



# HOUSING A CHANGING CITY BOSTON 2030

## QUARTERLY REPORT: APRIL 2015

### 2030 Progress to Date

Mayor Martin J. Walsh's plan "Housing a Changing City: Boston 2030" set out a number of concrete goals for meeting Boston's housing challenges, including creating 53,000 units of housing by the year 2030 in order to accommodate projected population growth. This quarterly report fulfills another of those goals: increasing accountability and transparency to the Mayor's Housing Task Force and to the public. Each quarter, the City will report on progress and outline any challenges that arise.

The initial quarter of 2015 saw forward motion on many fronts. Production of new housing is on target to meet Mayor Walsh's housing goals, with a cumulative total of more than 13,000 units either completed or in construction. In total, 21,100 units have been either permitted or approved to date.

This number encompasses the permitting of 1,488 units of low-income housing units including some for seniors, as well as 3,758 units of housing that will be affordable to the middle class.<sup>1</sup> Legislation has been filed that will increase funding for housing for the elderly; zoning and planning strategies have been implemented to make building easier and more cost-effective; and new initiatives, such as the Neighborhood Homes Initiative, are being rolled out.

This report is the result of many City agencies working together, including the Department of Neighborhood Development, the Boston Redevelopment Authority, the Boston Housing Authority, the Inspectional Services Department, the Office of Fair Housing and Equity, the Office of Environment, Energy, and Open Space, the Elderly Commission, the Commission for Persons with Disabilities, and the Office of Neighborhood Services.

Please note: housing production goals are based on the Metropolitan Area Planning Council's projected population and housing demand changes from 2010 – 2030. All other goals are for the period 2014 - 2030.

### Q1 2015 Highlights

- 1,187 new units have been permitted – a 44% increase from Q1 2014.
- The BRA approved 825 units, bringing the total approved development pipeline to 8,083 units.
- For the first time, housing affordable to the middle class<sup>1</sup> represented almost half (46%) of all new housing starts in Q1 2015. By comparison, only 26 percent of housing starts were affordable to the middle class in 2014.
- Transit-oriented development is making Boston greener. In Q1 2015, 75 percent of new housing starts were within a five minute walk of major transit.
- The production of low-income, non-elderly housing is running at double the pace of 2014. There have been 194 new units permitted this quarter.
- The first Student Housing Trends Report demonstrated that the number of undergraduates living off-campus declined by 1,442 since the Fall of 2013.
- The City made \$20 million available for affordable housing. For the first time, this Request For Proposals included funds from the City's Inclusionary Development Policy.

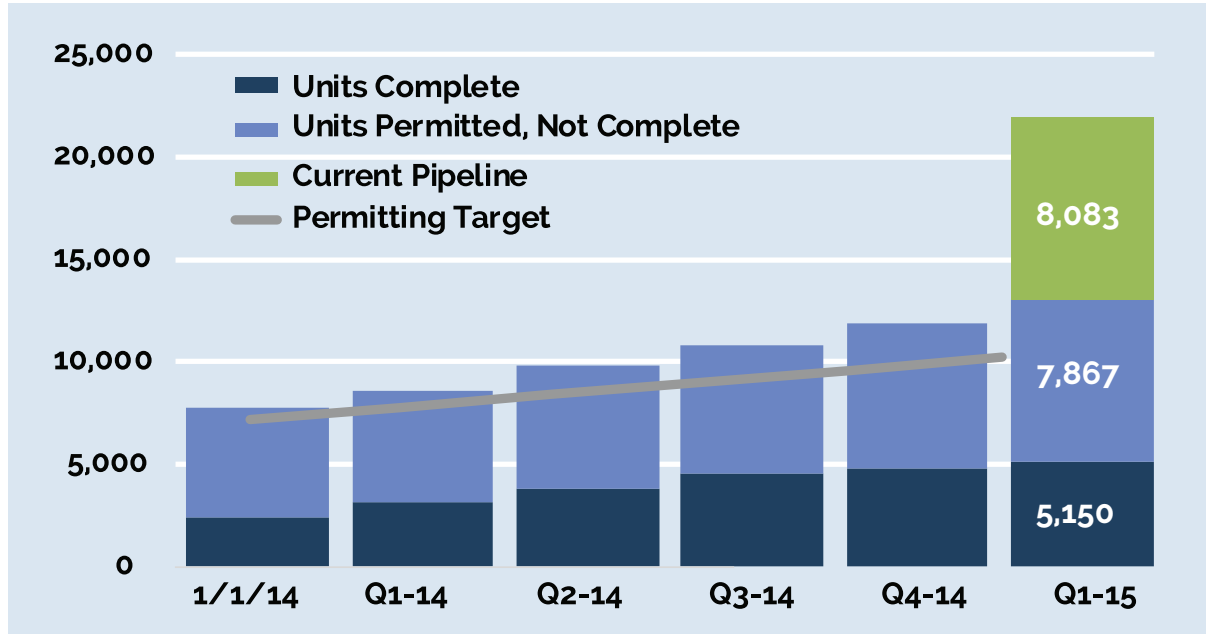
<sup>1</sup>Housing that is projected to be affordable to households with an income between \$50,000 and \$100,000. Affordability is based on deed restrictions or market-rate prices for comparable units in the local community.

# BOSTON 2030: HOUSING PLAN PROGRESS REPORT Q1 2015

## ACCOMMODATING GROWTH

**Goal:** Create 53,000 new units of housing: 48,000 from new production and 5,000 new vacancies in existing housing stock from reducing the number of apartments occupied by full-time students.

New Housing  
Production  
to Date



Units counted on 1/1/14 are units created after the 2010 US Census which was the basis for MAPC's 53,000-unit housing demand projection.

