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INQUILINOS BORICUAS
EN ACCION, INC.
(Formerly ETC)
405 Shawmut Avenue
Boston, MA 02118

AND

AFFILIATES:ETC DC-ETC DI

FIVE YEAR REPORT

1969-1975

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BOARD OF DIRECTORS

Officers:

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Sonia Marrero
Vice President

Patricia Quintana
Treasurer

Rev. William Dwyer
Clerk

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Carlos Santiago

Daniel Soltren

Luz Cuadrado,

Ex Officio Member

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$$\begin{array}{r} 1200 \overline{) 33,000} \\ \underline{2400} \\ 9000 \\ \underline{8400} \\ 600 \end{array} \quad \begin{array}{l} 27.57 \text{ sq. ft. for } 1200 \text{ sq. ft.} \end{array}$$

\$33,000 T. Des. Cost per unit REHAB

May 1975



Jose Victor Gonzales
IBA President

TO: THE MEMBERS OF THE
IBA BOARD OF DIRECTORS

The past five years have seen much change and growth in INQUILINOS BORICUAS EN ACCION (IBA). The continued involvement of Villa Victoria residents has helped our agency to expand its services and to see that the community's needs are increasingly met. Through all its work and struggles, IBA has kept

its promise to re-build a new community, a physically and emotionally healthy neighborhood in which our children can thrive and grow.

Many community goals have been reached since 1970, in spite of the great obstacles that IBA has faced. Some unsympathetic groups from the South End community have tried to hamper our progress, but the many friends of IBA and Villa Victoria have always come through with the needed support. Although our offices were destroyed by fire in the summer of 1973, contributions to rebuild our office poured in. The quality of IBA's leadership and the dedication of its staff has helped the agency to expand at a time when most are cutting back. We may have had to sacrifice "smooth running" from time to time, but no one can question the overall quality of our performance.

In addition to expanding our Human Services, renovating our community-centered offices, and completing Plaza Betances, "AREYTO" with its message of cultural richness and pride, was begun. Through community participation in its activities, "AREYTO" will be the unifying pillar of Villa Victoria. Building an "international community" that goes beyond the limitations of ethnic loyalties is a central goal of both "AREYTO" and our agency. Thus, while the origins, symbols and leadership of IBA come from the Puerto Rican culture, our work during the past five years has focused on meeting the needs of the entire Villa Victoria Community. I believe that continued cooperation among IBA's board staff and clients will reflect the growing unity of Puerto Rican, Oriental, Black and White residents of Villa Victoria, for together we resolve that, "We shall not be moved from Parcel 19": now Villa Victoria.



Mario Clavell, Chairperson
ETC DC-DI Corporations

ETC DC-DI PRESIDENT'S MESSAGE

Perhaps better than any area, IBA's housing development activities since 1970 illustrate the delicate balance between frustrations and rewards found in any attempt at positive community development. The crises resulting from federal cutbacks, political wrangling, and violent opposition are often staggering. And yet, when the "impossible" occurs - when attractive, comfortable homes are made available to the poor of our

community - the obstacles are outweighed by far.

In 1970, no buildings had as yet been developed by IBA. Five years later IBA was managing 408 units of public and private housing. These housing units, along with IBA's renovated office building and Plaza Betances, have answered a need in Villa Victoria. However, much more must be done before the community can accommodate in comfort and security the many disadvantaged and/or displaced people who consider the South End their home. IBA is committed to providing housing for those who need it most, and, with this goal in view, is working for the production of 221 new and rehabilitated housing units. The completion of these developments is not expected to come easily, nor has this been the case up to now. As with IBA's other Housing Development programs, many obstacles have arisen to make accomplishments hard won indeed. Beset by political ambivalence and funding uncertainties, the Viviendas package has been five long years in processing and only now has begun actual construction. The Rehabilitation II Units (Casas Boriquen) will be completed this year despite extensive and suspicious fire damage to two buildings.

When we at IBA consider the sweat and heartbreak surrounding each building we complete, and then look to the overwhelming lack of adequate housing for the city's poor, it is often difficult to resist discouragement. Yet, when we consider the positive impact that living in attractive, community-controlled apartments has on people who would otherwise be housed in low income "projects" or substandard dwellings, the value of IBA's past and future achievements becomes clear. There remains no doubt that through IBA, the Villa Victoria Community will not only survive, it will flourish.

STATEMENT BY THE
EXECUTIVE DIRECTOR

As the decade began, IBA was less than two years old. 1970 found the agency with only five staff members, a \$ 45,267 income, and an over-riding dream. As 1974 came to a close, thirty persons were working at IBA, \$ 264,518 had been raised that year, and the dream was many steps closer to coming true. Over the past five years IBA has worked for the overall development of our community and its residents. Our achievements have been many, our growth steady and our stability proven.



Luz Eneida Cuadrado
Executive Director

The agency's flexibility and responsiveness to community needs have been illustrated time and again since 1970, particularly within IBA's Human Services Division. Without the support of federal grants, programs in this area have grown to present a comprehensive and effective complement to our original Housing Development goals. IBA's Human Services are no longer limited to short-term, emergency assistance.

Since 1970, the agency also has realized some of its goals within the Housing Development component. Over 270 housing units have been developed through the efforts of IBA. These units are occupied by people previously forced to live in overcrowded, substandard dwellings. Although many new units await completion, IBA has shown its ability to implement the physical plan for Villa Victoria designed with the community in 1968.

IBA's housing activities can and have become a source for generating funds. With the formation of IBA's Housing Management Corporation in 1971, an extensive and independent Economic Development component was made possible. By managing 409 housing units as well as four businesses, IBA

has provided either directly or indirectly for 23 jobs, all of which are filled by community residents. In addition, over sixty men have secured employment in the construction trades as a result of IBA's Minority Hiring Program, a service which has facilitated economic development within the community. During the past five years, the IBA Housing Development Division has generated over \$10.5 million for the City of Boston and the Villa Victoria community in salaries, taxes, subsidies, syndication money, fees, etc.

