



Leading with our Heart



40th Anniversary Report
1974-2014

Urban Edge's work in Boston's neighborhoods

From the Chair of the Board and the President and CEO

Boston in the early 1970s was a scene of epic battles, over school desegregation, the extension of Interstate 95 through the heart of the City, and wholesale disinvestment in the neighborhoods. Children were crouching on the floors of their school buses while stones flew. Land from Lower Roxbury to Forest Hills had been stripped bare of homes, businesses and community life. Redlining, speculation, arson and blockbusting had undermined housing values and the tax base and had driven out long-term residents.

Urban Edge took on the tasks of re-creating communities that celebrate racial, ethnic and income diversity and of rebuilding safe, stable and prosperous neighborhoods. This vision is based on equal access to decent affordable housing, goods and services, living wage jobs, high quality public education and political power.

Forty years on, we salute the courage, unity, creativity and successes of the community leaders who dared to take on the challenges of 1974. We are humbled by all the work done by the thousands of people who followed the examples of those leaders and over the last 40 years built the community we celebrate today. They had heart, and we take heart from them for the challenges of the future.

With the words and pictures that follow we try to say thanks, to give a sense of Urban Edge yesterday, today and tomorrow, and to represent the true meaning of community, the ideal that unites us and fulfills our single, separate lives.

The story told in these pages begins with residents taking action to improve everyone's living conditions. They clean up vacant lots and parks. They plant gardens. They engage children, teens and families in education, recreation and culture. They reclaim and renovate abandoned houses and invest their hard-earned money in homes for their families. They form organizations and create strategies to revive the business districts. They organize tenant associations to preserve, renovate and protect affordable rental housing. They convince banks and foundations to reinvest in inner-city neighborhoods. They join boards and committees to insure that decisions and actions reflect the people's choice.

Then what happens? Senators, Governors, Mayors, State Senators, Representatives and City Councilors take notice, and join the action. Progressive business leaders see a new direction and come on board. New resources are found where before the well was dry.

With the strength and sure-footedness gained from each victory, the community broadens its focus from housing to the hopes of its children and youth, then to education, health, and recreation, and then to art, culture and civic life. The neighborhood abandoned until 40 years ago is the community we flock to today, with an abundance of hope and with the certainty that its future is ours to shape and safeguard.

We offer a deep bow of respect and thanks to everyone in these pages—and the thousands too numerous to name—for joining together to create this beloved community, past, present and future.

Tom Davis
Chair of the Board



Chrystal Kornegay
President and CEO



They took the lead to re-create a community

BOARD CHAIRS, 1974-2014

(alphabetical order)

David Bernstein
Phillip Clay
Jack Cradock
Lillia Cooper
John Cupples
Tom Davis
Beverly Estes-Smargiassi
Betty Greene
Eddie Jenkins
Rita Gonzales Levine
Margaret Hughes
Toney Jones
Anne McKinnon
Jack Plunkett
Geeta Pradhan
Maria Quiroga
Diane Stafford
Antonio Torres

Early Staff Meeting—Sign in rear says:
BECOME AN OWNER JOIN US IN CLAIMING
AND RENOVATING THIS HOME



Dixwell Street scene

EXECUTIVE LEADERSHIP

Ronald Hafer
Executive Director, 1974-1988
Mossik Hacobian
Executive Director, 1988-2008;
President, 2008-2010
Chrystal Kornegay
President & CEO, 2011-



Living under the El

EARLY STAFF, 1974-1981

Kathleen Drew
Mossik Hacobian
Helene Leary
Ricardo Medina
Luis Mirambeaux
Thomas O'Malley
Sara Palencia Williamson
Noel Workman



Ron, Chrystal and Mossik, 2013

They took action and people noticed..



Community Workday—Residents taking charge of the abandoned Dimock-Bragdon Apts, ca. 1977 (L-R) Dan Sattinsky, Howard Brand, Frank Smizak (rear), Jack Plunkett, Carol Leary, unidentified (2), Leon Mobley, Tom O'Malley, Mary Wheeler, Ron Hafer, Carl Stewart, unidentified (rear), Barbara Burnham



They hammered in the morning



A new day, a new homeowner



Tom O'Malley and Luis Mirambeaux lead tour of Egleston Square



Gov. Dukakis and Lt. Gov. Kerry pay a visit



Mayor Ray Flynn plants hope

It became safe to dream.



