In 2003, 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 9 years ago, our members have generated more than $2.2 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 a challenging economic environment, our members have managed to maintain their impact through active resident engagement, sound management, collaborations, and program innovation. Even as the State’s fiscal recovery lags behind the broader economic recovery, the opportunity exists to dramatically increase the scale and impact of our field. The last page of this report describes this potential. Before that, we want to highlight what CDCs accomplished last year.

During 2011, MACDC’s Members:

- Engaged 2,095 community leaders who volunteered in CDC activity
- Built or preserved 1,379 homes
- Created or preserved 1,910 job opportunities
- Assisted 1,976 entrepreneurs to start, grow, or stabilize their businesses
- Supported 38,343 families with housing, jobs, foreclosure prevention counseling, homebuyer education, and other services
- Attracted $336 million in both public and private investment to support their community improvement efforts
In 2011, CDCs engaged over 2,000 board members and community leaders from organizations representing over 27,000 members.

Every day, community by community, these board members and volunteer leaders help achieve positive change by:

- Working with local residents, businesses, and other stakeholders to set organizational priorities and strategies that meet their needs
- Connecting new leadership and community members with local and state officials
- Recruiting residents to participate in the future of their community and developing new grassroots leaders
- Leading and participating in statewide advocacy campaigns led by MACDC
- Taking on leadership roles such as public speaking, fundraising, and/or negotiating with public and private partners

Youth Leaders Drive Community Revitalization on the North Shore

North Shore Community Development Coalition’s dedication to neighborhood revitalization and economic empowerment has led to a particularly effective partnership of leaders for the North Shore. Two years ago, the North Shore CDC and a number of Salem city agencies and officials formed the Salem Neighborhood Task Force, a collaboration between the North Shore CDC, the City of Salem, the Point Neighborhood Association, the Salem Police Department’s Community Impact Unit, Salem State University, and other organizations that sought to make real and lasting change to particular neighborhoods within the city.

During 2011, North Shore CDC hired nine teenagers from Salem’s Point neighborhood for their summer youth jobs program. The youth participants took the strategy of the Salem Neighborhood Task Force into their own hands, starting with their very own neighborhood. They conducted their own walking assessment, pointing out excessive trash, blighted properties, deteriorating roads and sidewalks, and other concerns they saw throughout their community to city officials. The result was young members of the community walking side by side with high ranking city decision makers to get things done.

Thanks to North Shore CDC’s commitment to empower young people to take on leadership roles, the program, now called Students Take Action for Neighborhood Development (STAND), is piloting as a year-round program and aims to hire an increasing number of youth workers. “Growing up in The Point, I’ve never seen people stand up and take action before,” said Argelis Almonte, an 18-year-old STAND member. “This is making a big difference. People really are noticing our work, and the neighborhood is starting to help itself and take responsibility.”
Asian CDC Expands Affordable Housing Mission Beyond Boston

Asian Community Development Corporation has long been committed to serving the Chinatown neighborhood of Boston, with a particular focus on high quality affordable housing and mixed use development. “As our community has grown and spread out, we have realized that our community’s need for affordable housing has spread out as well, and the City of Quincy, with its diverse population, was a logical place to start,” explained Michael Tow, President of ACDC Board of Directors. With the renovation of 6 Fort Street, ACDC is providing 34 affordable family rental units in Quincy, its first development outside the City of Boston.

The building itself is a unique design, originally a church built in the 1800s, turned into an office building, and finally converted by ACDC into a residential complex. All units will be affordable to families with annual incomes below $58,000. There is also flexible community space for resident use on the first floor. Green design and materials were a major part of the construction and rehab, including energy efficient insulation and windows, and energy recovery ventilator central air conditioning.

Through its adaptive reuse of this historic structure in downtown Quincy Center, ACDC has restored a predominantly vacant and neglected building into a vibrant residential community near transit, stores, and schools. “This a great project for the city, for the state, and especially for the 34 families who will live here. We look forward to working with ACDC in the future to continue to provide affordable housing for working families in Quincy and beyond,” said Mayor Thomas P. Koch of Quincy.