Other achievements were enhanced by IBA's cooperation with other community agencies, who in turn have been assisted by IBA. By coordinating resources and implementing cross-referrals, maximized services to clients has resulted. A most recent example is our newly-renovated headquarters on 405 Shawmut Avenue. Owned by IBA, the six-story building will house offices for other agencies, such as Casa del Sol and the Hispanic Office of Planning and Evaluation (HOPE), thus serving as a focal point and service center for community residents.

In all these areas IBA has pursued greater identification with the Hispanic community and for this reason, our name is now "Inquilinos Boricuas en Accion". A long-awaited dream, the construction of a Puerto Rican-style Plaza has been realized; the tree-lined Plaza Betances stands ready for community use.

Perhaps most significant, in terms of Hispanic Cultural identification, is the initiation of "AREYTO", IBA's Cultural Enrichment program. "AREYTO" represents a comprehensive, cultural approach to fostering a sense of identity and self-esteem within the Hispanic community. Activities will focus on the performing and visual arts, with workshops and presentations offered to participants of every age.

The success of IBA over the last five years has not come easily; many heartbreaking frustrations did, and continue to, threaten our progress. Yet, IBA's stability is ensured by the confidence and flexibility of its staff in meeting these challenges. An agency whose offices are destroyed by fire on a Saturday night and who, on the following Monday continues full operations from staff members' homes and a basement community room (as did IBA from July 1973-March 1975) is not one to let obstacles stand in its way! Thus, while the years ahead appear to hold much change and uncertainty, we are confident that our achievements will provide IBA with a strong base to continue serving as an active, vital force in developing our community.

WHAT WE ARE

"Inquilinos Boricuas en Accion" (formerly the Emergency Tenants Council) is a non-profit, principally Puerto Rican community development corporation engaged in the social, physical and economic renovation of the area known as Villa Victoria.

IBA arose in response to a crisis housing situation for low income families in the South End. Specifically, residents formed IBA in reaction to the Boston Redevelopment Authority's 1965 Urban Renewal Plan for its community, the heart of the South End's Puerto Rican community. The plan called for large scale demolition, new construction of housing (family and elderly), and new construction of recreational and commercial space to service the surrounding areas of the South End which were being rehabilitated. No relocation plans had been made for residents, and execution of the plan would have meant destruction of the existing community, and disbursement of its residents, 90% of whom were and are low-income and live in sub-standard housing conditions.

Residents who were aware of the Urban Renewal Plan for their neighborhood began door-to-door organizing; this effort culminated in a meeting of some 500 residents who elected a Board of Directors, and adopted the motto: "No nos mudaremos de la Parcela 19 --- We shall not be moved from Parcel 19". Shortly thereafter, in August 1968, the Emergency Tenants Council was incorporated.

The community was actively involved in proposing modifications to the Plan, modifications which reflected the needs of the existing community. The community plan included: rehabilitation of existing sound structures, new construction of family and elderly housing, staged development to allow gradual relocation of people within the area, construction of a Puerto Rican style Plaza, better traffic patterns to improve the safety of children and elderly, and open space for recreational activities. This community plan was approved by the BRA with the support of the Mayor and ETC(IBA) was designated sponsor/developer of Parcel 19.

OUR MISSION

The main purpose of IBA is to implement the means for satisfying the basic human needs of the Hispanic community in the South End and other residents of Villa Victoria. IBA programs are aimed at: 1) increasing family income; 2) developing awareness of barriers to advancement and the means to overcome them; 3) attaining maximum capability for self-determination; 4) advancing institutions which will enhance the Hispanic community's overall stature; 5) building a stable community; and, 6) providing for a physical environment that will complement the social and economic development of the area.

EXECUTIVE OFFICE

Until the spring of 1973, IBA did not have a well-defined Executive Office. The need to organize this division arose as IBA reached a level of operations which required responsible development of internal and external administration, policies and relations. Hence, the Executive Office was formally created as the policy-research-administration arm of the agency.

Supervised by the Executive Director, this office includes the Planning Unit and Administrative Unit. The Executive Director is responsible for the direction of the agency and the implementation of policies pronounced by the Board of Directors.

IBA's Executive Office approaches its work on the basis of staff and community participation, consultation with technical advisory committees, and the clear definition of goals which respond to community needs as articulated by the annually elected Board of Directors and its standing committees. Three major objectives direct the activities of IBA's Executive Office: improvement of agency functioning, development of local capability, and provision of needed quality services. Since its formation, the Executive Office has worked to realize these goals through projects which include:

DEVELOPING AN EFFICIENT INTERNAL ADMINISTRATION

* Information Systems and Planning Methods

IBA has designed statistical systems for recording different types of information. These on-going systems relate to and describe agency management, personnel policies, program evaluation, and client population. Naturally, the information obtained in these areas is essential for a realistic and effective planning.

* Staff and Board Training Program

In order to familiarize staff and board members with the technicalities of its work, IBA has initiated the development of educational materials and "in house" training curriculum. In addition, several staff members have been placed in college level programs relating to their work and further developing their career potential



* Fundraising

Over the past five years, IBA has demonstrated an ability to raise and to multiply the funds needed for continued expansion of its services -- from \$ 45,267 in 1970, to \$ 264,518 for 1974. 1974 also saw an outpouring of contributions for the rehabilitation of our fire-gutted headquarters. For this special assistance, along with the continued support from our many funding sources, the Villa Victoria community and we at IBA are most grateful.

TOTAL INCOME FOR IBA

Calendar Years 1970 and 1974

<u>Sources of Income</u>	<u>1970</u>	<u>1974</u>
United Way	\$	\$ 45,000
Foundations	\$ 31,385	\$ 137,318
Churches	\$ 13,882	\$ 48,100
Corporations		\$ 28,100
Government		\$ 6,000
TOTAL	\$ 45,267	\$ 264,518

COORDINATION OF COMMUNITY SERVICES

The past few years have witnessed a growing cooperation between IBA and other community agencies, particularly those serving the Hispanic population. Through coordinated resources both the efficiency of each agency and the services available to clients have been maximized. For example, the elderly residents of "Torre Unidad" enjoy such services because the resources of other agencies have been tapped and many of their services donated to the IBA program.

HUMAN SERVICES DIVISION

IBA's Human Services complement the long range strategies of its Housing Development/Economic Development components.

