Enterprise

Oxford Mills Impact Report

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LIFECITY





Table of Contents

INTRODUCTION

Executive Summary About Oxford Mills **Community Context**

IMPACT OVERVIEW



Impact: Economic Dev Impact: Community H Impact: Racial Equity



Appendix A: Definition Appendix B: Methodo Appendix C: Sources

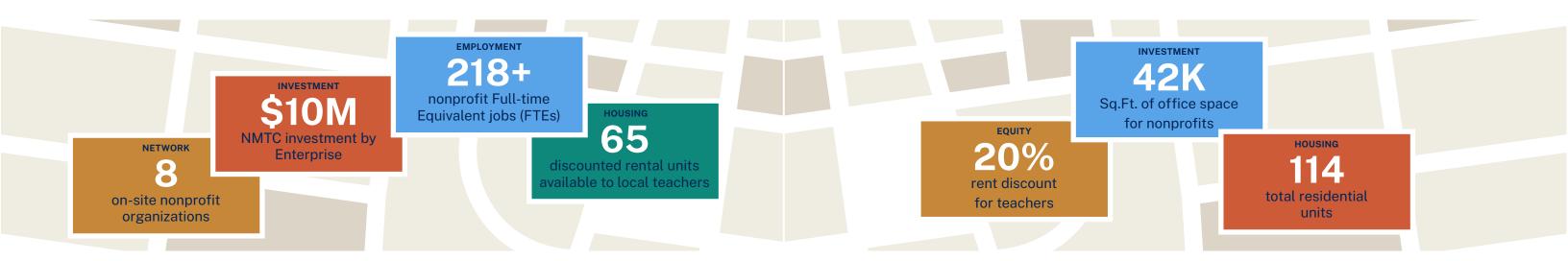
4 5 7

velopment	10
lealth	14
	16

ns	19
ology	20
	21

Executive Summary

About Oxford Mills



Oxford Mills, a mixed-use development in the South Kensington-Fishtown neighborhood of Philadelphia, PA, is helping to generate transformational community impact by reducing housing costs for educators and low-income individuals and families and creating quality jobs in the nonprofit sector. Funded in part by Enterprise Community Investment, Inc. (Enterprise) via the federal New Markets Tax Credit (NMTC) program, Oxford Mills operates as a hub of community-based nonprofit activity while providing opportunities for local teachers to live and work in the communities they serve.

Oxford Mills is home to 8 nonprofit organizations with education and social service missions. These organizations proactively work to reduce racial disparities related to education beginning in early childhood and continuing into adult education. Additionally, nonprofits at Oxford Mills support the community in areas including health, affordable housing, and social inclusion. Oxford Mills offers 65 discounted rental units available to local teachers. The nonprofits at Oxford Mills support at least 218 full-time equivalent (FTE) employment positions and at least 196 additional part-time employees, surpassing the projection at closing of 100 new FTEs. Oxford Mills nonprofits serve thousands of community members across Philadelphia.

As South Kensington-Fishtown continues its rapid economic development, Oxford Mills has worked to maintain the fabric of the neighborhood by making housing more affordable and by repurposing an existing historic building, rather than demolishing it and building a new one. This approach has environmental benefits and maintains the character of a historic neighborhood in the city. In all, Oxford Mills has been a major positive contributor to the South Kensington-Fishtown neighborhood, and on the larger Philadelphia region, through its economic, social, and community impacts.

Oxford Mills, a mixed-use development owned and operated by D3 Development in Philadelphia, PA, is helping to generate transformational impact in the South Kensington-Fishtown neighborhood of Philadelphia through education- and service-based nonprofit work and affordable housing for local educators. Funded in part by Enterprise via the federal NMTC program, the project represents deep investment in education by keeping housing affordable for teachers in an area of Philadelphia that has experienced a decade or more of significant rise in housing costs, while also creating a hub of nonprofit activity that impacts the local low-income community (LIC) in a variety of important areas including adult education, housing support for low-income women and their families, early childhood education and childcare, school-based health, and interfaith education and programming.

