bay Economic Development Corporation (DBEDC) and DVM Consulting Corp (DVM).

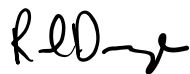
We are impressed with DBEDC's dedication to meeting neighborhood goals of creating jobs for local residents and DBEDC's continued push to align development goals with community needs. DBEDC is a dedicated local partner who is committed to bringing benefits to the Upham's Corner neighborhood, and their capacity to deliver a community-oriented development is only strengthened by DBEDC's partnership with DVM.

The DBEDC-DVM proposal would improve the Dudley St. commercial corridor by providing ground level commercial space intended for a community-oriented tenant. Additionally, the proposal would help residents build wealth through the creation of 18 new affordable condominium units for purchase.

The DBEDC-DVM team's ability to collaboratively work with local leadership, their experience with the City of Boston's permitting processes and, more importantly, their community engagement work and local connections makes them the ideal team to realize Dudley Neighbors Incorporation's (DNI) vision for the development of 479-487 Dudley Street (Our Tierra Livri Parcel).

We are confident that DBEDC and DVM, as a locally-based MBE nonprofit and a locally-based WMBE small business team, both with deep roots in the community, have the experience, financial capacity and community vision to successfully complete this project in accordance with DNI's goals.

Sincerely,



Raul Duverge, President

on behalf of the 50-54 Monadnock Street Condominium Trust

April 28, 2023

Ms. Sharon Cho
DNI Director of Operations and Stewardship
Dudley Streets Neighborhood Initiative
500 Dudley Street
Roxbury, MA 02119

RE: Request for Proposal – 479-487 Dudley Street (Our Tierra Livri Parcel)

Dear Ms. Cho,

As a local homeowner, I am pleased to provide this letter of support for the development of 479-487 Dudley Street (Our Tierra Livri Parcel), as proposed by Dorchester Bay Economic Development Corporation (DBEDC) and DVM Consulting Corp (DVM).

I've been impressed with DBEDC's dedication to meeting neighborhood goals of creating jobs for local residents and DBEDC's continued push to align development goals with community needs. DBEDC is a dedicated local partner who is committed to bringing benefits to the Upham's Corner neighborhood, and their capacity to deliver a community-oriented development is only strengthened by DBEDC's partnership with DVM.

The DBEDC-DVM proposal would improve the Dudley St. commercial corridor by providing ground level commercial space intended for a community-oriented tenant. Additionally, the proposal would help residents build wealth through the creation of 18 new affordable condominium units for purchase.

The DBEDC-DVM team's ability to collaboratively work with local leadership, their experience with the City of Boston's permitting processes and, more importantly, their community engagement work and local connections makes them the ideal team to realize Dudley Neighbors Incorporation's (DNI) vision for the development of 479-487 Dudley Street (Our Tierra Livri Parcel).

I am confident that DBEDC and DVM, as a locally-based MBE nonprofit and a locally-based WMBE small business team, both with deep roots in the community, have the experience, financial capacity and community vision to successfully complete this project in accordance with DNI's goals.

Sincerely,



Dayna Randall

52 Monadnock St Unit 1

Dorchester, MA 02125

April 28, 2023

Ms. Sharon Cho
DNI Director of Operations and Stewardship
Dudley Streets Neighborhood Initiative
500 Dudley Street
Roxbury, MA 02119

RE: Request for Proposal – 479-487 Dudley Street (Our Tierra Livri Parcel)

Dear Ms. Cho,

As a local homeowner, I am pleased to provide this letter of support for the development of 479-487 Dudley Street (Our Tierra Livri Parcel), as proposed by Dorchester Bay Economic Development Corporation (DBEDC) and DVM Consulting Corp (DVM).

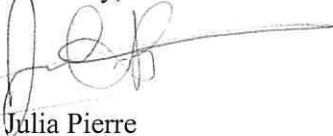
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The DBEDC-DVM proposal would improve the Dudley St. commercial corridor by providing ground level commercial space intended for a community-oriented tenant. Additionally, the proposal would help residents build wealth through the creation of 18 new affordable condominium units for purchase.

The DBEDC-DVM team's ability to collaboratively work with local leadership, their experience with the City of Boston's permitting processes and, more importantly, their community engagement work and local connections makes them the ideal team to realize Dudley Neighbors Incorporation's (DNI) vision for the development of 479-487 Dudley Street (Our Tierra Livri Parcel).

