Eight years ago, the Massachusetts Association of Community Development Corporations (MACDC) launched our GOALs Initiative to establish ambitious goals and track annual results for CDCs Statewide. The resulting accomplishments verify what those of us who work day to day with CDCs have known for some time. CDCs are vibrant, committed, and innovative organizations that community members use to implement programs, projects, and services that improve their community and their own lives. Since we launched the GOALs Initiative, our members have generated almost $2 billion of economic activity in and for their communities.

Our members are an extraordinarily diverse set of organizations, because each is adapted to the unique characteristics and opportunities of the communities in which they work. This community-led, bottom-up approach is the key to their success at the local level, and MACDC documents their success through the Growing Opportunities, Assets, and Leaders (GOALs) Initiative. Each year, we conduct a detailed on-line survey of our members to track what they have accomplished and produce a GOALs Report.

In response to the recent economic downturn, our members have managed to maintain their impact through active resident engagement, prudent management and cost control, partnerships, and program innovation. As the economy continues its uneven recovery, CDCs are poised to move forward in ways we have not seen, and are only now starting to imagine. The last page of this report speaks to these possibilities. But first, we want to assess and appreciate what CDCs have accomplished, in the past year and over the past four years.

During 2010, MACDC’s Members:

- Engaged 2,166 community leaders who volunteered in CDC activity
- Built or preserved 1,180 homes
- Created or preserved 2,001 job opportunities
- Assisted 2,128 entrepreneurs to start, grow, or stabilize their businesses
- Supported 38,359 families with housing, jobs, foreclosure prevention counseling, homebuyer education, and other services
- Attracted over $241 Million in both public and private investment to support their community improvement efforts
Madison Park Development Corporation Promotes Youth Civic Engagement in Lower Roxbury

For more than 40 years, community leaders in Lower Roxbury have worked with and through the Madison Park Development Corporation to create economic opportunity for local residents and to build their capacity to shape the future of the community they call home. This long term resident input has reinforced the CDC’s emphasis on strong leadership development strategies that complement existing housing, public safety, and economic development programs.

Youth development and civic engagement are particularly high priorities for the organization. Through MPDC programs, local young people are able to participate in workshops, field trips, and after-school programs that creatively improve their technical skills, academic planning, and professional development. College scholarships are awarded to Roxbury residents who show both academic promise and a commitment to community service. In addition, more than 25 youth applicants are annually selected for part-time jobs hosted by MPDC. These jobs range from administrative support to violence prevention organizing and neighborhood renewal projects.

MPDC’s commitment to youth leadership has also contributed to several impressive civic accomplishments in 2010. MPDC leaders partnered with Dorchester Bay EDC and several other youth agencies on a Youth Jobs Coalition that successfully advocated for increased state and local funding for youth employment after a series of highly publicized rallies and personal meetings with city councilors, state legislators, and the Governor. MPDC youth leaders also worked closely with the RoxVote Coalition to organize a fall gubernatorial debate to discuss current issues that affect young people in Roxbury and across the state. The debate was moderated almost entirely by young leaders from many communities with more than 400 youth and youth workers in attendance.
Homes 1,180 Homes Built or Preserved

Codman Square NDC Tackles Foreclosure — Before and After
As far back as 2006 — long before national experts and government officials had taken notice, community leaders and residents in Dorchester began talking about the growing number of foreclosures among their neighbors. Residents came to the Codman Square Neighborhood Development Corporation (CSNDC) and strategized about how they could stop this trend and help families stay in their homes. Since that time, as the trickle of foreclosures grew into a national and global crisis, CSNDC has been working to help slow the tide in Dorchester.

At a symposium in September of 2010, attended by local, state, and national leaders, CSNDC presented the findings from its in-depth research report, titled “Foreclosed Neighborhoods and Fragile Streets: Codman Square and the National Crisis”, that tracked over 600 foreclosed and formerly foreclosed properties in its service area. In support of these research findings, CSNDC has expanded its long-standing foreclosure prevention and mitigation services, while also acquiring foreclosed properties for redevelopment. Through collaborations with neighboring CDCs, private investors and the City of Boston, CSNDC has provided direct counseling and assistance over 615 families since 2007. When foreclosures can’t be prevented, CSNDC continues to fight to preserve the neighborhood for its residents. Over the past year, the CDC has acquired and is in the process of redeveloping 13 foreclosed units.

