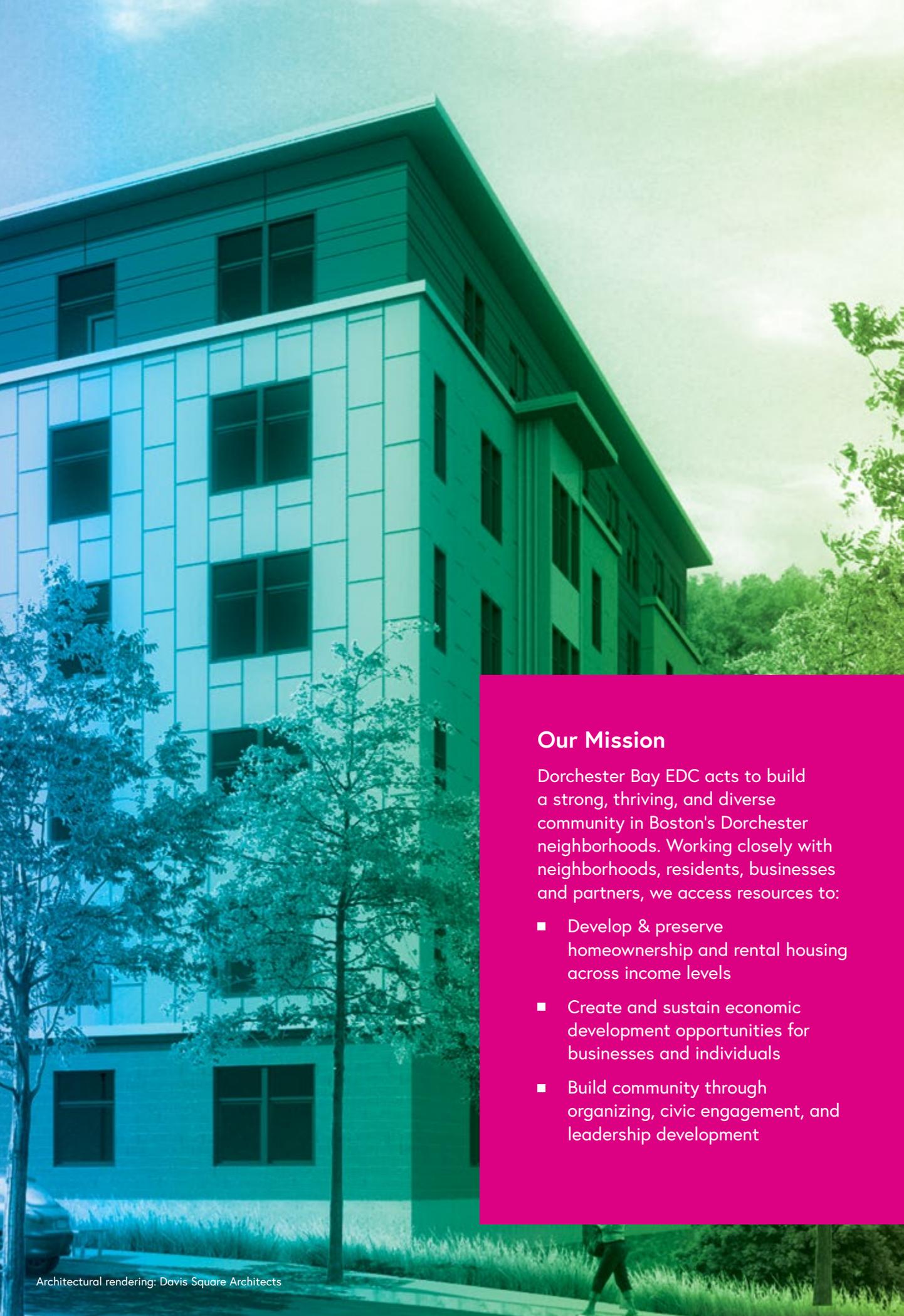


TRANS FORMING LIVES

DORCHESTER BAY ECONOMIC
DEVELOPMENT CORPORATION

ANNUAL REPORT 2017



Our Mission

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

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

Friends,

We are pleased to share with you our 2017 annual report describing our work and the impact of our efforts. Through affordable housing and commercial real estate development, entrepreneurial support, community organizing, leadership development and civic engagement, we are helping to make a difference in our communities.