The next generation in front of the X-Men's mural on the Roussin Center



The El comes down



The street beat—"Hands Around Egleston Square"



Delphine Walker—fearless defender of the neighborhood and its children, founder of "Hands Around Egleston Square"



John McDonough—State Rep. and leader of the New Guard of elected officials, taking it from the street

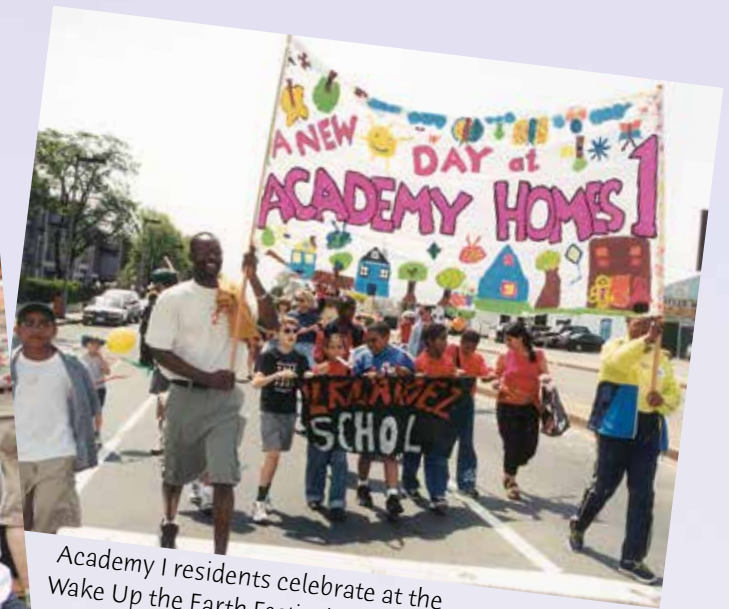


Egleston Center ribbon-cutting

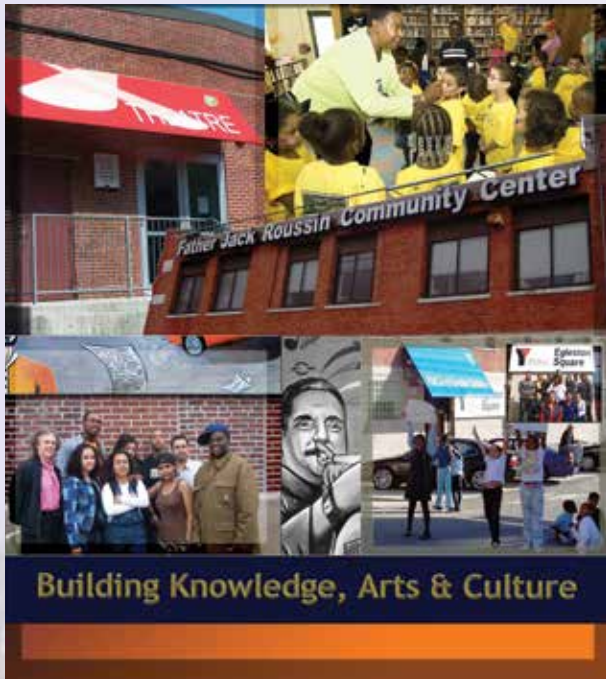
New days were dawning



Officer Billy Baxter and friend at Academy I for National Night Out



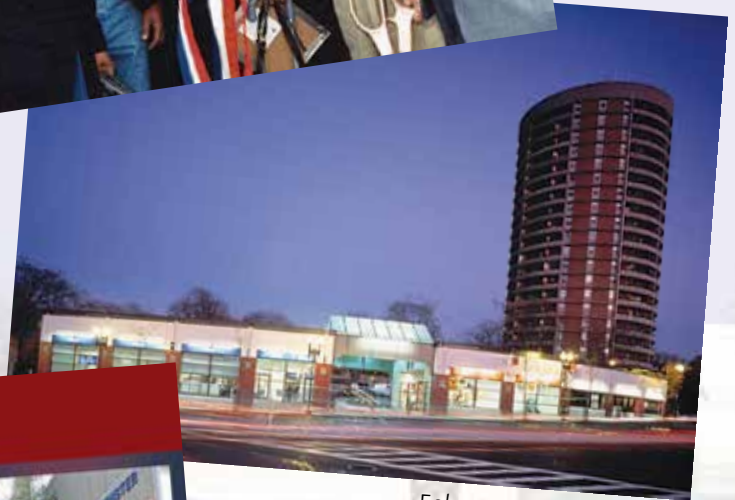
Academy I residents celebrate at the Wake Up the Earth Festival



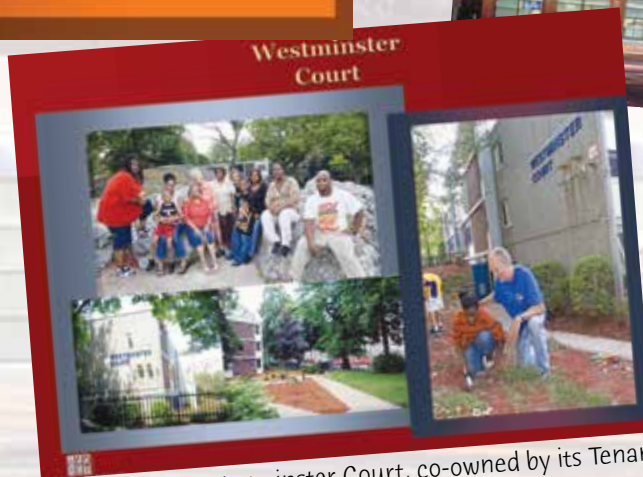
The Roussin Center, complete



The leaders meet--Betty Green and Mayor Menino at the Academy Homes I ribbon-cutting



Egleston Center at night



Westminster Court, co-owned by its Tenants' Association

Urban Edge Timeline, 1974-2002



1974-1978 ■

The Ecumencial Social Action Committee forms a corporation, Urban Edge, to expand its homeownership counseling and rehabilitation work. Ronald Hafer is appointed Executive Director. A realty brokerage service is added, and abandoned 1- to 6-family properties are renovated and marketed to first-time homebuyers, attracting new home mortgages to Jamaica Plain and surrounding neighborhoods.

1979-1983 ■

