



Residents gather to celebrate improvements to Costa Park in Revere, a joint effort of The Neighborhood Developers, the City of Revere, KaBOOM! and JetBlue.

Eleven years ago, the Massachusetts Association of Community Development Corporations (MACDC) launched its Growing Opportunities, Assets, and Leaders (GOALs) Initiative. Originally envisioned as a two-year effort by Massachusetts CDCs to set and achieve ambitious goals, it continues today as an enduring measure of the collective impact of our members' work. As we embark upon the GOALs Initiative's second decade, we see both continuity and transformation in our members' programs and projects that reflect the changing needs and financial realities facing our communities.

CDCs remain vibrant, committed, and innovative organizations used by community members to implement

programs, projects, and services that improve their community and their own lives. Development of resident leadership remains at the core of what CDCs are all about. This year we highlight resident advocacy on traffic calming and safety in Allston. A few years ago, we showed how youth in Salem organized a walking assessment with City officials to point out blighted properties. While the stories, issues, geography, and names offer a changing verse, leadership development remains the constant refrain.

The results highlighted here also reflect the changes in the field with more groups becoming state-certified CDCs and more nonprofits joining MACDC as associate members. The results further reflect the broader economy, as the recent housing downturn is now reflected in lower real estate completion numbers for 2013. Finally, the reported outcomes in this report are impacted by changes in how we measure and define certain terms. For example, we significantly tightened our definition of how many businesses received small business technical assistance in order to align our methodology with emerging industry standards.

While one report can't fully capture each CDC's impact, the GOALs Initiative's detailed survey allows MACDC to track the accomplishments of each organization and document the results of their community-led, bottom-up approach. This past year alone, we learned that our members collectively supported over 54,000 families. Each of these families has a story. The pages that follow tell a few of them.

During 2013, MACDC's Members:

- Engaged **2,602** community leaders who volunteered in CDC activity
- Built or preserved **849** homes
- Created or preserved **4,755** job opportunities
- Assisted **1,165** entrepreneurs to start, grow, or stabilize their businesses
- Supported **54,380** families with housing, jobs, foreclosure prevention counseling, homebuyer education, and other services
- Attracted **\$419 million** in both public and private investment to support their community improvement efforts

Leaders 2,602 Community Leaders Engaged

In 2013, CDCs engaged over 2,600 board members and community leaders from organizations across the Commonwealth.

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

Neighbors Find Their Voice with Help from Allston Brighton CDC

When Yajaira Moore, a tenant at Allston Brighton CDC's Brian J. Honan housing development, learned that a large new project was being planned on Guest Street near her home, she became concerned that the inevitable increase in traffic would make an already dangerous street crossing even worse when her kids wanted to play at the playground across the street. Looking to rally her neighbors to address this issue with the City of Boston and the developers at New Balance, Yajaira connected with ABCDC's New Voices Program to help her advocate for traffic calming and safety improvements for her neighborhood.

New Voices is a neighborhood improvement project incubator, whose mission is to encourage residents, especially those who have been excluded, to engage in their community. Through New Voices, Yajaira received guidance as she drafted an official comment letter on the project to the City and a petition that she circulated in her neighborhood. After Yajaira collected over 50 signatures in support of an additional traffic study of her dense, residential neighborhood, ABCDC leveraged its strong relationships with the project stakeholders to facilitate a conversation about safety improvements with Yajaira and her neighbors.



Kids on Hano Street in Allston now have a safer path to their neighborhood park.

Now, with commitments to improve traffic flow and pedestrian crossings, Yajaira and other parents on her street know their kids will soon have a safer path to their neighborhood park—and Yajaira and her neighbors have developed valuable leadership skills to tackle the challenges of making their neighborhood stronger, safer, and more stable.