While we are proud of our work and especially grateful for your partnership and commitment, we are concerned that the political environment and changes in the nation's social fabric will present us and our community with unprecedented challenges. Indeed, our efforts and those of our community partners have never been more critically needed nor, potentially, at risk.

Yet in this turbulent and uncertain environment, Dorchester Bay is more committed than ever to achieving our mission. For much of the past year we have been engaged in a comprehensive strategic planning process involving hundreds of hours of focus group discussions, interviews, brainstorming sessions and outcome measurement with our residents, partners, board and staff.

Changes in tax laws may affect our ability to develop affordable housing. Funding may no longer be available to support efforts to help entrepreneurs establish or grow their businesses. Support for healthy communities and community empowerment is tenuous. Nor can we be confident that our nation's essential sense of common purpose and shared destiny will remain intact.

Taking into consideration these daunting challenges, we nonetheless face the future with confidence, and approach 2018 with revitalized organizational focus. A new strategic approach and deployment of resources will help us to make the greatest impact in housing, economic and personal development, and in many other spheres.

The challenges are great, but our commitment to confronting them is equal to the task. With your continued support and partnership, 2018 will be another year of growth, accomplishment and transformation at Dorchester Bay, and in our community.

With best regards,



Photo: Don West Photography

Perry B. Newman,
Chief Executive Officer

With your support, we are helping to make a difference in our communities.

Elrette Marion, *President*
DBEDC Board of Directors

Perry B. Newman
Chief Executive Officer



GROWING THE LOCAL ECONOMY

More Jobs, Higher Wages

Dorchester Bay takes a holistic approach to growing the local economy. Through commercial real estate development, small business lending, and technical assistance, and via partnerships with other community-minded organizations, we support emerging and established businesses alike as they seek to launch or scale up their efforts. The results can be seen in a growing array of vibrant businesses employing more people in our community, and at higher wages.

88 Acres

90%
local hiring

88 Acres has experienced significant growth since it began leasing space in 2014 at Dorchester Bay's food innovation hub — the Bornstein and Pearl Food Production Center. This year, 88 Acres signed a new five-year lease, extending their commitment to Bornstein and Pearl, and they have expanded their operating and production space to a total of 5,350 square feet. The additional space will increase the company's capacity to grow its product line, increase overall production, and add new jobs.

5,350 sq ft
commercial
space

While all tenants at Bornstein and Pearl sign a commitment to hire 50% of their employees from the local area, 88 Acres has gone well above and beyond this. 88 Acres has sought consistently to use local talent to meet its hiring needs. Ninety percent of the employees at 88 Acres live in Dorchester, and the company remains committed to hiring local workers as it creates new jobs.

The success of 88 Acres is just one example of how even small companies can make a big difference in a local economy when the right combination of great products, entrepreneurial vision and a supportive environment come together.

Stone & Skillet

Stone & Skillet started their small operation in the Somerville kitchen of owners Dan Crothers and Kyle Meekins before moving into a former pizza shop. In 2017, Dan and Kyle sought larger production space to meet the growing demand for their artisanal English muffins.

Dorchester Bay provided the commercial space and financing that Stone & Skillet needed to expand. Now, Stone & Skillet is poised to move its operations into 3,550 square feet at the Bornstein and Pearl Food Production Center. Dorchester Bay also lent \$50,000 to fund the expansion.

This investment in Stone & Skillet is helping to bring new jobs to the community. Dorchester Bay partnered with the Fairmount Job Referral Network — of which Dorchester Bay is a founding member — to fill ten new positions at Stone & Skillet. The Network hosted a recruitment fair at Bornstein and Pearl that attracted more than one hundred applicants to jobs which pay \$15/hr, well above the Massachusetts minimum wage. Stone & Skillet is on pace to fill all of their open positions with local job seekers.

Fairmount Job Referral Network

The Fairmount Indigo CDC Collaborative launched the Fairmount Job Referral Network in August 2016 to address high unemployment along the Fairmount Indigo corridor by creating new pathways to good jobs. Dorchester Bay is a founding member of the Collaborative.

