

Olde Holyoke Development Corporation

Community Investment Plan

Olde Holyoke Development Corporation (Olde Holyoke) is a community development housing corporation dedicated to improving housing for low and moderate income residents of the city of Holyoke. This Community Investment Plan (CIP) highlights the existing work of Olde Holyoke with its traditional emphasis as a non-profit organization focused on affordable housing development, rehabilitation and home ownership. But, the CIP also outlines an expanded vision and set of activities for Olde Holyoke that significantly enhances community engagement, in particular by establishing a Learning in Place initiative. This set of activities is intended to engage and expand existing wrap-around services for early education, improve tenant stability, and promote family engagement: each activity intended to significantly improve reading proficiency by the end of third grade. The details of this planned initiative are described throughout the CIP, and align closely with other citywide education, housing and economic development plans.

Section 1 – Community or Constituency(ies) to be served by the organization

Olde Holyoke serves the low to moderate income residents of the City of Holyoke in Hampden County, Massachusetts. As Holyoke is one of the poorest cities in all of Massachusetts, the housing properties and activities of Olde Holyoke are very much focused on: a) lower income residents – the median household income of Holyoke is just \$31,628, less than half the income level for Massachusetts overall (\$66,866); and b) the poorest sections of Holyoke which are concentrated in four Census Tracts known as the Flats (8114), South Holyoke (8115), Churchill (8116), and Downtown (8117). The population of the city of Holyoke in 2014 was 40,124 and 31.5 percent of its residents live below the poverty level. The population of the four Census Tracts that constitutes Olde Holyoke’s primary constituency is estimated to be 10,831 or just over one-fourth of the city’s overall population. As one indicator of the income levels of this area of Holyoke, the median household income of the four Census Tracts ranges from just \$11,995 in the Churchill area to \$18,927 in the Flats – staggeringly low income levels.

Table 1 (below) provides a snapshot of key socioeconomic indicators for the city of Holyoke compared to Massachusetts overall, indicating clearly that Holyoke:

- Grew more slowly than Massachusetts over the past four years – a period that saw significant population growth (tops in the northeast US) for Massachusetts statewide.
- Has a bigger concentration of youth with over 26 percent under 18 years, yet a city whose school district was recently overtaken by state receivership due to poor educational performance.

- A very large concentration of Latino residents – almost half of the city’s population – with 45% of families speaking a language (mainly Spanish) other than English at home.
- Lower educational attainment levels of adults both in terms of high school degrees but also bachelor’s degrees (half the state rate).
- Significantly lower levels of homeownership and thus a much larger share of the population living in multi-unit rental housing.
- A median home value of just \$187,200 compared to over \$330,000 statewide.

Table 1. Socioeconomic Indicators for Holyoke Compared to Massachusetts

Select Socioeconomic Indicators	Holyoke	Massachusetts
Population, percent change - 2010 to 2014	0.6%	3.0%
Persons under 18 years, percent, 2010	26.4%	21.7%
Hispanic or Latino, percent, 2010	48.4%	9.6%
Language other than English spoken at home, 2009-2013	45.4%	21.9%
High school graduate or higher, age 25+, 2009-2013	74.2%	89.4%
Homeownership rate, 2009-2013	40.7%	62.7%
Housing units in multi-unit structures, 2009-2013	61.8%	41.7%
Median value of owner-occupied housing units, 2009-2013	\$187,200	\$330,100
Median household income, 2009-2013	\$31,628	\$66,866
Persons below poverty level, 2009-2013	31.5%	11.4%

Source: US Census Bureau State & County QuickFacts

In every instance, these trends and conditions are even more pronounced in the four Census Tracts where Olde Holyoke concentrates its housing development-related services. For example, 89.5% of the population in the Flats is Latino and 81.3 percent is Puerto Rican. Closely related, over 90 percent of households speak Spanish at home with a large number speaking English “less than very well.” In addition, 88.7 percent of occupied housing units in the Flats are rental, with just 11.3 percent owner-occupied, and the median home value in the Flats is \$115,700. These housing conditions speak to the clear demand for help, especially in rental units, in this area of Holyoke. Meanwhile, this majority Hispanic area of Holyoke is overwhelmingly Puerto Rican – the percent of people of Puerto Rican ancestry ranges from 58.7 percent in the Downtown area to 87.6 percent in South Holyoke – providing a more cohesive population whereby initiatives and activities could potentially be implemented and expanded more readily than in a more diverse community.

Given our planned emphasis on linking housing to education support services in these neighborhoods, it’s worth looking more closely at some education indicators for Holyoke compared to the state. As shown in Table 2, citywide education performance significantly lags the state with just 21 percent of 3rd grade students reading at a proficient or advanced level compared to 60 percent statewide. While the math proficiency is slightly better at 35 percent, it’s still just half the rate of proficiency for Massachusetts overall. Further, the four-year high school graduation rate is 60 percent compared to 86 percent statewide. One factor, of many, contributing to these weak performance indicators is the churn rate of students – the number

and percent of students entering and exiting the school system in any given year which leads to a variety of education disruptions. In the most recent year of data (2014), Holyoke’s churn rate was about three times higher (23.2 percent) than the state average.