I am confident that DBEDC and DVM, as a locally-based MBE nonprofit and a locally-based WMBE small business team, both with deep roots in the community, have the experience, financial capacity and community vision to successfully complete this project in accordance with DNI's goals.

Sincerely,



Julia Pierre

50 Monadnock St Unit 1
Dorchester, MA 02125

April 28, 2023

Ms. Sharon Cho
DNI Director of Operations and Stewardship
Dudley Streets Neighborhood Initiative
500 Dudley Street
Roxbury, MA 02119

RE: Request for Proposal – 479-487 Dudley Street (Our Tierra Livri Parcel)

Dear Ms. Cho,

As a local homeowner, I am pleased to provide this letter of support for the development of 479-487 Dudley Street (Our Tierra Livri Parcel), as proposed by Dorchester Bay Economic Development Corporation (DBEDC) and DVM Consulting Corp (DVM).

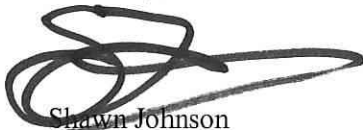
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The DBEDC-DVM team's ability to collaboratively work with local leadership, their experience with the City of Boston's permitting processes and, more importantly, their community engagement work and local connections makes them the ideal team to realize Dudley Neighbors Incorporation's (DNI) vision for the development of 479-487 Dudley Street (Our Tierra Livri Parcel).

I am confident that DBEDC and DVM, as a locally-based MBE nonprofit and a locally-based WMBE small business team, both with deep roots in the community, have the experience, financial capacity and community vision to successfully complete this project in accordance with DNI's goals.

Sincerely,

A handwritten signature in black ink, appearing to read "Shawn Johnson". The signature is stylized with several loops and a long horizontal stroke at the end.

Shawn Johnson
54 Monadnock St Unit 1
Dorchester, MA 02125

April 28, 2023

Ms. Sharon Cho
DNI Director of Operations and Stewardship
Dudley Streets Neighborhood Initiative
500 Dudley Street
Roxbury, MA 02119

RE: Request for Proposal – 479-487 Dudley Street (Our Tierra Livri Parcel)

Dear Ms. Cho,

As a local homeowner, I am pleased to provide this letter of support for the development of 479-487 Dudley Street (Our Tierra Livri Parcel), as proposed by Dorchester Bay Economic Development Corporation (DBEDC) and DVM Consulting Corp (DVM).

I've been impressed with DBEDC's dedication to meeting neighborhood goals of creating jobs for local residents and DBEDC's continued push to align development goals with community needs. DBEDC is a dedicated local partner who is committed to bringing benefits to the Upham's Corner neighborhood, and their capacity to deliver a community-oriented development is only strengthened by DBEDC's partnership with DVM.

The DBEDC-DVM proposal would improve the Dudley St. commercial corridor by providing ground level commercial space intended for a community-oriented tenant. Additionally, the proposal would help residents build wealth through the creation of 18 new affordable condominium units for purchase.

The DBEDC-DVM team's ability to collaboratively work with local leadership, their experience with the City of Boston's permitting processes and, more importantly, their community engagement work and local connections makes them the ideal team to realize Dudley Neighbors Incorporation's (DNI) vision for the development of 479-487 Dudley Street (Our Tierra Livri Parcel).

I am confident that DBEDC and DVM, as a locally-based MBE nonprofit and a locally-based WMBE small business team, both with deep roots in the community, have the experience, financial capacity and community vision to successfully complete this project in accordance with DNI's goals.

Sincerely,



Raul Duverge

50 Monadnock St Unit 3

Dorchester, MA 02125

April 28, 2023

Ms. Sharon Cho
DNI Director of Operations and Stewardship
Dudley Streets Neighborhood Initiative
500 Dudley Street
Roxbury, MA 02119

RE: Request for Proposal – 479-487 Dudley Street (Our Tierra Livri Parcel)

Dear Ms. Cho,

As a local homeowner, I am pleased to provide this letter of support for the development of 479-487 Dudley Street (Our Tierra Livri Parcel), as proposed by Dorchester Bay Economic Development Corporation (DBEDC) and DVM Consulting Corp (DVM).

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I am confident that DBEDC and DVM, as a locally-based MBE nonprofit and a locally-based WMBE small business team, both with deep roots in the community, have the experience, financial capacity and community vision to successfully complete this project in accordance with DNI's goals.