Since launching its jobs initiative, the Network has recruited more than 50 partner employers, more than 400 job seekers, and 175 community-based organizational partners.

Dorchester Bay partnered with local community organizations to establish seven satellite locations within its service area to promote the Network and to connect local

job seekers with employment and training opportunities.

Dorchester Bay has connected more than 200 job seekers to the Fairmount Job Referral Network. Nearly 50% of the people Dorchester Bay referred to the network were interviewed for open jobs, and more than 50% of those applicants were hired or enrolled in skills training programs.

Additionally, Dorchester Bay integrated its Small Business Lending Program into the Network. All new borrowers commit to using the Network as a resource for hiring local job seekers.

The Dorchester Bay Small Business Assistance Center is Open for Business

Since 1992, Dorchester Bay has focused on supporting entrepreneurship as a driver of job creation and wealth creation in Dorchester. As the only CDC-based Community Development Finance Institution (CDFI) in Boston, Dorchester Bay helps aspiring entrepreneurs and established businesses access the capital they need to launch, maintain, or grow their businesses.

Through technical assistance programming, Dorchester Bay assists aspiring entrepreneurs in developing business plans, accessing financial counseling resources, and creating marketing plans. Dorchester Bay connects early-stage businesses and individuals to the tools and resources they need to achieve their business objectives.

In 2017, Dorchester Bay launched the Small Business Assistance Center — a digital hub that connects aspiring entrepreneurs and established business owners to essential resources including:



Loan application resources are available in five languages: Cape Verdean Creole, Haitian Creole, Spanish, Vietnamese, and English. The Dorchester Bay Small Business Assistance Center also features inspirational stories from local small business owners and customized content from entrepreneurs through its partnership with Venturize.

www.dorchesterbayloans.org

Economic development by the numbers

8 Loans
to Small
Businesses

\$187,500
Lent to Small
Businesses

34
Jobs
Retained

26
Jobs
Created

Watch local
entrepreneurs describe
how Dorchester Bay
helped their businesses

#DotImpact | bit.ly/DotImpact



Photo: Lara Miele

Honeycomb Cafe

Dorchester Bay partnered with LISC Small Business to lend capital to Dorchester residents Lara and Nicole Miele. Lara and Nicole opened Honeycomb Cafe in the Savin Hill neighborhood in August 2017. The cafe offers pastries, coffee, espresso and organic teas, and uses locally sourced ingredients in its artisan sandwiches. Honeycomb Cafe partners with companies that share Honeycomb Cafe's philosophy on sustainability.

Coils to Locs

Dianne Austin was diagnosed with breast cancer in 2015. Chemotherapy caused hair loss, and Dianne found it challenging to find prosthetic wigs similar to her natural afro-textured hair that medical insurance would cover.

Ms. Austin set out to address this health care disparity and founded Coils to Locs in 2017. Coils to Locs is a Boston-based medical wig resource for women of color who have experienced hair loss as a result of medical conditions.