Table 2. Select Education Data Indicators for Holyoke and Massachusetts

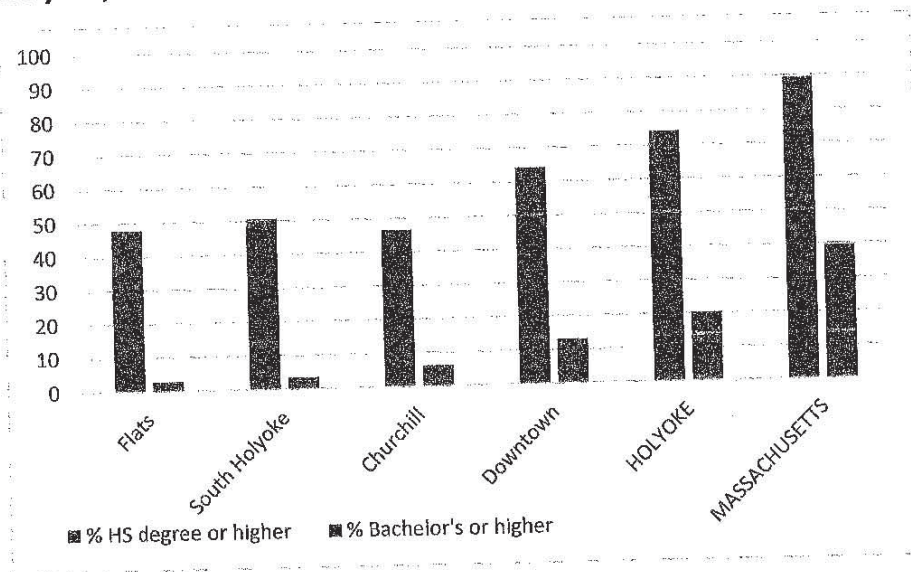
Select Education Indicators	Holyoke	Massachusetts
3rd Grade Reading - Proficient or Higher	21.0%	60.0%
3rd Grade Math - Proficient or Higher	35.0%	70.0%
4-Year High School Graduation Rate	60.2%	86.1%
Churn Rate - % in/out of school	23.2%	8.5%

Source: Massachusetts Department of Elementary and Secondary Education

Finally, looking more closely at education performance for the elementary schools most directly serving the four Census Tracts of focus for Olde Holyoke, it’s clear that educational attainment and performance are lagging even further behind. As shown in Figure 1, the percentage of adults with a high school degree or higher in the four Census Tracts ranges from about 50 percent in the Flats, South Holyoke and Churchill to over 60 percent in the Downtown area compared to over 70 percent citywide and almost 90 percent statewide. The number and percentage of adults in these neighborhoods with a bachelor’s degree or higher (often a prerequisite for higher-paying, higher skill jobs) is staggeringly low ranging from about 3 to 6 percent in the Flats, South Holyoke and Churchill areas compared to almost 40 percent statewide.

These education results are ultimately closely connected to earlier education performance as 3rd grade reading proficiency rates are even lower than citywide averages (21 percent) at three of the elementary schools directly serving area students – Morgan at 5 percent, Kelly at 11 percent, and Lawrence at 17 percent (and E.N. White not much better at just 24 percent proficient). These data highlight both the challenge and urgency for the City and Olde Holyoke to do its part to expand services and support to these families and students to provide better educational and ultimately quality of life opportunities.

Figure 1. Percentage of Adults with a High School Degree or Bachelor’s Degree or Higher in Holyoke, Massachusetts and the Four Census Tracts



Source: US Census Bureau State & County QuickFacts and American Community Survey

Section 2 – Involvement of community residents and stakeholders

The focus of Olde Holyoke has always been on improving the housing, economic development and quality of life opportunities for its residents. As described above, this has centered primarily on low-income residents in the four lower wards (Census Tracts) of Holyoke, and Olde Holyoke continuously works with a wide range of citizens, tenants and stakeholders. The engagement of residents and stakeholders in the development of this Plan can be organized into three categories: 1) existing engagement activities and methods of obtaining input from citizens that are aligned with the goals of this Plan; 2) current survey activities by Olde Holyoke and Nueva Esperanza, in partnership with researchers at UMass, to obtain direct input on Holyoke assets and needs; and 3) planned extensions of community engagement as part of the Learning in Place initiative.

In addition, Olde Holyoke and its Board of Directors recently approved (September 2014) a Community Engagement Resolution that formally recognizes the important role of engaging with residents, and in part specifically states that:

“Community Outreach and Engagement: At least four times annually, on a quarterly basis, the President shall organize and hold community meetings on topics reasonably related to the siting, development, design, location and management of affordable housing in the City of Holyoke; which shall be open to the general public. Outreach to low income residents of Holyoke and program

beneficiaries of OHDC programs will be undertaken. The specific topics shall be at the President’s discretion. The President shall also make his best efforts to actively and substantively engage with a broad range of community organizations, agencies and residents active in the City of Holyoke. The President shall regularly report to the Board of Directors the specific actions taken relative to community outreach and engagement.”