Sincerely,



TJ Lowry

52 Monadnock St Unit 2
Dorchester, MA 02125

May 2, 2023

Ms. Sharon Cho
DNI Director of Operations and Stewardship
Dudley Streets Neighborhood Initiative
500 Dudley Street
Roxbury, MA 02119

RE: Request for Proposal – 479-487 Dudley Street (Our Tierra Livri Parcel)

Dear Ms. Cho,

Haycon Building LLC, a Roxbury-based construction company, is pleased to provide this letter of support for the development of 479-487 Dudley Street (Our Tierra Livri Parcel), as proposed by Dorchester Bay Economic Development Corporation (DBEDC) and DVM Consulting Corp (DVM).

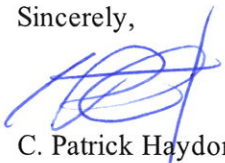
We have been impressed with the development team's dedication to meeting neighborhood goals of creating jobs for local residents and DVM's continued push to align development goals with community needs. DBEDC and DVM are dedicated local partners who are committed to bringing benefits to the Roxbury neighborhood, and their capacity to deliver a community-oriented development is only strengthened by DBEDC's partnership with DVM.

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I am confident that DBEDC and DVM, as a locally-based MBE nonprofit and a locally-based WMBE small business team, both with deep roots in the community, have the experience, financial capacity and community vision to successfully complete this project in accordance with DNI's goals.

Sincerely,



C. Patrick Haydon

Owner, Haycon Building LLC

Lesley Salado
9 Chamblet Street
Dorchester, MA 02125

May 1, 2023

Ms. Sharon Cho
DNI Director of Operations and Stewardship
Dudley Streets Neighborhood Initiative
500 Dudley Street
Roxbury, MA 02119

RE: Request for Proposal – 479-487 Dudley Street (Our Tierra Livri Parcel)

Dear Ms. Cho,

As a local homeowner, I am pleased to provide this letter of support for the development of 479-487 Dudley Street (Our Tierra Livri Parcel), as proposed by Dorchester Bay Economic Development Corporation (DBEDC) and DVM Consulting Corp (DVM).

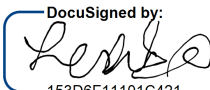
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The DBEDC-DVM proposal would improve the Dudley St. commercial corridor by providing ground level commercial space intended for a community-oriented tenant. Additionally, the proposal would help residents build wealth through the creation of 18 new affordable condominium units for purchase.

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I am confident that DBEDC and DVM, as a locally-based MBE nonprofit and a locally-based WMBE small business team, both with deep roots in the community, have the experience, financial capacity and community vision to successfully complete this project in accordance with DNI's goals.

Sincerely,

DocuSigned by:

153D6F11101C421...
Lesley Salado



The Nubian Square Foundation

9 Williams Street Suite 310

Roxbury, MA. 02119

(857) 417-2294

willie.ashley@thenubiansquarefoundation.org

May 2, 2023

Ms. Sharon Cho

DNI Director of Operations and Stewardship

Dudley Streets Neighborhood Initiative

500 Dudley Street

Roxbury, MA 02119

RE: Request for Proposal – 479-487 Dudley Street (Our Tierra Livri Parcel)

Dear Ms. Cho,

The Nubian Square Foundation Inc. (NSF) is pleased to provide this letter of support for the development of 479-487 Dudley Street (Our Tierra Livri Parcel), as proposed by Dorchester Bay Economic Development Corporation (DBEDC) and DVM Consulting Corp (DVM).

We have been impressed with the development team's dedication to meeting neighborhood goals of creating jobs for local residents and DVM's continued push to align development goals with community needs. DBEDC and DVM are dedicated local partners who are committed to bringing benefits to the Roxbury neighborhood, and their capacity to deliver a community-oriented development is only strengthened by DBEDC's partnership with DVM.

The DBEDC-DVM proposal would improve the Dudley St. commercial corridor by providing ground level commercial space intended for a community-oriented tenant. Additionally, the proposal would help residents build wealth through the creation of 18 new affordable condominium units for purchase.



The DBEDC-DVM team's ability to collaboratively work with local leadership, their experience with the City of Boston's permitting processes and, more importantly, their community engagement work and local connections makes them the ideal team to realize Dudley Neighbors Incorporation's (DNI) vision for the development of 479-487 Dudley Street (Our Tierra Livri Parcel).