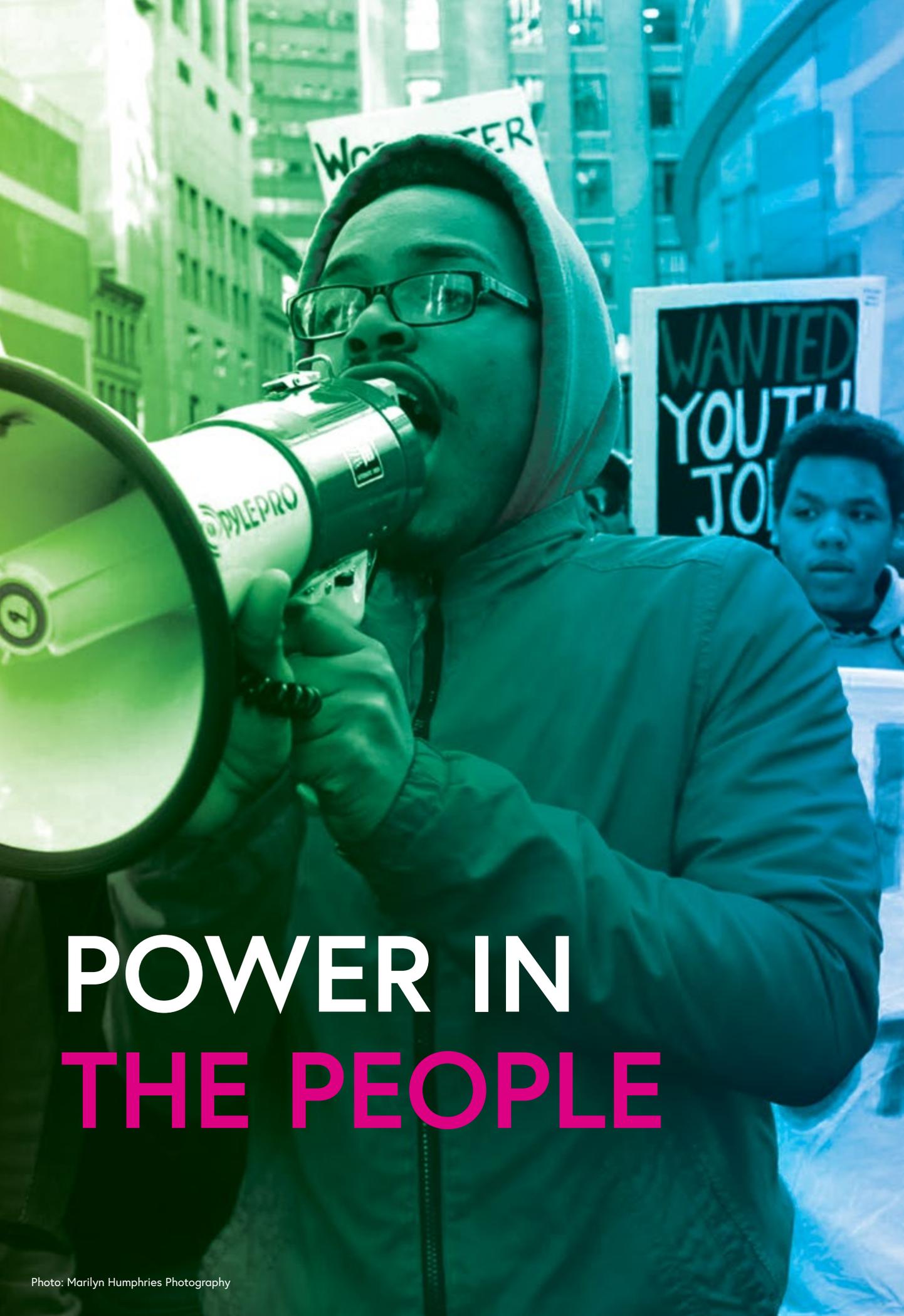
Dianne connected with Dorchester Bay after learning about the Small Business Assistance Center at an event for women entrepreneurs. Dorchester Bay helped Dianne evaluate her original business model and ultimately helped her define a new, viable strategic direction.

Coils to Locs is poised to become an ethnic wig distributor to cancer center boutiques, community health centers, beauty supply stores and hair stylists in addition to selling wigs to the general public.

CommonWealth Kitchen

CommonWealth Kitchen is a business incubator which operates out of Dorchester Bay's largest economic hub — the Bornstein and Pearl Food Production Center. As the anchor tenant at Bornstein and Pearl, CommonWealth Kitchen leases more than 12,000 square feet and is home to more than 50 small businesses, more than half of them owned by women and people of color. New companies have signed on with CWK this year, and CWK continues to support scaling small businesses through its small-batch manufacturing and warehousing services.

Notable on-site businesses at CommonWealth Kitchen include Fresh Food Generation, Jamaica Mi Hungry, CommonWealth Coffee, and Mei Mei.



POWER IN THE PEOPLE

Photo: Marilyn Humphries Photography

Collective power

A community's greatest asset is its people, and it's in the people where the real power lies. This year, residents of Dorchester Bay properties have organized to make their neighborhoods safer, to advocate for transportation equity, and to increase access to healthy foods in the community.

Young people continue to emerge as changemakers around some of the most pressing issues impacting their families and neighborhoods. Youth activists from the Dorchester Bay Youth Force have taken the lead on criminal justice reform, continue to support legislation for fair pay, and are engaged in voter registration efforts. Youth workers have developed leadership skills and job skills through practical training programs.