Prior and Existing Community and Stakeholder Engagement Activities

Olde Holyoke has a strong history of engaging with the community and stakeholders to help shape our goals and housing development activities. We are a presence at community meetings and public hearings that impact the quality of life in our neighborhoods. We are active participants in the South Holyoke Safe Neighborhood Initiative (SHSNI), a large collaborative of providers and change agents in the South Holyoke neighborhood. In February, 2015, we presented a program at the monthly SHSNI meeting, presenting a community development visioning concept on display at the Holyoke Public Library.

We are especially focused on the crisis of early literacy proficiency in Holyoke; a root cause of the City’s schools having been placed in receivership in April 2015. Our executive director is active in the Holyoke Early Literacy Initiative, The Massachusetts Reading Proficiency Network, and the national Campaign for Grade Level Reading. We participated in numerous listening sessions by the newly appointed receiver, and testified before the Board of Elementary and Secondary Education regarding the pending receivership decision. We participated in the City’s CDGB and HOME Consolidated Five Year Planning Hearings, testified before Holyoke City Council sub-committees on issues related to business development and abandoned properties, and we engaged as an invited participant in policy planning meetings regarding the funding of affordable home ownership at the Department of Housing and Community Development.

Understanding a strong connection to quality of life, learning, and the arts; we partnered with the Holyoke High School Drama Club and the Massachusetts International Festival of the Arts to bring a staged production of *To Kill a Mockingbird* to Holyoke in May 2015. We raised sufficient funds through private donations and a GoFundMe page to cover all costs of the event, enabling over 1,000 Holyoke residents, including all city 8th & 9th Graders, to attend two performances of the play. We also hosted a community conversation about the story and its themes of race and social justice, which was attended by several dozen residents. We are actively seeking opportunities for similar activities.

In addition, the housing development and education-related projects and services that we provide and hope to expand are very well-aligned with other city-level initiatives that included significant public input. For example, the Holyoke Redevelopment Authority’s Urban Renewal Plan (URP), entitled “Connect. Construct. Create.: A Plan for the Revitalization of Center City Holyoke”, was prepared utilizing extensive community input to prepare a strategy to revitalize the heart of Holyoke. The URP builds upon the 2009 Center City Vision Plan, which

encapsulated how the community would like to see the historic heart of the City redeveloped over the next 20 years and beyond. The URP was focused on exactly the same geography and residents as Olde Holyoke's focus area (the four Census Tracts of the Flats, Churchill, South Holyoke and Downtown). One of the core principles of this plan, informed through significant public input, was to Improve Housing Options by:

- Improving housing options;
- Providing more housing choices – market rate and affordable housing, rental and ownership;
- Improving housing stock – better quality, more choices, rehabilitate existing; and
- Increasing home ownership opportunities –a policy statement for Holyoke Redevelopment Authority supported actions.

Building on this plan, more recently in 2012, the City applied to the state to designate a Holyoke Center City Housing Incentive Program to help create a broader mix of housing opportunities in the exact same four Census Tracts. That plan was approved by the Commonwealth and is active housing program in the city. More information can be found at: <http://www.holyoke.org/cchip/>

Participatory Asset Mapping (PAM) Survey of Holyoke Residents

Olde Holyoke and Nueva Esperanza (another Holyoke non-profit agency serving a similar geography) have partnered with Prof. Flavia Montenegro-Menezes of the Landscape Architecture and Regional Planning at the University of Massachusetts Amherst to conduct a comprehensive quality of life survey called the "Participatory Asset Mapping (PAM) Project." The survey currently being deployed seeks to obtain a broad understanding of residents' perceptions of the quality of life in Holyoke. Our ambitious goal is to find 1,200 respondents by the second quarter of 2016. The survey can be administered on paper, but is designed primarily for an on-line venue with additional interactive features that can be seen here: <http://holyoke.creativecommunityweb.org/pam/>

Together, Olde Holyoke and Nueva Esperanza intend to engage in a purposeful and broad series of community outreach and networking events centered on the deployment of Dr. Montenegro-Menezes' community asset mapping tool. By employing the community asset mapping tool with intention and in a reasonably closed time frame, we expect to generate a powerful understanding of the needs and wants for community development action in Holyoke, supported by direct citizen input and specific data. This project will significantly expand the quantity and quality of our programming for not only our two organizations, but any other interested entities that work to improve living conditions for the residents of Holyoke. It will significantly enhance the community organizing capacities of both organizations.

