Opportunity Communities, LLC (OppCo) is a two-year-old nonprofit collective based in Boston with an innovative business model designed to solve a pressing challenge in the community development industry: the need for a cost-efficient, scalable model that still retains local-level knowledge and advocacy. The group provides back office administration and three core affordable housing business lines – real estate development, asset management and tenant services – to local independent community developer members. The members remain independent, locally governed 501c3 non-profits, retaining all assets, while leasing all staff and many services from OppCo. The model offers the efficiency and capacity provided by scale, without sacrificing local control that is key in community revitalization.
Currently, OppCo’s Real Estate Development team has 13 projects in active development, the Asset Management Team oversees 1,300 units of housing and some 50 commercial leases, and Resident Services supports 1,300 households in Roxbury, Mattapan, Dorchester, Chelsea and Revere — communities that have been hard hit by COVID-19.

We spoke with OppCo CEO Ann Houston about how the group is navigating the coronavirus pandemic and shut-down.

How are you helping your clients in this challenging time?

As soon as the severity of the pandemic became apparent, OppCo provided timely and valuable supports to our members so that they could quickly adapt their services to meet new community needs. By working in novel ways, we were able to ensure the health of our team, drive relief resources into our communities, and build more resilient organizations.

Let me share one example. Many of our client services are usually delivered in person; we knew the digital divide meant we couldn’t rely on Zoom to communicate with our clients. OppCo’s data and evaluation team set up a new service hotline and new technology that allows OppCo personnel to auto-call and text our clients. In April, 730 people called into the hotline for help to file for unemployment and other benefits. Over 6,000 wellness calls were made to check in on our elders and other vulnerable households.

How can the Boston Private community help you right now?

There are several ways that people can help right now. Our members — The Neighborhood Developers in Chelsea and Nuestra Comunidad in Roxbury — are accepting donations. Donors support food distribution, wellness calls, hotline services, and emergency cash assistance of $250 to $1,000 for households who need help with paying for necessities. We have 15 volunteers trained to staff the hotline; soon we will train volunteers to make wellness calls. Volunteers who speak other languages are in high demand. Longer-term, we seek support to break down the digital divide experienced by our tenants.

What has your experience been like working with Boston Private during this period?

The team at Boston Private is truly exceptional and the bank has demonstrated a strong commitment to non-profit organizations and the small business community. Our experience is that Boston Private understands the business of community-based affordable housing development, and applies creative problem solving to meet mutually beneficial business terms when OppCo’s members seek out construction and permanent financing. Our long-standing relationship with the bank is why OppCo turned to Boston Private for help applying for a SBA Payroll Protection Program loan. I know the team at Boston Private worked many extra hours for us and their other applicants as I received calls after business hours to resolve outstanding application issues. This due diligence and going above and beyond was extraordinary! And it paid off, as we received our PPP loan that has contributed to our financial health during this turbulent time.
What's one lesson or takeaway you've learned throughout this crisis?

Nationwide, this highly contagious virus is often transmitted within homes. The lesson learned is this: affordable homes that are well maintained and supported by community-based organizations are a “vaccine” against COVID. Even in Chelsea, with one of the highest infection rates in the country, OppCo-supported properties have significantly lower infection rates among our tenants than the general population. If our tenant population mirrored the city at large, we would expect ~65 COVID cases within our properties. To date we have seen only eight. This is not a coincidence – communities across the nation that have focused on providing affordable housing are experiencing similar outcomes. This tells us that well-maintained and service-enriched homes are the heart of good health.

Related Services:
- [Commercial Real Estate](#)
- [Community Lending](#)

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