Dorchester Bay embraces its role in helping Dorchester residents harness their collective power to reimagine and transform their neighborhoods.

Grassroots Activism

Resident Organizing

Representatives of the Cottage Brook Apartments Tenant Organizers (C.B.A.T.O.), one of seven resident-led community organizing groups, and fellow community members convened a series of forums and information sessions to solicit input about plans to open a sober house in their neighborhood.

Dorchester Bay residents engaged the leadership of the sober living home to ensure that the operators of the transitional facility addressed the community's concerns. Ultimately, residents supported the sober living home and submitted letters of support for the project.

Transit equity is also a prominent issue. Residents from Cottage Brook and Dudley Village properties visited the Massachusetts State House to share their concerns about transportation equity, and to advocate for improved rapid transit and accessibility along the MBTA Fairmount Corridor.

Championing Healthy Living

Dorchester Bay completed its third year as Boston Public Health Commission's (BPHC) Dorchester partner. As part of BPHC's *Let's Get Healthy Boston!* program, Dorchester Bay and its team of Health Community Champions (HCCs) distributed

120,000
pounds
of fresh produce
distributed



over 120,000 pounds of fresh fruits and vegetables to the community and delivered fresh produce to nonambulatory residents.

In conjunction with BPHC's *Rethink Your Drink* campaign, HCCs worked with seven local convenience store owners to promote healthier beverages in their stores. HCCs also established more than one dozen collaborations with other organizations and city departments.

Healthy Community Champions also partnered with Cooking Matters, the Boston Public Health Commission, Boston Alliance for Community Health, and America's Food Basket to promote nutrition education. Dorchester residents attended a workshop on reading food labels, learned how to prepare a healthy meal for under \$10, and received gift certificates to purchase healthy foods.

Youth Leadership

Dorchester Bay believes that youth can be agents of change in their own lives. Dorchester Bay Youth Force, a leadership training program, employs young people and provides opportunities for them to receive mentorship and develop the leadership skills needed to effect transformative change in their lives, families, and neighborhoods.

Youth Force activists have secured state funding for youth jobs, coordinated political actions, advocated for criminal justice reform, and registered voters. The youth voice continues to remain at the center of Dorchester Bay's advocacy work.

Juvenile Justice Reform

Activists from Dorchester Bay Youth Force are engaged in the fight to dismantle the school-to-prison pipeline. Youth Force led five school-based training workshops and eleven organizational training exercises across the state to address disciplinary policies in public schools.

In the legislative arena, Youth Force organized to build support for Massachusetts state bills S.944 and H.2309 which would reduce the age required for expungement of misdemeanor criminal records. Lowering the age for expungement would minimize the barriers to employment and educational opportunities that young people with juvenile criminal records encounter.



Photo: Marilyn Humphries Photography

The youth voice continues to remain at the center of Dorchester Bay's advocacy work.

Fight for \$15

Wages for youth workers have been stagnant since the 2008 recession. Dorchester Bay Youth Force is a driving force behind the inclusion of youth workers in the movement to increase the state minimum wage to \$15 per hour. Activists from Youth Force sit on panels, serve on legislative teams, and partner with coalitions to advocate on behalf of Massachusetts' young people.

Dorchester Bay Youth Force is also advocating for the extension of Paid Family Leave and Paid Medical Leave to youth workers.

Dorchester Bay Youth Force - Awards and Acknowledgments

- 2016 Community Partner Award - Chelsea Collaborative
- 2017 Advocacy Champion Award - Haley House
- 2017 Super Civics Award - MassVote
- 2017 Advocate Award - Dudley Street Neighborhood Initiative

1,200 doors knocked for voter registration drive



28 teens employed as Counselors in Training

75% of Camp Counselors were former CITs

Counselors in Training

Dorchester Bay coaches young leaders through its "Counselors in Training" program, a youth employment and leadership development initiative. CITs assist counselors at Dorchester Bay's Summer Camp while learning to develop programming, hone time management skills, set personal goals, and build confidence in a professional setting. CITs often progress to become full Camp Counselors.

Dorchester Bay employed eight Counselors in Training and four Camp Counselors in the 2017 Summer Camp. Three of the Camp Counselors were former Counselors in Training.