In 2011, MACDC Members achieved these results:

- Constructed, rehabilitated, or preserved 839 homes and provided home improvement loans or lead abatement services for 417 homes
- Preserved 30 homes through their role in Court-Ordered Receiverships
- Provided construction management services to an additional 93 homes
- Of the 839 homes developed, about 91% are rental
- Created new homes in 38 separate projects across Massachusetts
Dorchester Bay EDC Provides Meaningful Career Support for Ex-Offenders

Dorchester Bay Economic Development Corporation works to improve the lives of those in the community through housing, economic development, community engagement, and workforce development. By strategically leveraging resources and partnerships, DBEDC was able to take a significant stand to address crime and unemployment by collaborating on an innovative initiative to provide support for ex-offenders returning to the neighborhood.

Six years ago, DBEDC formed important collaborations with Boston LISC, the City of Boston Police Department, and the MA Attorney General’s office to create the Dorchester Bay Reentry Services Program, part of the larger Boston Reentry Initiative, for ex-offenders about to return to the community. The first CDC-based reentry program in the area, DBEDC’s program assists individuals that have a criminal record to reenter the job market. With a focus on careers, not just jobs, and through careful participant follow-up, the Reentry Initiative provides a way for ex-offenders to return to their community and be successful.

By providing everything from resume and cover letter assistance, interview techniques, and counseling, to even helping with housing and referrals to GED programs, the Reentry Services Program has exceeded expectations. In 2011, 92 people participated in the program, and 44 found job placement as a result. Significantly, this program also serves to have an impact on local crime. Over the last two years, the recidivism rate of the program participants has been only six percent, far below the typical rate of nearly 50 percent. According to Jeanne Dubois, DBEDC’s Executive Director, “When we began this pilot to lower crime, we had no idea the first nine guys would turn into 200. Lives are transforming! Dorchester Bay staff and Board members are powerfully moved by these young people.”
CDCs Partner in Western Mass. to Expand Small Business Assistance

Three CDCs in Western Massachusetts are collaborating to offer comprehensive assistance to entrepreneurs in Hampshire, Franklin, and Berkshire Counties, with a grant from the Massachusetts Growth Capital Corporation (MGCC). The collaborative, Western Massachusetts Means Business (WMMB), comprised of Franklin County CDC, Hilltown CDC, and Valley CDC, offers one-on-one counseling, workshops, and financing to businesses with up to 20 employees, and to entrepreneurs planning to launch businesses in the three counties. Current and aspiring small business owners will be able to now take advantage of Hilltown CDC’s and Valley CDC’s counseling services, and have access to financing from Franklin County CDC’s loan fund.

WMMB offers numerous business workshops on a variety of management, strategic planning, financial, marketing, personnel, technology, and related issues. The workshops help entrepreneurs planning businesses and owners and managers of small businesses succeed in challenging economic and competitive environments. The workshops are open to residents and small businesses located in any of the towns and cities served by the CDCs.

Erin McLean and John McNamara, owners of LOOT retail store in Turners Falls, MA, “found validation” for their business aspirations when they took the “Plan for Success” class through Franklin County CDC in 2009. With FCCDC’s help, John and Erin created a business plan that helped them obtain financing to renovate the building and open their shop. After sales exceeded expectations, they now have plans to expand through collaborations with youth programs, a publishing press, and even a restaurant. “I am proud to offer something new and different to our community,” said John of their thriving business. WMMB will combine the resources and capacity of all three organizations to ensure that even more small business owners, like Erin and John, can be successful in launching and sustaining their enterprise.

In 2011, MACDC Members achieved these results:

- Provided personalized technical assistance to 1,976 entrepreneurs
- Provided classes to 1,664 existing and aspiring business owners
- Helped local entrepreneurs obtain over $6 million in financing and created or preserved 429 jobs
- MACDC helped secure $600,000 in state funding for small business technical assistance in 2011
Families 38,343 Families Supported with Housing, Jobs, or Other Services

Strengthening Community and Families by Preventing Foreclosure in Springfield

Springfield families have been particularly hard hit by the economic downturn and foreclosure crisis. Springfield Neighborhood Housing Services provides comprehensive homeownership services, including financial literacy, pre-purchase and post-purchase homebuyer education, and assistance with down payment and closing costs. Springfield NHS also provides counseling for homeowners who are facing foreclosure or who may be delinquent on their mortgage, as part of a national effort to preserve homeownership. In 2011, Springfield NHS helped 54 households avoid foreclosure.

