

Section 1: Community and Constituencies to be served

Worcester Common Ground is the Community Development Corporation for the neighborhoods of Central Worcester and as the Community Land Trust for the city as a whole. We serve the ethnically diverse census tracts 7314, 7315 and 7316, which are marked by a low homeowner occupancy rate, an extremely high rate of residents living in poverty and high housing burden costs.

The Piedmont neighborhood is among the most diverse and impoverished parts of Worcester. According to the 2020 United States Census and the 2016-2020 American Community Survey, the now four census tracts that make up the area are home to more than 18,000 people. Within that population, about 36% are Hispanic or Latino, predominantly from countries such as Puerto Rico, Dominican Republic, Mexico, El Salvador, and Ecuador. Many residents who live in the neighborhood are foreign born (28.8%) and approximately 42.8% speak a language other than English at home which speaks to the diversity in the area. Notably, slightly more than half the people in the neighborhood moved into their current residence since 2014— which indicates a lot of turnovers and a constant influx of new residents into the area.

Though this section of the city is one of the most ethnically and racially varied areas in the Worcester, its inhabitants face almost unmatched levels of poverty. The three census tracts have a median family income of \$34,329 which is less than half the city average. Additionally, over 37.9% of adults were below the poverty line— which is almost double than Worcester as a whole. This can perhaps be attributed to poor educational attainment with 24.3% of the population not having a high school diploma but can also be ascribed to a shockingly high unemployment rate of 24.5%, which is five times the city average. The Piedmont neighborhood is among the most distressed parts of Worcester, and that continued efforts to stabilize and revitalize the community are needed.

The 2016-2020 American Community Survey data also portrays that 25-50% renters in the neighborhood, are spending more than 30% of their monthly income on housing costs.

According to the Department of Housing and Urban Development's Comprehensive Housing Affordability Strategy (CHAS) 2009-2013 data set, about a quarter of renters are paying more than 50% of their monthly income for housing across the three census tracts WCG serves. For homeowners, as few as 10% to as high as 60% are paying 50% of income on their mortgage. 25% of renters are spending between 30%-50% of their monthly income on housing. For homeowners, this number is between 9% and 17%, depending on the tract in question.

WCG's target population comprises residents from low-income households in all three of these census tracts, although the bulk of our property development work is in 7314 and 7315 (7316) contains one institution of higher education: Worcester Polytechnic Institute. The income, ethnicity, and other data of the tract tends to be a function of a large, transitory student population. Worcester Common Ground will serve the same geography and constituency as described here as we implement this Community Investment Plan in 2022-2025.

The stability of the neighborhood continues to be at risk with absentee property owners that do not manage their properties effectively. If homes are not improved both interior and exterior, it very quickly turns to blight. If strong property management and homeownership are not in place on a larger scale the battle cannot

be won. The goal of WCG is to ultimately continue improvement with rental and homeownership properties along with vibrant green spaces.

Section 2: Involvement of Community Residents and Stakeholders

Worcester Common Ground (WCG) was founded by residents in 1988 and resident leadership of and decision-making within the organization continue to be core operating principles. Catchment area residents, WCG First Time Home Buyers and WCG rental unit tenants guide the organization as members, serve on the board, set priorities for property acquisition/development, partner with the organization to address neighborhood issues and drive the setting of priorities for our strategic and diversity, equity, and inclusionary planning. Beginning in January 2021 to date WCG Board and Staff engaged Dr. Isaac Tesfay our DEI consultant to help all of us think about our work at WCG and to reach our strategic goals in an even more equitable manner. Working with Dr. Tesfay we will be focusing on our housing mission, community vision and resources for future organizational stabilization. We have already begun organizational strategies by updating all our job descriptions to reflect a more inclusive hiring process and have been successful in hiring three bi-lingual staff members. The goal is to eventually have our entire staff reflect the residents of our neighborhood.

Resident and Stakeholder Engagement in the Organization

WCG's governance structure is evidence of our intentional commitment to resident control of organizational priorities and decision-making. Our board is the primary mechanism through which residents and stakeholders guide the actions of WCG. Board composition is currently 90% residents, and 10% active members of the Worcester community. To further strengthen the role of residents and other community stakeholders in our governance structure, our strategic plan prioritizes an increase in board training, resident leadership development with an eye towards cultivating new residents for board seats. WCG has work to do around board development. In the next three years and with our newly hired Community Organizer WCG will need to engage more residents from our neighborhood to join our Board. The pandemic did not help with this process over the past two years, but as we have begun more outreach and planned events, this will increase over time. With the completion of our project at 126 Chandler and the community room now available to us, we have a built-in audience of 31 units of housing to work with as potential new board members and volunteers.

As noted, earlier in 2021, time was spent with our current board members and staff working to understand how to better serve our neighborhood from a more equitable standpoint. Some of the changes that are in process is to build our property management team. Our current property manager is slated to become our resident wrap around coordinator. She is intimate with the needs of our residents especially since the pandemic. Our long-time facility manager retired in 2021 and we brought on board a Latino individual from Worcester who connects with our residents. Additionally, we hired a new community organizer of multi-cultural ethnicity and most recently a Latino Asset Manager who grew up in WCG's affordable housing and has first-hand experience with our neighborhood. We feel these changes are helping WCG to reach some of its equity strategies.

In addition to our governance structure, WCG engages residents and other community stakeholders through three primary vehicles.

1. WCG Residents – Rental and Ownership: Since its inception, WCG has rehabilitated or constructed 25 properties for a total of 174 units of affordable rental housing. All of the first-time homeownership properties (27) have ground leases or recorded deed restrictions through the organization's Community Land Trust to

preserve affordability in perpetuity. We prioritize engagement and connection to residents living in the housing we have developed to ensure that these properties continue to be of the highest quality. In the past three years, we have increased our connections from 240 to 440 community residents (174 rental unit tenants, 27 Community Land Trust leaseholders and their tenant's, and a core group of approximately 35 dedicated residents with long-standing ties to WCG.)

