Since its incorporation over 25 years ago, the Massachusetts Association of Community Development Corporations has established a membership of over eighty Community Development Corporations (CDCs) and other nonprofits across Massachusetts. CDCs are community-driven nonprofit organizations that strive to create communities of choice through affordable housing, small business development, asset development, and other efforts. Initiated in 2002, MACDC’s Growing Opportunities, Assets and Leaders (GOALs) Initiative represents a commitment by MACDC and its members to set ambitious production goals and systematically measure our progress toward those goals on an annual basis. Each year, we conduct a detailed on-line survey of our members to learn precisely what they have accomplished. This report highlights the results of that survey.

As locally rooted organizations, CDCs respond to new challenges and opportunities as they arise and customize their strategies to the particular context within their community. For many CDCs, this has meant responding to the foreclosure crisis. Starting in 2006 and accelerating in 2007, CDCs dramatically ramped up their foreclosure counseling activities, successfully advocated for the passage of groundbreaking anti-foreclosure legislation, and began developing strategies to stabilize the neighborhoods most severely impacted by the crisis. At the same time, they continued to move forward on a diverse array of programs and initiatives designed to enhance their local communities. Despite the challenges posed by the troubled real estate market, the credit crunch and the slumping economy, the GOALs Initiative results show that our members continued to make remarkable progress.

During 2007, MACDC’s Members:

- Engaged 1,795 community leaders who volunteered in CDC activity;
- Built or preserved 1,352 homes;
- Created or preserved 2,154 job opportunities;
- Helped 1,262 entrepreneurs start, grow, or stabilize their businesses;
- Supported 30,882 families with housing, jobs, or other services; and
- Attracted over $286 Million worth of public and private investment for community revitalization.

Staff members of Somerville Community Corporation join Mayor Joseph Curtatone as Carlita Silva cuts the ribbon at 109 Gilman Street, a six-unit affordable rental housing renovation project.
In 2007, CDCs engaged 773 board members and 1,022 other leaders, and represented a membership of 26,726 people.

CDCs and other community-based organizations stand out among others who develop affordable housing and provide educational and social services not only because of what they do, but also how they do it. Engaging and empowering local leaders, particularly among lower-income communities and communities of color, is an integral part of our mission. Every day, one community at a time, CDC board members and volunteer leaders organize for positive change by:

- Setting organizational priorities and strategies and influencing the priorities in their communities;
- Building support for CDC initiatives among local and state officials;
- Recruiting others to participate;
- Leading and participating in statewide advocacy campaigns led by MACDC; and
- Taking on leadership roles such as public speaking, fundraising, and/or negotiating with public and private partners.

Case Study: Environmental Chelsea Creek Crew (E3C)

Established in 2005, E3C is composed of East Boston high school students who work year round on a variety of environmental issues with their sponsor, the East Boston–based Neighborhood of Affordable Housing, Inc. (NOAH). In 2007, E3C played a large role in a campaign to halt the construction of a diesel power plant proposed to be built a couple of yards from an elementary school in Chelsea, along the Chelsea Creek. E3C went to schools to talk about the environmental dangers of a diesel power plant, especially on global warming. They organized students from East Boston to write nearly 200 letters, attend community meetings, and protest the proposal. Their efforts were successful in stopping the power plant development in November 2007.
Case Study: Springfield Neighborhood Housing Services Brings New Life Back to the Old Hill

Scarred by blighted structures and vacant lots, Old Hill is one of the poorest sections of the City of Springfield. Only about 30% of the neighborhood’s residents are homeowners. “Our vision for Old Hill is to make it like it used to be; to make it a neighborhood of choice where all lots have houses, all houses have families, and where most homes are owner-occupied,” says Charles Rucks, executive director of Springfield Neighborhood Housing Services and a Springfield native.

Walking down Eastern Avenue in the heart of Old Hill, it’s not easy to picture Rucks’s vision for the neighborhood. But signs of hope radiate from 121, 124 and 161 Eastern Avenue—three bright, new houses that represent an investment of over $700,000 by Springfield NHS and its funding partners. By the end of 2008, the NHS plans to build nine more new homes and gut-rehab three others, partnering in an ambitious multiyear plan to turn the neighborhood around and create or rehabilitate 100 homes for low-to-moderate income families. The Partnership for the Renewal of Old Hill is the collaboration of three nonprofit housing developers—Springfield NHS, Springfield-based HAP, Inc., and Habitat for Humanity—and other stakeholders including city government, Springfield College, the resident-led Old Hill Neighborhood Council and several local churches. Rucks estimates the partnership will invest over $20 million in affordable housing development for the neighborhood.