Learning in Place and Community Engagement

The Learning in Place initiative focuses on the idea that young families can find the quality of life and access to high-quality early learning resources right here in our neighborhoods. Implementing the Learning in Place concept thus requires intensive, continuous and purposeful community engagement. One of the steps is the development of a network of residents of our neighborhoods that agree with three core values:

1. Knowing the importance of early reading success, believe that his or her child can be a proficient reader by the end of third grade;
2. Knowing that parents are a child’s first teacher, will ensure that each parent is the best first teacher he or she can be; and
3. Knowing that schools are most effective when families and teachers are engaged partners in a child’s learning, will ensure that each parent is the best partner they can be.

These residents may be anyone interested in the well-being of a young child in his or her life; parents, grandparents, siblings, neighbors. All are welcome. Initial outreach will include the tenants in Olde Holyoke Development’s housing portfolio, and we will immediately invite other property managers, including the Holyoke Housing Authority, to participate. The initial cohort of network members will be encouraged to build peer-mentoring, supportive circles of neighbors and friends. We have secured funding to hire a Community Outreach Director who will be a catalyst, supporter and partner to the Neighborhood Circles. We will provide planning and logistical support, such as arranging space, offsetting the cost of food and cleaning if participants host meetings in their homes, convening gatherings of Neighborhood Circles with speakers, schools leaders and other civic figures. We will advocate for the needs identified by Neighborhood Circles. Ultimately, this serves the mission of our organization in a most meaningful way – promoting enabling self-advocacy and self-sufficiency, civic participation and better living conditions for people in places that have long been too disenfranchised.

Section 3 – Plan goals

The primary goal of Olde Holyoke Development Corporation’s Community Investment Plan (CIP) is to expand our capacity as a collaborative, engaged catalyst for positive growth and quality of life in our neighborhoods, while maintaining our established ability to improve and maintain quality affordable housing opportunities. An increased capacity and vision to enhance the livability of the places we serve will better fulfill our mission: “Every resident of Holyoke deserves to live in a dignified home and a safe attractive neighborhood. Everything Olde Holyoke Development Corporation does is intended to fulfill that need.” To advance our mission we will:

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- Identify community needs through public participation, and support appropriate solutions.
- In collaboration with residents, service providers, government agencies and all other persons or groups of good will, advance, develop and sponsor programs that promote economic opportunity and social equality.
- Actively develop a program to address Holyoke’s crisis in early literacy proficiency we call Learning in Place.
- Advocate for effective services for the poorest sections of Holyoke, including education, transportation, housing, public safety, and any others residents inform us are lacking or inadequate.
- Serve all who live and/or work in our City and especially its four poorest Census Tracts that comprise our area of focus, emphasizing support for low and moderate income residents and businesses.

Community Investment Plan activities will have an impact on low to moderate income constituents as well as on the entire community of Holyoke residents. To the greatest extent possible, all funded initiatives will be designed collaboratively, bringing together the public, private and non-profit sectors. The “Learning in Place” concept will build and strengthen a network of support for residents of our neighborhoods of focus, especially households with children ages eight and younger. It will also grow our capacity for resident services in an innovative, purposeful and effective way.

Low and moderate income households, and the entire community, will benefit from:

- Increasing the scope and effectiveness of services to families of infants and young children.
- Supporting and engaging neighborhood and charter schools, pre-schools, child care providers, and ancillary educational service providers.
- Strengthening the capacity for resident services in our capacity as property managers.
- Recognizing that family displacement has a seriously disruptive impact on learning, we will enhance our capacity for tenant stabilization and counseling. A portion of proceeds will be set aside for rental assistance for families at risk of displacement during the course of their children’s school year.
- The creation and improvement of affordable housing units in the region.
- The renovation of substandard housing stock for low and moderate income households.

Holyoke is profoundly impacted by student transiency, often a cohort with alarmingly low levels of reading and math proficiency by 3rd grade - one of the primary reasons that the state took receivership over the city's school system. The rate of children who come and go from schools during the school year is measured as a "churn rate", and Holyoke has one of the highest churn rates in Massachusetts each year. Homelessness and housing instability are a root cause of student transiency. The affordable housing sector can assume an important role in changing this dynamic. Our "Learning in Place" concept is intended to take on that role creatively and affirmatively. Done right, we can be a significant change agent in Holyoke's most challenged neighborhoods, making the entire city a better place for children to grow up and families to thrive.

Section 4 – Activities to be undertaken

Olde Holyoke plans to continue and expand its direct home improvement and ownership programs that has formed the foundation of the CDC for approximately 40 years, but importantly, the additional funding opportunities that would be available through the Community Investment Tax Credits will help Olde Holyoke extend its activities to a broader suite of CDC services. We are committed to joining CDCs across Massachusetts who engaging in a comprehensive range of services and programs to benefit low-income residents, to positively change their neighborhoods. Pursuing a mix of funding to support expanded programming, Olde Holyoke is now ready take a leap forward from solely pursuing its more traditional housing programs. The Learning in Place initiative mentioned throughout this CIP forms the core new activity that requires additional funding to help Olde Holyoke link its strength in housing to family engagement focused on early/elementary education initiatives.