2. Resident Engagement in Real Estate Development and Property Development: Our Project Committee, which meets to address property acquisition and development priorities continues its search for our pipeline over the next three years. Proposals from this committee are presented to the Board and at an open annual meeting to ensure priorities of residents are incorporated into project development decisions (depending on feasibility and availability of funding). In 2019 WCG secured funding from the City of Worcester and DHCD for 126 Chandler Street a 31-unit affordable housing project, commercial space and now home to Horizon Acupuncture, King Community Center, and a rooftop hydroponic greenhouse. This project will be placed in service in 2022. Even though constructed during a pandemic the project was only delivered a few months late but maintained under budget. 126 Chandler provides full accessibility with dedicated handicap units (3). We continue working with our partners from YouthBuild Worcester and St. Gobain for assistance with construction labor and materials. We completed the homeownership properties located at 20 and 24 Merrick Street and sold them to Worcester residents at or below 80% AMI in 2021. We have forged this partnership to include the UMass Memorial Anchor Mission, Utilitarian Church of Worcester and the Worcester Area Mission Society all providing low interest loans for construction. Currently, we are underway to construct a duplex on 33 Merrick Street and another 4 units of homeownership at 116 Piedmont Street. While these smaller projects take more time and do not rear much in return for dollars, we are committed to the investment of families and the systemic change that owning a home provides for low-income families.

WCG works with local groups and the City of Worcester to purchase undevelopable lots to create community gardens, orchards to afford all neighborhoods access to healthy produce. As reported in our previous CIP, WCG finalized its work with students from WPI and built a bioshelter located at our Urban Orchard on Jaques Ave. This project was a collaborative effort which involved the Worcester Tree Initiative who planted 20 fruit trees around the perimeter of the lot in 2014. YouthBuild Worcester who built the bioshelter with students that were from our neighborhood, St. Gobain, who provided the building materials and past WPI students who came back to aid with the design. Additionally, many private funders provided grants to assist us with the building costs. YouthBuild built raised beds and 8 families in the neighborhood shared planting space along with refugee farmers from our EAT Center locations. This community HUB is now stabilized in 2022. This urban farm continues to flourish with our surrounding residents and with the help of the Regional Environmental Council (REC) alongside our community organizer. This year in 2022 we will be re-building 15 new garden boxes with grants from our partners and volunteers at the REC. There is a waitlist of 10-15 gardeners yearly expressing interest in farming opportunities. In 2021 WCG installed rooftop solar panels in keeping with our work to sustainable energy. The interior of the bioshelter now has planting beds for our farmers to grow winter crops in the off season.

With residents feeling closed in during the pandemic, this location along with our other five growing sites have proven to be a relief for those needing a greenspace to escape to and feed their families with healthy fruits and vegetables at no cost to them.

In 2016 WCG secured a 25-year lease with the City of Worcester to enhance a vacant dumping ground located at 22 Newbury Street located in census tract 2015. This resident driven project is home to raised veggie planting beds, a stage for children to perform on, movie nights, seating, and perennial gardens. Currently, in 2022 many have hosted birthday parties, family events and are growing in four garden beds.

We continue to serve our refugee farmers with our EAT Centers (Educational Agricultural Training) in which our farmers have been producing close to three thousand pounds of culturally specific crops to feed their families during the last four years. Both of these locations continue to be farmed and in working order. In 2022 with the completion of our 126 Chandler Street project, we created our sixth greenspace consisting of a rooftop hydroponic greenhouse. Currently, we are working on the educational piece of hydroponic farming with our residents of 126 Chandler. This will expand over time for educational purposes to local groups with interest. We look forward to our residents' learning this skill to provide healthy food for their families at no cost. As with all of our greenspaces, WCG provides payment of water usage, real estate taxes, snow removal, yearly cleanups and weekly trash removal if needed.

3. Community – Wide Resident Engagement: WCG is pleased to have moved towards a more rigorous community engagement structure and utilized the CIP as an opportunity to design and implement clear evaluative methodology for our efficacy in this area.

Building on the success of our tenant and homeowner engagement, WCG hired a new Community Organizer in 2022 who is helping us to come out of the COVID pandemic and generate new programming for the next three years. Community engagement suffered during the pandemic. While we continued our monthly PACT (Crime Watch Meetings) via zoom, provided rent relief from the Worcester Together Fund, handed out bags of food supplied by our local YMCA and Covid Test kits, residents did not truly engage as we had done in the past. Our Trinity Basketball Team was no longer, our Annual Meeting was via zoom, youth groups were not engaged and we at WCG did not have a community organizer for six months. That said, we are now on the road to recovery. Since January 2022 we have been meeting in person for PACT, we have engaged residents to our hydroponic farming, our other green spaces are open and ready for farming, we will be providing fresh veggie boxes to residents in partnership with Dismas House and we have worked an opportunity with the Woo Sox to have an outing at Polar Park serving 800 residents with tickets to admission and a \$15.00 meal ticket. We are moving ahead and planning for future activities.

Resident and Stakeholder Engagement in Plan Development

WCG's Community Investment Plan (CIP) was developed in conjunction with our Strategic Plan which is updated every three years and quarterly with our strategic plan dashboard. In 2021 we took a further step to incorporate a diversity, equity and inclusion consultant, Dr. Isaac Tesfay, into our work. WCG and Dr. Isaac Tesfay have agreed to a long-term commitment to assess WCG's cultural and diversity practices. Prioritized efforts will focus on the following: expanding comfort levels to regularly discuss race, racism, and other diversity, equity, and inclusion (DEI) topics amongst staff and board members; navigate staff and board roles/power dynamics/relationships relative to internal and external actions; determine WCG's place/role/future in addressing larger systemic racial equity challenges; acknowledging and dismantling systemic racism in the non-profit sector and affordable housing field; and increasing staff and board capacities to hold each other accountable to WCG's mission and constituents. This work over the past year has provided wonderful opportunity for the organization especially as it relates to employee turnover. Three employees left during the pandemic for assorted reasons bringing our full-time staff to three. While this was overwhelming, we did manage to transform our job descriptions to be inclusive. This has resulted in hiring 2 Latino and 1 Latina employees. We have also determined that our residents need a residential wrap around coordinator. There has been overwhelming need for residents with mental health issues and our current property manager cannot be both to our residents. Therefore, she will move into that position, and we will hire a new property manager. This shift in staff now represents our neighborhood, which is what it should be. All this change takes time, but we are committed as board and staff to be intentional to create systemic change. We will remain on this journey to constantly improve the organization over time with Dr. Tesfay. We are currently working to

review our strategic plan to incorporate our DEI plan as they only work hand in hand. We need to re-evaluate our development strategies and all organizational goals so that there is a merriment with our DEI goals. This will be in process 2022-2025.

