

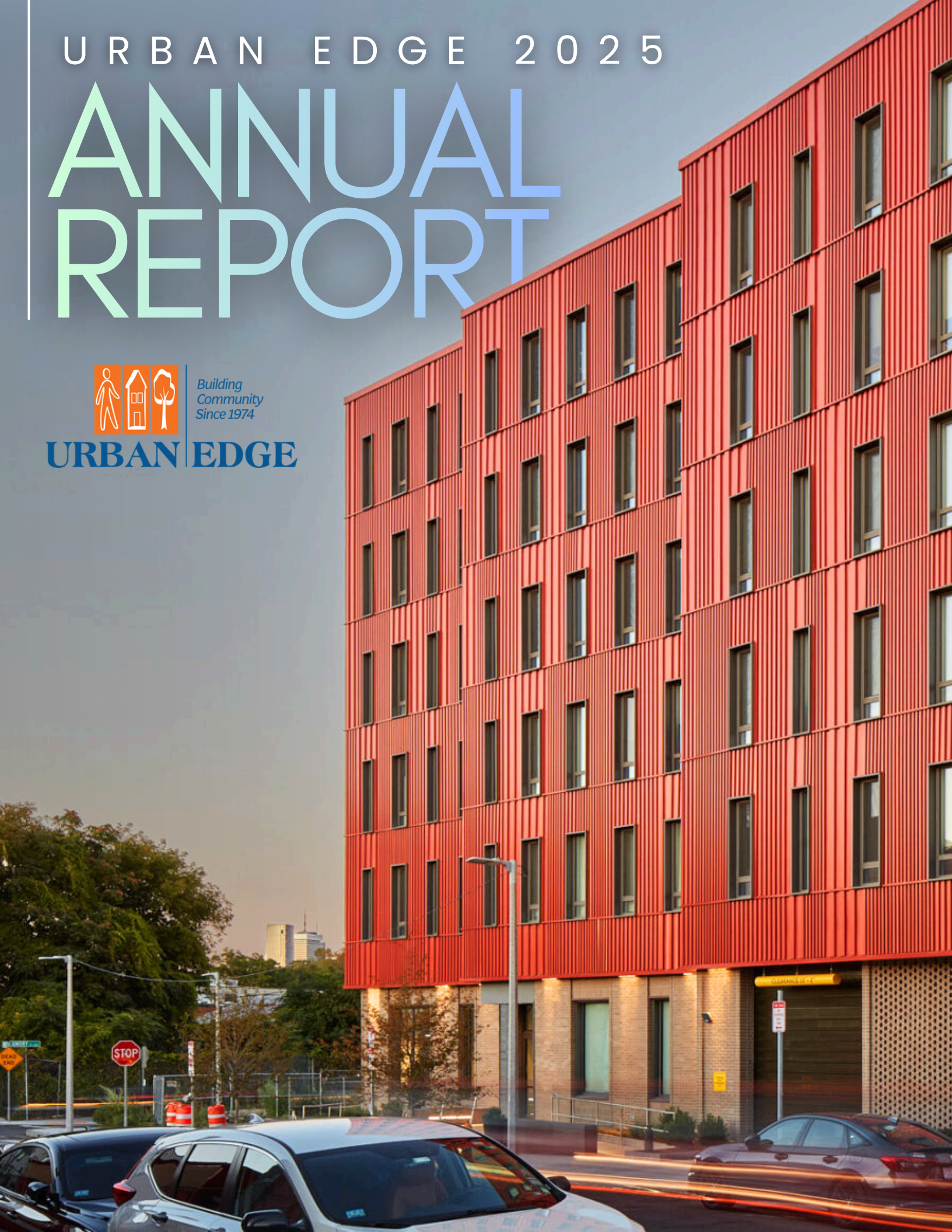
URBAN EDGE 2025

ANNUAL REPORT



*Building
Community
Since 1974*

URBAN | EDGE



OUR MISSION

Urban Edge is dedicated to strengthening communities and families. Together, we build affordable housing and vibrant, prosperous neighborhoods.

Since 1974, Urban Edge has developed affordable housing, guided families toward homeownership and financial stability, and empowered residents to drive community change. Headquartered at the crossroads of Boston's Latin Quarter and historic Black neighborhood of Jackson Square, we continue to foster prosperity and opportunity for all.