Enterprise's \$10M NMTC investment supported the rehabilitation of a former lamp production factory complex <u>built between 1873 and 1913</u> – previously owned by Pieri Creations – into a mixed-use residential and commercial development, including 114 residential units and over 42,000 square feet of space for office use by local nonprofit organizations. Oxford Mills makes housing and commercial space accessible by offering 65 of its units at a 20% discount for local teachers (as of 2024, 57 units are occupied by teachers receiving discounted rent) and nonprofit leases at roughly 15% below market rate. These benefits continue to be available after the NMTC compliance period, and the landlord is working to ensure they remain available in the future. The project also has environmental benefits – by repurposing an existing building, the development avoided the significant environmental costs associated with demolishing an existing building and replacing it with an entirely new one.

Research shows that limited access to affordable housing can <u>drive quality teachers out of the profession</u> altogether, leaving school districts struggling to provide quality education. The rent discount for local teachers allows many of the teachers to live in the neighborhoods they serve, which has important benefits for <u>community building, improving education for local students, and creating a support system</u> for teachers.



44 All of us are who we are and where we are because someone taught us to do something, and we owe a debt of gratitude to the folks who did that. Teachers should be better paid. They should be better treated. They should be highly respected, as highly as the doctors and lawyers who were prepared by teachers. 77

- DAWN HANNAH, CHIEF PROGRAM AND IMPACT **OFFICER FOR BEYOND LITERACY (BELIT)**

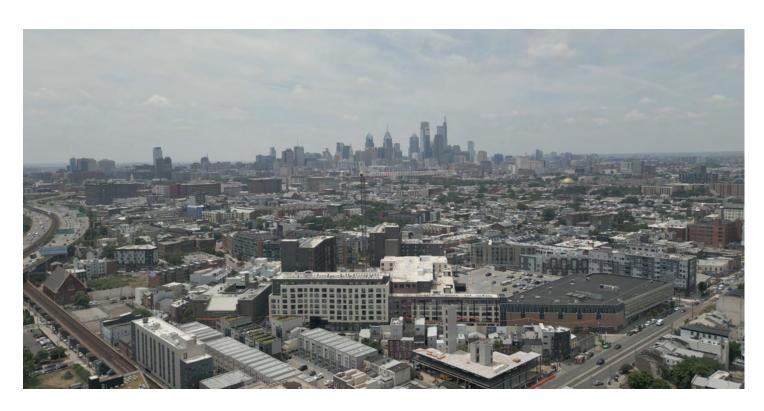
Dawn Hannah, Chief Program and Impact Officer for Beyond Literacy (BeLit), one of the education-based nonprofits located in Oxford Mills, summarized the importance of Oxford Mills investing in teachers: "All of us are who we are and where we are because someone taught us to do something, and we owe a debt of gratitude to the folks who did that. Teachers should be better paid. They should be better treated. They should be highly respected, as highly as the doctors and lawyers who were prepared by teachers."

Eric Wright, an English teacher in The School District of Philadelphia, has been teaching in Philadelphia for 17 years, has lived at Oxford Mills since it opened in 2014 and can walk to his school. He says the proximity makes him a better teacher: "I'm not wasting 45 minutes to commute, like many of my colleagues. It allows me to be a better teacher in terms of content and preparedness." Wright also believes students benefit from sharing a community with teachers: "Kids see you in their neighborhood, and it's a positive role model for them....They see people in their neighborhood who have professional careers, who value education, who went to college, and who give back to help other people. Kids see that, and it rubs off on them."

In addition to supporting local teachers, Oxford Mills provides space for local education based nonprofits including Teach for America, ArtWell, Education Plus Health, Health Federation of Philadelphia, Beyond Literacy (BeLit), Interfaith Philadelphia, Women's Community Revitalization Project (WCRP) and Ed Snider Youth Hockey and Education, all of which provide and/or support education and other important social impact outcomes in the community for different groups and in a variety of ways. Between these nonprofits, Oxford Mills is home to at least 218 quality full-time equivalent (FTE) jobs directly focused on creating community impact.