Resident and Stakeholder Engagement in Implementing and Monitoring the CIP

Monitoring and oversight of the CIP has been performed by both our Community Committee and the WCG board to ensure the planned leadership development structure is established and all activities outlined in the plan are regularly evaluated for efficacy. Currently, 90% of the board is comprised of members from our catchment area. This surpasses the original 51% in in our by-laws. We will be focusing with our Community Organizer to determine residents in the coming years to take part in our board of directors to ensure that residents are making the decisions for the organization.

Section 3: Plan Goals

WCG's Community Investment Plan has three primary goals:

1. Increase and Improve Community-Driven Property Development and Preservation Activities
2. Increase and Improve Community Leadership Capacity (within WCG and externally)
3. Improve Economic Health of Catchment Area Residents and Businesses

1. Increase and Improve Community-Driven Property Development and Preservation

This component of the CIP addresses WCG's role in supporting the development of property in our catchment area according to community-identified needs. In response to resident and stakeholder direction, WCG's primary foci moving forward are affordable housing both home ownership and rental, the refinance of our current portfolio that we self-manage (17 buildings on 10 sites) and maintain open space development and preservation. Under these headings, WCG will either directly develop or support the development of affordable rental properties, First Time Homeownerships, mixed-use properties, gardens, and open space as delineated below.

a. Affordable Housing Production and Preservation: The goal set forth in our 2015 CIP was for WCG to develop three types of affordable units: rental, First Time Homeownerships (via our Community Land Trust) and mixed-use commercial.

- In 2015, our goal was to advance the development of 20-25 units of affordable rental housing, spearhead the development of 3-5 homeownership opportunities (approximately 15 units), and begin financing for a mixed – use project. In the last three years we have exceeded this with the completion of 4 rental housing units at 21 Jaques Ave., 31 units of affordable rental units alongside 1 commercial space, community room and hydroponic rooftop garden at 126 Chandler Street as well as the completion of two first-time homeownership sold to those below 80% AMI. Additionally, WCG purchased two vacant lots and will be building six first-time home ownership properties in 2022-2024. WCG is also in process of refinancing its 17 buildings on 10 sites of properties that we self-manage.
- In 2018, we stated we would continue to build our close contacts with leaseholders residing in properties we have already sold and support their needs to ensure that none of them is endangered by the foreclosure process. Three years later we are happy to report that none of our homeownership properties faced foreclosure and we were able to help two owners to re-sell their properties to new first-time homebuyers and to continue with the WCG ground lease.

Benefit To LMI Households: Affordable rental units have well-documented positive impacts on the health, educational and other outcomes of formerly homeless individuals and there is overall benefit for households for housing costs to be held at no greater than 30% of income. For First Time Homeowners, purchasing a

home offers an opportunity for equity building not available as a renter; this is particularly true of WCG homeownership properties, which tend to be triple-deckers and are thus also income-generating. Preventing foreclosure supports the needs of low- and moderate-income homeowners to retain their properties and stabilize their living situation.

Benefit To Entire Community: While Worcester appears to be flourishing from the downtown revitalization, our inner-city neighborhoods continue to suffer. WCG's focus on purchase and rehabilitation of blighted properties has returned a number of units to active use, of particular importance during a period of time when demand for rental (and particularly, affordable) units continues to be high. WCG has also calculated an over \$5 million aggregate increase to property values and a minimum aggregate net increase of \$237,000.00 in taxes paid by WCG and upwards of \$100,000.00 from our homeowners to the City of Worcester since our founding, a clear improvement in the financial health of the city overall. Preventing foreclosures has a direct impact on the entire community as it stabilizes the living situations for those in the units and prevents disruptions community-wide.

b. Open Space and Garden Development and Preservation:

WCG is committed to sustainable improvement in the neighborhoods it serves, which includes ensuring land is available for use beyond commercial and residential purposes. In addition to a playground (the Tot Lot at 122 Austin Street) held in the Land Trust since 2000, WCG owns five garden lots, and one hydroponic rooftop garden used by neighbors for personal gardening and refugee farmers for market production.

- In 2015, our goal was to stabilize five gardens on Castle Street, 7-9 Oread Place, 8 Preston Street, and our orchard at 9-11 Jaques Ave. and create a bio shelter working with Worcester Polytechnic Institute students on Jaques Ave. All of these goals have been attained in addition to building the bioshelter at Jaques Ave. and establishing a land lease with the City of Worcester at 22 Newbury Street. Due to the importance of growing one's own food we added the rooftop hydroponic garden at 126 Chandler Street. We will continue to explore new possibilities for future open space projects by collaborating with community residents.

Benefit to LMI Households: In dense urban environments green and/or open space is a commodity not always available to LMI households. WCG's Tot Lot is one of the few safe, open spaces for children to play in the immediate environs of Austin Street. It is used by residents of our affordable housing units on Austin and Piedmont Streets and is an incredibly important gathering spot for families and neighbors generally. Our gardens provide health and economic benefits to participating households, whether food is grown for personal consumption or sale at local Farmers Markets.

Benefit to Entire Community: In addition to access to the Tot Lot (the playground is open to the public), the community generally benefits from the local production of food and the increased economic stability (from an employment perspective) of market gardeners. There are further environmental benefits from the gardens, such as increased carbon absorption, particularly from our urban orchard site at 7&9 Jaques Avenue.

2. Increase and Improve Community Leadership Capacity

a. Community Engagement: WCG will continue to work with renters and homeowners and the community at large to lead neighborhood improvement projects, increase civic participation and promote a positive spirit of community. The perception of Piedmont is an issue we have been We believe it is important to involve everyone—tenants, homeowners, business owners, and other stakeholders – to work together to create the kind of environment that makes the neighborhood a desirable place to live and raise a family.

- Since 2015 our goals were to begin to organize and manage a homeowner support program for all homeowners, with a target of engaging at least 40 owner-occupants in WCG sponsored events, at least 20 of whom will become members of WCG, and at least one will become a member of the WCG Board of Directors.