New  
Housing  
Production

Target Production by 2030	48,000
Target Production by 3/31/15	10,200
Units Permitted by 3/31/15	13,017
% Target For 3/31/15 Achieved	128%

Development  
Pipeline

Approved This Quarter	825
Total Approved Development Pipeline	8,083

## ACCOMMODATING GROWTH

### New Housing Permitted Q1 2015

HOUSING TYPE	Q1 2015	PERMITTED TO DATE
Rental Housing	921	10,287
Homeownership	266	2,730
Total Units	1,187	13,017

### New Housing Approved Q1 2015

HOUSING TYPE	Q1 2015	CUMULATIVE
Rental Housing	654	5,841
Homeownership	171	2,242
Total Units	825	8,083

### Q1 2015 Highlights:

1,187 new units were permitted, of which 344 (30%) were affordable, representing a total of \$349 million in new investment.

The BRA Board approved \$304 million in new housing developments, representing 825 new units. The total approved housing pipeline is now 8,083 units representing \$5.4 billion in proposed investment.

353 new units were completed, including 225 at Ink Block (Buildings 1 & 2), 37 low-income senior units at Spencer House in Roxbury, and 20 affordable ownership units at Charlesview Brighton Mills.

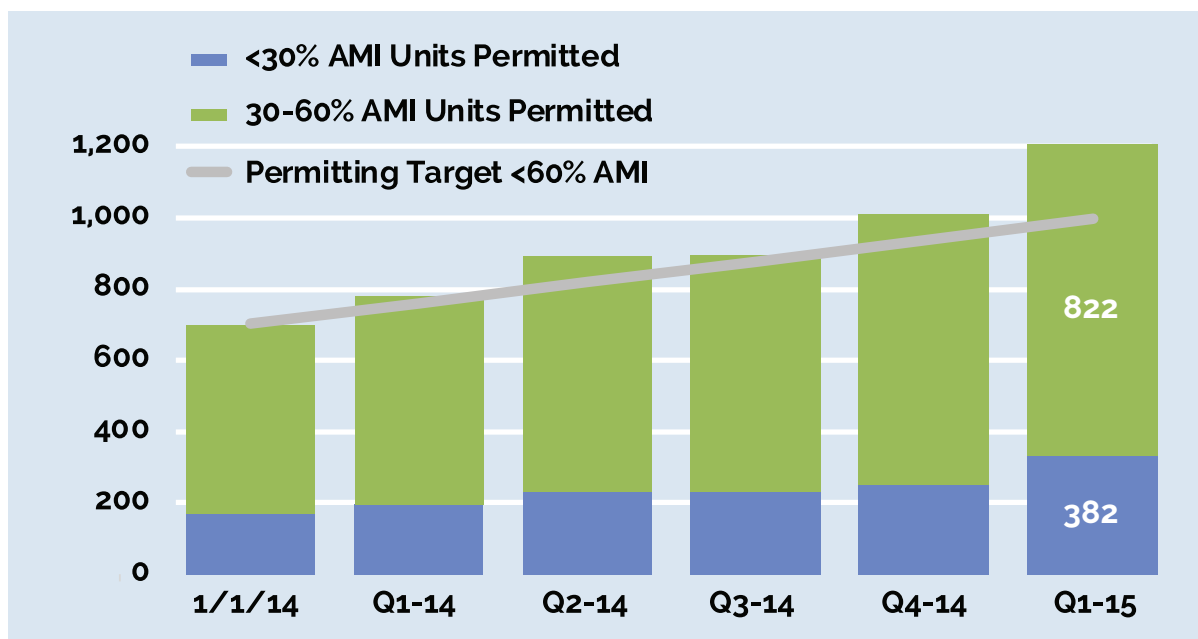
### Significant Projects Permitted (50+ Units) Q1 2015

PROJECT	NEIGHBORHOOD	HOUSING TYPE	UNITS
25 Morrissey Boulevard	Dorchester	Rental	278
600 Harrison Avenue	South End	Rental	160
The Riverway (Ownership Phase)	Mission Hill	Condo	85
248 Meridian (The Seville on Boston Harbor)	East Boston	Condo	66
Bridgeview Center	Charlestown	Rental/Supportive	61
The Riverway (Rental Phase)	Mission Hill	Rental	60

# BOSTON 2030: HOUSING PLAN PROGRESS REPORT Q1 2015 LOW-INCOME, NON-ELDERLY HOUSING

**GOALS:** Increase pace of production of low-income housing by 50% to create 6,500 new units, 1,700 of which will be available to extremely low-income households.

Low-Income  
Housing Units  
Permitted  
to Date



Units counted on 1/1/14 are units created after the 2010 US Census which was the basis for MAPC's 53,000-unit housing demand projection.

Low-Income  
Housing  
Production  
to Date

Target New Units Permitted by 2030	6,500
Target Production by 3/31/15	996
Units Permitted though 3/31/15	1,204
% Target Achieved	121%

Extremely  
Low-Income  
Housing  
Production  
to Date

Target New Units Permitted by 2030	1,700
Target Production by 3/31/15	260
Units Permitted though 3/31/15	334
% Target Achieved	128%

## LOW-INCOME, NON-ELDERLY HOUSING

### Low-Income Non-Elderly Housing Production Q1 2015

AFFORDABILITY CATEGORY	Q1 2015	PERMITTED TO DATE
Homeless Units	64	286
<30% AMI Non-Homeless Units	19	48
30% - 60% AMI Units	111	870
Total Units	194	1,204

### Q1 2015 Highlights:

194 new low-income, non-elderly units permitted this quarter, of which 83 (43%) were targeted to extremely low-income households.

Two affordable housing projects for veterans were permitted this quarter: Patriot Homes with 24 units; and 17 Court Street, a partnership with the New England Center for Homeless Veterans which will provide 37 units of housing for formerly homeless veterans.

No new low-income, non-elderly units came on line this quarter, but there are 822 units currently in construction.