In 2010, MACDC Members achieved these results:

- Constructed, rehabilitated, or preserved 432 homes (including redevelopment of close to 50 foreclosed homes) and provided home improvement loans or lead abatement services for 618 homes
- Preserved 41 homes through their role in Court-Ordered Receiverships
- Provided construction management services to an additional 89 homes
- Of the 432 homes developed, about 85% are rental
- Created new homes in 35 separate projects across Massachusetts

<table>
<thead>
<tr>
<th>HOMES CREATED OR PRESERVED BY TYPE – 2010</th>
</tr>
</thead>
<tbody>
<tr>
<td>Rental Units Developed: 31%</td>
</tr>
<tr>
<td>Units Preserved by Remediation of Health and Safety Code Violations: 52%</td>
</tr>
<tr>
<td>Units Developed Under Construction Management: 8%</td>
</tr>
<tr>
<td>Homeownership Units Developed: 6%</td>
</tr>
<tr>
<td>Units Preserved Under Receivership: 3%</td>
</tr>
</tbody>
</table>
Community Green Job Training Under Way at the Housing Assistance Corporation on Cape Cod

Over the last several years, the Housing Assistance Corporation on Cape Cod has worked to develop a unique 46-acre community that will, when completed, offer economic, environmental, public health, and housing benefits to the low income individuals who will live in and around the complex. The Community Green project flows from HAC’s strong belief that the most common obstacle to obtaining a permanent and healthy home is a lack of qualification for, and access to, stable employment. HAC’s Community Green project will provide extensive opportunities to achieve the twin goals of job security and steady housing for formerly homeless and low-income Cape Cod residents. The Community Green complex will combine housing, economic development, job training, and agriculture in a green environment as a way to create a situation where HAC community members can “live, learn, work, and grow” alongside fellow community members of varying economic statuses.

The Community Green project itself is an environmentally sustainable complex that will consist of 10 units of Single Residence Occupancy housing for formerly homeless tenants, 47 rental units for families, and five single family homes for staff and others involved in Community Green. Residents and program participants will have access to training and employment in the areas of organic agriculture, weatherization techniques, clean energy, food services and culinary arts, landscaping, clean energy, and green construction. Agriculture programs will highlight the project by producing organic foods that will be consumed by residents and also sold to local farmers markets and restaurants.

HAC’s first community green building, The Curio House, was completed in 2010 and continued development and planning is expected over the course of 2011. The entire complex is slated for completion and operation by 2012.
Entrepreneurs 2,128 Local Entrepreneurs Helped

Training Program Strengthens Small Business Assistance Programs
The Mel King Institute for Community Building, in collaboration with Babson College, Entrepreneurship Advantage, Inc. and Friedman Associates, sponsored an advanced six-day training program for small business technical assistance providers in Massachusetts over a 9 month period in 2010. This program was developed in response to growing requests from small business technical assistance providers, for a formal environment to share current best practices that are being utilized on a daily basis, and discuss future trends and concerns that affect their ability to support local entrepreneurs and small businesses. Individual course topics included intake and assessment protocols, strategic business planning, financial analysis, access to capital, evaluation, and impact measures.

Advanced practitioners and executive directors from across the state were invited to participate in discussions with leading entrepreneurial and small business thinkers, while also providing their own expertise and case studies. Participating MACDC member organizations included: Dorchester Bay EDC, Jamaica Plain NDC, Lowell Small Business Assistance Center, Hilltown CDC, Franklin County CDC, Community Economic Development Center of Southern Mass, Cape Cod Community Development Partnership, Quaboag Valley CDC, and the Western Massachusetts Enterprise Fund.

This professional development series was also greatly energized by parallel MACDC member efforts that led to the distribution of $1.2 million in small business technical assistance grants from the Massachusetts Executive Office of Housing and Economic Development in 2009 and 2010.

In 2010, MACDC Members achieved these results:
- Provided personalized technical assistance to 2,128 entrepreneurs
- Provided classes to 1,794 existing and aspiring business owners
- Helped local entrepreneurs obtain almost $7.8 million in financing and created or preserved 698 jobs
- MACDC helped secure $1.2 million in state funding for small business technical assistance in 2009 and 2010

Representatives from 8 Massachusetts CDCs are joined by Economic Development Secretary Greg Bialecki and Babson College President Leonard Schlesinger as they receive certificates for completing a six-day advanced course in small business development and technical assistance
Volunteers help New Bedford Residents Receive $1.5 million in tax refunds

Dynamic and historic Portuguese and Latino cultures in New Bedford have contributed to economic growth in Southeastern MA for decades. However, over the last several years, community members have identified challenges in locating supplemental and affordable income tax assistance providers in the region. According to the IRS, New Bedford has an estimated $3 million in unclaimed earned income tax credits annually. The Community Economic Development Center of Southeastern Massachusetts (CEDC-SM) actively responded to this specific community need seven years ago after consulting with local and federal income tax experts. As a result, CEDC-SM launched its Volunteer Income Tax Assistance (VITA) program that remains as one of only two free income tax assistance programs in the region.

The CEDC-SM VITA service is staffed by community volunteers and UMass Dartmouth students who provide direct assistance with income tax preparation and also encourage asset building strategies. In addition to this tax period assistance, CEDC-SM also provides financial trouble shooting services for New Bedford residents year round. These financial resources are available to all residents, but CEDC-SM largely promotes its services amongst low income households, single parents, seniors, immigrants, and native Spanish/Portuguese speakers.

The 2010 CEDC-SM VITA program involved 54 volunteers who served 1,400 local community members. Individual community members saved an average of $225.00 on tax preparation fees, and they received a total refund amount of $1,500,000 as a result of the program.