Boston's housing boom hits Jamaica Plain. Housing prices skyrocket. Urban Edge's focus shifts to the long-term preservation of multi-unit affordable rental housing. 200 units in Jamaica Plain, Roxbury and Dorchester are purchased. Urban Edge establishes a property management affiliate to manage its rental housing. A gut rehab of a 54-unit development in Roxbury signals a new era of larger and more diverse projects.

1984-1988 ■

Urban Edge renovates 82 units through the Boston Housing Partnership (BHP) and purchases Cleaves Court and the Montebello Co-op. The Manufactured Housing Program results in 16 condos, the area's first affordable housing construction in decades. BHP selects Urban Edge to renovate 65 units of HUD-foreclosed "Granite Properties". Mossik Hacobian is appointed Executive Director. An Ownership Services Department is created to improve service delivery and to help interested residents assume greater control of their housing.

1989-1993 ■

Urban Edge develops Stony Brook Gardens, a new 50-unit family co-op. With City linkage funds 211 rental units are renovated. Urban Edge works with other local groups to found the Egleston Community High School, acquires 3134 Washington Street and opens the Egleston Square YMCA Youth Center there. With Father Jack Roussin, community activist Delphine Walker and State Rep. John McDonough and Urban Edge lead a "Take Back the Streets" campaign and the first "Hands Around Egleston Square" event, to celebrate neighborhood peace and raise funds for local youth agencies. Urban Edge starts an After-School Program, a Summer Day Camp and a Teen Program, which leads to the creation of a Community Services Department.