I am confident that DBEDC and DVM, as a locally-based MBE nonprofit and a locally-based WMBE small business team, both with deep roots in the community, have the experience, financial capacity and community vision to successfully complete this project in accordance with DNI's goals.

Sincerely,

Will Dunn

President

The Nubian Square Foundation

May 1, 2023

Ms. Sharon Cho
DNI Director of Operations and Stewardship
Dudley Streets Neighborhood Initiative
500 Dudley Street
Roxbury, MA 02119

RE: Request for Proposal – 479-487 Dudley Street (Our Tierra Livri Parcel)

Dear Ms. Cho,

The Food Project (TFP) is pleased to provide this letter of support for the development of 479-487 Dudley Street (Our Tierra Livri Parcel), as proposed by Dorchester Bay Economic Development Corporation (DBEDC) and DVM Consulting LLC (DVM).

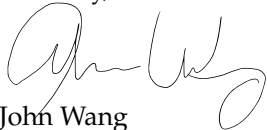
TFP and DBEDC have a long-standing relationship through our shared work in the Dudley Miller area. We were able to partner with them during COVID to distribute produce at a local food hub to those in need. They have also procured produce boxes from us for distribution in the area this past season. Additionally, DBEDC currently serves as our office landlord. DBEDC has shown responsiveness to community feedback. We have been impressed with DBEDC's dedication to meeting neighborhood goals of creating jobs for local residents and DBEDC's continued push to align development goals with community needs. DBEDC is a dedicated local partner who is committed to bringing benefits to our neighborhood, and their capacity to deliver a community-oriented development is only strengthened by DBEDC's partnership with DVM.

The DBEDC-DVM proposal would improve the Dudley St. commercial corridor by providing ground level commercial space intended for a community-oriented tenant. Additionally, the proposal would help residents build wealth through the creation of 18 new affordable condominium units for purchase.

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I am confident that DBEDC and DVM, as a locally-based MBE nonprofit and a locally-based WMBE small business team, both with deep roots in the community, have the experience, financial capacity and community vision to successfully complete this project in accordance with DNI's goals.

Sincerely,



John Wang
Deputy Director





BOSTON UJIMA PROJECT
P.O. BOX 300229
JAMAICA PLAIN, MA 02130

INFO@UJIMABOSTON.COM
COMMS@UJIMABOSTON.COM

(617) 249-4803

May 1, 2023

Ms. Sharon Cho
DNI Director of Operations and Stewardship
Dudley Streets Neighborhood Initiative
500 Dudley Street
Roxbury, MA 02119

RE: Request for Proposal – 479-487 Dudley Street (Our Tierra Livri Parcel)

Dear Ms. Cho,

We are writing to express our intent to enter into a collaborative partnership with Dorchester Bay Economic Development Corporation (DBEDC) and DVM Consulting Corp. (DVM) to submit for the “Our Tierra Livri Parcel” Request for Proposal issued by Dudley Neighbors Incorporated (DNI) and Dudley Street Neighborhood Initiative (DSNI) located at 479-487 Dudley Street Roxbury, MA.

DVM Consulting Corp. and Dorchester Bay Economic Development Corporation intend to enter into a joint venture, should they be designated the parcel by ground lease from DNI. The proposal is to develop a mixed-use project with a community-owned commercial space. The DBEDC-DVM proposal would improve the Dudley St. commercial corridor by providing ground level commercial space intended for a community-oriented use. Additionally, the proposal would help residents build wealth through the creation of 18 new affordable condominium units for purchase.

Boston Ujima Project intends to act as a partner to co-create the community ownership model for the commercial space, support and amplify related workshops and outreach, explore direct investment through the Ujima Fund, leverage the Good Business Alliance members of Roxbury, and select a mission-aligned commercial tenant or owner of the commercial space through a participatory process.

We have been impressed with DBEDC’s dedication to meeting neighborhood goals of creating jobs for local residents and DBEDC’s continued push to align development goals with community needs. DBEDC is a dedicated local partner who is committed to bringing benefits to the Upham’s Corner neighborhood, and their capacity to deliver a community-oriented development is only strengthened by DBEDC’s partnership with DVM.