The combination of these activities reflect the general understanding at IBA that in solving the major problems of the Hispanic community we must deal with the obstacles that affect this community today and prepare to avoid these problems in the future; solutions require both short and long-range action, coupled with a high degree of coordination.

The creation of the Human Services Division of IBA responded to the acknowledgement of this duality back in 1968. The original organizers understood the long-range nature of housing development and the pressing need for action to alleviate some of the community's immediate problems. The Human Services Division emerged as such and as a means to maintain a more direct contact between IBA staff and its client population.

The organization of the Human Services Division allows for work with both individuals and groups of individuals. It touches the fields of employment, housing search, cultural enrichment, welfare and human rights. The staff performs a significant amount of translation work combined with advocacy on behalf of the client. It also aims at teaching the client how to handle specific situations alone in order to increase client independence and self-sufficiency.

Although many of IBA's services are extended to "Hispanos" citywide, the major emphasis rests with the tenants of IBA developments. This concentration is an important factor for the success of the Housing Development Plan, and consequently, the comprehensive development of the community.



INVOLVEMENT WITH THE GREATER BOSTON COMMUNITY

* Chelsea Crisis

The Executive Office of IBA was actively involved in assisting families affected by that tragic fire in 1973.

* Housing Workshop

IBA sponsored a workshop on Housing and the Puerto Rican in Massachusetts under the Department of Community Affairs. Staff members of public housing authorities, Model Cities, and other housing related agencies attended the 1973 seminar.

* South Boston Crisis

IBA's Executive Office responded to the crisis in South Boston by participating in several committees which worked to alleviate the tension between Puerto Ricans and Irish in that community.

* Contributions of Executive Office Staff

Members of the IBA staff support the work of other Boston agencies by directly participating in the governing and policy making of group such as:

1. Black Housing Task Force
2. Citizens Housing and Planning Association
3. Greater Boston Community Development
4. Governor's special committee to evaluate the Massachusetts Commission Against Discrimination
5. Hispanic Office of Planning and Evaluation
6. New England Spanish American Regional Institute
7. South End Project Area Committee

The Executive Director in particular, has contributed her resources to the Boston community by serving on agency boards, lecturing in colleges*, speaking in public, and lending her support to a range of community-interest issues.

* The IBA community is most grateful to Boston College for donating Professor Cuadrado's services and allowing her to act as Executive Director from 1973-1974, while continuing her academic duties at the college.

HOUSING SEARCH

Locating decent low rent housing contributes directly to increasing the income of clients by reducing their housing costs. Even more important than the economic advantage of living in low rent housing is the security of knowing that one's shelter is comfortable and reasonably permanent. In finding BHA (Boston Housing Authority) leased units on the private market, in helping clients gain access to public housing, and in locating low or moderate-rent standard apartments on the private market, IBA has helped its clients to reduce the amount they pay for housing (BHA leased units and public housing tenants pay on a sliding scale based on 25% of their income) and to obtain housing from which they will not be displaced.

Over the past five years, IBA staff members have spent thousands of hours completing BHA applications for their clients, tracking down available housing, and providing follow-up on each case. In light of the overwhelming shortage of low-rent housing in Boston, their success has been considerable. Yet, each year the Housing Search Staff must watch its "Pending" files grow, while the lists of available units dwindle precariously.

IBA HOUSING CASELOAD BY FAMILY SIZE 1970-1974

Family Size	Accumulative 1970-1973	1974	Total
1 - 2	111	76	187
3 - 5	124	82	206
6 - 8	101	87	188
9 or more	11	4	15
Total	347	249	596

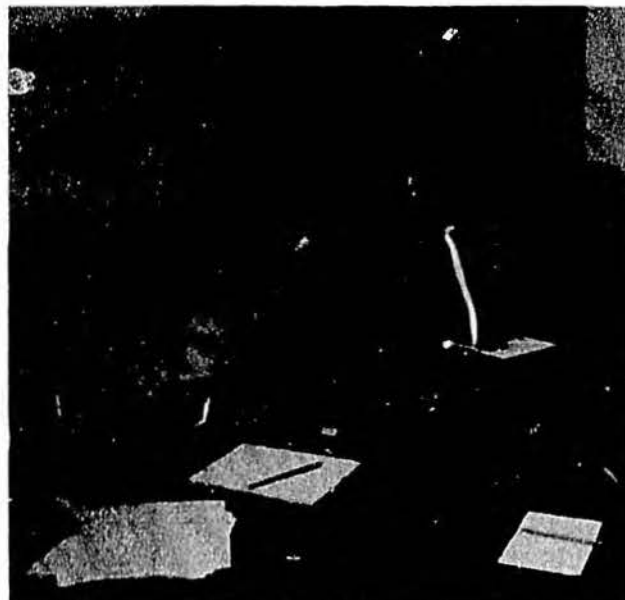
Source of Information: IBA Housing Register

IBA HOUSING CASELOAD
BY NEIGHBORHOOD
Calendar Year 1974

Neighborhood	Caseload	Families Housed
South End	149	39
Roxbury	41	7
Jamaica Plain	17	-
Dorchester	22	4
South Boston	7	-
New Bedford	2	-
Chelsea	5	1
Mattapan	-	-
Allston	2	-
Somerville	4	1
Total	249	52

Source of Information: IBA Housing Register

According to the above table, the proportion of those seeking low and moderate income housing, compared with the number of clients actually housed, is shockingly high. However, when considering the overall picture, IBA's success in housing 20% of its clients is significant.



When a subsidized apartment finally is located, it most likely can not accomodate the large family which typifies IBA's client population. Any decent housing within the poor family's range is scarce enough; a low-rent unit with more than four bedrooms is all but impossible to find:

IBA HOUSING PLACEMENT
BY FAMILY AND APARTMENT SIZE

1974

Family size	Bedroom size of units						Total
	0	1	2	3	4	5	
1	5	1	-	-	-	-	6
2	-	22	1	-	-	-	23
3	-	3	8	-	-	-	11
4	-	-	4	-	-	-	4
5	-	-	2	1	-	-	3
6	-	-	-	1	-	-	1
7	-	-	-	1	-	-	1
8	-	-	-	-	1	1	2
9	-	-	-	-	-	-	0
10	-	-	-	-	-	1	1
Total	5	26	15	3	1	2	52

Source of Information: IBA Housing Register

Thus, while IBA will continue to offer minimal Housing Search services, the ultimate futility of meeting this critical growing need will haunt our work --- until the public sector takes realistic action, that is.