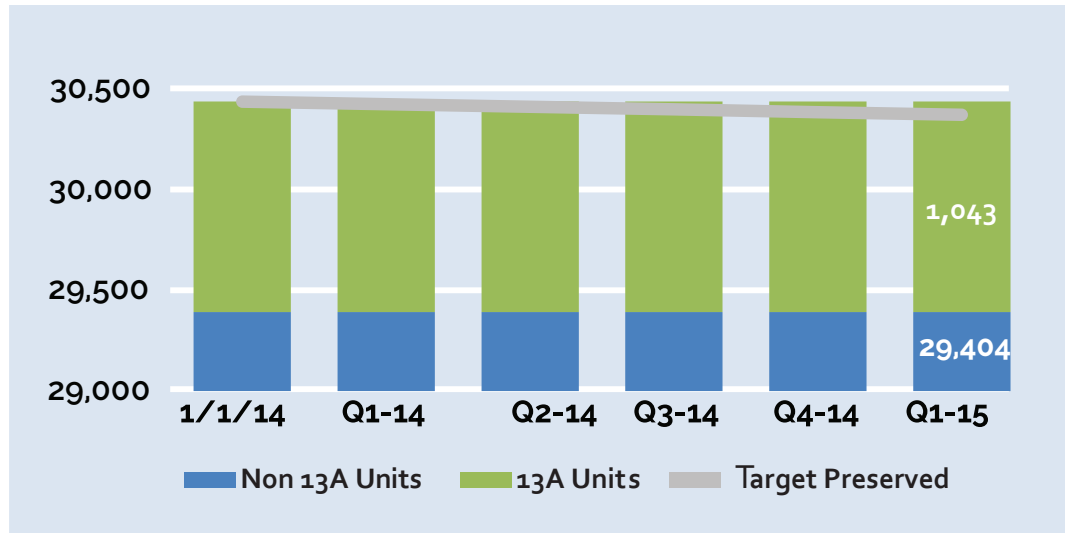
### Low-Income, Non-Elderly Projects Permitted Q1 2015

PROJECT	NEIGHBORHOOD	DATE	<60% AMI UNITS	<30% AMI UNITS	HOMELESS UNITS
The Riverway (Rental Phase)	Mission Hill	16-Jan-15	60	14	6
Bridgeview Center	Charlestown	20-Jan-15	61	14	6
Patriot Homes	South Boston	19-Feb-15	24	6	3
St. Mary's Permanent Housing	Dorchester	23-Feb-15	12	12	12
17 Court Homeless Vets	Downtown	31-Mar-15	37	37	37

# BOSTON 2030: HOUSING PLAN PROGRESS REPORT Q1 2015 PRESERVATION OF AFFORDABLE HOUSING

**GOALS:** Maintain public housing occupancy rate at 97% or higher. Retain at least 97% of Boston's 29,404 privately-owned affordable non 13A rental units. Preserve, or affordably rehouse, 100% of 1,043 tenants in at-risk 13A developments.

## Private Affordable Housing Preservation



## Public Housing Preservation to Date

Target Occupancy Rate 2030	97%
Total BHA Units on 3/31/15	12,519
Occupied BHA Units on 3/31/15	12,251
Occupancy Rate as of 3/31/15	97.9%
% 2015 Target Occupancy Achieved	101%

## Private Housing Preservation (13A) to Date

Target Preservation Rate 2014-2030	100%
Units on 1/1/2014	1,043
Units on 3/31/2015	1,043
Preservation Rate 3/31/15	100%
% 2015 Target Achieved	100%

## Private Housing Preservation (non 13A) to Date

Target Preservation Rate 2014-2030	97%
Target Preservation Rate 3/31/15	99.8%
Target retained units 3/31/15	29,339
Actual units on 3/31/2015	29,404
% 2015 Target Achieved	100%

## PRESERVATION OF AFFORDABLE HOUSING

### Affordable Housing Losses Q1 2015

PRESERVATION ACTIVITY	Q1 2015	2014 TO DATE
Non 13A Units Lost	0	0
13A Units Lost	0	0
Total Units Lost	0	0

### Q1 2015 Highlights: Preservation of Affordable Housing

The Boston Housing Authority (BHA) issued a Request for Qualifications (RFQ) for proposals to preserve public housing for future generations in high-market areas where the BHA owns valuable real estate. Proposals were expected to account for decreased reliance on Federal public housing resources.

Seventeen for-profit and non-profit developer teams proposed 56 projects across 32 BHA sites and the BHA is now in the process of reviewing and prioritizing proposals

No private affordable units were lost in Q1 2015.

Yee Realty, a 12-unit building in Chinatown, is at greatest risk for conversion from affordable housing to market rate. Its affordable status is currently protected only by short-term 40T requirements.