Urban Edge Timeline, 1974-2002

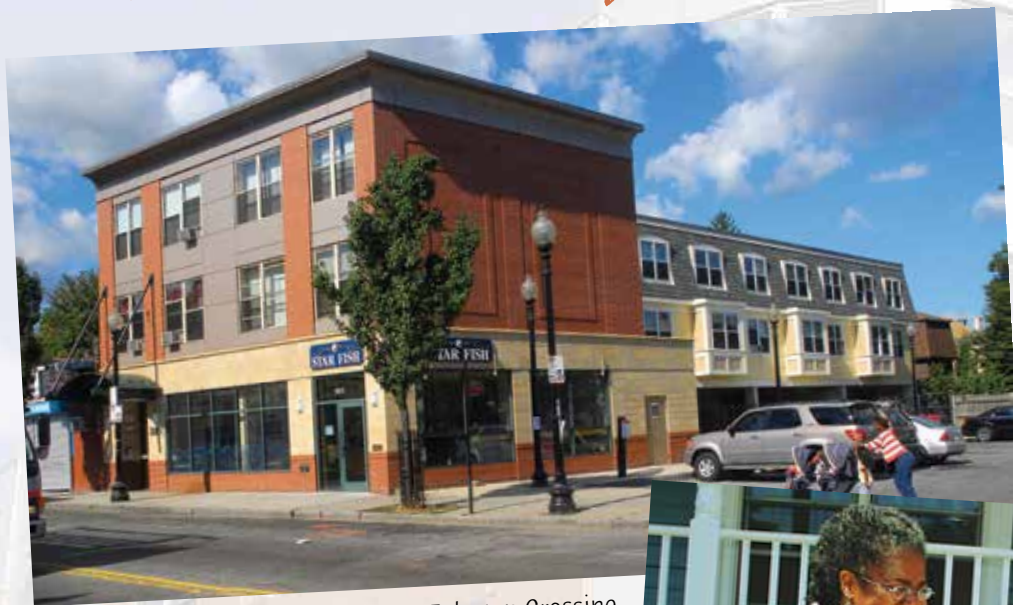
1994-1998

Urban Edge develops Egleston Center, housing the neighborhood's first bank and three other businesses. Urban Edge assumes management of Walnut Park Apartments, a BHA elderly housing development. A development strategy for the Egleston/Jackson corridor is initiated, setting the stage for major housing and commercial development projects over the next decades. Urban Edge opens food pantries to provide food assistance to people in its core service area. Westminster Court, led by Diane Stafford and Karen Royston, is acquired and renovated by its Tenants' Association and Urban Edge. Urban Edge and 6 other CDCs establish the Business Loan & Equity Fund to assist local and minority-owned businesses. Academy Homes I is purchased by Urban Edge and the development's Tenants' Council, led by Betty Greene.

1998-2002

The rehab of Academy I is completed, the 88-unit Wardman Apartments and 37 units at Harvard Hill are acquired and rehabbed, and 13 new homes for first-time homebuyers in Roxbury and Roslindale are constructed. Homebuyer classes graduate 750, and 140 become homeowners. Urban Edge and South Shore NHS establish a Section 8 to Homeownership program, and its first Boston client moves into an Urban Edge home. A \$2.1 million capital campaign funds renovation and expansion of the Father Jack Roussin Community Center, which houses the Egleston Square Y, the Egleston High School and Our Place Theatre Project. Urban Edge partners with Pine Street Inn to acquire two blighted properties and develop Egleston Crossing, with 64 affordable rental apartments, including 15 units designated for formerly homeless households, and 8,300 square feet of retail space.

A neighborhood is transformed.