The pandemic was not helpful in this goal setting in the last two years, but we fully expect that in the coming year we will be back on track. Already we have planned a WCG night with 800 residents to attend the Woo Sox at Polar Park, which residents many never step foot into due to cost of ticket/food for a family. We will resume our homeowner support program, currently 2 homeowners sit on our board. We will continue with our PACT (monthly crime meetings), all greenspaces are in full swing for summer growing and we will be providing weekly veggie boxes to 20 residents.

b. Resident Leadership: WCG is committed to building resident leadership capacity in our catchment area generally and within our organization specifically. Our goals in this area therefore involve both the provision of external training opportunities and improvements in our own organizational design to ensure specific leadership paths are developed and potential leaders are nurtured.

- Our goal was to subsidize professional leadership training for at least three resident leaders and continue to expand this in each of the following years and build the leadership capacity of 20 residents to fully engage with and participate in all of the community building activities we and others sponsor. We need to do a better job in this area. Currently, our board consists of five members, two WCG homeowners, two residents of our census tract and one business owner. During the last three years we had various members either move out of state, illness or too many demands in their life. We fully expect to increase our board of directors by four individuals by 2023.

c. Membership Development: WCG was founded as a membership driven CLT, a robust, engaged membership pool is vital to the quality of our organizational operations. We believe that improving our recruitment and retention of voting members in the next three years will serve both the interests of the neighborhood (by providing an established platform for resident-guided community revitalization activities) and of WCG (by ensuring our priorities are those of the neighborhoods we serve). We also believe that formal opportunities for input and action within an organization mean that members' concerns remain at the forefront of organizational strategy.

Benefits to LMI Households and the Community: Collaborating with homeowners, engaging the entire community, building resident leadership capacity, and expanding WCG's membership all serve to benefit low- and moderate-income households and the entire community.

Benefit to LMI Households: A primary premise underlying our work at WCG is that homeownership increases the stability of neighborhoods and is an important mechanism by which LMI families can build equity. We believe our work to build relationships across WCG CLT and other resident homeowners will strengthen the ability of homeowners to maintain their properties, increase their wealth and generally contribute to the economic health and aesthetic value of the neighborhoods we serve.

Benefit to Entire Community: WCG believes that healthy and stable Greater Piedmont Neighborhoods are key to a healthy and stable city overall. We also view our specific homeownership development methodology (the CLT) as replicable in other neighborhoods and intend, by enhancing our work in our own catchment area, to promote greater interest in and adoption of the CLT model in the city.

The benefits to the entire community of engaged resident leadership are closely tied to that of having an empowered and active citizenry: stronger democratic decision-making and outcomes.

3. Improve Economic Health of Catchment Area and Residents

a. Individual Economic Stability: WCG believes it can and should play a role in ensuring that all residents in its catchment area have access to the financial management and budgeting skill-building opportunities necessary to become financially stable. Our inclusion of this goal is based on the quantity and frequency of requests for these opportunities from our rental tenants.

b. Economic and Small Business Development: WCG's economic development strategy is driven by two fundamental goals: to build vibrant neighborhoods where amenities (such as restaurants, retail establishments, etc.) are accessible to residents across a range of incomes and to promote local employment opportunities for LMI residents; to do so, we believe, requires an ecosystem of supports to promote healthy and diverse small businesses.

- In 2015, our goals were to engage at least 10 existing business owners on Pleasant Street to assess their needs and develop an action plan for small business development. Depending on available resources, we will implement at least one business development program. Our goals also focus on strengthening existing businesses to expand by utilizing available space at WCG for small in-home business marketing and including them in our newsletter, website, and Facebook postings, and providing space for these businesses to meet with clients.
- Our goal in 2015 was too ambitious for the staff to manage. We have realized that we need to hire additional staff to incorporate real meaning for our business community.

Benefit to LMI Households: While it is clear that many LMI households in our catchment area are financially unstable simply because they lack sufficient funds to meet basic needs, we also believe there are behaviors and activities (such as participation in Individual Development Account programs or better planning of expenditures across the month) which can increase these households' fiscal health. There is also a clear benefit to LMI households to have easy access to retail and service establishments, as well as job opportunities. As a dual-CDC/CLT, WCG's efforts have a further advantage for LMI residents; WCG is able to ensure, via its ground lease mechanism, ongoing affordability of the properties held by the Land Trust. This means that gentrification, the often-unintentional outcome of economic development efforts, will not result in permanent displacement of LMI residents.

Benefit to Entire Community: It is in the best interest of the overall community for LMI households to have improved financial stability. Continual draws on emergency and other social safety nets are costly, both from a dollar outlay and a long-term social cost perspective.

Section 4: Activities to be Undertaken

1. Increase and Improve Community-Driven Property Development and Preservation

a. Affordable Housing Production and Preservation:

- *Rental Unit Development:* Working collaboratively with the Project Committee, the Executive Director and WCG professional real estate development staff and consultants will identify appropriate parcels for consideration and work through the necessary steps towards application for Low Income Housing Tax Credits and other funding sources required to produce 45 units by 2024. Pleasant Street in our

census tract 7315 has been designated as a TDI (Transformational Design Initiative) beginning in the fall of 2022. In partnership with the City of Worcester we hope to gain acquisition of abandoned properties on this street to create affordable housing with commercial storefronts, preferably condominium storefronts so businesses can build equity and not be stuck in the cycle of rental poverty. We have also begun discussions with a youth group LUK who has earmarked funds to purchase a building and determining how this partnership will unfold in order to create units for youth ages 18-24 and mix this with affordable housing units for families.

