

# 2023 Annual Report

In 2023, the Urban Edge team continued to implement our strategic plan, expanding access to affordable housing, and supporting our residents and our community in building a more resilient economic future. We partner with families to build wealth—however they define it for themselves—whether it be paying off student debt, earning a higher income, or purchasing their first home.

Our strategic plan focuses on the core “levers” we have defined, which help families overcome obstacles that once seemed insurmountable. Credit-builder loans, matched savings accounts, career coaching, and down payment assistance for first-time homebuyers are creating tangible pathways to financial stability and home ownership.

Our team is working hard to amplify the voices of our community—both as advocates for stronger housing policy and as facilitators of community organizing through the Roxbury Collective for Affordable Housing.



Thank you for your partnership in strengthening our community and building a more inclusive and prosperous future.

Emilio Dorcely  
CEO

# Making A Difference

How Urban Edge empowers residents and strengthens communities



## Seniors Getting Connected

Our Community Engagement team is helping senior residents stay connected—both with each other and with the wider world.

Through the "Tech Goes Home" program, intergenerational participants receive a Chromebook and meet twice a week to learn essential digital skills, including safe internet navigation, email communication, video conferencing, and telehealth access. Seniors are paired with youth facilitators who guide them through the process, creating opportunities for learning and cross-generational connection.

Gwendolyne, a class participant, said, "I learned a lot around keyboard functions, how to surf the web, refresh web pages, and how to connect to WIFI. Apheilia (a youth facilitator) was so patient! This class has motivated me to teach myself more. I love my Chromebook, I use it all the time!"

Beyond technology, Community Engagement also fosters meaningful in-person connections through the "Tea and Coffee Hour" series, where seniors come together to socialize and participate in activities such as Zumba, Chair Yoga, Bingo, Arts and Crafts, and Ice Cream Socials. These gatherings help strengthen bonds among residents and build a supportive, vibrant community.



## Leadership Development (Renters 101)

In spring 2023, Urban Edge helped establish the Roxbury Collective for Housing Affordability, a coalition of resident leaders and community organizations committed to addressing housing challenges in Roxbury.

The Collective was formed to identify and implement projects that support housing affordability in Roxbury. Through the engagement and partnership of key stakeholders—resident leaders and local organizations—the Collective set out to understand and address the housing concerns prioritized by the community.

So far, the Collective has engaged over 300 Roxbury residents through:

- Two in-person convenings to discuss shared challenges and solutions.
- One virtual convening to ensure accessibility for more residents.
- A community-wide survey to better understand residents' housing needs and priorities.

Building on this momentum, the Collective will continue outreach efforts, raise awareness, and mobilize community members to support initiatives like the Rent Control campaign. Moving forward, additional resources and partnerships will be pursued to expand and sustain this critical work.



## **Murad's Homebuying Story (Murad Wordnum)**

For Murad Wordnum, owning a home in the city where he grew up was a lifelong dream—but Boston's soaring real estate prices made that dream feel out of reach. His five-year journey to homeownership was filled with challenges and uncertainty, but in 2023, he finally achieved his goal.


A turning point came when Murad was navigating the complexities of the lending process and facing unexpected roadblocks. That's when a lender at Salem Five Bank introduced him to Urban Edge as a trusted resource for aspiring homeowners.

"As I was going through my lending process and I was encountering troubles, one of my lenders told me about Urban Edge and how they are such a resource in the community," Murad shared.

With support from Urban Edge's Credit Booster Program and Last Mile Fund, Murad was able to secure his home and turn his dream into reality. His journey taught him that the path to homeownership doesn't have to be taken alone.

"What I found out was that there are so many people—individual people and organizations as a whole like Urban Edge—who are here to help us, to be able to afford our first homes and to be able to help us stay in Boston."

# Strategic Plan Updates



## Wealth Building

Our Community Programs team is working with families to build wealth through a variety of supports to build credit, reduce debt, increase their income and savings, and achieve homeownership. These wealth-building levers can be stacked to meet the needs of clients to achieve their goals. Over 500 individuals attended a First Time Homebuyer workshop and 200 families are enrolled in wealth-building initiatives such as Matched Savings or credit builder loans.

## Housing Affordability

Bancroft and Dixwell Apartments received significant upgrades completed in 2023. Improvements include new kitchens, bathrooms, windows, flooring, HVAC, porches, siding, roofs, and rainwater catchment. This renovation is providing families with improved and upgraded units while preserving 78 affordable homes in Roxbury and Jamaica Plain.

## Vulnerable Populations

Our Strong Start program brought together parents of young children to develop new parenting strategies that promote their children's learning and healthy development, while their children participate in a well-regarded, research-based literacy program. The program was offered in both English and Spanish.

## Community Building

In Mattapan, we have been working to establish relationships with key community stakeholders, deepen understanding of local needs, and foster connections between Urban Edge residents and the broader Mattapan community. To foster a sense of community and encourage participation, we organized a beautification project and holiday toy and turkey distribution for Urban Edge residents in Mattapan.

## Racial Equity

The first cohort of fellows in the Fellowship for Equitable Affordable Housing Development began training in September to provide education, training, and mentorship for aspiring diverse real estate development professionals.



# Investing in the Community