Impactful Programming

Returning Citizens Reentry Program

Recidivism is tough to overcome. Difficulty finding employment, struggles with substance abuse, and lack of family support make sustained reintegration into communities challenging for ex-offenders. Dorchester Bay recognized these barriers, and in 2008 launched Massachusetts' first CDC-based program for ex-offenders. The Reentry Program has a consistent track-record of preventing recidivism, and the positive outcomes for reentry clients exemplify why these services are vital.

J.S., a 47-year old client, has spent most of his adult life in and out of prison. His limited skillset made it difficult for him to find and maintain sustaining employment, and his frequent incarceration strained his familial bonds. J.S. came to Dorchester Bay this year for assistance finding permanent work.

Dorchester Bay helped J.S. write a resume and cover letter, offered him career counseling and interview preparation, secured job leads, and provided unwavering moral support. Ultimately, J.S. was hired at a large local company. He has since reconnected with his family.

293 Client Visits

71 New Clients

49 placed in jobs and training

Current Recidivism Rate <7%

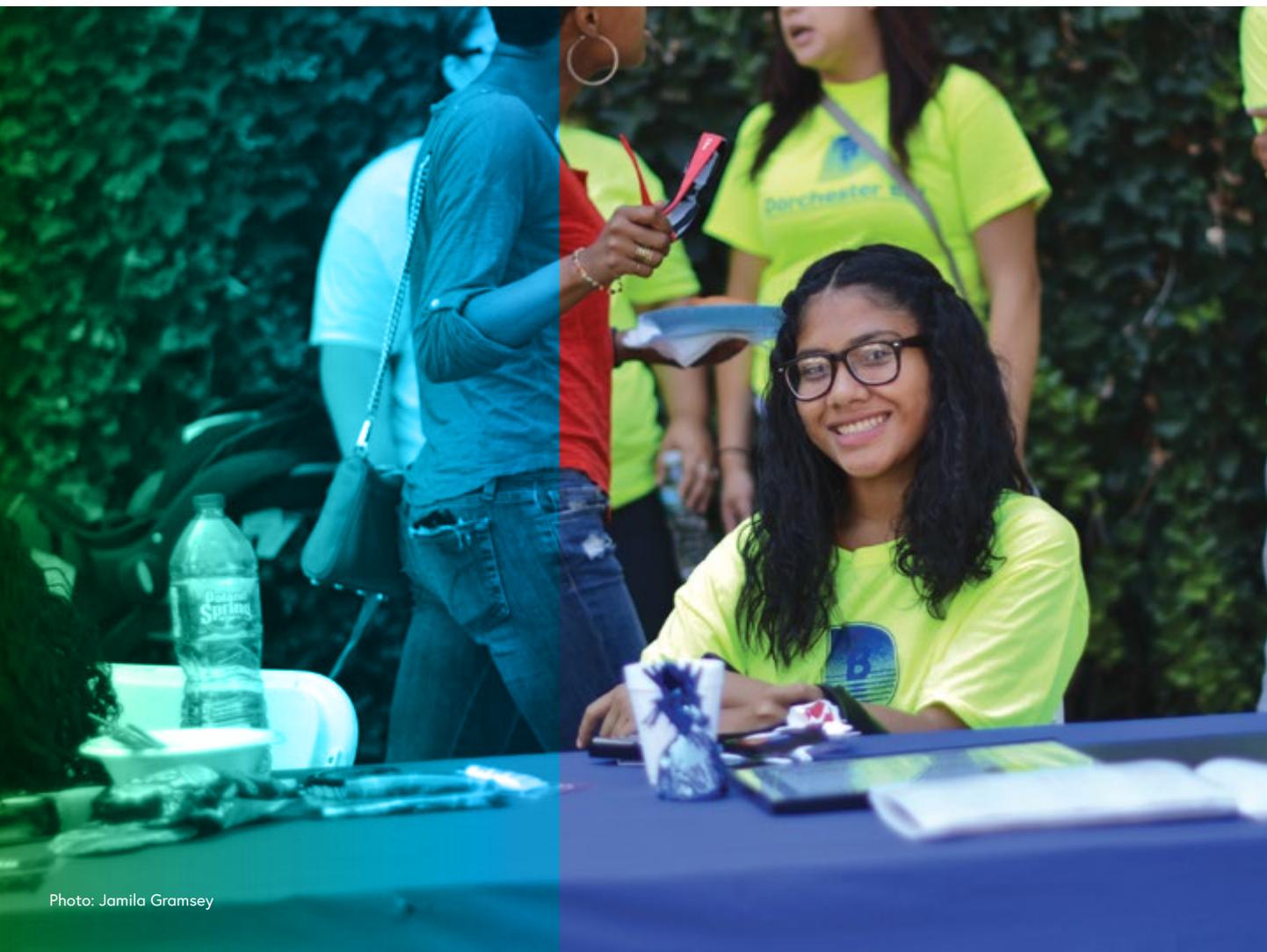
Making Technology Accessible

Dorchester Bay has a long-standing partnership with Tech Goes Home, an award-winning national initiative that helps to bridge the gap between underserved communities and the technological tools required for 21st-century skills development.

Throughout the year, Dorchester Bay teaches 10-week courses on fundamental digital skills based on TGH's curriculum. Upon completion of the course, participants receive the opportunity to purchase a new Chromebook laptop for \$50 and receive assistance with signing up for low-cost internet access.

Forty students enrolled in Dorchester Bay's TGH courses this year.

40 students enrolled in Dorchester Bay's TGH courses



TRANSFORMING SPACES



Comprehensive modernization

The Renovation of Cottage Brook

Dorchester Bay's holistic approach to real estate development translates into putting equal importance on building new units and preserving the homes already in our existing portfolio. Modernization ensures that quality affordable rental units will remain available to the people in our service area who call them home.

Cottage Brook Apartments is the largest development in Dorchester Bay's portfolio. Dorchester Bay acquired the property in 1994 to ensure long-term affordability in the Dudley Triangle Neighborhood. A comprehensive modernization of the nineteen 90-year old buildings is near completion.