- *First Time Homebuyer:* WCG will identify funding sources for home ownership and spearhead the development of 6 homeownerships, using its Community Land Trust mechanism to ensure affordability of the properties in perpetuity. Our goal is to accomplish this at 2 owned sites by WCG at 33 Merrick Street and 116 Piedmont Street. We will be completing an RFP with the City of Worcester for a vacant property at 13 Hawley Street. Additionally, we always work to purchase any homeownership possibilities before it is sold to outside investors. This is becoming a far too common event in the last two years. We have built a relationship with UMass Memorial, the Anchor Mission, the First Unitarian Church of Worcester, and the Worcester Area Mission Society all of whom are providing 1 and 2 percent low interest loans so that we can move on acquisition when possible.
- *Foreclosure Prevention:* WCG will identify and support CLT and non-CLT homeowners in danger of foreclosure and provide guidance as appropriate to prevent foreclosures.

b. Open Space and Garden Development and Preservation

- *Stabilization:* Identify clear and regular sources of funding to maintain existing gardens and playground. WCG continues to secure funding sources to keep our garden and playground spaces flourishing. We have developed with the farmers that have been at our sites for over three years wonderful relationships. Residents take these spaces on as their own, while WCG provides maintenance oversight and financial assistance. We collaborate with many partners at our garden sites. This will expand over the next three years, but currently we work with the Regional Environmental Council, Main South CDC, the Worcester Cultural Coalition, and neighboring schools. The preservation of these green spaces while time intensive provide the diversity, equity, and inclusion that residents deserve. *Expansion of Open Space:* Identify and implement one non-housing, open space project, depending on uses prioritized by residents. In 2022 WCG finalized its rooftop hydroponic greenhouse located at our recently completed housing project at 126 Chandler Street. We are working with a non-profit group, 2GetherWeEat to educate our residents about hydroponic farming and eventually provide year-round food produced by them. This is a work in progress, but we expect great outcomes once the program takes off.

2. Increase and Improve Community Leadership Capacity

a. Community Engagement

- *Homeowner Engagement:* WCG will take the initial steps to organize and manage a homeowner support program for all owner-occupied homeowners in our catchment area based on owner-identified needs. As homeowners become engaged with WCG, we will actively recruit them to participate in other community events, to become members, and for at least one person to join the Board of Directors. This will continue to be our goal into 2024. Currently, we have two homeowners on our board.

- *Community-Wide Engagement:* In 2022-2024, WCG will actively organize events already addressed in this CIP. Our Community Organizer is committed to engaging more residents especially as we move out of the pandemic conditions. We will continue with events that are brought forth by residents.

b. Resident Leadership:

- *Individual Resident Leadership:* WCG’s organizer will identify, cultivate, and provide one-on-one coaching to individual residents to help them assume roles within the community and in activities sponsored by WCG and others; we will also subsidize attendance at professional resident leadership training events for at least three residents in in 2022-2024. Our plan is to continue with this practice and bring three new residents to our Board.
- *Resident Leadership within WCG:* In 2022, WCG will identify residents who show interest in serving in leadership role and provide one-on-one coaching to support residents as they grow in their leadership capacity. At least three leaders will be identified and begin the cultivation process to become WCG board members.

c. Membership Development

- *Individual Member Recruitment:* To reach our ultimate goal of 100 voting members by 2023, we have prepared clear written materials describing the benefits of membership and distributed our information and conducted one-on-one door knocking to meet and engage neighborhood residents. Obviously, this was not done thru the pandemic, but we will continue on the important journey. As residents and other stakeholders become engaged in the activities described, WCG will recruit them to formally become members. Currently, we are at 72 members and hope to increase that by the end of 2024 to reach our goal of 100.

3. Improve Economic Health of Catchment Area and Residents

a. Individual Economic Stability

As we have done in 2020-2021, WCG will continue to work with our first-time homebuyers and prepare them for purchasing the homes we are building at 33 Merrick Street, 116 Piedmont Street, and 13 Hawley Street.

b. Economic and Small Business Development

- If resources are available in 2022-2025 WCG will hire a staff member to carry out this role. In the meantime, a portion of our neighborhood has been designated as a TDI District (Transformative Development Initiative). WCG will function as a partner in this process with the City of Worcester and other partners that will be determined in the coming months. As has been demonstrated in our Main South neighborhood thru TDI, we feel we will have a great opportunity to work with the fellow that will be selected to enhance our local businesses and create a better foundation of strength for their future.

Section 5: How Success with be Measured and Evaluated

General oversight of the CIP goals has been performed by WCG’s Executive Director, staff, and all board members. The WCG Board receives a quarterly ‘dashboard’ that highlights key indicators of success from the strategic plan/ CIP.

Success measures, tools and methodologies described in greater detail below, according to the particular activity in question:

1. Increase and Improve Community-Driven Property Development and Preservation

a. Affordable Housing Production and Preservation: Units in development and progress towards identification of funding for will be tracked via the One-Stop application process. Success will be measured by achievement of the constructed units.

b. Measures for first time homebuyers: Measures for tracking the success of our existing first-time homebuyers will be based on the outcomes of our workshops and outreach to determine the exact areas in which they require our attention. Keeping our 27 First Time Homebuyers in compliance with rental restrictions, deed restrictions, ground lease restrictions and out of foreclosure along with facilitating how we can help with deferred maintenance and rental of units will provide for targeted measures.

d. Measures for foreclosure prevention: This will require work with the banks in which the mortgages are held, the Worcester Anti Foreclosure Task Force and providing access to trainings via RCAP Solutions and Centro's Americanos for financial building. We will measure the success by the number of homeowners we reach and track internally who we have coached and what their success will be.

e. Open Space and Garden Development and Preservation: New funding sources and financial stability of existing gardens and playground will be tracked via WCG's internal funding application database and Income/Expense reports (per property). Success for existing open space portfolio will be based on achievement of income and expenses breaking even. Progress towards implementation of new project will depend on use prioritized by residents, but WCG will measure success via 1. proof of acquisition of new property (deed); 2. proof of funding applied for/received (internal funding application database); 3. completion of "community kick-off event" at new site. 4. The number of people engaged will also act as a measure of success, gardeners, volunteers that bring human capital to the open space projects.

2. Increase and Improve Community Leadership Capacity

a. Community Engagement: Based on City of Worcester data, WCG has calculated that there are 550 resident homeowners (including condominium unit owners) in our catchment area. Homeowner attendance of WCG events will be tracked via sign-in sheet and transferred to in-house contact database for data tracking and analysis purposes. Goals will be considered successfully met when we reach our numeric targets and as we see continue to see residents taking on new leadership roles and deepening their abilities in activities such as the ability to chair meetings, speak at public events, attend and represent the community at other community meetings, serving in leadership roles within municipal and nonprofit organizations, and ultimately taking initiative to lead community improvement projects.

c. Membership Development: Achievement of voting member (including leaseholder homeowner) goals will be tracked via WCG's membership database and non-Board of Director committee members.