### Affordable Housing Preservation Projects to Date

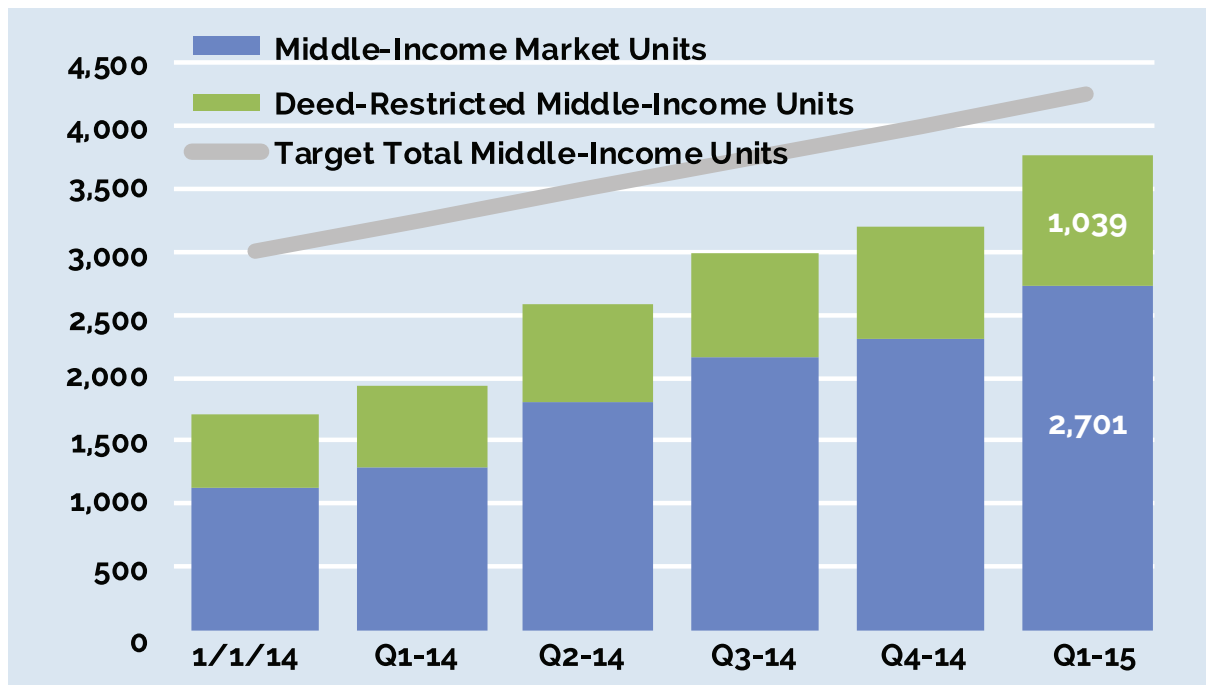
PROJECT	CATEGORY	NEIGHBORHOOD	UNITS	DATE
Old Colony Phase 2C	Public	South Boston	40	5/14/14
Midway Studios	Private	South Boston	30	6/2/14
RMSC Family House	Private	Dorchester	8	7/21/14
Cortes Street Phase 2	Private	South End	40	11/7/14
Wayne at Columbia	Private	Dorchester	83	11/20/14
TOTAL 2014-Date			201	1/1/14-3/31/15

# BOSTON 2030: HOUSING PLAN PROGRESS REPORT Q1 2015

## BOSTON'S MIDDLE CLASS

**GOALS:** Create 20,000 units of housing affordable to the middle class<sup>1</sup>, including 4,000 deed-restricted long-term affordable units. Help 5,000 middle-class homebuyers purchase their first home.

Middle Class  
Housing  
Production  
to Date



Units counted on 1/1/14 are units created after the 2010 US Census which was the basis for MAPC's 53,000-unit housing demand projection.

Deed  
Restricted/  
Inclusionary  
Units Produced  
to Date

Target New Units by 2030	4,000
Target Production by 3/31/15	850
Units Permitted through 3/31/15	1,039
% of 2015 Target Achieved	120%

Unassisted  
Middle-Income  
Units Produced  
to Date

Target New Units by 2030	16,000
Target Production by 3/31/15	3,400
Units Permitted through 3/31/15	2,719
% of 2015 Target Achieved	80%

Middle Income  
Homebuyers  
Assisted  
to Date

Target Homebuyers 2014-2030	5,000
Target Purchases by 3/31/15	368
Home Purchases through 3/31/15	214
% of 2015 Target Achieved	58%

<sup>1</sup> 20,000 units to be created through a combination of new deed-restricted units in Assisted/Inclusionary developments, new market rate units in affordably-priced market areas, and vacancies resulting from declining off-campus student populations. Affordable market units are determined to be affordable to incomes under \$100,000 and are initially based on prices at the higher end of the market in the area. Once the unit is completed, affordability is based on actual rents/prices where available.



## BOSTON'S MIDDLE CLASS

### New Production Q1 2015

PRODUCTION SOURCE	Q1 2015	PERMITTED TO DATE
Assisted/Inclusionary Units	150	1,039
Market Units in Affordable Areas	401	2,701
Total Units Permitted	551	3,740

### Homebuyer Assistance Q1 2015

HOMEBUYER ASSISTANCE PRODUCT	Q1 2015	2014 TO DATE
Open Market Purchases With City Assistance	18	101
City-Assisted Affordable Unit Purchases	37	113
Total Home Purchases	55	214

### Q1 2015 Highlights

Housing affordable to the middle class represented almost half (46%) of all new housing starts in Q1 2015 for the first time, compared to 26% in 2014.

Mayor Walsh's Neighborhood Homes Initiative launched to create new middle-income targeted ownership housing on City-owned land. 94,000 square feet of land in Dorchester and Mattapan were made available for the construction of 29 units of new housing

City-offered legislation to allow temporary property tax relief for middle income housing production was sponsored by Representatives & Senators Honan, Forry, Ryan and Coppinger. City-offered legislation to provide greater access to State lands for housing and allowing the State to discount land for affordability was sponsored by Representatives and Senators Holmes, Forry, Hunt, Ryan, Moran, Honan and Cullinane.