Housing Improvement and Home Ownership Programs

Olde Holyoke's current housing programs, which are planned to continue and expand in the future, are structured around the following areas:

- The Neighborhood Improvement Program – The Neighborhood Improvement Program was established in 1975 and is funded by the City of Holyoke, Office for Community Development via the federal Community Development Block Grant (CDBG) program. Program incentives in the forms of rebates are available to assist Holyoke homeowners to make improvements to their homes. Over 2,800 grants have been processed to date.
- The Rental Neighborhood Improvement Program (RNIP) – The RNIP assists owners of multifamily housing of three units or more with building improvement loans that help ensure residents live in well-maintained, habitable apartments. Qualified owners who are planning improvement may apply for up to \$21,500 per unit, for 3 percent annual interest. This program is funded by the CDBG program.

- **Home Ownership** – We have a particular focus on the value of home ownership, both for the families we serve and for the social and financial well-being of the City of Holyoke. In four decades, we have built over 160 units of housing, increasing the taxable value of otherwise blighted and neglected lots. We have helped improve the homes of thousands of city residents who might not otherwise have afforded the work. State and Federal funding supports are increasingly limited, creating a challenging environment for the development of affordable home ownership in our neighborhoods of concentrated poverty. We are actively advocating at the state and local level, and constantly exploring alternative resources and pathways to do so, as we believe it has a powerful effect on family asset building, blight mitigation, and neighborhood stabilization. For example, we have aligned with the Massachusetts Attorney General’s Abandoned Home Initiative to renovate and repurpose properties that have been left vacant in our neighborhoods. We will have a new home ownership development at 232 Beech Street Holyoke available before the end of 2015. We have secured site control of another location, and predevelopment funding from the Community Economic Development Assistance Corporation (CEDAC), which we hope will result in up to 10 units of new affordable home ownership opportunities by the start of 2017.
- **Affordable Rental Housing** – We are committed to quality affordable housing property management, and manage a portfolio of 285 units of senior, project based Section 8, and workforce priced rental housing owned by our agency or related entities. Our properties are a scattered mix of buildings in Holyoke, typically over 100 years old, and as small as seven units and as large as 26 units. When acquired, most were first extensively renovated. This work has occurred periodically over our 40 year history. We are currently renovating six long vacant units with HOME Partnership funding, and have refinanced a 47 unit senior housing facility which will undergo moderate structural and mechanical rehabilitation.

Learning in Place Initiative

Our theory of action is based on the knowledge that when our youngest children can learn, play and thrive, the entire community becomes a better place for all. We seek to make the places we serve a better home for all who reside here, with a particular focus on the needs of young children and families. This idea will be implemented in the following three actionable and measurable areas:

Neighbor Circles: These are envisioned as informal association of residents in the four Census Tracts that welcome to all who care for or love a young child and will purposefully engage with city agencies and providers to improve their neighborhoods.

We will initiate the formation of Neighbor Circles, and provide guidance, resources and outreach needed to make them successful change agents for learning and neighborhood

improvement. Our goal is to provide individual residents with social capital, support and connections that enable them to be heard, and thereby effective advocates for themselves and their children.

Housing in Support of Learning: in furtherance of our mission, for all residents of our affordable housing portfolio we will:

- Provide supportive services for families with children age 8 and younger.
- Recognize and promote the key domains of reading development: safe, sound and secure housing, physical wellness beginning at prenatal, nurturing reading and vocalization from birth, partnering with and demanding high quality early educational and school services from early childhood.
- Provide tenant stabilization to encourage and assist families, with the goal of keeping children in place from the start to the end of the school year, with regular daily attendance.
- Be a catalyst for counseling, self-study and peer support to families, so their children can learn successfully in an urban environment.

Be a Change Agent: create and lead collaborative efforts to resolve quality of life issues in our urban environments in partnership with city agencies, non-profits, churches, neighborhood organizations and others:

- Collaboration in all endeavors shall be the norm, not the exception.
- Foster or create access to libraries, art events, music and literature affordable for all residents.
- Mitigate blight and unsafe pathways to needed services (food, transportation centers, schools, libraries, and medical services).
- Support local businesses, artisans, food providers, innovators and others striving for new economic opportunities in our neighborhoods.

Section 5 – How success will be measured and/or evaluated

Olde Holyoke has long-tracked and quantified its activities through fairly traditional measures regarding housing units developed, housing units improved, and the use of HOME and CDBG funds. Olde Holyoke’s Board of Directors recently expanded and transitioned to be much more diverse, reflecting the community it represents; and plays a direct role in monitoring the activities and success of the organization. As is typical of older community development organizations, we benefited our neighborhoods with a singular focus on the development and management of quality affordable housing for decades.