Mary Manley of Springfield NHS tells the story of a couple who was struggling financially and couldn’t meet their mortgage payment one month. Their problems snowballed, and soon they were deeply in arrears and in danger of losing their home. Mary provided counseling to the couple, and then submitted the paperwork for a loan modification.

With Mary’s help, and the assistance provided through a federal program, the lender sent the couple a letter indicating that the modification had been approved. The loan would be brought current and the lender agreed to reduce $80,000 of the mortgage debt. As Mary noted, “the customers were on cloud nine,” and are now on their way to better financial stability.

Each year, during National NeighborWorks Week, NHS staff and volunteers connect with families to celebrate and beautify their neighborhood.
In 2011, MACDC Members achieved these results:

- Completed 38 housing, commercial, and mixed-use real estate development projects with total investment of $244.2 million
- Provided services and programs to local communities with a total operating cost of $77.7 million
- Secured $6 million in financing for local entrepreneurs
- Invested $1.5 million to assist with home purchases
- Lent $5.1 million to low- and moderate-income homeowners to finance repairs and improvements
- Saved $1.5 million for families through Individual Development Accounts and Earned Income Tax Credit assistance

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**CDP’s Real Return Initiative Takes Community Investment to a New Level on Cape Cod**

With a $100,000 award from TD Charitable Foundation’s Housing for Everyone Grant Competition, Community Development Partnership is translating an investment in their organization into an investment in communities on the Lower Cape. CDP’s Real Return Initiative will, in the words of CDP’s Executive Director Elizabeth Bridgewater, “harness the power of the sun to lower energy costs for our year-round residents, provide a new revenue stream to fund deep energy retrofits, and put our local contractors to work.”

Under the Initiative, CDP will install solar photovoltaic (PV) panels on five buildings that it owns and rents to individuals and families with modest incomes, and provide other energy improvements. Resident education will be a key component of the Initiative, and will contribute to energy cost savings. “Just by educating people about energy efficiency, even without energy retrofits, there can be an almost 10% decrease in monthly electric bills,” said Abigail Chapman, Director of Construction and Energy Efficiency Programs at CDP. The sale of Solar Renewable Energy Credits (SRECs) gained from the solar panels will provide much-needed revenue for CDP to leverage more deep energy retrofits throughout its portfolio—in effect “recycling” the initial grant provided by the TD Charitable Foundation. The results will be measurable energy conservation and cost savings, better living conditions for individuals and families, and a stronger community organization to promote affordable housing and economic development on the Lower Cape.

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**Breakdown of CDC Investment—2011**

- Real Estate Development: 72%
- Programs: 23%
- Small Business Loans and Asset Building: 2%
- Assistance for Home Purchase and Improvement: 3%
Moving Forward

Over the past five 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 to support a quiet evolution of the community development movement. 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 recent years and we now see a dramatically different field taking shape. 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.
- **Comprehensive:** CDCs are adopting a more comprehensive 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, public safety, and transportation.
- **Business minded:** CDCs are taking a hard look at their business models and financial management systems to ensure long term financial health.

- **Accountable:** The Commonwealth is now implementing a new CDC Certification Program.
- **Technology savvy:** CDCs are more effectively and systematically applying new technologies to improve efficiencies, expand their reach, deepen their impact and tell their story.
- **Younger:** New leaders, including more people of color, are emerging, bringing with them new ideas, talents, and program models, and literally changing the face of the field.

MACDC and its members are committed to supporting these changes. A central part of this strategy is to enact the proposed *Community Development Partnership Act*. This bill, now being considered by the Massachusetts Legislature, would spur comprehensive and long term community development efforts across the state by encouraging increased private sector investment in high performing CDCs, enable individual CDCs and the broader community development field to establish ambitious goals for expanding economic opportunities for families, and provide the flexible funding needed to achieve those goals. We think it has the potential to be the “game changer” we need to dramatically increase the scale and impact of our field.

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**ANNUAL RESULTS**

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*The Massachusetts Association of Community Development Corporations (MACDC)* is an association of mission-driven community development organizations dedicated to working together and with others to create places of opportunity where people of diverse incomes and backgrounds access housing that is affordable, benefit from economic opportunities, and fully participate in the civic life of their community. We achieve this by building and sustaining a high performing and adaptive community development sector that is supported by private and public investment and sound public policies.