The Boston Home Center has added 4 new lenders for its homebuying programs: Mortgage Master, NE Moves, City of Boston Credit Union and Meetinghouse Bank

### Significant Middle-Income Housing Projects Permitted Q1 2015

PROJECT	NEIGHBORHOOD	INCLUSIONARY & ASSISTED	MIDDLE PRICED MARKET UNITS <sup>1</sup>
Seville on Boston Harbor	East Boston	8	58
25 Morrissey Blvd	Dorchester	36	121
1047 Commonwealth Ave SRO	Brighton	23	165
The Riverway (RTH Ownership)	Mission Hill	43	0

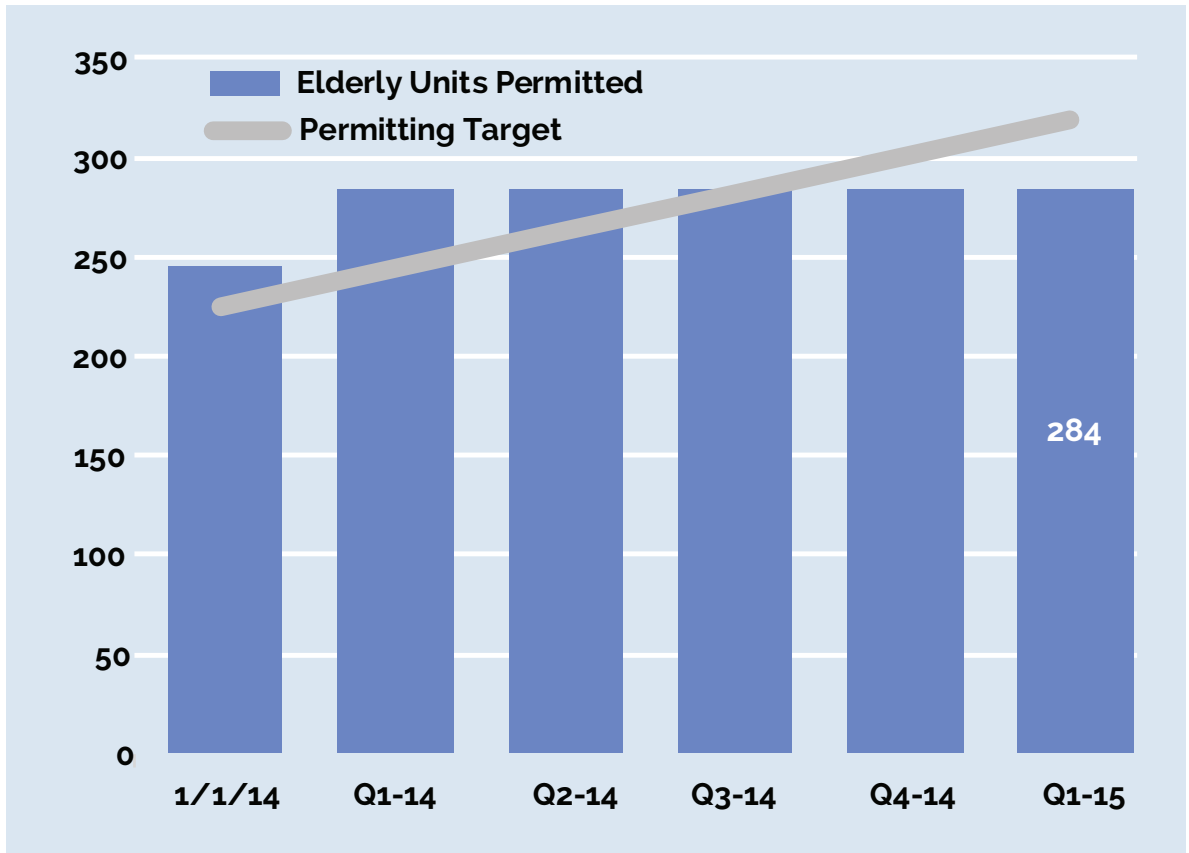
<sup>1</sup> Affordability to incomes under \$100,000 estimated based on higher end of market rents in area. Subject to confirmation at post-completion.

# BOSTON 2030: HOUSING PLAN PROGRESS REPORT Q1 2015

## HOUSING BOSTON'S SENIORS

**GOALS:** Create 1,500 units of low-income housing for Boston's seniors. Encourage the market to create 3,500 units of market-rate housing for seniors. Help seniors retain their current housing to successfully age-in-place where appropriate.

Low-Income  
Elderly  
Housing  
Production  
to Date



Units counted on 1/1/14 are units created after the 2010 US Census which was the basis for MAPC's 53,000-unit housing demand projection

Low-Income  
Senior Housing  
Production  
to Date

Target New Units Permitted by 2030	1,500
Target Production by 3/31/15	319
Units Permitted though 3/31/15	284
% of 2015 Target Achieved	89%

Market-Rate  
Senior Housing  
Production  
to Date

Target New Units Permitted by 2030	3,500
Target Production by 3/31/15	744
Units Permitted though 3/31/15	7
% of 2015 Target Achieved	1%

## HOUSING BOSTON'S SENIORS

### Senior Housing Production Q1 2015

PRODUCTION SOURCE	Q1 2015	PERMITTED TO DATE
Affordable Senior Units Permitted	0	284
Market Senior Units Permitted	0	7
Total Senior Units	0	291

### Senior Housing Retention Q1 2015

RETENTION ACTIVITY	Q1 2015	2014 TO DATE
Senior Homeowners Receiving Renovation Assistance	17	84
Senior Foreclosure Prevention	8	56
Senior Renters Averting Homelessness	44	193
Total Senior Assisted with Housing Retention	69	333

### Q1 2015 Highlights

A new \$1.75 million line item for Senior Housing in DND's FY16 City Operating funding request was included in the budget that Mayor Walsh presented to the City Council.

City-offered legislation to create State senior housing funding program was filed by Representatives & Senators Honan, Ryan, Coppinger and Sanchez.

Seventy-one senior Bostonians were provided with emergency assistance or funding for repairs due to snow, ice, and water damage. The Boston Home Center (BHC) created a new program to meet these needs; the program may continue in future years.

The BRA approved its first market-rate Senior Housing project for 92 units in Brighton.