That said, we fully recognize that the highest functioning community development corporations provide a broader range of services and subscribe to a broader theory of change than can be accomplished with a singular focus on housing. The Massachusetts Association of Community Development Corporation defines a CDC in the following way: “Community Development Corporations (CDCs) engage local residents and businesses to work together to undertake community development programs, projects and activities, which develop and improve urban, rural and suburban communities in sustainable ways that create and expand economic opportunities for low- and moderate-income people. CDCs improve communities through real estate development, small business development, asset building, community leadership identification and resident engagement. CDCs are a critical component of lasting and durable community change founded upon the principal that a community's residents can come together to effect change and to help transform their own neighborhood together. Effective CDCs have the skills, capacity and networks to accomplish significant community change transforming a community's vision and aspirations into tangible projects and results.”

It is our aspiration to broaden our services to reflect the MACDC theory of change and serve the city of Holyoke as an exemplary, fully capable CDC.

CITC credits will create a platform for us to expand beyond our present funding sources. New resources will enable a more robust program evaluation effort. Similar to the activities described in the previous section, we plan to organize our performance measurement around: 1) direct housing support programs; and 2) Learning in Place initiatives that have a more direct engagement of families focused around education.

While Olde Holyoke's staff will ultimately have the responsibility for gathering data to help gauge performance over time, we have engaged a consultant with expertise in this area for an on-going role in program evaluation. Dan Hodge of Hodge Economic Consulting, who previously served as the Director of Economic and Public Policy Research at the UMass Donahue Institute, will play an active role advising Olde Holyoke on its performance measurement, data collection, and analytical interpretation of outcomes. Initial thinking on specific data outcomes to measure as part of this CIP includes:

Direct Housing Support Programs

- Number of new affordable housing programs developed
- Number of housing units renovated/improved per year
- Dollar value of CDBG funds applied per year and value per housing unit
- Additional private and public funds leveraged
- Retention rate of tenants (goal to achieve 90% or higher)

Learning in Place initiative

- Number and percent increase of children in early education learning settings
- Increased attendance (days and rates) for pre-school, kindergarten and grades 1-3

- Number and percent increase of young children engaged in quality summer learning programs
- Improvement in 3rd grade reading proficiency for Holyoke students (in particular at Morgan, Kelly, Lawrence, and E.N. White)
- Reduced churn rate (transiency) of students due to tenant preservation initiatives

Section 6 – Collaborative efforts to support implementation

The only pathway to success for Olde Holyoke is collaboration. As a known and committed community development organization in Holyoke, we have well-established relationships with public and non-profit agencies throughout the community that will be leveraged to connect the caregivers of Holyoke’s children to early childhood educational providers, health care services, summer and after school learning opportunities, and importantly, the schools. The disconnect between the school district and many of the families it serves is profound, and was noted as follows in the Holyoke Turn Around Plan released on October 1, 2015: “Qualitative data synthesized from a series of parent focus groups in spring/summer 2015 suggest there is a deep level of family mistrust of Holyoke schools and the desire for much more effective communication between schools and families.” (10/1/15 Turn Around Plan p 31) To be the catalyst of repair for the district, our Learning in Place initiative will engage families in the four Census Tracts in peer mentored circles of caregivers, identifying and resolving the root causes of the mistrust and absence of effective communication.

As a specific example of our existing collaborative efforts, every two weeks we arrange volunteers and provide a drop-off location with the Food Bank of Western Massachusetts’s Mobile Food Bank, where neighborhood residents typically receive (in total) over a ton of free healthy food each time. And we regularly engage in collaborative advocacy for the benefit of our community. In one example we are extremely proud of, we partnered with several small businesses, another Holyoke-based CDC (Nueva Esperanza, Inc.) and the Massachusetts Latino Chamber of Commerce to press the Massachusetts Department of Transportation to revive a stalled bridge repair project. The work stoppage of nearly six months was having a devastating impact on businesses that serve the Flats and South Holyoke Neighborhoods, as well as the general harm a compromised transportation infrastructure system has on poor communities.

As a very recent example of our capacity for collaborative outreach, Olde Holyoke has again partnered with Nueva Esperanza and the University of Massachusetts Department of Landscape Architecture & Regional Planning to conduct a significant community wide quality of life assessment. We have engaged over six other public and non-profit partners to assist in the outreach necessary for a sample of several hundred responses. The completed results will directly support this Community Investment Plan, guiding and assisting the development of our Learning in Place concept. It will also be available to several service providers based in Holyoke for their own strategic planning purposes.

We envision every circle of residents formed under the Learning in Place concept to be independent stakeholder groups with the capacity to know how to best utilize health, educational and other services. We will be their partners and a source of support, leveraging our relationships with any and all public and private organizations we can influence. We view the schools and other city agencies as important stakeholders in this process, with a shared interest in greatly improved early literacy outcomes.