Oxford Mills provides the type of environment that benefits teachers by helping them build a community while serving students as effectively as possible. Wright hopes to continue his teaching career at Oxford Mills: "I plan on being at Oxford Mills as long as I'm at my school, and I have no plans of leaving my school for the foreseeable future."

Community Context South Kensington-Fishtown



Oxford Mills straddles the line of South Kensington and Fishtown, two neighborhoods northeast of Philadelphia's Center City. The area is marked by its thriving art and culinary scenes, and as a result it has become an extremely desirable place to live. Historically, however, the neighborhood was defined by economic distress, according to Marc Collazzo, Executive Director of the Fishtown Kensington Area Business Improvement District (BID): "It was not a destination spot by any means. In fact, it was the opposite. It was what you drove through as quickly as you could 15, 20 years ago."



It's a way for a place like Oxford Mills to not only do well, but to do good....Oxford Mills is the example of why those credits work. 77

- MARC COLLAZZO, EXECUTIVE DIRECTOR OF THE FISHTOWN KENSINGTON AREA BUSINESS **IMPROVEMENT DISTRICT (BID)**

Enterprise's NMTC investment in Oxford Mills closed in 2012. Since the facility became operational in 2014 the increase in economic activity in the neighborhood is noticeable. Fishtown has seen rising property values, new housing developments, dramatically increased restaurant and nightlife options, and improved public transit to help connect the neighborhood to the rest of Philadelphia.

During this period, the economic indicators in Oxford Mills's census tract have improved dramatically. Prior to the investment, 2006-2010 census tract data provided by the US Department of the Treasury's CDFI Fund reported a poverty rate of 27.4% and a median family income (MFI) of 35.2%. The unemployment rate was 8.2%, which was 4% above the national average. In the most recent comparable census tract data provided by the CDFI Fund (2016-2020), the census tract's poverty rate dropped to 21.0%, and the MFI sharply increased to 116% of the area MFI. The unemployment rate dropped to 3.7%, or 31% below the national average.

Although there have been concerns around gentrification among some longtime residents, Oxford Mills is the type of development that Collazzo feels is ideal for Fishtown because it maintains the character of the community by repurposing an existing building while maintaining affordable housing for teachers and creating space for community-based nonprofit work. Enterprise's NMTC investment is a significant piece of South Kensington-Fishtown's revitalization, according to Collazzo: "The New Markets Tax Credit,

> Population by Race Zip Code 19122

> > 1.07%

Native

American

Residents Identifying as Hispanic

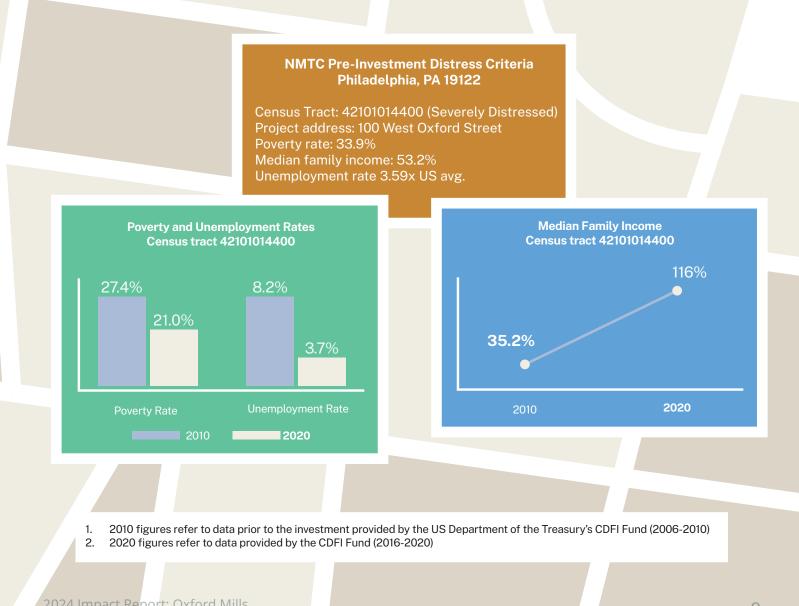
Zip Code 19122

7.13%

Multiple

for a project like Oxford Mills, is essential....It incentivizes a developer to be able to not only refurbish and repurpose a building, but to be able to fulfill the concept, to provide housing to teachers and educators and have the nonprofit space that otherwise they could not afford." Collazzo continued: "It's a way for a place like Oxford Mills to not only do well, but to do good....Oxford Mills is the example of why those credits work."

