Ten years ago, the Massachusetts Association of Community Development Corporations (MACDC) launched our Growing Opportunities, Assets, and Leaders (GOALs) Initiative. Envisioned in 2003 as a two-year initiative by Massachusetts CDCs to set and achieve ambitious goals, it has grown into an annual effort that has sparked greater effectiveness and accountability among CDCs statewide.

The results are apparent in the collective impact of CDCs—more than 13,000 homes and 22,000 jobs created or preserved over 10 years. The results are also visible in the stories about the impact of CDCs on the lives of our neighbors and on the places we all call home. This report highlights some of these everyday stories with extraordinary impacts: the resident-led planning to turn around a neighborhood in Roxbury 180 degrees; the woman in Chelsea who sought tax preparation assistance and now provides volunteer tax preparation assistance to others; the neighborhood association in Fitchburg that worked with the local CDC to spearhead the area’s revitalization.

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. While one report can’t fully capture their impact, the GOALs Initiative’s detailed, online survey allows MACDC to track the accomplishments of CDCs and document the impact of their community-led, bottom-up approach. From the GOALs Survey, we can show that over the past 10 years, CDC activities have generated $2.7 billion of economic activity in and for their communities.

The impact of investment in people and place is poised to take off, with the passage last year of the Community Investment Tax Credit, which will open new doors of financial support for the work of CDCs in Massachusetts.

### During 2012, MACDC’s Members:

- Engaged 2,053 community leaders who volunteered in CDC activity
- Built or preserved 1,511 homes
- Created or preserved 4,141 job opportunities
- Assisted 2,742 entrepreneurs to start, grow, or stabilize their businesses
- Supported 51,765 families with housing, jobs, foreclosure prevention counseling, homebuyer education, and other services
- Attracted $460 million in both public and private investment to support their community improvement efforts
Leaders 2,053 Community Leaders Engaged

In 2012, CDCs engaged over 2,000 board members and community leaders from organizations representing over 25,000 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 negotiating with public and private partners

Roxbury Residents Become Champions for their Neighborhood

How do you meaningfully engage a community that has been historically disenfranchised and underserved? As Roxbury residents have demonstrated, engagement requires outreach and conversations that highlight the problems and possible solutions. As part of LISC’s comprehensive community initiative Resilient Communities/Resilient Families, Mission 180’s goal is to turn around the challenges facing the neighborhood 180 degrees.

The Warren Street Corridor is a high traffic, high need area with the busiest bus terminal in Eastern Massachusetts, and challenges including crime, under-employment, and a weak business district. As the convening agency for Mission 180, Nuestra Comunidad Development Corporation works alongside residents, community leaders, and other local organizations to support the community engagement process.

Hope springs from the more than 100 interviews held with people from the neighborhood and beyond where the strengths of the Corridor were identified, including the area’s sense of community, the connection among residents, the diversity, and the many resources and services available.

The resident-led planning and engagement has readied Mission 180 to begin its implementation stage with 22 community champions and 128 action group participants. As Paul François, lead organizer for Mission 180 explains, “we want people to participate because we don’t want it to be an organization-led initiative; but, rather a community-led initiative. It is up to the residents to define the future of their community.” Through Mission 180’s events, resident leaders and participants pursue their vision for change: affordable housing for young adults, cleaner and safer streets, business growth and investment in Roxbury’s economy, and the transformation of Roxbury into a cultural destination along the Warren Street Corridor.
New Quincy Apartments Worthy of a Proud Neighborhood

When NeighborWorks Southern Mass (formerly Neighborhood Housing Services of the South Shore) began accepting applications at their recently completed Winter Gardens apartments in Quincy Point last year, 400 families applied for the 24 new rental homes. This was a telling, but not unique, example of how skyrocketing rental prices are impacting families in Quincy and throughout Massachusetts. The apartment building was constructed on a large lot abandoned for 20 years and once used for drug activity. With market rates in Quincy similar to those in Boston, the new affordable units allow lower-income residents an opportunity to live in high quality apartments.

The $8 million energy efficient project was built with rooftop solar panels for domestic hot water and a separate array of photovoltaic panels to provide electricity. The excess electricity generated by the “zero-net-energy” building is returned to the power grid, resulting in savings for residents and the CDC. Winter Gardens received funding from a variety of local, state and federal sources. The building also features three units specifically designed to provide housing for individuals with physical or mental disabilities, including elderly.