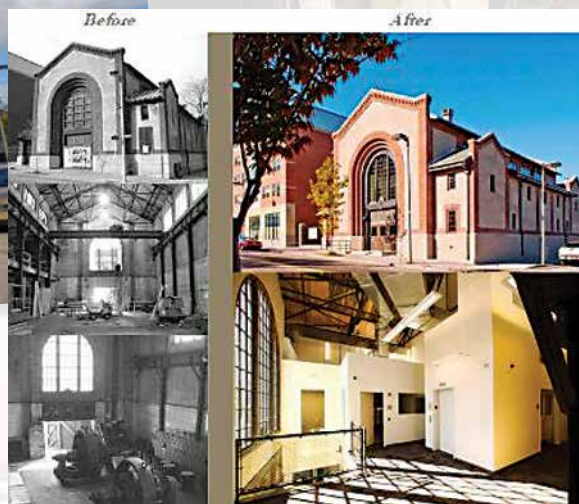
The old Beethoven Theatre becomes Egleston Crossing



New homeowners on Westminster Avenue grow neighbors

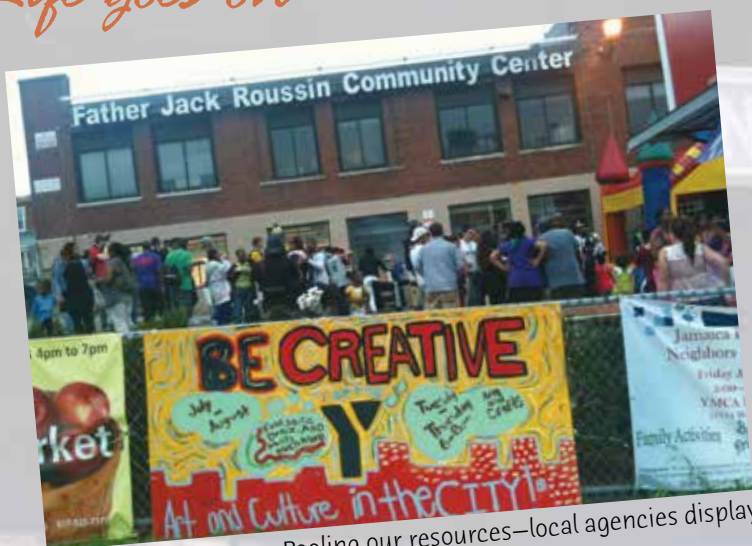


A "problem property" body shop is razed for new housing and retail



Power station for the old elevated is transformed into power for BNN-TV

Life goes on



Pooling our resources—local agencies display their services



Working close to home—renovating Wardman Apartment



Sharing our bounty—giving and receiving on Turkey Day



Taking the air—an Urban Edge "NeighborWalk" in Franklin Park



Keeping it pretty—Urban Edge and Winn staff and volunteers spruce up the Peace Park



Keeping our promises—12 families displaced by fire are back home at Wardman Apartments

Urban Edge Timeline, 2003-2013

2003-2008

Construction is completed on Egleston Crossing, a “green” development project with renewable energy features, and on Amory Residences, another 64-unit development. Partners for Jackson, led by Urban Edge, Jamaica Plain NDC and the Hyde Square Task Force, is selected to develop hundreds of new housing units, neighborhood-scale retail space and major community facilities on 6.5 acres of public land in Jackson Square. Over 300 residents attend focus groups to finalize plans for Jackson Square. The Jackson Square master plan receives a LEED-ND Silver certification from the U.S. Green Building Council, the first in the northeast U.S.

The former MBTA power station in Egleston square is renovated as the new home for BNN-TV and wins historic preservation awards and LEED Silver certification. Construction is also completed on the 13 Hyde-Blakemore homeownership units in Roslindale with the first homeowners moving in by late 2008.

Urban Edge establishes a Community Programs Department to expand its First-Time Homebuyer Education program, pre- and post-purchase counseling, Financial Fitness, credit counseling, and home rehab and de-leading lending. Its foreclosure prevention program reaches the milestone of 100 homeowners averting foreclosure.

Renovations of the 82-unit UELP Apartments and the 103-unit JP Apartments are completed. Construction is completed on a new 12-unit building at Wardman Apartments, to replace a building destroyed by fire.

Urban Edge opens a Youth Leadership Academy, providing young people from area multifamily housing summer and after-school career exploration and mentoring at community agencies and downtown firms, plus leadership development and community service.

2009-2014

Lena Park CDC and Urban Edge enter into a management services contract for administrative and management oversight of Lena Park’s resident services and development initiatives, including rehabilitation of LBB Housing and 150 American Legion Highway. Under a development partnership with Allston-Brighton CDC Urban Edge renovates and refinances Brighton-Allston Apartments.