3. Improve Economic Health of Catchment Area and Residents

a. Individual Economic Stability: Through our diversity, equity, and inclusion process, WCG (board and staff) have determined that we need to provide further social services for the success of our residents. The reason why we are creating this position, which has just been board approved, is because here at Worcester Common Ground we realized with the severity of mental health, financial issues, and a wide array of house-bound residents in our buildings and community, that it is very hard for them to get the adequate care and attention they deserve when navigating several different services or organizations at the same time.

To relieve the burden and stress residents have surrounding this issue we have decided to create the position of "Residential Wrap-around Services Coordinator" which will directly address this gap in care. In this position,

the Residential Wrap-around Services Coordinator will connect residents to social and other supportive services (financial, medical, housing, other) that promote independent living and wellness, as well as advocate for residents' needs and concerns. The services coordinator will facilitate the residents in getting proper and timely care from federal, state, city, and community services and maintain an open line of communication for residents to utilize.

The goals of this program are to create a resource that the residents of both the Piedmont area and Worcester Common Ground housing units will be able to use in order to receive mental health help, financial aid, and utilize numerous services they might not be aware of. The Resident Wrap-around Coordinator will function as a liaison between these services and organizations and the residents who need help.

This program is aimed at impacting the Piedmont area by empowering each tenant to use resources and services, and to acquire and use the knowledge provided during trainings and community meetings in day-to-day life. Another positive impact will be that residents will feel comfortable reaching out for help not only from designated organizations, but also their neighbors. Overall, we hope that the impacts from this program will strengthen the community as a whole and create a space for residents where they feel their needs are listened to and met in a timely manner.

Section 6: Collaborative Efforts to Support Implementation

WCG's commitment to effective partnership with local, state, and federal agencies and organizations is of both necessity and preference. We are a lean organization, although we are working to build our capacity in 2022-2025; residents of our catchment area deserve excellent housing, amenities, and services, so we regularly build alliances and networks in order to best meet identified priorities.

Based on our Strategic, DEI and Community Investment Plans, we continue to expand partnership activities in 2022-2025 with the following organizations or agencies: YMCA Central Branch, Family Health, Community Health Link, LUK, Inc. /The Compass Project, Jacob Hiatt Elementary School, Chandler Elementary School, Clark University Interns, Coalition for a Greater Healthy Worcester, Regional Environmental Council, Preservation Worcester/Crown Hill Neighborhood Association, Worcester Together Affordable Housing Coalition, Dismas House, YouthBuild Worcester, St. Gobain, All Saints Church and the Episcopal Church of Western New England. We have recently built relationships with the UMass Anchor Mission, Worcester Area Society Mission, First Unitarian Church of Worcester all three seeking to expand upon their DEI work in providing funding for our first-time homeownership projects.

Section 7: Integration of Activities with Community Strategy and Vision

WCG's larger vision for the neighborhoods we serve was and continues to be informed by our engagement with residents and stakeholders. The last two years has been a challenging time for formal outreach. We feel with the hire of our new community organizer and the lift of the pandemic we are confident that new energy will continue our increased community involvement. Our first major kickoff event will be to invite 800 of our residents in our rental portfolio to a Woo Sox game on June 5th. This will also include a meal with each ticket. We feel this will be a terrific way to provide access to the new Polar Park facility for our residents that may never see the interior of this space and certainly not be able to afford tickets and food for a large family. While we are confident that the resulting vision for our catchment area captures residents' desires and hope for their neighborhoods, we also believe that the increased community involvement and leadership of WCG described in the plans will ensure any nuances are integrated in future iterations.

WCG's external vision for the future is that residents of the greater Piedmont area will be empowered to lead neighborhood change, and will have access to economic, education, and wellness opportunities. Affordable, quality housing that respects the existing physical fabric of the neighborhood will be available across income levels. There will be a balance of land use to ensure a mixture of green, open, recreational, or agricultural space, according to community-identified needs. Our neighborhoods will be known as safe, desirable places to raise a family.

Internally, by 2025 WCG will actively utilize a "Housing Plus" approach.

Consistency of CIP with Other Neighborhood, Community or Regional Plans

Neighborhood and City-Level Plans

There are a number of plans, zoning proposals, ordinances etc. at a city level which impact either portions (but not the entirety) of our catchment area or components of our work (though they may not be exclusive to our neighborhoods). The primary proposals and plans which have bearing on WCG's activities or geographic service area include:

A City of Worcester Housing Strategy has not been implemented since 2012. What has occurred in Worcester since 2018 is a rapid influx of market rate housing, the use of Opportunity Zones by for profit investors and a focus of the downtown area. While re-building Worcester is dynamic for the economy, it was not completed with an eye towards equity. We are experiencing gentrification of areas that were homes to generational residents. While progression is important in our Gateway City it is also crucial to have balance. WCG has been strongly involved with the Worcester Together Affordable Housing Coalition. Our work began in the midst of the pandemic when inequities surfaced from every corner. To date we have secured an Affordable Housing Trust Fund of \$15 million as an allocation from the Cities' ARPA fund. We required a commissioned board for the oversight of this fund which is in process with the city. We pressed for other ARPA funds to be placed in various buckets with ad hoc committee residents to review the requests. We are also in process of ensuring the city adopts an inclusionary zoning law. The work done by this group in the last two years was completed with the hope of maintaining and building more affordable housing. Currently 51% of our residents are below the Area Median Income of 72k, yet we only have 13.4% of affordable housing in Worcester. This bar needs to be raised and we feel by adopting the measures put forth above, we may have a chance to continue upon our work with the residents that remain in Worcester earning the lowest salaries but are the backbone of the largest employers of the city.

Proposed Commercial Corridors Overlays District: The City of Worcester's Economic Development Committee finalized the offering an overlay district plan to the City Council, which proposed a number of regulations designed to "encourage compact, pedestrian friendly development." Its emphasis on re-use of existing buildings and promoting mixed-use development is in keeping with WCG's past and future development goals. This is particularly true with completed project at 126 Chandler Street.