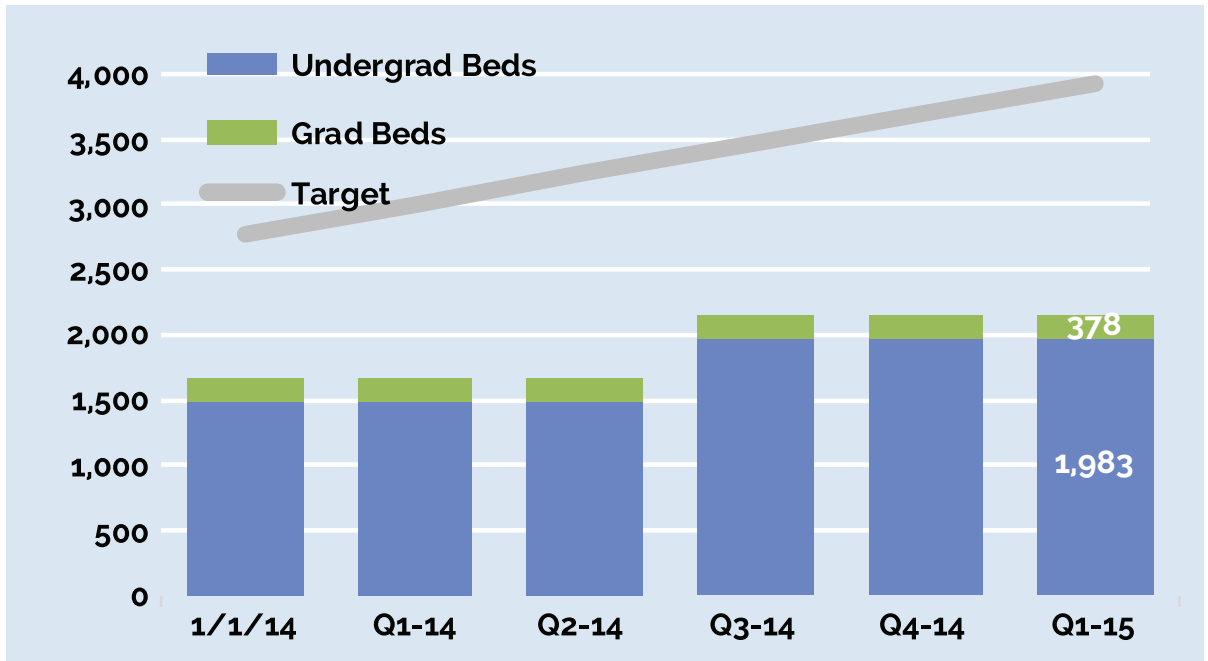
Thirty-seven low-income senior units at Spencer House in Roxbury were completed.

Sixty-two affordable senior units in Brighton were proposed by Jewish Community Housing.

# BOSTON 2030: HOUSING PLAN PROGRESS REPORT Q1 2015 HOUSING BOSTON'S STUDENTS

**GOALS:** Reduce number of undergraduates living off-campus in Boston by 50% from the 22,423 count of the Fall of 2013. Create 16,000 undergraduate and 2,500 graduate student dorm beds. Reduce overcrowding and unsafe housing conditions in off-campus, apartments.

Dormitory  
Production  
to Date



Beds counted on 1/1/14 are beds created after the 2010 US Census which was the basis for MAPC's housing demand projections.

Undergraduate  
Dormitory  
Production  
to Date

Target New Beds Permitted by 2030	16,000
Target Production by 3/31/15	3,400
Units Permitted through 3/31/15	1,983
% of 2015 Target Achieved	58%

Graduate  
Dormitory  
Production  
to Date

Target New Beds Permitted by 2030	2,500
Target Production by 3/31/15	531
Units Permitted through 3/31/15	378
% of 2015 Target Achieved	71%

# HOUSING BOSTON'S STUDENTS

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Dorm  
Production  
Q1 2015

DORMITORY TYPE	Q1 2015	PERMITTED TO DATE
Undergrad Beds Permitted	0	1,983
Grad Beds Permitted	0	378
Total Dorm Beds	0	2,361

Q1 2015  
Highlights

The BRA Board approved a new 540-bed Boston College Dorm at 2000 Commonwealth Avenue.

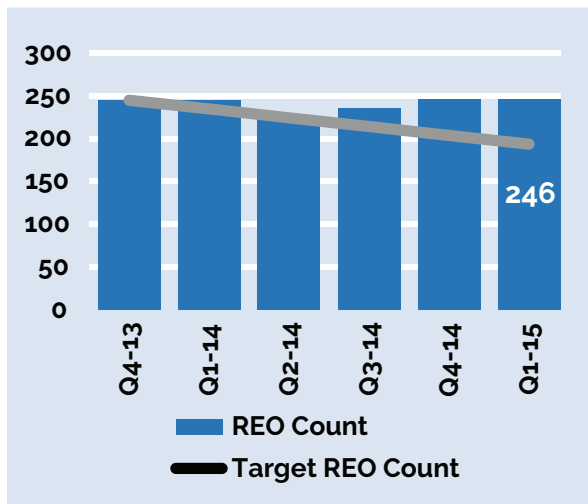
The City published the first annual Student Housing Trends Report covering the 2014-2015 academic year. This report can be downloaded from the Department of Neighborhood Development's website. Please note that the dormitory beds accounted for in Q1 2015 reflect the number of permits issued since 2011. The Student Housing Trends Report 2014-2015 reports on completed dormitory beds, not permitted ones.

# BOSTON 2030: HOUSING PLAN PROGRESS REPORT Q1 2015

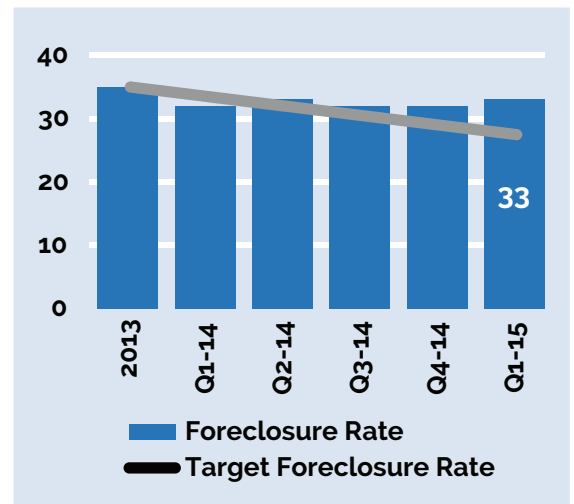
## STRONG NEIGHBORHOODS

**GOALS:** Address foreclosed, distressed and problem properties. Reduce bank foreclosures on homeowners by 50% by 2016 and reduce the bank-held residential portfolio (REO) by 50% by 2016. Mitigate potential impacts of gentrification through preservation of existing affordable ownership and rental housing, increasing owner-occupancy and producing new long-term affordable housing.