Worcester Housing Provides Benefits to Residents, Workers, and the Neighborhood

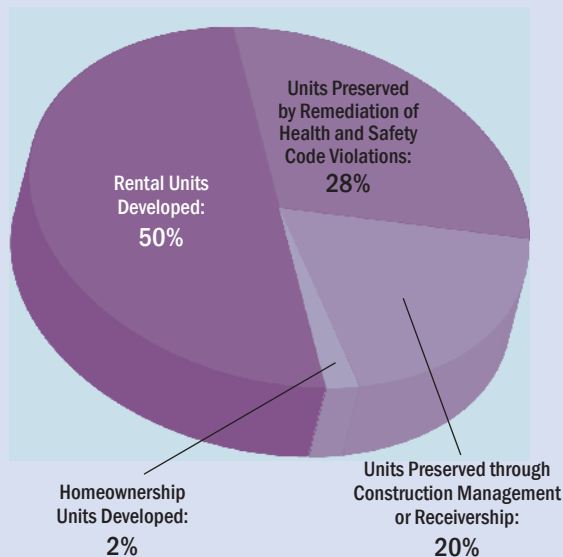
In 1998, Mary Barjolo moved to her apartment on Bellevue Street in Worcester's Greater Piedmont neighborhood. She raised her children in this community, which suffered from disinvestment, blight, and urban decay. To help address the many challenges faced by Mary and other residents, Worcester Common Ground (WCG) created the Austin Corridor II project, which is comprised of six buildings, including Mary's building on Bellevue Street.

The project provides 20 units of affordable rental housing, including three handicapped-accessible units, and was a significant source of work for local contractors. The general contractor was from Worcester, as were 18 local subcontractors and vendors, the civil engineer, electrical engineer, mechanical engineer, and structural engineer. When WCG Executive Director Yvette Dyson, referring to the project's residents, said "We are most excited to provide this opportunity to hard working families in our neighborhood," she could just as easily have been referring to local residents who worked on the project.

In 2013, MACDC Members achieved these results:

- Constructed, rehabilitated, or preserved **441** homes in **23** separate projects across Massachusetts
- Provided home improvement loans or lead abatement services for **242** homes
- Provided construction management services or acted as a Court-Ordered Receiver for **166** homes
- Provided energy-efficiency improvements to **1,639** homes

HOMES CREATED OR PRESERVED BY TYPE - 2013



7 Bellevue Street in Worcester, one of 6 renovated buildings in Worcester Common Ground's Austin Corridor II project.

The Austin Corridor II project demonstrates how an effective collaboration between federal and state funders and local partners can stabilize even seriously blighted neighborhoods. Today, residents have safe, healthy, energy-efficient homes that afford their families a quality lifestyle. If you ask Mary about the renovations of her apartment, she will tell you that everything looks so beautiful. "I boast of WCG everywhere I go. They have become my family."

Jobs 4,755 Job Opportunities Created or Preserved

Somerville Residents Urge Transit Officials to Get on Board with Local Jobs

In spring 2013, residents representing Jobs for Somerville (JFS) rallied outside the state transportation building with a banner that read: “Invested in the Green Line Extension: \$1.2 billion. Invested in community members: \$0.” The message conveyed the group’s main goal: to ensure community members benefit from local development, instead of being pushed out.

In 2010, Somerville Community Corporation (SCC) joined with community members to form JFS in response to the need for good local jobs in Somerville, where only 15 percent of residents work in the city. As gentrification threatens to displace low-income residents, the community has taken action to create training and career pathways for these residents. At JFS’s urging in 2013, the Board of Alderman approved a Jobs Linkage Fee, now pending state approval, that would leverage money from large developments into a fund for local job creation and training. “It’s not just about one person getting a job. It’s about educating community members to come together and speak up,” says Julia Elena Leiva, one of the group’s leaders.