A FEW WORDS FROM OUR CEO, **EMILIO DORCELY**

Looking back on 2025, I am proud of another successful year for Urban Edge as we continued to expand pathways to stability and opportunity for families across our core neighborhoods of Roxbury, Dorchester, Jamaica Plain, and Mattapan.

At the heart of our work is a commitment to building and preserving affordable housing and advancing a more equitable future for Boston residents. During 2025, our dedicated team provided responsive support to residents while expanding programs and strategies that strengthen financial resilience, create pathways to economic mobility, and help close the racial wealth gap.

This past year also marked a defining milestone in Urban Edge's history, as we advanced our merger with Nuestra Comunidad Development Corporation. This collaboration will bring together two organizations with deep roots in Boston's communities and a shared commitment to housing justice and neighborhood leadership. Together, we will preserve more affordable housing, expand access to opportunity, and strengthen our ability to serve residents for generations to come.

As you read this report, you will see how our integrated approach, which combines housing affordability, wealth-building programs, and community building, continues to evolve in response to the challenges facing the nearly 1,500 low- and moderate-income households and more than 3,500 residents we serve. These efforts reflect our belief that lasting community change happens when people have both stable housing and the resources to thrive.

We are deeply grateful for your partnership and trust. Together, we are not only addressing today's housing challenges but also building a more just, inclusive, and resilient future for generations to come.

Sincerely,



Emilio Dorcelly
CEO, Urban Edge
Executive Director, Nuestra Comunidad



Urban Edge's Strategic Plan

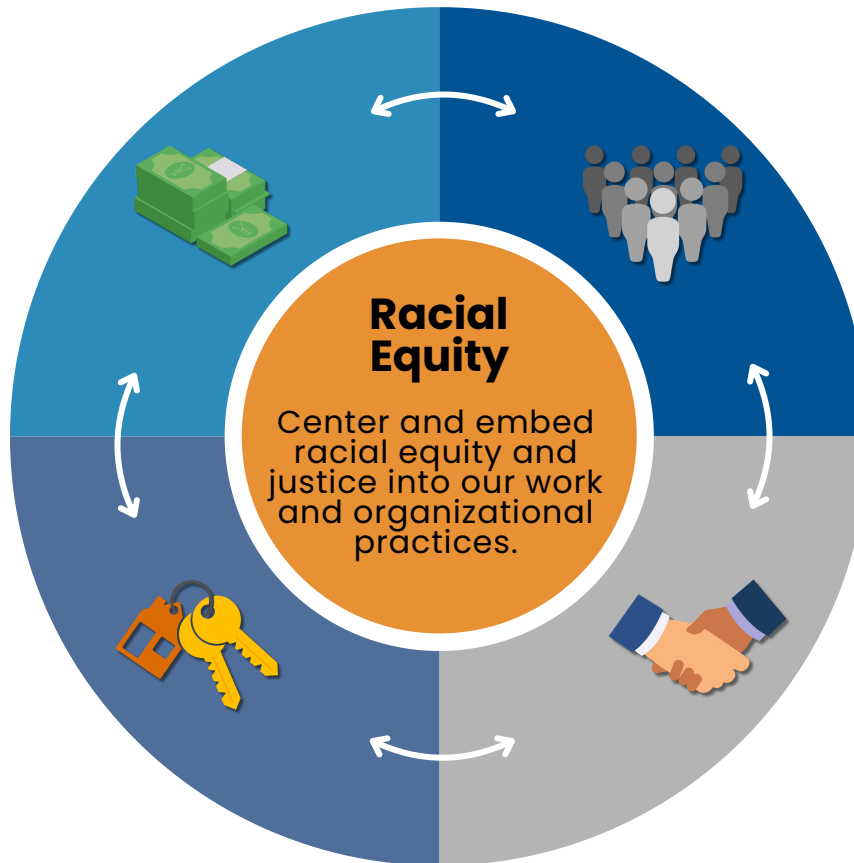
Focused on people and communities.

Wealth Building

Deepen our commitment to community wealth building, including the renter-to-homeownership pipeline.

Vulnerable Populations

Empower and elevate vulnerable populations in our core neighborhoods to access opportunities.



Housing Affordability

Maximize our contribution to housing affordability and stability in Boston.

Community Building

Serve as a trusted voice and partner for community-based leadership and advocacy.

2025 | STRATEGIC PLAN UPDATES

Reflecting on success across our areas of impact.