MANPOWER DEVELOPMENT

In accordance with its goal of increasing the Hispanic family's income, IBA offers minority hiring and job development services to its clients. Focusing on the construction trades, this program has provided 76 men with employment on both its own and other South End housing construction projects.

IBA MANPOWER DEVELOPMENT CASELOAD BY TRADE 1971-1974

<u>Trade</u>	<u>Caseload</u>	<u>Clients placed</u>
Carpenter	41	8
Electrician	14	3
Laborer	85	52
Mason	4	1
Painter	15	4
Plumber	5	4
Welder	7	4
Total	171	76

Source of Information: IBA Manpower Records

Over the past five years, IBA's Manpower Development staff has been responsible for:

outreach work to find unemployed, skilled or semi-skilled Hispanic construction workers within the South End and Greater Boston area;

job placement on IBA and other South End jobs, and back-up support for those workers;

ensuring admittance to the union of their trade for workers placed, and pressuring contractors to take men onto their permanent payrolls;

providing orientation and training relating to construction work, specifically for workers.

IBA's efforts have been concentrated on job location for its unemployed tenants. Since 1970, IBA has seen its job development activities lead naturally to employment in fields other than construction. For example, IBA's management of 408 housing units resulted in the employment of thirteen staff members, ten of whom are Hispanic community residents who were hired and trained by IBA.



IBA MANPOWER DEVELOPMENT CASELOAD
BY NEIGHBORHOOD
1971-1974

Neighborhood	1971 Caseload	1971 Clients Placed	1974 Caseload	1974 Clients Placed
South End	18	3	23	22
Roxbury	7	-	6	4
Jamaica Plain	1	-	3	2
Dorchester	4	-	6	4
Brighton	1	-	-	-
Chelsea	1	-	-	-
Mattapan	1	1	-	-
Total	33	4	38	32

Source of Information: IBA Manpower Records

SUPPORTIVE SERVICES TO FAMILIES AND INDIVIDUALS

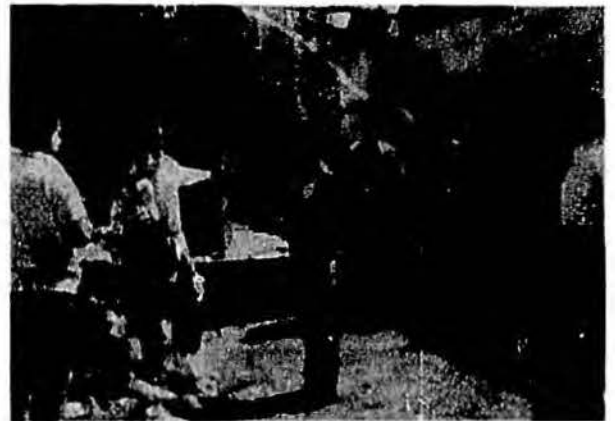
Since 1970, IBA has provided translation, information and referral services to approximately 6,000 clients, most of whom were newly arrived from Puerto Rico and other Latin American countries.

As with other IBA human service programs, the translator-advocate's primary responsibility is to increase the knowledge and self-sufficiency of the client. In each case, the staff member works to facilitate the client's 1) understanding of what a specific agency can and cannot be asked to do; 2) knowledge of the procedures that can be followed if a reasonable request is not met by that agency; 3) sense of independence, the right to make requests, and to receive fair, responsive answers to those requests.

Along with direct translation-advocacy services, IBA maintains a systematic referral system in the areas of health, education, welfare and legal services.

COMMUNITY ORGANIZATION

This service is crucial to the overall development of IBA and Villa Victoria. The Community Organization program occupies a supportive position to other programs in Human Services, Housing Development and the Executive Office.



IBA's direct group services are overseen by group workers who act as catalysts in bringing groups together. If a group decides it will continue to meet, the community organizer serves as an information source, advisor and coordinator.

Since 1970, IBA has been instrumental in organizing and assisting various task forces and committees in the area. Its activities have included:

* Tenant Organizing

Actions taken by tenants in groups are usually more effective than individual actions in achieving redress of problems. Over the past five years, IBA has organized several successful rent-withholding actions against landlords of substandard housing.

* HUD Foreclosure

Working to prevent the private market sale of four HUD-owned buildings on Rutland and East Springfield Streets, IBA has been instrumental in organizing the tenants to protest and seek alternatives to the plan which would result in their eviction. Once organized, the tenants elicited IBA's help in the research and preparation of a proposal for non-profit acquisition of these properties.

* West Newton Street Development

In addition to the tenant organizing which led to rehabilitation of the deteriorated housing on this street, IBA served as a catalyst in ensuring that the development of West Newton Street reflected community interests. (For details see Housing Development section).

* Blackstone School Development

Since 1969, IBA has been involved in planning and organizing community participation for the development of this bilingual-bicultural community school.

* Security Committee

The threatening problems of violence and crime are being dealt with by the IBA-organized Security Committee. Formed in 1974, the committee is negotiating for more extensive police protection.

* Elderly Committee

Composed of elected elderly tenants and representatives of the community, this committee serves as an advisory board for Unity Tower's management and Elderly Services Program.

* IBA Board of Directors

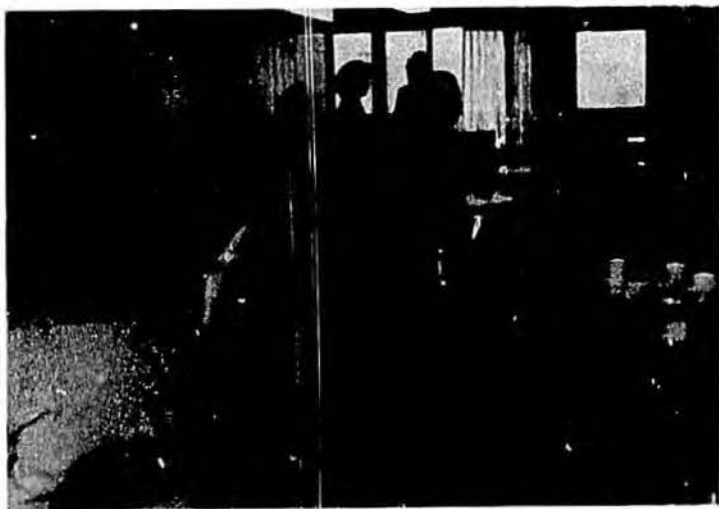
By staffing the Board and organizing its annual election by Villa Victoria residents, IBA works to further implement the control of the agency by the community.