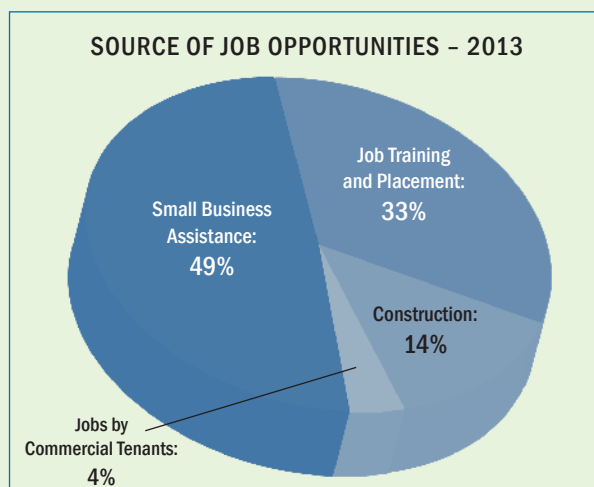


Community leaders successfully lobbied for local passage of a linkage fee and trust fund to support a local jobs program in Somerville.

JFS and SCC see an important opportunity for good-paying local union jobs in the Green Line Extension to Somerville. Members are persistent in their demand: an Access and Opportunity Committee with representation from the community and other stakeholders to set goals for hiring of minorities, women, and residents, and monitor progress toward those goals. Through rallies, testimony, meetings with legislators, and even an appearance on local television, JFS and SCC persuaded the MBTA and MassDOT to consent to signing an agreement in the spring of 2014, with measurable jobs goals to accompany the Green Line extension.

In 2013, MACDC Members achieved these results:

- Provided **650** jobs to local workers in real estate construction projects; commercial tenants in these projects will also provide **216** jobs
- Helped **1,551** people obtain jobs by strengthening their skills and connections to employers
- Provided technical and financial assistance to businesses that created or preserved **2,338** jobs



Entrepreneurs 1,165 Local Entrepreneurs Helped

Small-Boat Fisheries on Cape Cod Get Big Help in Becoming Profitable

When local fisherman Scott Nolan visited Community Development Partnership (CDP) in 2012, he had been out of the business for a decade. In recent years, Scott and others in the fishing community on Cape Cod faced many challenges, including rigorous regulation to manage fishing stocks and protect environmental areas, increasing presence of large fishing companies on the seas, and rising costs of doing business overall.



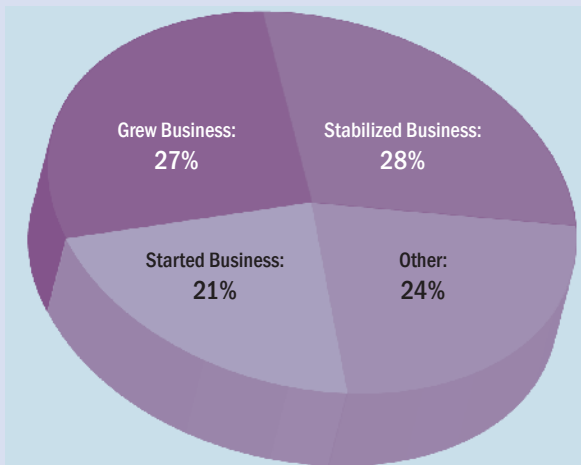
With help from CDP, Scott Nolan has made his dream of returning to the sea a reality.
Photo by Abigail Chapman

To support and preserve community-based fisheries, the CDP established a creative collaboration with the Cape Cod Fisheries Trust (CCFT) in 2008. The main mission of this partnership is to provide local fishermen with business expertise, financing, and technical assistance. The CDP currently offers two major loan programs for eligible

In 2013, MACDC Members achieved these results:

- Provided training, technical assistance or lending to **6,039** entrepreneurs
- Provided personalized technical assistance to **1,165** entrepreneurs*
- Helped local entrepreneurs obtain almost **\$60 million** in financing

OUTCOMES FROM TECHNICAL ASSISTANCE - 2013



*In 2013, MACDC began using a more narrow definition of technical assistance, consistent with definition of Mass. Growth Capital Corporation (MGCC) requiring at least 5 hours of T.A.

fishermen. The long-standing Microloan Program provides up to \$40,000 to qualified low- to moderate-income fishermen; and more recently, the Groundfish Revolving Loan Fund provides lines of credit up to \$50,000. In addition to lending, CDP also helps fishermen create a solid business plan and offers technical assistance on subjects ranging from managing cash flow to planning for retirement.