In 2012, MACDC Members achieved these results:

- Constructed, rehabilitated, or preserved 1,107 homes in 71 separate projects across Massachusetts
- Provided home improvement loans or lead abatement services for 226 homes
- Provided construction management services or acted as a Court-Ordered Receiver for 178 homes
- Provided energy efficiency improvements to 723 homes

Following the closure of the Fore River Shipyard, the housing stock in Quincy Point suffered serious deterioration, but as Robert Corley, Executive Director of NeighborWorks Southern Mass explained, Quincy Point is “a proud, great neighborhood and the tenants of Winter Gardens gel well with the neighborhood” and really like where they live. He also touted how the working families living in Winter Gardens enjoy reasonable rents and reduced utility costs.
**CONNECT Helps Residents Reach Life-Changing Milestones**

Adaliz Rodriguez’ simple visit to CONNECT to receive help with her taxes led to her discovery of a whole spectrum of services under one roof. Since that initial visit, she reached several important financial and educational milestones, and now gives back by volunteering as one of CONNECT’s tax preparers. Through CONNECT, participants like Adaliz meet with a “Connector” to explore the range of services provided, and receive one-on-one coaching. The peer support groups, called “Success Teams,” provide additional motivation for clients to succeed while strengthening their own social networks. The program, launched in 2012 by The Neighborhood Developers (TND), operates in collaboration with five other community organizations. CONNECT is strongly rooted in the community and offers individuals and families bundled services and resources in one central location.

The innovative approach led to a $3 million grant by the U.S. Department of Labor and a visit from then Labor Secretary Hilda Solis. “We’re not just giving out grants. We are reforming and determining how we better serve our clients. I’ve seen communities retool themselves,” Solis explained as she lauded the work of the program. Overall, CONNECT – through its partnership with Career Source – helped 596 people find jobs in 2012 by providing career counseling and skill development.

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**In 2012, MACDC Members achieved these results:**

- Provided **1,397** jobs to local workers in real estate construction projects and by commercial tenants in these projects
- Helped **1,449** people obtain jobs by strengthening their skills and connections to employers
- Provided technical and financial assistance to businesses that created or preserved **1,295** jobs

![SOURCE OF JOB OPPORTUNITIES – 2012](chart.png)
Entrepreneurs 2,742 Local Entrepreneurs Helped

Massachusetts CDCs Provide Connectivity to Small Businesses
In April, 2012, four CDCs received grants of $150,000 each to provide technical and financial assistance to help small businesses in their service areas access broadband and other infrastructure, and thereby foster economic growth in their communities. The Massachusetts Broadband Institute (MBI), a division of the Massachusetts Technology Collaborative, awarded the federal funds to Dorchester Bay EDC, Pittsfield Economic Revitalization Corporation, Quaboag Valley CDC, and the Community Economic Development Center of Southeastern Massachusetts (CEDC-SM). Each CDC is assisting at least 10 small businesses to fully integrate broadband use and computer technology into their companies.

Dorchester Bay EDC was granted funds for technology adoption or expansion to 12 small businesses, including an after school program, an art store, and a candy shop. Quaboag Valley CDC provided grants for computer hardware, software, training and website development to local businesses. One award was made to The Brookfield Institute, a nonprofit organization that provides conflict resolution and trauma healing for individuals and veterans. “The benefits to the businesses and nonprofits who receive grants from QVCDC through this project include increased operational efficiencies, improved competitive edge and sales volume, and expanding markets, which will allow most to create and/or save jobs,” said Gail Farnsworth French, QVCDC’s Technology Coordinator.

In 2012, MACDC Members achieved these results:
■ Provided personalized technical assistance to 2,742 entrepreneurs
■ Provided classes to 2,650 existing and aspiring business owners
■ Helped local entrepreneurs obtain $12.9 million in financing

Elaine Boone, President/CEO of Palmer Trailer Sales (PTS), a family-owned business, is the recipient of one of QVCDC’s first round of MBI grants.
Residents Build a Fitchburg Neighborhood

When the foreclosure crisis hit, the Elm Street neighborhood experienced the sting more than any other in the region. In response, in 2007, resident leaders formed the Elm Street Area Neighborhood Association (ESANA). ESANA worked closely with Twin Cities CDC, local police, city officials and institutional partners to develop a comprehensive initiative to revitalize the Elm Street neighborhood.

Residents were actively involved in a broad array of activities, including monthly neighborhood cleanups and expansion of community gardens, and worked with City officials on neighborhood infrastructure improvements and with the Fitchburg police in identifying criminal hot spots. ESANA also partnered with Twin Cities CDC to create a property management directory, which served as an incentive for property owners to maintain their buildings, and to identify abandoned buildings and vacant lots suitable for redevelopment. As a result, Twin Cities CDC demolished garages that served as magnets for crime and built three new homes in their place. The CDC also took control of a deteriorated rental property put into receivership by the courts and rehabilitated it into seven quality rental units. “It is unique how the whole agency focused on the neighborhood and everyone did their part,” says Marc Dohan, Twin Cities CDC Executive Director. Overall the CDC is creating 63 high quality mixed-income units of housing in the neighborhood. More importantly there are new families that call the Elm Street Area Neighborhood “home”.