Charlene Heeney, a lifelong Fishtown resident who now works in the Oxford Mills building as the Community Involvement Specialist for Health Federation of Philadelphia's Early Head Start Program, admits that seeing Fishtown look the way it does today is still a bit jarring, given the Fishtown of her childhood. While it has felt strange at times to see new residents, businesses, and increased attention come to the neighborhood, she is grateful for the increase in safety and public services that provide a better environment for her own children who are growing up in the neighborhood. Heeney described watching the neighborhood change: "If you're an original, you think (Fishtown) is perfect the way it is....But now we have support groups for the schools that fundraise. We now have organizations that take care of the parks. A lot of renovations have been done....I've seen the bad, I've seen the good, and the good is outweighing the bad at this point."





2024 Impact Report: Oxford Mills

40.51%

White

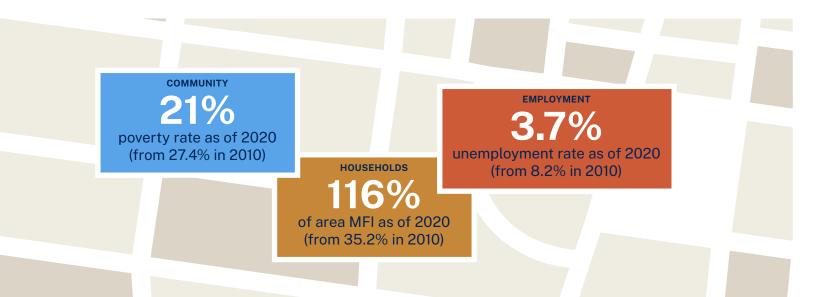
Hispanic: 21.78%

12.57%

Other

2024 Impact Report: Oxford Mills

Impact **Economic Development**



new neighborhood" in Philadelphia. Local leaders are showing their support through investment. According to the Fishtown Kensington Area BID 2023 Annual Report, a variety of improvement projects are underway including a pedestrian plaza a block from Oxford Mills that is funded through a \$80,500 Local Share Account grant, and a connector project to improve access from Fishtown to the Delaware River Trail and Waterfront that received \$750,000 in federal funding, presented by Congressman Brendan Boyle.



In addition to supporting the economic development of South Kensington-Fishtown overall, Oxford Mills directly supports job creation through the jobs created by its nonprofit tenants. The nonprofit tenants have at least 218 FTEs based at Oxford Mills, plus additional part-time staff. Oxford Mills also provides space for commercial operations, including Gryphon Cafe, which employs 4 FTEs. Rob Watson, General Manager of Gryphon, enjoys being part of the Oxford Mills community: "Since this building does cater to a lot of teachers and people in the school industry, we like to make sure we're taking care of them....I do love the dynamic that we have between Gryphon and everyone at Oxford Mills."

Throughout its transition, South Kensington-Fishtown has faced challenges typical to rapidly developing neighborhoods gentrification can create affordability challenges for original residents and cause the neighborhood to lose its sense of community. Oxford Mills is aiming to reduce the impacts of gentrification in several ways, including by maintaining the character of the neighborhood by renovating, rather than rebuilding, the Pieri Creations facility in its original style. Additionally, the rent discounts for teachers help those that work locally to maintain their residence near their schools. Speaking about the impact of the discounted rent on her ability to live in the neighborhood on a teacher's salary, Dominique Tocatlian, an art teacher at The School District of Philadelphia, said, "It's been honestly life changing, and it's what's kept me here for 7 years. It's making it affordable to live here in a quality environment."