Anticipating challenges ahead, Rucks framed the mission to renew Old Hill cogently. “We’re in the family transformation business. We want to affect turnaround and neighborhood revitalization, but do it in such a way that current residents have a stake in it and won’t be displaced.” By the looks of things, Rucks, Springfield NHS, and its partners are giving Old Hill a new lease on life.

### 2007 RESULTS

- CDCs constructed, rehabilitated, or preserved **851** homes and provided home improvement loans or lead abatement services for **501** homes.
- Of the 851 homes developed, **84%** are rental.
- A total of **31** separate projects created new homes across Massachusetts.
- **96%** of CDC construction projects incorporated “green” development strategies designed to make homes more efficient, healthier, and better for the environment.
- MACDC successfully advocated for a doubling of the state’s Affordable Housing Trust Fund to **$40 million** in FY 2008.
Case Study: Methuen Arlington Neighborhood, Inc. Connects Residents with Jobs

Methuen Arlington Neighborhood, Inc. has an extensive job training program which serves 50 local residents each year. About 80% of M.A.N. Inc.’s job training participants are youth who are searching for their first jobs. The Job Training Program gives youth the opportunity to learn the needed skills to work in today’s workforce. It covers topics like building a professional looking resume, how to interview, how to dress professionally, and how to carry themselves in a professional work environment. The CDC will also contact the major employers in the neighborhood, including the Caritas Holy Family Hospital, Malden Mills, and Dunkin Donuts, to help job seekers find employment opportunities.

Glorimar Salgado is a high school student in Methuen who has benefited from this comprehensive program. The CDC helped her prepare for her first job interviews where she applied what she had learned during her training. The training worked and she received two offers. She accepted the one she preferred and is now managing to balance her schoolwork and her job schedule. Glorimar not only received a solid training from the CDC, but is now building her employment experience, laying the foundation for future success.

2007 RESULTS

- CDC real estate projects provided 1,342 jobs to local workers.
- The businesses that lease commercial space developed by CDCs created 76 jobs.
- Businesses that obtained technical and financial assistance from CDCs created 221 jobs.
- CDCs helped 515 people obtain jobs by helping them strengthen their labor skill sets and connect to employers.

SOURCE OF JOB OPPORTUNITIES – 2007

- Construction: 62%
- Job Training and Placement: 24%
- Commercial Tenants: 4%
- Small Business Loan: 10%
Case Study: Lower Cape Cod CDC’s TechSMART Program
Meri and Dave Hartford, owners of the Framing Gallery and Artworks! in Orleans, are participants in the Lower Cape Cod CDC’s TechSMART Program. One of the objectives of this program is to train clients in the use of Internet technology to better track, market, and sell their products. The Hartfords are in the process of transitioning from a framing store to an online “agent” for local artists. Through the utilization of an industry-specific database program they will be able to market the artwork of local artists to a world-wide audience through the Internet.

One-on-one technical assistance offered through the TechSmart program is giving the Hartfords the tools they need to fully utilize this state of the art computer program. Their business concept will benefit other local entrepreneurs who may not have the resources to market their artwork off Cape Cod.

Case Study: Technology Jobs for Dorchester Residents
The Computer Network and Employment Training (CNET) program, is a three month program sponsored by the Dorchester Bay EDC that provides computer, employment, and business skills training to applicants who are unemployed or underemployed. Students are required to complete an individual service plan and actively work toward achieving those goals.

Lamont Raynor completed the CNET program in August 2007 and officially opened Stay Busy Rims, a minority-owned car accessory store, in the fall. He currently has a diverse staff to help manage the business. He completed his on-line component, which was deployed in February 2008 at www.staybusyrims.com. He credits the CNET program for helping him take the steps necessary to achieve his goals and continues to use the program as an information resource.
Case Study: Twin Cities CDC Fights the Foreclosure Crisis
Since the beginning of 2008, the Twin Cities CDC has focused on responding to a rash of foreclosures in the Elm Street neighborhood of Fitchburg. Within just a 3-block area around Elm Street there were 54 foreclosure starts within just a few months. Citywide, the CDC is taking in roughly 20 new cases per month.

“We’re seeing a lot of separations of families, going down to one income, people losing jobs because of layoffs…even day workers are affected as construction slows down,” says Laurel Miller, Director of Homeownership Programs for Twin Cities CDC in Fitchburg. She explains that her job has changed from counseling first-time homebuyers to helping homeowners threatened by foreclosure. She also notes a rise in crime and falling home values.