In 2010, MACDC Members achieved these results:

- Provided rental housing to **13,512** households
- Provided pre- and post-purchase training to **4,755** first-time homebuyers
- Provided foreclosure prevention counseling and assistance to **4,798** households
- Created or preserved job opportunities for **2,001** people
- Provided programs for **3,411** young people
- Provided 3,219 families with family asset building services such as Individual Development Accounts, Earned Income Tax Credit assistance, English classes, and Adult Basic Education
- Helped **2,128** small businesses
- Created or preserved housing opportunities for **1,180** families
- Provided landlord/tenant mediation services to **1,720** households
- Provided services to **1,635** seniors in our communities

FAMILIES ASSISTED BY SERVICE CATEGORY – 2010

- Housing: 38%
- Foreclosure Counseling: 13%
- New Jobs: 5%
- Small Business Assistance: 6%
- Family Asset Building: 8%
- Pre- and Post-Purchase Homebuyer Counseling: 12%
- Landlord/Tenant Remediation: 5%
- Elder Programs: 4%
- Youth Programs: 9%
**Main South CDC Partners to Expand Community Investment in Worcester**

Community members in the Main South neighborhood of Worcester have long been concerned with issues of public safety, economic development, physical rehabilitation, social/recreational development, and educational opportunities. To address these issues, community leaders worked with the Main South CDC, Clark University, and the City of Worcester to form the University Park Neighborhood Restoration Partnership. This type of multi-issue, multi-organizational partnership is increasingly common in the community development field as more and more CDCs seek to expand their impact and effectiveness.

The Partnership is an important focus of the Main South CDC, as it has strengthened and broadened long-standing efforts to garner increased investment in the Main South neighborhood. These efforts by the CDC, including providing loans for home improvement and down payment assistance, continue while its collaborations have grown.

Main South CDC’s innovative collaborations have also received attention at the national level through the federal Promise Neighborhoods Program. Working closely with the United Way of Central Massachusetts, the Main South Promise Neighborhood Partnership was one of twenty-one initiatives in the entire country to receive an award through this program. Promise Neighborhood investment in the community will also be matched by the Bank of America and other members of the Worcester business community. This financial support will be used to ensure high quality education and development for all individuals growing up in the Main South neighborhood.

---

**In 2010, MACDC Members achieved these results:**

- Completed 36 housing, commercial, and mixed-use real estate development projects with total investment of **$128.5 million**
- Provided services and programs to local communities with a total operating cost of **$95 million**
- Secured **$7.8 million** in financing for local entrepreneurs
- Invested **$1.8 million** to assist with home purchases
- Lent **$5.9 million** to low- and moderate-income homeowners to finance repairs and improvements
- Saved **$1.9 million** for families through Individual Development Accounts and Earned Income Tax Credit assistance
- Completed 2 open-space projects with a total investment of **$472,000**
Moving Forward

Over the years, while MACDC member organizations were serving their communities: home by home, job by job, dollar invested by dollar invested — MACDC has been working with its members and allies on a quiet evolution of the community development movement. This evolution began before the most recent economic crisis and will continue long beyond it. Community development has been in a non-stop state of change since its beginnings as we continually re-evaluate, re-calibrate, and adapt our strategies and models to fit changing circumstances. This process has accelerated in the four years since we set the goals summarized here and we now see a dramatically different field taking shape — one that offers great promise for the future. What does this new field look like?

- **Collaborative:** CDCs are collaborating and exploring shared staffing arrangements with each other and with private and public partners, on issues ranging from public safety to education.

- **Comprehensive:** More and more CDCs are adopting a more comprehensive and longer term approach to their community improvement work.

- **Connected:** CDCs are increasingly connected to other fields that help improve communities, including those in public health, environmental protection, education, and transportation.

- **Business Savvy:** CDCs are taking a hard look at their business models and financial management systems to ensure long term financial health. Investors and funders are recognizing that real estate finance systems need to be adjusted to create incentives for long term stewardship and enable project sponsors to build financial strength over time.

- **Inclusive:** MACDC and its partners successfully worked with the Governor and the Legislature to re-write the 1975 CDC enabling law to create a more inclusive, flexible, and accountable CDC certification system for the state.

- **Well Served by Technology:** CDCs are more effectively and systematically applying new technologies to improve efficiencies and to expand their impact and reach.

- **Inspired by New Leadership:** New leaders, including more people of color, are emerging, bringing new ideas, talents, and program models, literally changing the face of the field.

The uncertain economy and looming prospect of major cuts in public funding make the next few years challenging for our communities and the families who live there. Fortunately, community leaders have CDCs that they can use to craft and implement programs, strategies and projects that respond to the specific local impacts that these broader challenges bring. The changes underway within our field will ensure these CDCs maintain the capacity to achieve meaningful results. We expect that four years from now, the 2015 MACDC GOALs Report will highlight even bigger numbers and impact as our field grows and adapts to transform lives across the Commonwealth.