Oxford Mills has been a significant part of the economic transformation of the South Kensington-Fishtown area. Richard Revere, the current Lead Maintenance Manager at Oxford Mills, was an employee of Pieri Creations, the lamp manufacturer that previously operated the Oxford Mills building, prior to being hired by D3 to help transition the facility and ultimately stay on full-time. Revere described coming to work before Oxford Mills: "When D3 renovated this factory, no eateries were here. There were no apartment buildings. There were no stores. None of this was here." Revere continued, describing the change over time: "Now, it's a lot of conveniences here in Fishtown. You can walk with your family down to Penn's Landing. It's convenient for commuting. So much has changed. I watched the whole transformation, and I'm still amazed."

The changes Revere described have caused South Kensington-Fishtown to be recognized for its economic development. Collazzo noted that the Philadelphia Inquirer called the area around Oxford Mills the "hottest



You can walk with your family down to Penn's Landing. It's convenient for commuting. So much has changed. I watched the whole transformation, and I'm still amazed. 77

- RICHARD REVERE, LEAD MAINTENANCE MANAGER AT **OXFORD MILLS**

It's been honestly life changing, and it's what's kept me here for 7 years. It's making it affordable to live here in a quality environment. 77

- DOMINIQUE TOCATLIAN, ART TEACHER AT THE SCHOOL DISTRICT OF PHILADELPHIA

Impact **Nonprofit FTEs created**

ArtWell

ArtWell supports local youth by providing arts-based programming in schools and communities throughout Philadelphia.

6

Ed Snider Youth Hockey and Education

Ed Snider Youth Hockey and Education provides free access to hockey programs and educational resources, fostering positive educational and community outcomes.

Health Federation of Philadelphia

Health Federation's Early Head Start program provides free, inhome educational site visits and health services for infants and toddlers across Philadelphia.

Teach for America

Teach for America trains firstand second-year teachers who are placed in schools across Philadelphia, improving access to quality education.

Beyond Literacy

BeLit provides multiple education programs for adult learners aiming to advance their career goals and maximize their economic potential.



Education Plus Health

Education Plus Health advocates for school-based health services across Philadelphia, increasing academic performance for underserved students.



Interfaith

Philadelphia

8

Interfaith Philadelphia

Interfaith Philadelphia operates a variety of programming for youth and adults designed to build community among individuals and groups from different religious backgrounds.

Women's Community Revitalization Project

WCRP develops and advocates for affordable housing, equity, and social services for low-income women and their children.



Communit

Revitalizatio

Project

FTES Created. Total FTEs accounts for all full-time jobs at Oxford Mills nonprofits. At least 196 additional part-time jobs have been created. Some jobs are performed at offsite locations.

2023 **Annual Metrics**

ArtWell 696 students served • 1,363 total program participants • 712 program hours in schools 3.648 students served by SBHC Nurse Practitioner/Behavioral Health Counselor (at least 77% students of color) 52% of all students served had decreased ER/Urgent Care visits in 2022-23 school year

34% of asthmatic students had improved

- Interfaith Philadelphia
- 2,332 unique individuals impacted through youth programs
- 1,169 individuals participated in Leadership Institute programming
- 1,287 individuals directly impacted through Religious Communities programming (2M+ indirectly impacted)

- 1,250 tenants in affordable housing units served annually
- 250 individuals served annually through neighborhood advocacy, community
- outreach, and coalition work related to affordable housing
- 369 total affordable housing units in WCRP inventory





16

Beyond Literacy • 1,613 learners served

• 28,000 class hours at Oxford Mills

• 116 total 2023 graduates

Education Plus Health

- attendance compared to previous school year

Ed Snider Youth Hockey and Education

- 1.638 total students
- 664 new students
- 49,847 ice touches

Health Federation of Philadelphia Early Head Start

• 167 infants/toddlers currently enrolled • 16 prenatal families currently enrolled • 218 children up-to-date on primary medical and dental care

Teach for America

- 129 corps members (first-and second-year teachers) for 2024-25 school year
- 5,800 (approximately) students impacted by TFA corps members in 2023-24 school year
- 400 (approximately) TFA alumni still teaching in Philadelphia

Women's Community Revitalization Project

Impact Community Health



Oxford Mills is supporting community health in South Kensington-Fishtown through its nonprofit tenants focused on a variety of education and social service missions. Social determinants of health – <u>the non-medical factors that influence health outcomes</u> – can have a major impact on the life outcomes of individuals born in particular communities. By addressing these factors, including education, housing, and social inclusion, the nonprofits at Oxford Mills are helping to build a community in which everyone has the opportunity to thrive.