The process of renovating such a complex project involves more than replacing old roofs, inefficient heating and hot water systems, safety upgrades, and installing sustainability features. The extent of the work involved in the project required Cottage Brook residents to relocate while their units were being rehabilitated. Moving from a home, even temporarily, can raise issues that must be addressed with compassion, as was the case of Cottage Brook resident "Ms. Cummings".

Ms. Cummings is a senior that lived on East Cottage Street in an outdated and drafty apartment. Ms. Cummings lost her daughter many years ago, and it took a toll on her emotionally. Learning that she would be relocated triggered her trauma and left Ms. Cummings unsettled.

Dorchester Bay worked with Ms. Cummings to meet her needs and ensure a smooth transition. She received supportive services and was relocated to a newly rehabbed accessible unit.

One month after the relocation, Ms. Cummings shared that she loves her home. Modifications that make it easier for her to do laundry and access her bathtub have improved her quality of life.

147 households

68% minority hiring

\$20/hr minimum wage



Community-focused real estate development requires more than taking care of physical structures; it demands caring and respect for the people who reside in them.

Employing workers that reflect the neighborhood is another essential component of Dorchester Bay's holistic approach to the Cottage Brook modernization.

Sixty-eight percent of the construction workers are people of color, 7% are female, and 43% are Boston residents. This project has employed more than 120 people, and Dorchester Bay set a pay floor of \$20/hour for all construction jobs. Furthermore, of all construction subcontracts for this project, 51% were awarded to minority-owned businesses.

The Pierce Building

Dorchester Bay announced in August 2017 that it would convert the historic Pierce Building in Upham's Corner from a mixed-use property to a fully commercial innovation hub in the district. Dorchester Bay's offices are located at the Pierce Building, and the Fairmount Innovation Lab, a creative enterprise incubator, is its flagship tenant.

The Pierce Building will be transformed from underutilized to a community anchor for the neighborhood. Retail space on the ground floor for local businesses will draw people to the center of the district. The Fairmount Innovation Lab will help to start and grow local creative businesses and increase business ownership among people of color and women. The Dorchester Bay Small Business Assistance Center will work with the Lab to connect businesses to financial and technical assistance resources that can help them thrive.