A three-year executive leadership transition concludes with CEO Chrystal Kornegay assuming the combined position of President and CEO from outgoing President Mossik Hacobian on January 1, 2011.

With support from the Ford Foundation Urban Edge pilots an Income Enhancement Program to screen tenant households for public benefits eligibility, then expands the pilot into an Economic Resiliency Initiative that helps families build assets with financial coaching. The program is scaled up to include additional multi-family developments and owners.

Building the Future, 2014 and Beyond

Urban Edge opens a Volunteer Income Tax Assistance Center, providing free tax preparation and filing to area residents. Foreclosure prevention counseling capacity grows with the addition of part-time counselors, and services are extended to every Boston neighborhood and 60 other cities and towns in the region.

Urban Edge launches a Student Loan Borrower Repayment Counseling Program, in collaboration with the University of Missouri/St. Louis. With JumpStart and Associated Early Care and Education, Urban Edge creates a pilot Pre-K Preparation program for children and parents.

Urban Edge is accepted into NeighborWorks' Sustainable Homeownership Project, and the Mass. Department of Housing and Community Development selects Urban Edge for an award of Community Investment Tax Credits.

The first major Jackson Square project, 225 Centre Street, is constructed by Mitchell Properties and The Community Builders. Urban Edge breaks ground on Jackson Commons, 37 new units of rental housing and the rehab of the Webb Building for offices, program and retail space.

The Commonwealth commits \$5.69 million in state bond funding for the construction of the Jackson Square Recreation Center by Urban Edge, which then begins a \$6.5 million capital campaign for the project.



Jackson Commons—Prellwitz/Chilinski Associates, Inc.



It's skating season, and the ice is nice! (BH+A)



Mel King addressing planners at the MAPC conference at Urban Edge



Jackson Square Recreation Center—Bargmann Hendrie + Archetype, Inc. (BH+A)



The Pre-K Readiness Program grows leaders



It's turf season, and the suburbs have nothing on us! (BH+A)

Staff, 2014

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Chrystal Kornegay, President & CEO
Salvatore Bosco, CPA, Chief Financial Officer
Cheryl Sandler Thompson, Executive Assistant

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Katie Provencher, Director
Robert Torres, Associate Director
Alia Abubakar, Community Engagement Manager
Fleuris Del Rosario, Community Engagement Officer
Sahar Lawrence, Community Engagement Officer
Sully Martinez, Community Engagement Officer
Arealus Pough, Community Engagement Manager

COMMUNITY PROGRAMS

Bob Credle, Director
Elizabeth Bain, Foreclosure Prevention Counselor
Junie Celestin, Foreclosure Prevention Counselor
Alexandria Connelly, Student Loan Coordinator
Gercide Luc, Foreclosure Prevention Manager
Eva Osorio, Homeowner Services Manager
Luis Rivera, Intern

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Caroline Edwards, Project Manager
Peter Erhartic, Project Manager
Shaina Korman-Houston, Project Manager

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Digna Del Rosario, Accounting Manager

OPERATIONS

Maria Caceres, Office Manager
Julian Sanchez, Office Assistant

RESOURCE DEVELOPMENT

Michael Rousseau, Grant Writer
Saty Singh, Resource Development Associate
Leroy Stoddard, Resource Development Manager

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Keven Spillane, Asset Manager
Alice Wong, Asset Manager

Not pictured: Junie, Shaina, Julian, Cheryl and Robert



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Karen Royston
Vice-Chair



Anne McKinnon
Vice-Chair



Alison Haight
Assistant Treasurer



Darryl Pelton
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Eddie Jenkins
Assistant Clerk



Darlene Atkins



Viki Bok



Genie Curry



Natacha Dunker



Bruce Ehrlich



Jeff Fairbanks

Photos courtesy of Rodrigo Blanco Photography

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Diane Stafford



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Brika Eklund

Thank You to Donors and Supporters, 2013-2014 (and 1974-2012)