Nonprofits supporting education at Oxford Mills include Teach For America, which trained 129 corps members (first and second year teachers) locally for the 2024-2025 school year; BeLit, which served 1,613 adult learners in 2023 while offering around 28,000 hours of instruction at Oxford Mills; Ed Snider Youth Hockey and Education, which served 1,638 local students by offering free access to educational support and youth hockey programs; Health Federation of Philadelphia's Early Head Start program, which offered in-home early childhood education support for 167 infants and toddlers in 2023; and ArtWell, which provided art education programming to 1,363 individuals, including 696 students, in 2023.



Health Federation of Philadelphia Early Head Start Family Room at Oxford Mills

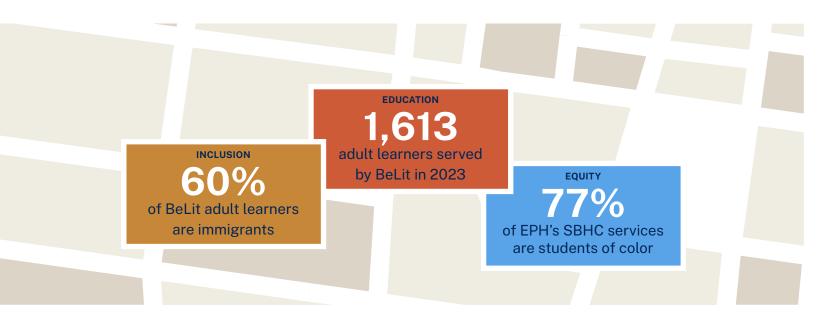


Oxford Mills also houses nonprofits doing vital work supporting educational and community health outcomes. Education Plus Health, a provider of school-based health services, served 3,648 students in 2023 through its School-Based Health Center (SBHC) Nurse Practitioner and Behavioral Health Counselor programs. Interfaith Philadelphia, an organization focused on strengthening the community through interfaith programming, served 2,332 students in its youth programs, 1,169 individuals through its leadership institute, and directly served 1,287 individuals through its Religious Communities work in the year ending June 30, 2024. WCRP made significant progress on 111 homes in 2023, which will provide housing for low-income women and their families.

Oxford Mills operates as a hub for community-based services that address social determinants of health and lay the foundation for a strong and vibrant community with opportunities for individuals and families to flourish. While community development often focuses primarily on capital investment, Oxford Mills continues to operate with social outcomes in mind. Said Collazzo, "They're filling it with purpose, a good purpose – a purpose that helps the city as a whole. That's what excites me about (Oxford Mills)."

Social determinants of health are the nonmedical factors that influence health outcomes in a community. The World Health Organization has identified education, unemployment and job insecurity, housing, early childhood development, and social inclusion as key factors in promoting community health and decreasing health inequities. These are some of the areas in which Oxford Mills nonprofits are making an impact on their community.