The decision to convert the Pierce Building to an all-commercial space aligns with the City of Boston's Imagine Boston 2030 plan, which focuses on revitalizing Upham's Corner to boost the arts and creative economy in Dorchester. As an initial part of the conversion, Pierce is currently undergoing an external restoration, and a significant interior modernization is planned.

Indigo Block

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 the developer of a 2.5-acre parcel at 65 East Cottage Street in Dorchester. This vacant site, located directly adjacent to the Upham's Corner station platform on the Fairmount / Indigo Line, is an ideal spot for a mixed-use, transit-oriented development.

The team won development designation by committing to an ambitious mixed-use strategy that reflects community concerns. The development team plans to redevelop the site into three uses: 80 units of residential rental apartments; 20,000 square feet of light industrial manufacturing / commercial space; and nine homeownership units. Of note, one benefit 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 to commute to downtown Boston within 10 minutes.

The residential rental apartments will target low- to moderate- income households, with 44 of the 80 units set aside for households making up to 60% of the Area Median Income (AMI) and 36 units set aside for households making between 61% and 100% of AMI.

In the light industrial space, Dorchester Bay will recruit businesses that will create jobs available to residents and that will have a low impact on abutting neighbors. The building will be divided into small spaces of approximately 1,500 to 5,000 square feet, with a focus on recruiting multiple small

businesses. Commercial space will target food and beverage production/distribution, green and clean energy-related businesses, artisan and craft production, and life tech production (biotechnology, pharmaceuticals, and medical device production).

By combining rental units for a range of incomes, new jobs, and homeownership units, all right next to a transit station with direct connections to the city's job centers, Dorchester Bay is helping to create a desirable neighborhood of choice in Dorchester.

In June 2016, the project was approved by the Boston Planning & Development Agency's Article 80 process before proceeding through the Zoning Board of Appeals for zoning variances. Dorchester Bay received zoning approval in July 2016, and in January 2017 the project was awarded city funds.

The development will use a combination of public and private financing sources. Construction is planned to commence in late 2018 / early 2019, and all components of the project are expected to be complete by the end of 2019 / early 2020.

Community-focused real estate development requires more than taking care of physical structures; it demands caring and respect for the people who call them home.

Financials*

Statement of Financial Position

Assets	8,885,147
Liabilities	3,321,589
Net Assets	5,563,558
Liabilities & Net Assets	8,885,147

Statement of Activities & Changes in Net Assets

Operating Revenues	4,674,394
Operating Expenses	4,292,263
Operating Income/(Loss)	382,131
Non Operating Income/(Loss)	(158,768)
Net Income/(Loss)	223,363

*as of 12/31/2016

Board of Directors

- Maria Andrade
- Paul Black, Treasurer
- Evelyn Darling
- Ayoka Drake, Vice President
- Christine Green
- Keith Greenaway, Clerk
- Phil Hillman
- Rosalyn Johnson
- Eileen Kenner
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Johnny Charles
Loan Officer

Dara Frederick
Fairmount Job Referral Network

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Director of Economic Development

Finance and Administration

Mona Fuller
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Jessica Boatright
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Erika "Ricky" Guerra
Project Manager

John Mahony
Construction Project Manager

Andy Waxman
Director of Real Estate

K. Leah Whiteside
Project Manager

Resident Initiatives and Community Organizing (R.I.C.O.)

Linda Mello
Re-entry / Job Placement Consultant

Elias Monteiro
Director of Resident Initiatives and Community Organizing

Dychell Reeves
Senior Resident Services Coordinator

Dalida Rocha
Youth Force Manager / Community Organizer

Denise Roman
Resident Services Coordinator

Beto Rosa
Assistant Director of Resident Services and Community Organizing

Karen "Cookie" Sheers
Community Organizer

Reverend Clovis Turner
Re-entry Program Consultant

Resource Development

M. Megara Flanigan
Director of Resource Development

Angela S. Yarde
Associate Director of Resource Development



Photo: David Carmack Photography

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About Dorchester Bay

Dorchester Bay Economic Development Corporation 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.

Today, with both economic growth and income inequality on the rise, many of these problems remain, even as we face new challenges such as gentrification and displacement.

Our mission is more relevant than ever before. Visit www.dbedc.org to learn more about our efforts to support strong people in building stronger, more secure and safer neighborhoods.



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