Wealth Building

In 2025 we continued to equip hundreds of community members with tools to build and keep their wealth. More than 175 new individuals enrolled in one-on-one financial counselling, while nearly 100 participated in matched savings programs. We also supported 46 people with student loan debt counseling, and helped 21 households avoid foreclosure. We supported 74 first time homebuyers, including 23 families who received matched down payment assistance. Two Urban Edge residents also qualified for \$100,000 in down payment assistance to purchase homes in the City of Boston.



Vulnerable Populations

During another year marked by rising costs of living, Urban Edge provided residents with more than \$240K in rental and utility assistance. We also supported more than 100 households to enroll in the Family Self Sufficiency (FSS) Program, which has generated more than \$880K earned in escrow for participating families. We continue to offer residents a wide range of supportive services, including free tax preparation, social engagement programs for older adults aimed at reducing social isolation, the Strong Start early childhood program for caregivers and young children, and community events providing essentials such as back-to-school supplies and holiday meals.



Housing Affordability

In 2025, Betty Greene Apartments officially opened in Jackson Square – a 65-unit, 100% income-restricted, transit-oriented affordable housing development with award-winning design and green energy features. As of 2026, Urban Edge has seven affordable housing developments in the pipeline spanning new construction, preservation, and sustainability-focused projects. We are also advancing two open space initiatives designed to bring more beautiful, accessible green space to the community.



Community Building

This year, Urban Edge launched the E.L.I.T.E. Program (Emerging Leaders Inspiring Transformative Engagement), a six-month leadership development initiative created with The Arc of Change, in partnership with national community organizing and leadership expert Marshall Ganz from the Harvard Kennedy School. The program equipped a cohort of nearly 30 diverse neighborhood residents, selected from over 100 applicants, with organizing, advocacy, and leadership skills rooted in Ganz's teachings on "people power" and movement-building. The cohort is continuing to meet in a community of practice to support participants' own organizing work on affordable housing related issues.

Making a Difference

Urban Edge's impact on helping residents and clients reach their goals and engage in their community in 2025.

CREATING OPPORTUNITY



74 families became first-time home owners, creating more than \$37 million in household assets.



600+ tax returns filed, returning **\$1M** back to the community.



101 enrolled in the Family Self Sufficiency Program, generating more than **\$880,000** in earned escrow for participating families.



177 new participants enrolled in one-on-one financial coaching.



KEEPING FAMILIES STABLY HOUSED



\$240K was provided to residents in cash rental and utility assistance.



65 new affordable units opened in 2025, with hundreds more in the pipeline.



21 foreclosures prevented, preserving millions in family wealth.

Pathways to Stability

Success from our community.

Sarah, 2025 First-time Homeowner



Sarah (left) with her children.

Sarah completed Urban Edge's First Time Homebuyer class and closed on her new home in Mattapan in fall of 2025. Through the program and one-on-one guidance, she gained a clear understanding of the step-by-step home buying process, and worked steadily toward the milestone of closing on her home. This past winter, she and her children were thrilled to celebrate their first Christmas as homeowners.

In a city with one of the most expensive housing markets in the country, our dedicated Community Programs team still managed to create **74 first time homebuyers in Boston in 2025, including eight Urban Edge residents.**



"We are seeing interest rates drop slightly, but it's really programs like ONE+Boston, our own down payment assistance offerings, and the close relationships we hold with our partners and banks that makes this possible," says **Gercide Luc**, Associate Director of Community Programs.

Our Board of Directors

Urban Edge is grateful to our board of directors for their commitment and effort in serving our community. As a certified Community Development Corporation in Massachusetts, Urban Edge is proud to meet the state's requirement that CDC boards meaningfully reflect and represent the communities they serve. This includes ensuring that low- and moderate-income residents, along with individuals who live in our service area, have a voice in shaping our work. This structure helps keep us grounded, accountable, and responsive to the needs and priorities of the people at the heart of our mission.

EXECUTIVE COMMITTEE*

Johanna Smith
President

Anne McKinnon
Vice President

Benjamin Forman
Clerk

Andrew Sobers
Treasurer

Wanda Atkins
Assistant Clerk

Vivian Mba Okoro
Assistant Treasurer

Jacqueline M. Cummings-Furtado
Executive Committee Member

Natacha Dunker
Executive Committee Member

Armani White
Executive Committee Member

Sebastian Zapata
Executive Committee Member

BOARD MEMBERS*

Darlene Atkins
Jeannette Callhan

Mirella Cruz
Genie Curry

Bruce Ehrlich
Alison Haight

Eddie Jenkins
Arealus Pough

Diane Stafford
Nathan Zielonka

**Reflects members serving between July 1, 2025 – June 30, 2026.*



Beryl Harris (left).