In each of these cases, the participants themselves were given information and then allowed to define priority issues they wished to deal with through group action. The goal of the IBA community organizer was and is to develop resident leadership and independence on the part of each group member. His/her success is measured by how quickly his/her assistance becomes unnecessary.

COMPREHENSIVE SERVICES TO THE ELDERLY

When "Torre Unidad" opened its doors in 1974, most of its new residents moved from shockingly substandard dwellings. IBA realized that its 325 elderly tenants suffered a wide range of problems arising from long years of neglect.

In order to complement its provision of attractive subsidized housing by meeting the other pressing needs of its tenants, IBA developed a program for delivering comprehensive human services in the Tower. Public and private agencies were approached and many agreed to offer free direct services to the residents. In addition to coordinating these programs, IBA hired a qualified staff which provides other direct informational, counselling and recreational services.



The on-site services utilized by tenants of the Tower include:

- Weekly Health Clinic
- Visiting Nurses
- Individual and Group Counselling
- Arts and Crafts Workshops
- Music and Dramatics Workshops
- Visiting Homemakers
- Thursday Afternoon "Tea, Coffee and Conversation"
- Translational Assistance
- "Special Day" Celebrations
- Trips and Outings

These and the other elderly services are geared to the unique mixture of ethnic and racial backgrounds of the Tower residents (Puerto Rican, Black, Oriental, White). Through these services, the IBA staff and those contributing from other agencies have as their ultimate goal to facilitate the creation of a resident community and to provide the resources necessary for a rich, independent life.

AREYTO (CULTURAL PROGRAM OF IBA)

Launched in December 1974, this new program represents a comprehensive, cultural approach to fostering a sense of identity and self-esteem within the Hispanic community. Through activities in the visual and performing arts, AREYTO is designed to fill the cultural gap and isolation suffered by many Hispanos.



AREYTO's official debut, the three Kings Play proved the great need and tremendous interest of the community in activities relating to their background. Over 100 Hispanos of every age participated in the planning, workshops and rehearsals that culminated in the "Fiesta de Los Tres Reyes". Hundreds of people from the Greater Boston Area attended the procession, art presentation, concert, play and dinner celebrating the Spanish holiday. By their interest and participation, all involved proclaimed the festival to be a smashing success.



The workshops and presentations of AREYTO serve as a cohesive focal point for Villa Victoria residents. Representative of their shared rich heritage, IBA's cultural enrichment program presents a forum for self-expression, pride and unity.

HOUSING DEVELOPMENT DIVISION

The first division created at IBA, Housing Development occupies a central role in both the philosophy and achievements of the agency. IBA's housing development component is trying hard to respond to the needs of the Villa Victoria community for decent low rent housing. In recent years these activities have assumed even greater importance -- not because the agency's goals have changed, but because its work continues at a time when nationally the provision of needed low-rent housing is at a virtual standstill.

During the past five years, IBA's housing development work has focused on meeting these goals:

To prevent the displacement of Villa Victoria residents

To develop and implement a comprehensive physical development plan that incorporates:

1. Family Housing
With low rents and unit size corresponding to family size
2. Elderly Housing
Perhaps combined with family housing as a solution to the extended family's housing situation
3. Quality and Attractive Design
Including open spaces and traffic circulation
4. Cultural Facilities
To strength the community's cultural identity
5. To guarantee community control over the housing in the Villa Victoria area

In addition to developing attractive, affordable housing, IBA strives to realize these objectives by working out means for community control over housing (controlled management, homeownership plans, etc.), and by educating the community, its representatives on the Board of Directors and the staff about the intricacies of housing development operations.

Once the community's needs are translated into policies, the staff pursues their implementation while trying to minimize government constraints (inflexibility of programs, lack of funds for subsidies) and the constraints of the private sector (maximization of profits and minimization of risks). The process is a slow and tedious one. In many instances lack of resources and external obstacles have produced compromises in the goals articulated by the community. Nevertheless, since 1970, IBA's Housing Development division has achieved significant success.

REHABILITATION PROJECT - PHASE I

With no previous experience in the area of housing development, IBA approached its first large-scale project, the rehabilitation of 71 units on Tremont and Shawmut Streets. By the fall of 1971, the agency had rescued these 14 row houses from imminent demolition, restored them to high-quality, attractive homes, and ensured their occupation by those community residents most in need.

While the buildings were being restored, IBA worked extensively with the BRA to see that the tenants were relocated in decent temporary units or in comfortable housing where they wished to move permanently. Every tenant who wanted was able to return, and every effort was made to keep rents at a level the tenant could afford. IBA fought for and obtained 70% combined leased housing and rent supplement for the project so that units would be provided for low-income residents.



In addition to housing restoration, Rehab I assisted four commercial spaces. By providing full renovation work at minimal or no cost, IBA enabled them to begin or remain in business.

The Rehab I project was a limited dividend venture with proceeds from the syndication controlled by and returning to IBA. The Villa Victoria community,

as general partner with IBA, held a strong voice in the physical and managerial development of the project. According to their wishes, syndication proceeds were used for the installment of special design features, including dark wood parquet floors, oak spiral staircases, and landscaped yards. Thus, the project served as an example of how a community group can redirect the profits which usually go to an outside developer, and can apply them instead to the community's benefit.

WEST NEWTON STREET PROJECT

This restoration of 136 units emerged as a project unique in several ways. As the first Turnkey rehabilitation in Massachusetts, the project was designed so that all units would be low rent. The buildings included a mix of efficiency and one-bedroom units for the elderly and large units for families, a "first" for the Turnkey program. And, perhaps foremost of the project's achievements, was the unique cooperation among IBA, the South End Tenants Council (SETC), the community-elected PEURC, Mayor's Office, Boston Redevelopment Authority, BHA, HUD, and the private developer.