Section 7 – Integration of activities/consistency with community strategy and vision

The existing and planned activities of Olde Holyoke are very well-aligned with the City’s overall strategic direction and vision. As one of the poorest cities in Massachusetts, Holyoke has been studied extensively in recent years and received significant attention from state leaders as a Gateway City. As the data (provided earlier) on the socioeconomic conditions and weak educational performance of Holyoke’s four Census Tracts indicate, Olde Holyoke’s geographic focus for housing and education is squarely focused on the city’s heavy concentration of low-income residents. This area of Holyoke includes multiple new and improved assets that demonstrate the focus of state, regional, and local leaders:

- The Massachusetts Green High Performance Computing Center (MGHPCC)¹ was located in Holyoke, intentionally choosing a site in the downtown area that redeveloped a previously under-utilized brownfield site. That project (approximately \$200 million) was funded by a unique partnership of Massachusetts-based universities in need of world-class computing facilities (Harvard, MIT, Boston University, UMass, and Northeastern), supported by two private technology company partners (EMC and Cisco) along with over \$25 million of state funding.
- Construction of the MGHPCC as a flag-ship facility boasting some of the most innovative design and technology in the entire state of Massachusetts led to the naming and creation of Holyoke’s Innovation District² which is defined as the same four Census Tracts and focused on trying to maximize the benefits of the MGHPCC to this part of Holyoke and the broader regional economy.
 - The work of this initiative continues on with one of the more recent projects, again focused on the downtown area of Holyoke, an entrepreneurial program focused on existing and potential Latino businesses known as SPARK and funded through the Boston Federal Reserve’s Working Cities Challenge.

¹ <http://www.mghpcc.org/about/about-the-mghpcc/>

² <http://www.innovateholyokey.com/>

- Closely related, an Innovation-Based Economic Development Strategy for Holyoke and the Pioneer Valley³ was developed to better understand the broader economic development issues and opportunities for the city. One of the primary strategies outlined in this plan was focused on a goal of Outstanding Talent Delivery and Educational Assets. In particular, this strategy recognized the important role of education for economic development and highlighted a number of aspects of improving early educational performance that are aligned with our Learning in Place initiatives.
- A series of transportation and infrastructure investments have been focused on this area of Holyoke, including completed (and planned) segments of the Canal Walk, a new Amtrak passenger rail station completed in 2015 and now operational, and various sidewalk and street lighting improvements. All of these projects received significant levels of state funding demonstrating the coordinated investment in the physical improvement of this area of Holyoke.
- Holyoke’s Center City Vision and follow-up Urban Renewal Plan (Connect. Construct. Create.: A Plan for the Revitalization of Center City Holyoke)⁴ are yet again focused on the exact same four Census Tracts with expanding and improving housing options one of the primary goals of the plan.
- Turnaround Plan for Holyoke’s Public School District – Perhaps most relevant to our plans for the Learning in Place initiative is the alignment between our proposed, family-centric Neighbor Circles and the recently released Turnaround Plan by Holyoke’s Receiver.⁵ The Turnaround Plan identifies six critical action steps and one of them is to “Engage families as active partners, repairing relationships and building trust in the district.” Further, one of the five priority items identified in the plan is to “create a climate and culture that supports students and engages families.” These educational goals are central to the Learning in Place initiative proposed as part of our CIP.

Section 8 – Financing strategy

Funding for Olde Holyoke’s operations and investments has been relatively straight-forward in the past. We obtain CDBG funding through the City, and we develop our own properties and rent-paying tenants for cash flow to maintain a relatively modest base of operations. Therefore, our finances have included just a few sources of funding to track. As described throughout this CIP, our ambitions to expand services to low-income Holyoke residents require additional funding resources and thus a more detailed and expansive financing strategy. Most immediately, we have secured a funding commitment from the City that will help kick-start our

³ <http://www.innovateholyokey.com/files/9313/6156/1601/Final-Innov-Econ-Dev-Holyoke-and-PV-Report1.pdf>

⁴ <http://www.holyokeredevelopment.com/plans-studies/urp>

⁵ <http://www.mass.gov/edu/docs/ese/accountability/turnaround/level-5-district-holyoke-public-schools-turnaround-plan.pdf>

community engagement and Learning in Place programs, and this application for Community Investment Tax Credits would represent a significant boost in funding for the organization.

As described below, we have a variety of strategies planned to obtain the private donations for tax credits and thus request the full \$150,000 tax credit allocation.

Finance Plan Moving Forward

Initial resources have been secured by through the City of Holyoke Office of Community Development. In 2014 we secured CHDO status, and now have a pending but verified award of approximately \$40,000 in CHDO HOME Partnership funding for operating expenses. These will fund the establishment of a Director of Community Outreach staff dedicated to the formation of Neighbor Circles, outreach to engage the community in “Learning in Place”, and ongoing collaborative neighborhood improvement efforts. This will be sustained for a least a few years by a portion of our ongoing real estate development activities (an additional \$100,000 from an October 2015 rehabilitation project has been tentatively earmarked). In addition to the Director of Community Outreach’s salary, these initial funds should provide small levels of funding to support food and meeting spaces for initial Neighbor Circle gatherings (free or very affordable space is available in many Holyoke locations if planned for adequately). Resources will also equip the new director with a suitable workspace, training and potentially relatively low-cost staff support from area colleges and service organizations.

Monetized CITC funds and ongoing CHDO funding will be an important factor in ensuring this effort is sustained with the above-described resourcing over a period of at least three years.