BOSTON UJIMA PROJECT
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JAMAICA PLAIN, MA 02130

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(617) 249-4803

We are confident that DBEDC and DVM, as a locally-based MBE nonprofit and a locally-based WMBE small business team, both with deep roots in the community, have the experience, financial capacity and community vision to successfully complete this project in accordance with DNI's goals.

Sincerely,

A handwritten signature in black ink that reads "Nia Evans".

Nia Evans
Executive Director
Boston Ujima Project

May 2, 2023

Ms. Sharon Cho
DNI Director of Operations and Stewardship
Dudley Streets Neighborhood Initiative
500 Dudley Street
Roxbury, MA 02119

RE: Request for Proposal – 479-487 Dudley Street (Our Tierra Livri Parcel)

Dear Ms. Cho,

Workspace @ Newmarket, a Roxbury-based co-work space, is pleased to provide this letter of support for the development of 479-487 Dudley Street (Our Tierra Livri Parcel), as proposed by Dorchester Bay Economic Development Corporation (DBEDC) and DVM Consulting Corp (DVM).

We have been impressed with the development team's dedication to meeting neighborhood goals of creating jobs for local residents and DVM's continued push to align development goals with community needs. DBEDC and DVM are dedicated local partners who are committed to bringing benefits to the Roxbury neighborhood, and their capacity to deliver a community-oriented development is only strengthened by DBEDC's partnership with DVM.

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Sincerely,



David Bemiss

Owner, Workspace @ Newmarket

Dear Dear Dudley Neighbors, Inc.

On behalf of the Builders of Color Coalition, we are pleased to submit this Letter of Support for the proposal by DVM Consulting located on Dudley Street in Dorchester.

Dariela Villon-Maga is a truly impressive emerging developer and former Minority Developer Fellow at BCC. The fellowship is a city and foundation-funded program designed to convene minority-owned real estate firms to work through specific technical training to expand the scope and capacity of their projects. Beyond our fellowship program, she has been an active and valued Builders of Color Coalition member.

It is a pleasure to write supporting DVM Consulting's proposal, including 18 income-restricted homeownership opportunities and 3,200 square feet of commercial space. As an organization devoted to increasing access and diversity in Boston's commercial real estate sector, we understand the importance of development's role in promoting the well-being of minority businesses and communities.

This project, if approved, includes MBE participation in various capacities, including diverse representation on the development team, architecture, accounting, property management, and operations support. In addition, this proposal also includes investments from people of color with equitable terms and levels of engagement, access to roles for diverse candidates across pay scales, in-house training for career advancement, upskilling, and mentorship.

This proposal is an essential and valuable opportunity for communities of color to gain a vital stake in our thriving economy.

We look forward to this proposal's successful award and completion and ask for your full consideration of this project.

Sincerely,
Colleen Fonseca

Executive Director
Builders of Color Coalition

May 3, 2023

Ms. Sharon Cho
DNI Director of Operations and Stewardship
Dudley Streets Neighborhood Initiative
500 Dudley Street
Roxbury, MA 02119

RE: Request for Proposal – 479-487 Dudley Street (Our Tierra Livri Parcel)

Dear Ms. Cho,

Movement Sustainability Commons (MSC) is pleased to provide this letter of support for the development of 479-487 Dudley Street (Our Tierra Livri Parcel), as proposed by Dorchester Bay Economic Development Corporation (DBEDC) and DVM Consulting LLC (DVM).

MSC nourishes and sustains people and groups working for justice, economic democracy, and liberation. MSC is a project created by Resist and the Center for Economic Democracy. As a neighbor to this site along with grassroots partner organizations collectively known as Community Movement Commons, we have closed on a property on Winthrop Street in Roxbury. For over a decade, we've dreamed of a community movement space, and now we're at the beginning of this experiment to create a beautiful vision for our five organizations and the community of Roxbury.

We are in support of this team's proposal for the mixed-use building with community-owned commercial space anchored by the Boston Ujima Project. We see this as part of a constellation of recent community efforts to buy and own organizational and commercial spaces as well as housing.

We have been impressed with DBEDC's dedication to meeting neighborhood goals of creating jobs for local residents and DBEDC's continued push to align development goals with community needs. DBEDC is a dedicated local partner who is committed to bringing benefits to our neighborhood, and their capacity to deliver a community-oriented development is only strengthened by DBEDC's partnership with DVM.

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Sincerely,



Seth Kirshenbaum, Co-Director, Movement Sustainability Commons @ Resist, Inc.