In 2012, MACDC Members achieved these results:

- Provided rental housing to 15,035 households
- Provided pre- and post-purchase training to 6,558 first-time homebuyers
- Provided foreclosure prevention counseling and assistance to 4,409 households
- Created or preserved job opportunities for 4,141 people
- Provided programs for 3,106 young people
- Provided 6,708 families with family asset building services such as Individual Development Accounts, Earned Income Tax Credit assistance, English classes, and Adult Basic Education
- Helped 2,742 small businesses
- Created or preserved housing opportunities for 1,511 families
- Provided rental housing stabilization services to 5,507 households
- Provided services to 2,048 seniors in our communities

First Time Homeowners James Momanyi and Beatrice Kabaya, joined by Fitchburg Mayor Lisa Wong, CDC Executive Director Marc Dohan and Douglas Petersen of Worker's Credit Union, receive the key to their new home.
Cleanup and Reuse of Abandoned Factory Site Anchors Revitalization in Great Barrington

The former New England Log Homes factory site in downtown Great Barrington stood for many years as an abandoned and blighted 8-acre site filled with probable cancer-causing contaminants. Now, with a collaborative community effort spearheaded by the CDC of South Berkshire County, the site is well on its way to becoming a thriving, mixed-use extension of Main Street, with 50-75 units of high density, mixed-income housing, 40-50,000 square feet of new commercial space for job creation, and significant public gathering space along the Housatonic River. The plan will include a 30,000 sq. ft. commercial building, designed with green building techniques, including alternative energy and permaculture, which will be the new home of the Berkshire Co-op Market, a business with more than 80 employees and annual sales of $8 million. The Co-op will anchor a wholeness and wellness cluster of local businesses.

Efforts to clean up the site have taken 20 years and significant and far-sighted investment by many funders. Demolition on the site was completed in 2012, and the project is currently in permitting and design/development. In the words of CDC Executive Director Tim Geller, “Barrington Green personifies the values of the CDC and quality rural life in the Berkshires. We’re creating greatly needed housing for working families and our elderly; significant job growth and retention with new commercial space for expanding and new local businesses; public gathering space that embraces the river; all in the livable/walkable core of downtown while preserving our surrounding farm land and open space.”

In 2012, MACDC Members achieved these results:

- Completed 71 housing, commercial, and mixed use real estate development projects with a total investment of $326.5 million
- Provided services and programs to local communities with a total operating cost of $101 million
- Secured $12.9 million in financing for local entrepreneurs
- Invested $15.4 million to assist with home purchases
- Lent $2.6 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

(Breakdown of CDC Investment— 2012)

- Real Estate Development: 71%
- Programs: 22%
- Small Business Loans and Asset Building: 3%
- Assistance for Home Purchase and Improvement: 4%
Moving Forward

Even as economic challenges continue, Massachusetts CDCs have proven to be adaptive, innovative, and above all, resilient. Many are embracing a model of community development that approaches real estate development as a part of a neighborhood’s overall composition, where transportation options and resources, and location of services and businesses are evaluated comprehensively. At the core of this movement is a deep understanding of the value of place.

For each of us, our home and our neighborhood are where our future starts. It is the core “place” from which we grow, develop, mature, and excel. Is there access to jobs, schools, health centers, and grocery stores? Are there opportunities for families to thrive? Are we safe? Across the state, CDCs are working with residents to create positive answers to these questions—redeveloping a contaminated brownfields site into a thriving mixed use extension of Main Street in downtown Great Barrington, building new green and healthy homes in Quincy, and helping small businesses across Massachusetts access broadband Internet services.

The next ten years provide substantial opportunities for growth in our communities. The Community Investment Tax Credit will do more than simply open new doors to potential financial supporters; it will help CDCs move into a new era of community development in Massachusetts. It will also help many new people and companies learn about our work, and to join us and invest in the places we support and champion. As our members engage new people in their work and embark upon increasingly comprehensive efforts within their communities, we seek to enable every family and every community to participate in and benefit from the Commonwealth’s economy.

MACDC Goals Initiative: 10-year Cumulative Results

Leaders: On average, MACDC Members have collectively engaged nearly 2,000 leaders each year.

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.