In Honor of Board Member Beryl Harris

1931 - 2025

We honor the life and legacy of Beryl Rock Harris, who passed away last year. Born and raised in Boston, Ms. Harris dedicated her life to family, creativity, and community service. A mother of eleven, she began her career as a stitcher in Boston's clothing factories before becoming a costume designer for the Boston Opera Company, where she shared her love of beauty and the arts with others.

Throughout her life, Mrs. Harris was a passionate advocate for her community—working as a teacher's aide, supporting families through her work in Boston's welfare department, and mentoring countless young people and neighbors along the way. A longtime resident of Academy Homes for more than 50 years, she also served on community boards, supported the Urban Farming Institute, and generously shared her wisdom and leadership as a member of Urban Edge's Board of Directors.

Mrs. Harris served on Urban Edge's board from 2011–2025. She will be remembered for her compassion, strength, and unwavering commitment to uplifting others and giving back to her community.

Thank you to all of our supporters who make our work possible.

CITY of BOSTON



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**Reflects supporters who contributed \$2,500 or more to Urban Edge during Fiscal Year January 1, 2025 - December 31, 2025.*

Investing in the Community

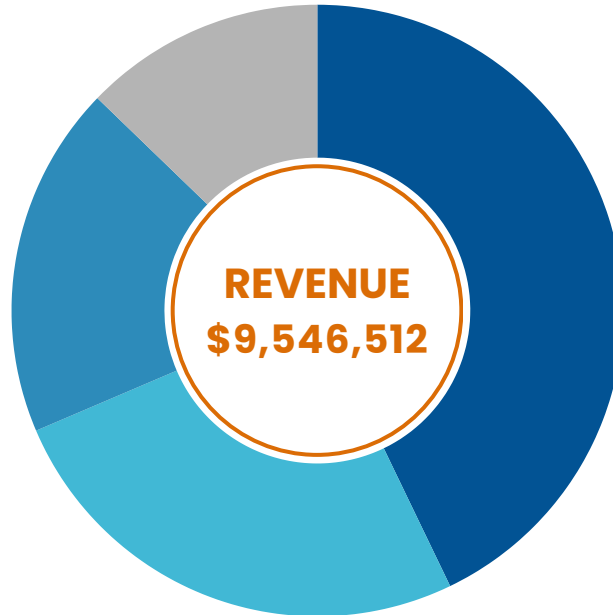
Financial Overview - Fiscal Year 2025
(Jan 1, 2025 - Dec 31, 2025)

Management & Development

\$1,212,387

**Resident Services
& Sponsorship**
\$1,768,255

Gains & Interest
\$4,064,961



Grants & Contributions

\$2,440,909

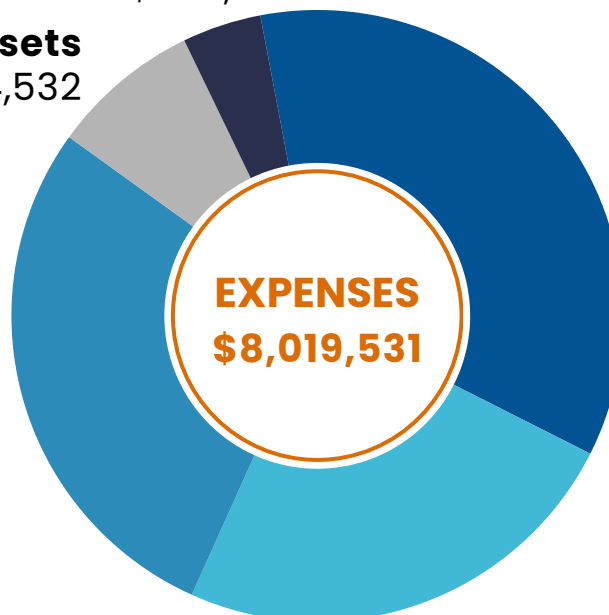
Realty Brokerage

\$335,823

Managing our Assets
\$634,532

**Building
Affordable Homes**
\$2,261,581

**Engaging with
the Community**
\$2,840,177



Creating Homeowners & Building Wealth

\$1,947,418



Stay Connected:



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Since 1974

URBAN | **EDGE**

Urban Edge Housing Corporation is a registered 501(c)(3) organization
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