Crown Hill Local Historic District Designation: The 40-acre, recently designated Crown Hill Local Historic District falls within WCG's catchment area and contains some of the Greater Piedmont Neighborhood's loveliest and most lovingly restored properties. Designed to provide protection to historically significant buildings, properties within the Historic District. WCG expects to carry forward, as it has been its historic commitment to preserving the architectural integrity of buildings it rehabilitates and looks forward to future partnership with the Worcester Historical Commission and Preservation Worcester, the oversight bodies for

the district. WCG is involved with a community group Yes for a Better Worcester in order to adopt the Community Preservation Act (CPA) for Worcester. We are currently the only Gateway City that has not addressed or adopted this important program which is used to preserve historic buildings, preserve open space and affordable housing.

Adoption of CPA requires passage of a ballot question at the voting booth. There are two ways to get on the ballot: by City Council vote or by petition drive. The most recent Worcester proposal made by Yes for a Better Worcester in 2018 was defeated by City Council (6 against; 5 in favor). A petition drive is felt to be too costly to execute and monitor. Approval by the City Council would move the petition forward for voters to decide. This will be presented to Council again in the coming weeks during May of 2022.

Regional or State-Level Designations or Plans

Worcester as a Gateway City: Worcester’s designation as a “Gateway City” or “Gateway Municipality” (formalized in 2009 Section 3A of Chapter 23A of the General Laws of Massachusetts) makes the city overall a target for concerted macro-level development efforts supported by both public and private partners.

Central MA Regional Planning Commission: CMRPC has a number of in-process regional-level planning efforts towards the revitalization of Downtown Worcester. These plans include Regional Housing Planning Initiative, Regional Agricultural Economic Development and Economic Development Plans. Most of this has been directed to downtown market rate housing.

Section 8: Financing Strategy

As an experienced affordable housing developer, Worcester Common Ground is familiar with (and considered an excellent partner by) many banks, state/local agencies, quasi-public organizations, and foundations in Central Massachusetts for its development activities.

However, we recognize that the improvement of existing activities and expansion into new development arenas requires an approach that is fundraising- (rather than finance packaging) oriented. We have had immense success with the Community Investment Tax Credit program having leveraged \$1,164,484.00 since inception to the organization and are grateful for its support of the organization’s growth of its individual and corporate donor pools over the last eight years.

Having worked diligently on our fundraising strategies, WCG is proud of the donors we have cultivated. While this process has taken time, we have repeat donors and new donors who are very excited to be working with us. We also have the help from the United Way with the amounts we invest with their funding pools.

1. Increase and Improve Community-Driven Property Development and Preservation

Affordable Housing Production and Preservation

Rental: WCG intends to pursue a combination of LIHTC, federal program (CDBG and HOME) Community Based Housing and other sources of financing for rental development in the coming months of 2022. Currently, we are focused on creating a 4% tax credit deal with our existing portfolio of 73 units in 17 buildings on 10 scattered sites. Our intent is to submit for this funding in the next One stop round in the Fall of 2022. We are also working with a group, LUK who serves young adults ages 18-24 to create new headquarters for their agency and housing for their youth alongside low-income units for the population we serve. Finally, we will be looking at properties in the TDI designated area to determine condominium options for current small business owners with a housing component. These efforts will take us through 2025.

First Time Homeownership: WCG is currently working to create a duplex located at 33 Merrick in partnership with YouthBuild Worcester, St. Gobain and a local general contractor. We anticipate selling these homes to first time homebuyers at or below 80% AMI or \$240, per home. The foundation is underway, and we anticipate completion in December of 2022. Simultaneously, we are planning for more homeownership at a vacant lot we own located at 116 Piedmont Street. We will also be completing and RFP from the City of Worcester for a long-time vacant lot at 13 Hawley Street in which we hope to continue our model of homeownership there as well.

Open Space and Garden Development and Preservation

Preservation: WCG currently fully funds our garden activities via grants but intends to reach out to individual donors via “Adopt a Plot” and other fundraising campaigns. We are also building revenue generation into our current garden model with the bioshelter completed in 2017 in our 7-9 Jaques Avenue orchard. We continue to work with residents in an effort to make this a self-sustaining project. As of 2022 this has been achieved on so many levels. Residents have keys to this space and have interest in running the interior space of the bioshelter as well as the exterior planting and community space. Residents have been growing food for five years with immense success. This spring 2022, we worked with volunteers and with a grant from the Regional Environmental Council to dismantle and rebuild the garden beds.

In 2022 we launched programming with 2GetherWeEat to educate our residents living at 126 Chandler Street on the process of hydroponic farming. We are preparing them for use of the rooftop hydroponic greenhouse. Our refugee population continues to take ownership of three other garden sites that were established in 2012.

2. Increase and Improve Community Leadership Capacity

Community Engagement

While WCG had great community investment with past events held we are ramping up to provide more of the same that have been in demand by our residents and determine other venues that residents have need and time for.

Resident Leadership

WCG expects that external trainings will continue to be funded through grant writing efforts. In 2022 our goal is to determine 3 residents that will train in leadership with the opportunity to serve on the board of directors.

Membership Development

The recruitment and development of members yields some revenue (albeit, a small amount) and continues to be allocated towards expenses associated with member events, communication, and training opportunities.

Improve Economic Health of Catchment Area and Residents

Economic and Small Business Development: WCG work diligently hosting and conducting the PACT (Pleasant Area Community Team) meetings since 2015. While funding for the Pleasant Street area is not currently aligned with Worcester’s Downtown Revitalization Plan, we are excited about the prospects of the TDI centering its focus on Pleasant Street in our neighborhood. We hope to work with the dedicated fellow to create a business association to create a better impact for their success. WCG has been partners with Eduardo Jimenez and his store Eddie’s Market. WCG manages the units of rental housing above his store. This partnership has grown in strength since 2005 and we hope to help with store improvements through the TDI. We feel this opportunity will unite small businesses and provide an opportunity for growth. We had the opportunity to in 2021 to create a new space in our 126 Chandler building for our long-time tenant Horizon

Acupuncture. Having had his business at our 133 Chandler location for 15 years with two treatment room (1,000 s.f) he now resides in (1800 sf) with four treatment rooms and a state-of-the-art clinic.