Throughout 1972 IBA and SETC, an agency geared to the black community, participated actively with United Community Development to help ensure the renovation of the 25 buildings on West Newton Street. The entire block, at the edge of Parcel 19, was formerly owned by one slumlord who had allowed the buildings to become dangerously deteriorated. In 1969 and 1970, ETC and SETC jointly organized tenants, began a legal rent withholding and demanded that the city intervene to bring the buildings up to code. In 1970, United Community Development, a private firm working in cooperation with both tenant groups, offered to buy the buildings and renovate them for community residents. IBA and SETC accepted. Their participation helped the renovation project win important victories, such as the agreement that it be managed by IBA with SETC participating in tenant selection.

In April 1972, the West Newton Street project initially closed and renovation of the block began. In November 1972, the first five buildings were completed, conveyed to the Boston Housing Authority, and occupied by community residents. The last five buildings were conveyed in April 1973. Upon the program's completion, the Boston Globe ran an article describing the joint effort and confirming the objective of those involved:



" It's probably the only place in the city where a public housing project, owned by the Boston Housing Authority, cannot be distinguished from any of the other buildings or blocks in the district and hopefully ends the "projectitis" disease that has plagued all public housing developments in the past "

TURNKEY HOUSING FOR THE ELDERLY

The 201 unit Elderly Tower is the first housing construction project of so large a scale to be developed and controlled by a community group. By 1972, when the project was begun, IBA had acquired the expertise and resources necessary for it to act as sole developer. With full responsibility for hiring consultants and contractors, as well as for any profits or losses that might result, IBA set out to demonstrate that, in the hands of a responsible community developer, public housing can be made as (and even more) attractive as apartments on the private market.



For the planning costs of architects, designs, etc., IBA was able to raise a large amount of seed money from private groups. This, along with IBA's available equity and 100% financing from MFHA, made construction of the 5.1 million dollar building possible.

When a surplus from the project began to be realized, IBA and the very active community Grass Roots Task Force voted to re-invest most of the money in the Tower. This decision enabled IBA to incorporate significant changes and additions in the design features, including a \$100,000 roof garden, wall-to-wall carpeting, and high-quality

interior fixtures. In addition to the physical development, provisions were made for a program of comprehensive services to be offered to the Tower residents (for description see Human Services Section). Completed in Summer 1974 the Turnkey Tower with its quality design, comprehensive services, and resident participation, is unparalleled among the elderly housing of Boston.

HOUSING UNITS
DEVELOPED BY IBA
1970-1974

Size	1970	1974 (accumulated)
Studio	-	132
1 Bedroom	-	99
2 Bedrooms	-	31
3 Bedrooms	-	9
4 Bedrooms	-	1
Total	0	272

Source of Information: IBA Housing Development Division

Not considering the West Newton Street development, in which IBA played a significant role, the agency has been the primary or sole developer of 272 units since 1970.

PLAZA BETANCES

Another result of IBA's profits from the Turnkey Tower, a Puerto Rican-style plaza is both the physical and symbolic center of the Villa Victoria development plan. Facing the Tower and opposite the site of IBA's next construction project (the 181 unit Viviendas la Victoria) Plaza Betances was financed through the BHA/BRA's matching of IBA funds.

The Plaza's architect travelled to Puerto Rico and studied the plazas there, in order to ensure the authenticity of his design. Even the materials used in construction and the plants which line the Plaza are representative of Puerto Rico and its culture. Through all the planning and construction, the community was actively involved, for with the completion of Plaza Betances, one of Villa Victoria's original dreams has been realized.



COMMUNITY SERVICES CENTER

In the Summer of 1973, IBA's headquarters were destroyed by fire. Working from a cramped basement community room, the IBA staff immediately began looking towards renovation of its offices. After more than one year of planning and fundraising efforts, the rehabilitation of 405 Shawmut Avenue was completed.

Once again IBA's original headquarters serve as a greatly-used focal point for community residents. The six-story building houses offices of several Hispanic agencies. Here other personnel is available to complement, coordinate and maximize services each agency provides.



PLANNING ACTIVITIES

In addition to the housing it has developed the planning of further new and rehabilitation projects has consumed much of IBA's efforts over the past five years. These projects include:

- Rehab Phase II (restoration of 40 units at scattered sites)
- Viviendas La Victoria Phase I
(new construction of 181 family-size units)
- Viviendas La Victoria Phase II
(construction of additional family-size units, with an emphasis on homeownership)

Through all IBA's housing development activities, countless political, economic, and other setbacks have appeared to delay projected timetables and frustrate well-set plans. Viviendas La Victoria, for example, has been in the processing stage since 1970, and easily might have been abandoned were it not for the dedication of the IBA staff and support from Villa Victoria. Fortunately, there have been many successes to show us that true community development is not only possible, it is well worth the struggle.

HOUSING MANAGEMENT

Since its beginning, IBA has had as one of its goals community control, not only of planning and housing development, but also over the housing once it was constructed. In the Summer of 1971, IBA Board of Directors instructed the staff and technical advisors to establish a management corporation which would oversee all phases, such as tenant selection, rent collection and maintenance, of the housing developed by IBA.

After considerable study and planning, a management design was completed and submitted to HUD, which subsequently approved IBA as the management agent for the Tremont/Shawmut development. When the first IBA tenants moved into their new apartments in December 1971, a manager, secretary and resident superintendent had been hired and a small Management Office was opened. IBA had officially become both landlord and housing manager.

From this modest beginning, ETC Developer, Inc., has grown tremendously. From a staff of three, the management corporation now employs thirteen full-time persons, all but two of whom are community residents. And from the initial management of 71 apartments and four stores, IBA now manages four



businesses and 408 housing units. This tremendous expansion of both staff and managed units is reflected in the growth of ETC Developers' financial responsibilities. The first annual management budget was \$ 125,000 ; 1974's totaled \$ 635,000

In addition to successfully managing its buildings, the IBA management program has demonstrated other significant achievements:

- * Training and permanent employment for community residents.
- * Tenant participation in management activities.
- * Financial stability
A report by the Boston Redevelopment Authority and the Boston Urban Observatory of Management Companies dealing with subsidized housing rates IBA as one of the three best in the Boston area.
- * Facilitation of positive social relations within and among different racial and ethnic groups.