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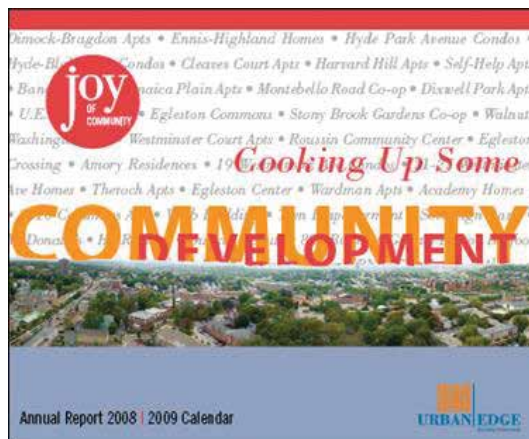
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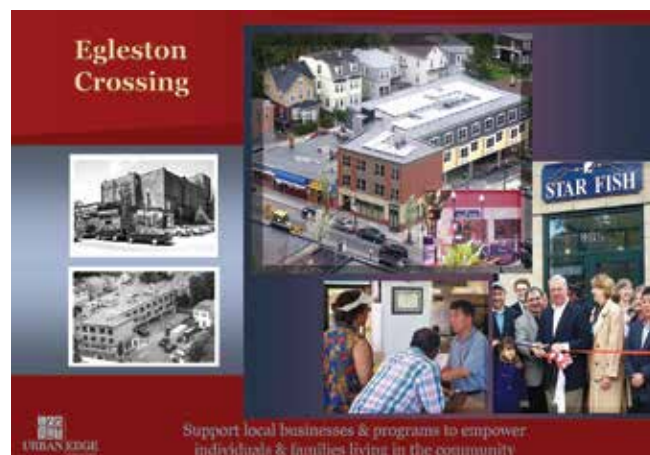
URBAN EDGE HOUSING CORPORATION
Summary of the 2013 and 2012 Financial Statements

**STATEMENTS OF ACTIVITIES AND CHANGES IN NET ASSETS
FOR THE YEARS ENDED DECEMBER 31, 2013 and 2012**

	UNAUDITED 2013 HOUSING CORP	AUDITED 2012 HOUSING CORP
Total operating revenues (including net assets released from purpose restrictions)	4,694,129	3,559,141
Total operating expenses before depreciation	3,350,659	3,176,977
	1,343,470	382,164
Less: Depreciation	109,512	157,961
Change in net assets from operations	1,233,958	224,203
Total other income (expenses, reserves)	(2,406)	639,369
Changes in unrestricted net assets	1,231,552	863,572
Changes in temporarily and permanently restricted net assets	499,319	(111,065)
Change in net assets	1,730,871	752,507
Net asset transfers	159,099	25,383
Net assets at prior year-end	2,764,321	1,986,431
Ending net assets	4,654,291	2,764,321

**STATEMENTS OF FINANCIAL POSITION
AT DECEMBER 31, 2013 and 2012**

	HOUSING CORP	HOUSING CORP
Total current assets	3,081,467	1,831,361
Total non-current assets	4,978,562	4,977,229
Total assets	8,060,030	6,808,590
Total current liabilities	1,379,457	1,275,927
Total long-term liabilities	2,026,354	3,150,432
Total liabilities	3,405,811	4,426,359
Net assets:		
Total unrestricted net assets	2,329,252	556,559
Total temporarily restricted net assets	993,132	593,813
Total permanently restricted net assets	1,331,835	1,231,859
Total net assets	4,654,219	2,382,231
Total liabilities and net assets	8,060,030	6,808,590



3/27/2014



THE MISSION OF URBAN EDGE is to develop and sustain stable, healthy and diverse communities in Jamaica Plain, Roxbury, and surrounding neighborhoods. Urban Edge achieves this mission through the production and preservation of affordable housing for ownership and rental, homeowner services and financial education, asset management, commercial and economic development, and community building and organizing initiatives.

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Urban Edge is one of 235 member organizations nationwide that make up NeighborWorks® America. Together, these organizations are committed to excellence in community development and serve more than 4,500 urban, suburban and rural communities throughout the 50 U.S. states, District of Columbia and Puerto Rico.



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