Impact Racial Equity

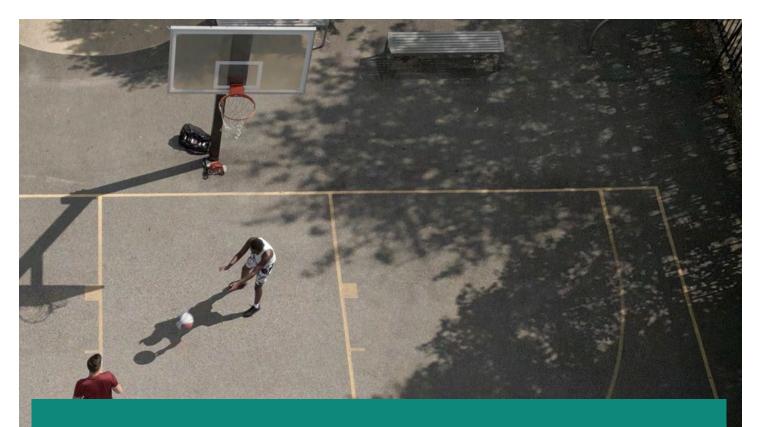


As in most major US cities, racial disparities in terms of wealth, education, and health impact individuals and families across Philadelphia. Poverty rates vary significantly by race, with Black (26.98%) and Hispanic (34.81%) much more likely to be living in poverty than White residents (12.39%). More locally, the zip code in which Oxford Mills is located (19122) has an elevated poverty rate (30.97%) which is more similar across racial groups, though still more elevated for Hispanic residents (35.35% than for Black (29.94%) or White (28.50%) residents).

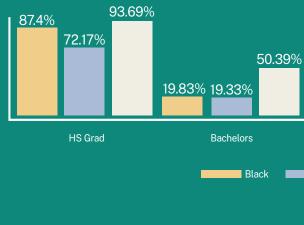
The zip code 19122 and the city of Philadelphia as a whole do have significant racial disparities in educational attainment for individuals over the age of 25, which is where the work of nonprofit groups at Oxford Mills becomes critical. White and Black residents have significantly higher rates of high school graduation than their Hispanic counterparts in both geographical areas, and White residents have significantly higher Bachelor's degree rates than both Black and Hispanic residents. These trends are more pronounced in Oxford Mills's zip code (19122) than in the city overall.



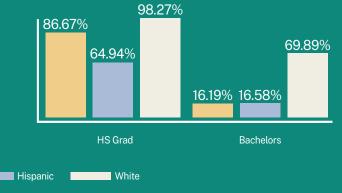
Sheila Johnston, Adult Basic Education learner at Beyond







Poverty Rate by Race, Zip Code 19122, 2012 vs. 2022





The most important thing for me is to understand and speak English fluently.... I'm more confident than I was before. I feel very good about my English. 77

- YASMINE FELLOUH, ENGLISH LANGUAGE LEARNER AT BELIT

Nonprofits at Oxford Mills are aiming to reverse these educational trends. Beyond Literacy's adult education programs provide basic education for adults seeking to achieve high school equivalency as well as English as a Second Language courses for immigrants and other individuals hoping to overcome language barriers. According to Dawn Hannah, around 60% of BeLit learners are immigrants. Yasmine Fellouh, a recent immigrant from Algeria, described her experience with BeLit's ESL courses: "The most important thing for me is to understand and speak English fluently. The first thing an immigrant needs is to speak the language where he or she is....I'm more confident than I was before. I feel very good about my English."

Hannah described the importance of reversing racial inequities in wealth and education: "We've always served predominantly Black and Brown folks, predominantly low-income and immigrants in need of our services to survive and thrive and make the city as beautiful and diverse and wonderful and interesting as it is today." Sheila Johnston, an African American lifelong resident of Philadelphia, is pursuing her GED at age 56, and hopes to open a daycare center once she has her high school equivalency certificate. She has been studying at BeLit for over a year, and looks forward to completing her courses: "I hope to grow further into my education....I went to four graduations, and I want to feel great like that."

Creating opportunity for underserved populations is a focus across the nonprofit tenants at Oxford Mills, with a variety of programming supporting education and social service access among these groups. Said Heeney of Health Federation, "Our work is definitely helping narrow racial equity gaps....We're making sure (underserved communities) have access to resources they otherwise wouldn't." Bridgett Wilkerson, Community Outreach Manager for Ed Snider Youth Hockey and Education, described having ice rinks in "neighborhoods where you normally wouldn't see them" as a "huge accomplishment" along with providing college scholarships to members of these communities. Education Plus Health's School-Based Health Clinics (SBHC) support underserved communities, and at least 77% of students served by SBHC Nurse Practitioners and Behavioral Health Counselors in 2023 were students of color. Across the board, nonprofit organizations based in Oxford Mills are committed to creating the conditions in which everyone in South Kensington-Fishtown – and the Greater Philadelphia region as a whole – are able to thrive.