IBA believes that back-up human services are essential to the successful management of low rent housing. Thus, the Management Division employs a full-time tenant services specialist who works in conjunction with the IBA Human Services staff.

Over the last four years, the activities of ETC Developers, Inc. have remained consistent with IBA's overall goal of ensuring the community's control over Villa Victoria.

TYPES OF RENTAL PROGRAMS
IN IBA-MANAGED HOUSING
1974

Rental Program	Number of Units	Location
Public Housing	337	West Newton St. Elderly Tower
Lease Housing in privately owned building	24	Tremont/Shawmut
FHA Rent supplement subsidy housing	28	Tremont/Shawmut
Moderate Income Housing	19	Tremont/Shawmut
Total	408	

Source of Information: IBA Housing Register

As illustrated in the preceding table, over 80% of the units managed by IBA are designated as Public Housing. Twenty-four, almost 6% of the IBA-managed units also are owned by the agency. Tenants of the nineteen Moderate Income Housing units receive some subsidized assistance in paying their rents.

RACIAL AND ETHNIC
BREAKDOWN OF IBA HOUSEHOLDS
1974

	Tremont/Shawmut	W. Newton	Tower	Total
Hispanic	49	66	32	147
Black	7	36	39	82
White	12	30	107	149
Oriental	3	4	23	30
Total	71	136	201	408

Source of information: IBA Housing Register

In considering the above table, one should remember that the racial and ethnic breakdown of households not individuals, is herein described. The conclusion that the composition of IBA's tenants is:

36% Hispanic; 20% Black; 36.5% White and 7.5% Oriental, would be misleading for the majority of large families (in three-five bedrooms units) are Hispanic, while most tenants of one bedroom and studio apartments are White.



THE FUTURE

This report summarizes the efforts of "Inquilinos Boricuas en Accion" during the past five years. We believe that future efforts should be guided toward the expansion of programs that consolidate what has been accomplished and the development of new programs to serve our people. IBA's plans for 1975 and 1976 touch every field of community development:

HUMAN SERVICES

* Consumer Education

IBA plans to serve its clients as a counselling, educating and advisory liaison on consumer affairs. The staff will concentrate its efforts on consumer education and budgeting instruction. This program will be coordinated with IBA's activities in Housing Development and Economic Development.

* Recreation

This program is designed specifically for the sponsorship of a Hispanic Community girls club and is geared to those who previously have been excluded from organized recreational and other activities.

* AREYTO

Extensive implementation of IBA's cultural enrichment program is planned for this year. Workshops (in painting, puppetry, dance, silk-screening, music, etc.) will begin soon and three summer festivals are on the calendar of events. The Youth Development Program, a government-funded component of AREYTO geared to fostering a sense of identity and qualities of leadership, was initiated this spring.

* Family Preservation

Many Hispanos and their families experience emotional upheaval in attempting to cope with an unfamiliar and sometimes hostile environment. As an integral, trusted part of the community, IBA often is approached by clients who express their need for special, supportive counselling. In 1975, IBA plans to coordinate the provision of professional counselling and therapy for families and individuals. We are negotiating with other agencies in order to obtain professional staff for these services. An IBA staff member will perform outreach, problem identification and scheduling of appointments for the social work staff placed at IBA.

HOUSING DEVELOPMENT

* Rehab Phase II

This project, slated to begin in summer 1975, will provide for the renovation of 40 units in now vacant and deteriorated buildings of Villa Victoria.

* Viviendas La Victoria-Phase I

This project is the heart of IBA housing development plan as it will provide the family units long awaited by IBA founders. With its one mid-rise building facing on the Plaza and a series of two-family town-houses, the project will provide 181 apartments (54 of which have three or more bedrooms) to low and moderate-income tenants of varying racial and ethnic backgrounds. Phase I began construction in the summer of this year.

* Viviendas La Victoria-Phase II

This project is in planning and preliminary development stage. The acquisition of property to provide additional housing units has been initiated (with half of the property acquired) and will be completed in 1975. IBA is studying the financial alternatives for the project, with emphasis being placed on homeownership alternatives. The projected time for beginning construction is the summer of 1976, with a projected completion date of fall 1977.

The completion of these projects will mark the realization of IBA's Housing Development Plan. Expansion in housing development is seen in the areas of homeownership and consultation services to other New England Hispanic Housing agencies.

ECONOMIC DEVELOPMENT

In addition to the Human Services and Housing Development Division, the Economic Development Component will be implemented in order to help further IBA's goals. This program will focus on identifying major consumer needs, increasing resident's economic "buying power" and furthering employment opportunities. Under the Economic Development Division, IBA envisions the creation within the community of cooperatives and other business ventures, activities which will lead to economic self-sufficiency. It is expected that some initial implementation of this component will occur at the end of 1975.

SIEGRIST & HARGRAVES
CERTIFIED PUBLIC ACCOUNTANTS
44 WASHINGTON STREET
WELLESLEY HILLS, MASSACHUSETTS 02181

To the Board of Directors of
Inquilinos Boricuas En Accion

We have examined the financial statements of Inquilinos Boricuas en Accion for the year ended December 31, 1974 and 1973. Our examination was made in accordance with generally accepted auditing standards, and accordingly included such tests of the accounting records and such other auditing procedures as we considered necessary in the circumstances.

In our opinion, the accompanying balance sheets and statements of income, members' equity, and changes in financial position present fairly the financial position of Inquilinos Boricuas en Accion at December 31, 1974 and 1973 and the results of their activities for the years then ended in conformity with generally accepted accounting principles applied on a consistent basis.

Wellesley Hills, Massachusetts
March 9, 1975

Siegrist + Hargraves

INQUILINOS BORICUAS EN ACCION
(Formerly Emergency Tenants' Council of Parcel 19, Inc.)