To serve the increasing number of endangered families who call for help, the CDC hired a full-time counselor who works closely with Miller. They coach homeowners individually on foreclosure prevention practices, such as how to renegotiate the terms of a mortgage with a lender. In addition to counseling via telephone, the CDC also offers clinics to help families to prevent foreclosure. Miller hopes that lenders will become more creative with borrowers in restructuring loans. She also remains confident that Fitchburg can recover from the foreclosure epidemic. “Our goal is to try to help families save their homes,” she said.

2007 RESULTS
- Provided pre- and post-purchase training to 4,916 first-time homebuyers.
- Provided landlord/tenant mediation services to 962 households.
- Provided foreclosure prevention counseling and assistance to 1,564 people.
- Created or preserved housing opportunities for 1,352 families.
- Provided rental housing to 11,082 households.
- Created or preserved job opportunities for 2,154 people.
- Helped 1,262 small businesses.
- Provided programs for 3,654 young people.
- Provided services to 1,704 seniors in our communities.
- Provided 2,232 families with family asset building services such as Individual Development Accounts, Earned Income Tax Credit assistance, English classes, and Adult Basic Education.
**Case Study: CDCs Collaborate to Build a Better Community**

The Jackson Square Redevelopment Initiative is a comprehensive, multiphased development project that is one of the largest community-driven revitalization projects in the United States. After ten years of community planning efforts, a partnership comprised of Jamaica Plain NDC, Urban Edge, and the Hyde Square Task Force was designated by the Boston Redevelopment Authority in 2005 as master developer for the public land surrounding the Jackson Square subway station. Just over two years later, in November 2007, the Jackson Partners successfully completed the Article 80 public approval process for Phase 1 of the initiative.

At a total development cost of approximately $250 million, what is now a barren “no man’s land” will be revitalized over the next seven years with a Youth and Family Center, a multipurpose indoor recreational facility, up to 70,000 square feet for small and medium-sized retail, 33,000 square feet for local and nonprofit office and program space, an active and pedestrian-friendly greenway, and 438 new homes at a wide range of affordability.

**2007 RESULTS**

- Completed 35 housing, commercial, and mixed use real estate development projects with total investment of **$224.2 million**.
- Completed two open-space projects with a total investment of **$3.05 million**.
- Secured **$5.72 million** in financing for local entrepreneurs.
- Lent **$4.4 million** to low and moderate income homeowners to finance repairs and improvements.
- CDC operating budgets totaled **$49.5 million**, representing the substantial investment these organizations make in providing services and programs to local communities.

**BREAKDOWN OF CDC INVESTMENT—2007**

- Real Estate Development: 79%
- CDC Operating Budgets: 17%
- Small Business Loans: 2%
- Home Improvement Loans: 2%

JPND and Urban Edge are partnering together and with others to transform the area around the Jackson Square subway station. Right, artist’s rendering of the Youth and Family Center.
This report documents the progress made by MACDC members toward four-year goals that we established last year. As the bar graph indicates, we are on pace to exceed our goals in three areas and we are reasonably close to being on target in the others.

Indeed, we have a good chance of reaching all of our four-year targets in light of the strong pipeline of development activity that our members are reporting. Nearly 4,700 units of housing are in the pipeline over the next three years, including major development projects sponsored by CDCs in Lawrence, the Berkshires, Cape Cod, Somerville and the Boston neighborhoods of Chinatown, Roxbury, Jamaica Plain and Dorchester. The pipeline could grow further as CDCs begin to acquire and rehab foreclosed properties as part of their neighborhood stabilization efforts and as they step up efforts to preserve existing units of affordable rental housing. While not all of these efforts will come to fruition by 2010 (the time frame of our current GOALS Initiative) a substantial percentage will be completed and will help strengthen our local communities. To learn more, please read our detailed 2008 GOALS Initiative Appendix, which is available on our website, www.MACDC.org.

Our ability to continue this progress and expand it will depend on three critical factors. First, like everyone else, CDCs are impacted by the broader economic environment, the real estate market and the credit crunch. A second critical factor will be the public policy environment at the local, state and federal level. The Commonwealth of Massachusetts has recently implemented some important new programs and funding streams that will help our members, but a significant and sustained boost in funds for affordable housing development is still needed. The big question is whether the federal government will renew its support for the field. The third key factor will be the continued efforts by MACDC, our partners and of course our members to strengthen the capacity and effectiveness of the field. By working together on these three issues, we believe that MACDC, its members, and its partners can help to transform lives and communities throughout the commonwealth.