**REO Property Count**



**Homeowner Foreclosure Rate**



REO  
Property  
Reduction  
to Date

REO Count on 1/1/14	245
Target Count by 3/31/15	194
REO Count 3/31/15	246
% of 2015 Target Achieved	-2%

Homeowner  
Foreclosure  
Reduction  
to Date

Annual Rate 2013	35
Target Annual Rate by 3/31/15	28
Owner Foreclosures 12 mos. ending 3/31/15	33
% of 2015 Target Achieved	29%

## STRONG NEIGHBORHOODS

### Anti-Gentrification Measures Q1 2015

ACTIVITY	Q1 2015	2014 TO DATE
Market Rental Units Acquired/Preserved	0	76
Affordable Rental Housing Opt-outs Prevented	0	0
Renters purchasing their first homes	55	214
Units in owner-occupied properties preserved with home repairs	83	502
At-risk <sup>1</sup> tenancies/owners preserved through foreclosure prevention	30	114
New Long-Term Affordable Rental Units Completed	69	323
Total Households With Increased Housing Security	237	1,229

<sup>1</sup> Units in houses that have been petitioned for foreclosure

### Distressed & Problem Property Actions Q1 2015

ACTIVITY	Q1 2015	2014 TO DATE
Petitioned/Delinquent Properties Prevented from Becoming REO	36	198
REO/Short Sales Purchased By DND-Assisted Buyers	1	4
Tax Foreclosures on Distressed Properties	0	5
Total Properties	37	207

### Q1 2015 Highlights

The Four Corners Pilot Project secured four REO properties for preservation.

A distressed 3-fam property at 212 Quincy St demolished and incorporated into new Bornstein Foods Training and Incubator Facility.

New DND funding round issued with acquisition/conversion component.

A new Chinatown Community Land Trust proposal was released.

# BOSTON 2030: HOUSING PLAN PROGRESS REPORT Q1 2015 ENERGY EFFICIENCY & SUSTAINABLE DEVELOPMENT

**GOALS:** Increase energy efficiency in existing housing. Reduce carbon impacts in new housing development through transit-oriented development, and energy efficient design. Prepare Boston's housing stock for sea-level rise, and related climate change impacts.

## Transit Oriented Development Q1 2015

HOUSING STARTS	Q1 2015	2014 TO DATE
Units Permitted within .5 mi of Transit	971	3,989
Total Units Permitted	1187	5,231
Transit-Oriented Units as % of Housing Starts	82%	76%
% of Housing Starts within 5 min walk of transit	75%	73%

## Energy Efficiency Upgrades Q1 2015

CONSERVATION IMPROVEMENT	Q1 2015	2014 TO DATE
Energy Conservation Retrofits (Units)	334	1,698
Furnaces Replaced	83	654

## Q1 2015 Highlights:

On January 15, Mayor Walsh released his Climate Action Plan update, which included residential energy efficiency targets of completing 36,000 home weatherizations, heating system upgrades, or other significant home energy upgrades by 2020. The Plan outlines a number of actions to help the City achieve this goal.

Newly released designs for Mayor Walsh's new Neighborhood Homes Initiative has the Energy Stretch Code as a design requirement.

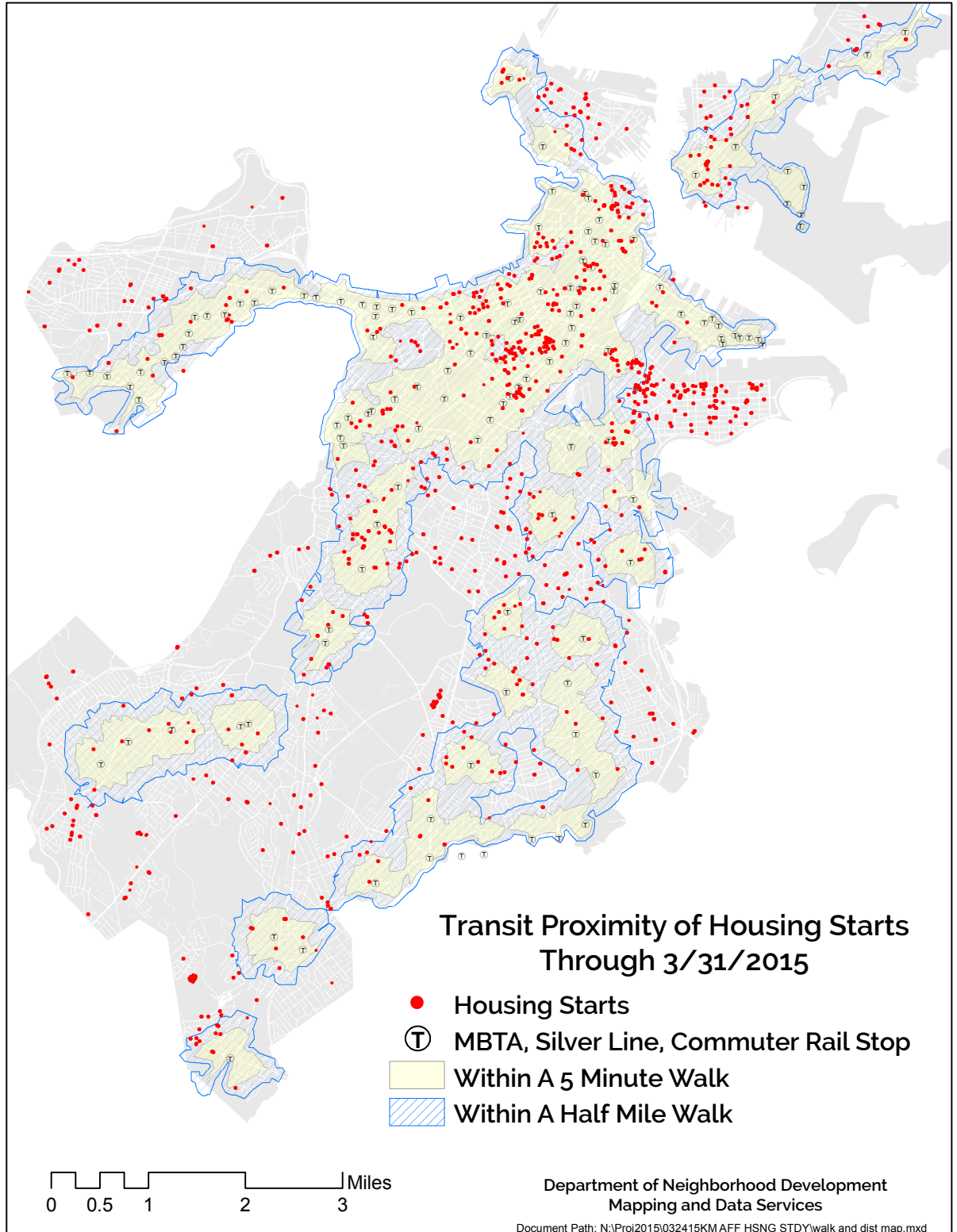
75% of new housing starts are within a 5 minute walk of major transit.