Appendix A: Acronyms and Definitions

Community Development Entity CDE A domestic corporation or partnership which: Development Financial Institutions Fund, 2012) Job / Full Time Equivalent FTE ees (IRS, 2015). Low-income community LIC

A community that meets the NMTC qualification criteria, meaning a census tract with poverty rates greater than 20% and median family incomes that do not exceed 80% of the Metropolitan Area (if applicable) or statewide median family income (IRS, 2014).

NMTC

New Markets Tax Credits

OALICB

A Qualified Active Low-Income Community Business is any organization or partnership for which a) at least 50% of total gross income is derived from active business activity within a low-income community (LIC), b) a substantial portion of the use of tangible property of the entity is within a LIC, and c) a substantial portion of services performed for the entity by employees are performed within a LIC (IRS, 2006).

OLICI

Qualified Low-Income Community Investment

Meets the following criteria: "(a) any capital or equity investment in, or loan to, any Qualified Active Low-Income Community Business (QALICB); (b) the purchase from a CDE of any loan made by such entity that is a Qualified Low-Income Community Investment; (c) financial counseling and other services to businesses located in, and residents of Low-Income Communities; and (d) any equity investment in, or loan to, any CDE (IRS, 2014 Community Development Financial Institutions Fund, 2012)

a) has a primary mission of serving or providing investment capital for low-income communities or persons, b) maintains accountability to residents of low-income communities through their representation on any of the entity's governing board or advisory board, and c) is certified by the CDFI Fund as a CDE (Community

In accordance with federal reporting on NMTCs, jobs are calculated by totaling the hours of service paid by an employer for part-time and full-time employees and then divided by 2,080 hours which is the estimated work hours for employ-

The New Markets Tax Credit Program, established by Congress in the Community Renewal Tax Relief Act of 2000, permits individual and corporate taxpayers to receive a credit against federal income taxes for making Qualified Equity Investments in gualified community development entities in order to create jobs and improvements in low-income communities (IRS, 2014).

Qualified Active Low-Income Community Business

Appendix B: Methodology

LifeCity's impact assessment and reporting process applies rigorous standards to placebased, client-focused research projects.

LifeCity's impact assessment and reporting process applies rigorous standards to place-based, client-focused research projects. For this report, LifeCity interviewed a diverse group of personnel representing Oxford Mills tenants, nonprofit employees, and D3 development and analyzed the interviews alongside community planning initiatives to evaluate the alignment of the project with real community needs and existing economic development plans. LifeCity completed the assessment in person which included on site interviews and a tour of Oxford Mills in Philadelphia.

LifeCity, L3C is a



This report was designed by YEP Graduate and Mentor, Jihad Doucette.



www.youthempowermentproject.org

Residential Tenants

Chris Bishop, Teacher, Niche Clinic; Resident since 2015

Christian Pampuch, Resident since 2015

Dominique Tocatlian, Art Teacher, The School District of Philadelphia; Resident since 2018

Eric Wright, English Teacher, The School District of Philadelphia; Resident since 2014

Staff and Community

Marc Collazzo, Executive Director, Fishtown Kensington Area **Business Improvement District**

Yasmine Fellouh, English Language Learner, Beyond Literacy

Sheila Johnston, Adult Basic Education Learner, Beyond Literacy

Richard Revere, Lead Maintenance Manager, D3 Development

Nonprofit/Commercial Tenants

Dawn Hannah, Chief Program and Impact Officer, Beyond Literacy

Charlene Heeney, Community Involvement Specialist, Health Federation of Philadelphia Early Head Start

Rob Watson, General Manager, Gryphon Cafe

Bridgett Wilkerson, Community Outreach Manager, Ed Snider Youth Hockey and Education

Sara Zebovitz, Associate Director, Interfaith Philadelphia

Appendix C: Sources

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World Population Review: Zip Code 19122

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