
MACDC to celebrate its 25th Anniversary on Nov. 16th

Twenty-five years ago there were less than 20 CDCs in Massachusetts, mostly in the Greater Boston area. Yet the leaders of those organizations had the vision and foresight to imagine a day when CDCs would be in place across the state and they founded MACDC to give the field a voice in state government. On November 16, 2007 we will celebrate our 25th anniversary with a Leadership Breakfast at the new ICA Museum. The event will provide an opportunity to recognize our many achievements over the past 25 years and to highlight where we are headed in the future.

We will also use the occasion to recognize two distinguished leaders who have helped MACDC and its members in numerous ways over the years.

Ken Wade, President and CEO of Neighborworks America, ([click here for his bio](#)) will receive our Excellence in Community Development award which goes annually to an outstanding leader in the public sector. Ken, who was a fixture in community development here in Boston for much of the 1980s and 1990s, is now leading the transformation of Neighborworks America, a Congressionally chartered national organization that supports community economic development across the country.

Margaret Harrison, Vice President and Community Investment Officer for the Bank of New York Mellon, is this year's winner of the Jeffrey Graham Award which goes annually to a person from the private sector who has served the community economic development field with distinction. Margaret has helped to support numerous CDCs and been a leader in the Massachusetts Community Banking Council.

We hope you will plan to celebrate with us on November 16 and honor these two fine leaders. We will be sending out sponsorship information and ticket information in a few weeks.

LIFT Campaign Continues to Make Progress

The LIFT Campaign continues to move forward on many different fronts.

- The Patrick Administration has announced that the overall state bond cap for housing programs will increase to \$150.5 million in FY 2008 compared to \$128 million in FY 2007.
- The Governor's capital budget includes \$30 million for the Affordable Housing Trust, an increase of \$10 million over FY 2007 but not the \$40 million that the Governor pledged on multiple occasions during the Campaign.
- This summer, the Senate unanimously passed a comprehensive foreclosure prevention bill (Senate Bill No 2296 An Act Relative to Employer Assisted Housing and Responsible Lending) which included much of the language in the bill that MACDC originally helped to file. MACDC continues to play an active role in a coalition of housing groups working to pass a strong bill. We are now focusing our efforts in the House where we hope to see action later this fall.

- The Housing Committee held a hearing on expiring use legislation in July. MACDC staff and four of our members testified at the hearing. The expiring use coalition, led by MACDC, is now meeting with leadership at the State House to build support for the legislation and move it out of the Housing Committee.
 - MACDC has been preparing for the hearing on our legislation to implement a new state community development tax credit to offer corporations and individuals the opportunity to invest in community development work by community-based nonprofit organizations by researching successful tax credit programs in other states and exploring ways to facilitate private investment through this mechanism. We anticipate a hearing will be held sometime this fall.
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CDC Spotlight!

When MACDC Director of Advocacy Allison Staton went to the Franklin County CDC for a site visit earlier this summer, the last thing she expected to see was a hot dog stand. The stand owner hadn't been enjoying his retirement from the railroad and approached Franklin County CDC for help in establishing a hotdog stand in downtown Greenfield, MA. Franklin County CDC Program Manager Amy Shapiro recalls telling him to go out and survey people walking on the street to see if they would buy hotdogs. "He came back that afternoon with a completed survey" she laughed. Amy helped him with his business plan and Franklin County CDC gave him a small business loan to buy the cart. Several years later he has paid off his small business loan and on a recent afternoon in July, his cart had a line of hungry costumers. Allison didn't get a chance to enjoy one of his hot dogs, but did have lunch at another Franklin County CDC client

MACDC Offers Intensive Housing Development Training

MACDC, in cooperation with the National Development Council and with support from Citi Foundation, will offer in-depth training on Home Ownership Finance, as part of NDC's Housing Development Finance Professional Certification Program. The training will be held at Devens Common Center in Devens, MA from Monday, October 22 through Thursday, October 25, 2007. The training is being offered on a discounted basis to all MACDC Members. If you would like to register or have questions, contact Don Bianchi at MACDC at donb@macdc.org or at 617-426-0303, ext. 26. The session in October is part of a 4-part training on housing development finance- the second series will be held sometime next spring on rental housing finance. Since the course is structured as a formal certification course, attendance at each series is required before going on to the next series. Space is available on a first-come, first-served basis, so if you're interested contact Don for registration materials.

Income Levels Increased by 50% for State's Insurance Partnership Program

The Commonwealth of Massachusetts as part of the Health Care Reform Act has expanded eligibility for uninsured working residents enrolling in the Insurance Partnership Program. The Insurance Partnership was created by the state in the late nineties to expand access to affordable health insurance for the working uninsured

across the state. It is funded with both state and federal monies.

The Partnership is a premium assistance program that provides cash subsidies to qualified small businesses (less than 50 full-time employees) and their qualified employees so they can better afford the health plan of their choice.

Now, more working residents than ever are eligible for this valuable MassHealth program, that allows them to choose their own health plan (if self-employed) or access the one offered by their employer.

Until recently the program's income eligibility guidelines were often seen as being set too low when applied to actual Massachusetts income levels. This was particularly true for residents living closer to our larger cities where the cost of living frequently required having two or three jobs just to keep up with expenses. With the passage of the Health Care Reform Act these income levels have been increased by 50%. As of April 1, 2007 an individual can now make up to \$30,636, while a family of four can have a gross family income of up to \$61,956. Self-employed applicants may take off their qualified business expenses before declaring their income.

The Insurance Partnership Program providing Premium Assistance to the self-employed and small businesses is the only Medicaid program in Massachusetts that has successfully offered financial help both to the employer and the employees of small companies.

The Insurance Partnership program from the start has been actively serving a wide variety of business types across the state including many of the smaller Non-profits and quite often their clients. The larger Non-profit organizations including many of our hospitals, health centers, and community organizations have supported the program by providing numerous referrals usually by way of their Outreach workers.

More information as well as applications can be found on our website at: www.4ip.org or by calling (800)-399-8285. Brady Woodward serves as the Regional Manager and can be reached at (800)-399-8285 extension 202. Betty Connor serves as the Marketing Manager for Non-profit Relations with the Insurance Partnership.