Because we are in a relatively smaller and less affluent region of Massachusetts, we intend to engage in three simultaneous strategies to secure funds within Holyoke, the broader region, and statewide. Much of this will happen by focusing on the educational component of this plan. Much attention is on Holyoke’s education crisis, and we strongly believe that inviting people to participate in an innovative, focused solution will have a positive response.

First, within the City and regionally, the award of the CITC will create an occasion for us to start a vigorous direct outreach campaign. We have a contact list of approximately 500 area residents (a combination of city residents and others within a 25 mile radius) who we believe are viable prospects. Over a period of several months, we will schedule a series of smaller events inviting our prospects (20-50 at a time), which we hope will realize between 1/3 to half of the donations needed to fully monetize an award of credits at the level requested.

Second, we plan to conduct outreach through direct networking in the greater Boston area, utilizing the numerous contacts and relationships with educational advocates that we have developed through years of early literacy advocacy. Said more simply, we have contacts with a series of foundations, companies and individuals in greater Boston that we think would be interested in supporting our innovative educational initiative to boost early reading proficiency in Holyoke, and we plan to engage with these contacts for donations.

Third, we will also engage in an active marketing campaign via local media outreach, advertising and social media, with an intentional focus on utilizing digital crowdsourcing to obtain resources that support Learning in Place.

Section 9 – History, Track Record and Sustainable Development

History and Track Record

As described throughout this CIP, Olde Holyoke’s history and track record is a successful one, marked by a steady stream of fairly traditional housing development projects – rehabilitation of existing homes, development of new low-income housing units, programs to help homeowners improve the value and sustainability of their new homes. The organization’s origin and track record stems from the Model Cities program created as part of Lyndon Johnson’s vision for a Great Society. For more information on this program and Holyoke’s first 40 years of residential development and rehabilitation work, we invite you to visit: https://en.wikipedia.org/wiki/Model_Cities_Program and <http://oldeholyokey.org/our-history/>.

Olde Holyoke thus has over 40 years of experience in low-income housing initiatives in Holyoke, and successful management of funds from the federal government (CDBG via the city of Holyoke) and rent payments from tenants of our properties. We have processed over 2,800 home improvement projects through the Neighborhood Improvement Program, we have built over 160 housing units, and we are an engaged and proactive property manager.

But, we seek an expanded set of programs, services and initiatives to better serve and help our constituent communities. The Learning in Place initiative will be the central organizing theme of Olde Holyoke moving forward. We look forward to a much more active role in family engagement (via Neighbor Circles) and a range of coordinated services focused on early educational performance and tenant stability. Through already established collaborations with a wide range of city and private agencies, we believe we can model effective practices to connect often disenfranchised and underserved residents to many often underutilized or unknown support opportunities that can improve neighborhoods and families.

The CIP’s Consistency with the Commonwealth’s Sustainable Development Principles

Olde Holyoke’s existing housing-related activities are neatly aligned with many of the Sustainable Development Principles (SDP) of the Commonwealth, and our plans to extend activities with much greater community engagement, family support and retention, and ultimate goals to improve educational performance further enhance this alignment. More specifically:

- Our activities are directly consistent with the SDPs of: [Expand Housing Opportunities](#) (#6) and [Advance Equity](#) (#2). Everything we have done for approximately 40 years is geared towards supporting “the construction and rehabilitation of homes to meet the

needs of people of all abilities, income levels, and household types.” We directly serve almost exclusively low-income residents and thus strive to advance equity and opportunities for Holyoke’s residents. We primarily support “multifamily and smaller single-family homes, in a way that is compatible with a community’s character and vision and with providing new housing choices for people of all means. It’s simply what we do.

- The new/restored passenger train station is approximately at the center of our focused area in Holyoke (along with a recently updated bus transfer building), and thus our housing initiatives are also near transit options – Provide Transportation Choice (#7).
- Our concentration on the four Census Tracts of the traditional downtown (more dense land development) areas of Holyoke is perfectly aligned with the SDP of Concentrate Development and Mix of Uses (#1) near the center of Holyoke, protecting/preserving historic neighborhoods, rehabilitating existing buildings, and integrating uses. Our housing properties all have strong pedestrian access and focus on reuse/revitalization of existing sites.
- While our direct efforts in economic development and small business support have been modest to date (connecting residents with entrepreneurial interests to the Holyoke Chamber and other business groups), our Learning in Place initiative directly aims to “expand access to education” (Increase Job and Business Opportunities - #8).
- Our work also Promotes Clean Energy (#9) by increasing the energy efficiency and conservation of residential buildings, Uses Natural Resources Wisely (#5) based on our rehabilitation and construction efforts in downtown Holyoke, and is consistent with regional plans (#10) such as the Sustainable Knowledge Corridor talent/workforce and housing plans which places emphasis on increasing affordable housing and expanding access to early childhood education. For many years, we have ensured that all new construction is Energy Star rated, and we incorporate sustainable practices in our property management wherever possible.