We are excited by the opportunity the Community Investment Tax Credit program has offered to support the organization's growth of its individual and corporate donor pools and are confident we can continue to move forward with CITC implementation.

Our "Housing Plus" approach has, as we anticipated opened the doors in generating great financial interest in the priorities, we set forth for 2022-2025. We feel our impact story will sell as we describe the lives we touch and the lifestyle that is created by residents living in a safe and secure environment.

Section 9: History, Track Record and Sustainable Development

History and Track Record

WCG is well-respected in the state for the quality of its construction, property management and fiscal oversight of projects. To date, we have completed three Low Income Housing Tax Credit Projects. Additionally, we are in process of refinancing our existing portfolio of 17 properties on 10 sites for a total of 73 units. We are rapidly building our management team expanding with a new hire in May 2022 for the asset manager position, hiring for a new property manager and transitioning our existing property manager of 16 years into the role of the residential wrap around coordinator along with our facility manager. Building this capacity was a board and staff driven decision during our DEI study of the organization. We also had a keen eye to re-writing job descriptions with an equity lens. Our team has become highly diversified representing the neighborhood we serve. Still work to be done, it never ends, but we feel we have reached great goals to provide our residents with the best staff possible, speaking and understanding their language and social needs. A further 97 are managed by an outside management company, Maloney Properties, and 27 First Time Homebuyer properties (which are a mix of single families, duplexes, and triple-deckers) are held under the umbrella our Community Land Trust. In 2022 WCG's board members will be analyzing our community land trust ground lease to review it to determine if we fall short in our equity mindset as it relates to re-sale values. We have an additional five plots of vacant land that are used by refugee farmers to generate produce for consumption and sale, through our Educational Agriculture Training (EAT) Center initiative, Urban Orchard/Bioshelter community hub and most recently the rooftop hydroponic garden

WCG and the Commonwealth of Massachusetts' Sustainable Development Principles

WCG's development activities are guided by a sustainability perspective; specifically, we are charged via our bylaws "to conserve open space and responsibly manage land and natural resources from an ecological as well as human point of view." All of our work is focused on preserving the existing physical fabric of our neighborhoods; we are thoughtful in our rehabilitation and aim for concentrated development, in keeping with Smart Growth recommendations. We have recently been awarded funds for a retrofit at one of our existing properties through MassCEC's triple decker retrofit program. We are hoping to utilize this program for the 17 properties we intend to refinance.

Concentrate Development and Mix Uses

To date WCG has completed four mixed-use (retail/residential) projects and we anticipate working on further projects as the TDI program unfolds on Pleasant Street.

Advance Equity

Through its Community Land Trust model and board composition, WCG promotes equitable decision-making by catchment area residents about the organization's activities. Our affordable housing development stretches across income levels (we currently work with individuals at 30%-80% of AMI) and we regularly advocate for, educate as to the importance of and advertise the community benefits of affordability. We have also determined with our Diversity, Equity, and Inclusion consultant how we can further our work with a more meaningful approach. In the next three years WCG needs to work on our branding, understanding residents' needs with a more thoughtful approach, hence the residential wrap around coordinator and be involved with MACDC to further equity goals through the racial equity pledge that WCG has committed to.

Make Efficient Decisions

WCG has always maintained a level of consistency with its development process. As part of our alignment with funding agencies our projects are on a ready to proceed basis prior to the funding cycle application process. We understand the limited funding and need for those funds to be distributed to projects that have site control, zoning variances (if required), building department reviews or any requirements from the Planning Board. Additionally, we are required to achieve as outlined by DHCD all of the sustainable principles as outline in the application process. We not only complete this because it is required, but we also want to because it is for the health of our residents and the long-lasting investment for our community.

Protect Land and Ecosystems

As described throughout the CIP, WCG is actively engaged in and committed to future open space preservation and development. We currently own and make available to neighbors and refugee farmers five vacant lots for subsistence and market gardening, an initiative managed in partnership with the Regional Environmental Council. Our newly build rooftop hydroponic garden will provide our residents of 126 Chandler an opportunity to grow food and create relationships with other residents in the building.

Use Natural Resources Wisely

WCG has a historic and active commitment to building material reuse where possible, selection of environmentally friendly construction materials and energy efficiency upgrades/design in all its building projects. The two homes recently constructed at 20 and 24 Merrick Street are LEED rated providing low utility bills and sustainability.

Expand Housing Opportunities

WCG builds and manages housing across a range of income levels but targets our production of units for those at or below 60%AMI. As noted in our CIP Goals and Activities sections, our development includes rental, homeownership and mixed-use. Our project, 21 Jaques Ave. partnered with the FCF and HTF units to provide housing for residents of the Department of Mental Health as well as a homeless resident with the help of the MRVP program.

Provide Transportation Choice

Access to public transportation is a key component of all of WCG's feasibility analysis for property development projects. Our catchment area is served by eight of the Worcester Regional Transit Authority's (WRTA) 25 bus lines, which also connect riders to the WRTA's Union Station Hub. At Union Station, travelers can access Amtrak trains, the Massachusetts Bay Transportation Authority's (MBTA) commuter rail, as well as Greyhound and Peter Pan bus lines.

Increase Job and Business Opportunities

Our to-date and proposed economic development activities focus on supporting small business owners and building economic opportunities for disenfranchised residents of our catchment area, within the context of our capacity. Specifically, we have leveraged our development expertise in creating the Educational Agriculture Training (EAT) Center to provide access to land for refugee farmers for subsistence and market gardening. The EAT Center serves the dual purpose of economic development and creative re-use of "undevelopable" pockets of land (gardens are located on lots under 5,000 sq. ft.). WCG has also recently hired graduates of Clark University in order to work towards our part in retaining our college graduates.

Promote Clean Energy

As outlined in the wise use of natural resources principle, WCG reuses building materials where possible and implements energy efficiency design principles into its rehabilitation and construction projects. WCG engages energy consultants to fulfill the clean energy requirements of our ongoing projects.

Plan Regionally

As noted in Section 7, WCG's work is integrated with the existing local and state-level planning processes that impact our catchment area including the City of Worcester Consolidated Plan, the Central MA Regional Planning Commission's Housing Production Plan, and the Economic Development Committee's Commercial Corridor Overlay District Plan.