BALANCE SHEET

ASSETS

	December 31	
	1974	1973
Current assets:		
Cash	\$ 1,302	\$ 16,562
Loans to employees	342	254
Accounts receivable	1,100	
Contribution receivable	5,978	
Total current assets	8,722	16,816
Advances to affiliate (notes B and C)	90,582	82,290
Restricted cash (note C)	2,461	10,696
Construction in progress (note C)	127,664	1,818
	\$229,429	\$111,620

LIABILITIES

Current liabilities:		
Due to affiliates	13,026	11,901
Accounts payable	5,340	4,698
Accrued expenses	1,500	
Total current liabilities	19,866	16,599

MEMBERS' EQUITY

Surplus - restricted (notes B and C)	215,771	92,986
Surplus - unrestricted	(6,208)	2,035
Total members' equity	209,563	95,021
	\$229,429	\$111,620

The accompanying notes are an integral
part of these financial statements.

INQUILINOS BORICUAS EN ACCION
(Formerly Emergency Tenants' Council of Parcel 19, Inc.)

STATEMENT OF INCOME

	For the Years Ended December 31	
	<u>1974</u>	<u>1973</u>
Restricted (note C):		
Contribution income:		
Institutions	\$114,468	\$ 10,696
Individuals	<u>25</u>	<u> </u>
Restricted net income	<u>\$114,493</u>	<u>\$ 10,696</u>
Unrestricted:		
Contributions:		
Institutions	88,423	78,904
Individuals	<u>470</u>	<u>1,238</u>
	88,893	80,142
Reimbursement of expenditures related to low rent housing development and services billed to affiliate (notes B and C)	8,292	38,966
Interest	3,008	256
Other	<u>2,743</u>	<u>1,899</u>
Total unrestricted income	102,936	121,263
Operating expenses:		
Salaries and related	87,120	76,502
Printing, stationery and office supplies	6,826	2,801
Professional fees	2,881	2,798
Annual meetings, election and festival	939	2,526
Telephone	1,740	1,728
Public relations	1,547	398
Support of community groups (note E)	2,025	
Other	<u>(191)</u>	<u>1,105</u>
Total operating expenses	<u>102,887</u>	<u>87,858</u>
Unrestricted net income	<u>\$ 49</u>	<u>\$ 33,405</u>

The accompanying notes are an integral
part of these financial statements.

INQUILINOS BORICUAS EN ACCION
(Formerly Emergency Tenants' Council of Parcel 19, Inc.)

STATEMENT OF CHANGES IN FINANCIAL POSITION

	For the Years Ended December 31	
	1974	1973
Financial resources provided by operations:		
Net income - restricted	\$114,493	\$10,696
Net income - unrestricted	49	33,405
	114,542	44,101
Decrease in restricted cash	8,235	
Decrease in working capital	11,361	626
	\$134,138	\$44,727
Financial resources used:		
Construction in progress	125,846	1,818
Increase in advances to affiliate (notest B and C)	8,292	32,213
Increase in restricted cash		10,696
	\$134,138	\$44,727
Details of working capital changes:		
Increase (decrease) in current assets:		
Cash	(15,260)	9,424
Loans to employees	88	(341)
Accounts receivable	1,100	
Contributions receivable	5,978	
Decrease in working capital	11,361	626
	\$ 3,267	\$ 9,709
Increase (decrease) in current liabilities:		
Due to affiliate	1,125	11,901
Loans payable		(5,316)
Accounts payable	642	3,124
Accrued expenses	1,500	
	\$ 3,267	\$ 9,709

The accompanying notes are an integral
part of these financial statements.

'INQUILINOS BORICUAS EN ACCION
(Formerly Emergency Tenants' Council of Parcel 19, Inc.)

STATEMENT OF MEMBERS' EQUITY

	<u>Restricted</u>	<u>Unrestricted</u>	<u>Total</u>
Balance at January 1, 1973	\$ 43,324	\$ 7,596	\$ 50,920
Net income for the year ended December 31, 1973	10,696	33,405	44,101
Advances to affiliate in 1973 transferred to restricted (notes B and C)	<u>38,966</u>	<u>(38,966)</u>	<u> </u>
Balance at December 31, 1973	92,986	2,035	95,021
Net income for the year ended December 31, 1974	114,493	49	114,542
Advances to affiliate in 1974 transferred to restricted (note B and C)	<u>8,292</u>	<u>(8,292)</u>	<u> </u>
Balance at December 31, 1974	<u>\$215,771</u>	<u>(\$ 6,208)</u>	<u>\$209,563</u>

The accompanying notes are an integral
part of these financial statements.

SIEGRIST & HARGRAVES
CERTIFIED PUBLIC ACCOUNTANTS

INQUILINOS BORICUAS EN ACCION
(Formerly Emergency Tenants' Council of Parcel 19, Inc.)

NOTES TO FINANCIAL STATEMENTS

- A. Inquilinos Boricuas en Accion (IBA) is a nonprofit (public charity) organization involved in physical, social and economic development of a predominantly Puerto Rican neighborhood in Boston's South End. The organization is controlled by the community through the annual election of board members by the Community's residents.
- B. Amounts due from affiliate in the amount of \$90,582, \$8,292 which was incurred in 1974, represents expenditures (including salaries) during the four years ended December 31, 1974 by IBA in connection with development and management of new low and moderate income and elderly housing in the neighborhood by IBA's affiliate, E.T.C. Developers, Inc. Repayment to IBA will be made out of any surplus resulting from the completed projects if any, the exact amount of which is not presently determinable.
- C. Restricted cash of \$2,461 and surplus of \$125,189 represents funds received as contributions for use in the rehabilitation of 73 West Brookline Street, a building in the neighborhood which was purchased in 1973. Rehabilitation of the building is expected to be completed in 1975 at which time it will be utilized as a community services organizations serving the Hispanic population of Boston. During the year the Board voted to restrict the use of any amounts collected from affiliate as described in note B and to be utilized only to the extent of income earned from this amount.
- D. Donated services - a substantial amount of consultant services, employee overtime, office space and other non-monetary benefits has been donated to the organization since its inception. No attempt has been made to reflect the value of this upon these statements as contribution income or related expense.
- E. Support of community groups includes a payment to Allston-Brighton A.P.A.C. in the amount of \$2,000.00 as required by the provisions of a contract with between IBA and one of its funding organizations.

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