## Significant Sustainable Housing Projects Permitted Q1 2015

PROJECT	NEIGHBORHOOD	NEW UNITS	WALKING TIME TO TRANSIT
630 Washington St	Chinatown	30	<1 min
1047 Commonwealth Ave	Allston/Brighton	188	< 2 min
25 Morrissey Blvd	Dorchester	278	<2 min
The Riverway	Mission Hill	145	3.1 min
600 Harrison Ave	South End	160	3.4 min
70 Bremen St	East Boston	32	3.4 min



# ENERGY EFFICIENCY & SUSTAINABLE DEVELOPMENT



# BOSTON 2030: HOUSING PLAN PROGRESS REPORT Q1 2015 FAIR HOUSING, HEALTHY HOMES & HOUSING ACCESS

**GOALS:** To foster inclusive, healthy, resilient, and sustainable neighborhoods for all people through: inclusive planning; affirmative housing marketing; fair lending, education, and enforcement initiatives; and through fostering effective partnerships, committees and task forces.

## Expanding Access to Homeownership

HOMEBUYER CHARACTERISTIC	Q1 2015	2014 TO DATE
Homebuyers Receiving City Assistance Who Reported Race	27	137
Non-White Homebuyers	20	96
% of Non-White Homebuyers	74.1%	70.1%
% of Private Market Home Loans to Non-White Buyers <sup>1</sup>	19.8%	19.8%

<sup>1</sup> Mass Community Banking Council: Changing Patterns XXI, 2013

## Homeownership Retention

HOMEOWNER CHARACTERISTIC	Q1 2015	2014 TO DATE
Owners Averting Foreclosure Who Reported Race	48	274
Non-White Owners Assisted	42	232
% of Non-White Owners Assisted	87.5%	84.6%
% of All Homeowners Non-White <sup>1</sup>	29.6%	29.6%

<sup>1</sup> Source: US Census Bureau, 2010 Census

## Affirmative Fair Housing Lotteries Q1 2015

PROJECT	NEIGHBORHOOD	LOTTERY DATE	APPLICANTS	% WHITE	% OF COLOR	% OTHER
Portside At East Pier	East Boston	1/26/15	90	32%	46%	22%
41-43 Saratoga	East Boston	3/5/15	40	22%	53%	22%
Pier 4	South Boston	3/20/15	273	30%	39%	32%
Roxbury Crossing	Roxbury	1/20/15	252	8%	88%	4%

# FAIR HOUSING, HEALTHY HOMES & HOUSING ACCESS

Affirmative  
Marketing  
Plan Approvals  
Q1 2015

GOVERNMENT ASSISTED PROJECTS	INCLUSIONARY DEVELOPMENTS	OWNER UNITS	RENTAL UNITS
5	7	20	170

Healthy Homes  
Outcomes  
Q1 2015

ACTIVITY	Q1 2015
Lead Inspections (ISD)	12
Contractors trained: lead safe renovation (BPHC)	22
Homeowners trained: lead safe renovation (BPHC)	49
Households educated: fair housing & lead (FHE)	923
Units delead through Lead Safe Boston (DND)	17

Q1 2015  
Highlights

Mayor Walsh's new Neighborhood Homes Initiative to build mixed-income communities on City-owned lots includes a requirement that developers budget for accessibility conversions for buyers with disabilities.

Healthy Homes Antidiscrimination Initiative launched to reduce childhood lead exposure and address housing discrimination against families with children. Fair Housing & Equity (FHE), Boston Public Health Commission (BPHC), the Inspectional Services Department (ISD), and the Department of Neighborhood Development (DND) are partnering.

The Boston Home Center (BHC) has added Blue Hills Bank as a new lead-abatement lender, which will allow the BHC to de-lead more units and create more leadsafe homes for families with young children.

The Affirmative Housing Marketing Program (AFHM) approved several affordable, market & accessible housing projects after developers agreed to design and market these opportunities according to Boston's fair marketing guidelines.

The Mayor's Disability Housing Task Force has been convened and begun its work to assess and outline needs for the disability community.