The arrival of Scott Nolan's 80-foot *Goody Hallet* boat in Provincetown shows that with support from community-based organizations, small-boat fisheries can still be profitable even in today's challenging environment. "We have a little niche," Nolan said. "Things are going quite well right now and we're catching a lot."

Families 54,380 Families Supported with Housing, Jobs, or Other Services

Seniors Can Thrive in Place Thanks to Hilltown Elder Network

Ann is 97 years old and lives in senior housing, but needs help with cleaning and transportation to her medical appointments. Esther is 79 and recently endured a major spine operation, and can't care for her home and do her own grocery shopping. Jacob is 89, needs help with cleaning and shopping, and wants company. All three live independently, but could not do so on their own, in the rural hilltowns of Western Massachusetts where the region's natural beauty is too often accompanied by isolation.

Thanks to the Hilltown Elder Network, a long-standing program of Hilltown CDC, these three seniors, and many others, can remain in their homes. The HEN Program provides in-home services, such as cleaning, snow removal, and transportation services to eligible rural elders. HEN services are available during off hours and bad weather by highly valued caregivers who are paid for their services.

Ann has been receiving assistance from the HEN Program since she was "only" 82, and credits the program with enabling her to live independently. The HEN caregivers help Esther directly and organize her family members and other volunteers to help with transportation. Jacob noted in the most recent annual HEN Participant Satisfaction Survey that "my caregiver Amy is my new best friend!" With over 100 hilltown residents like these served each year by the HEN Program, elders can stay in their homes and continue to enrich their communities.

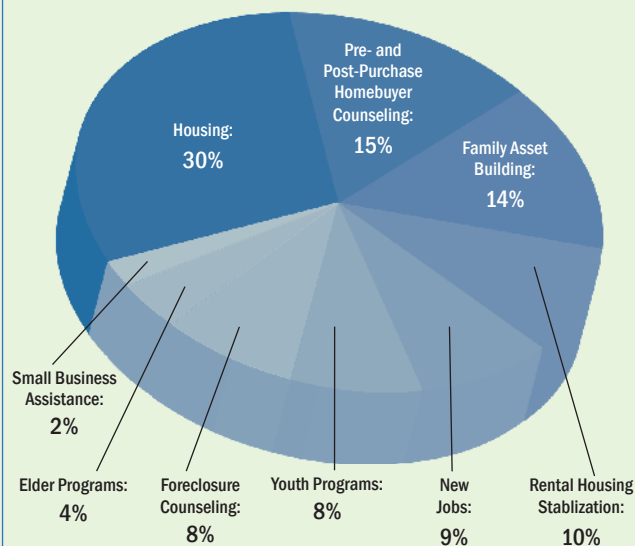


HEN caregivers provide rural elders with in-home services, such as home chore and transportation services.

In 2013, MACDC Members achieved these results:

- Provided rental housing to **15,395** households
- Provided pre- and post-purchase training to **8,442** first-time homebuyers
- Provided foreclosure prevention counseling and assistance to **4,268** households
- Created or preserved job opportunities for **4,755** people
- Provided programs for **4,375** young people
- Provided **7,362** families with family asset building services such as Individual Development Accounts, Earned Income Tax Credit assistance, English classes, and Adult Basic Education
- Helped **1,165** small businesses
- Created or preserved housing opportunities for **849** families
- Provided rental housing stabilization services to **5,541** households
- Provided services to **2,228** seniors in our communities

FAMILIES ASSISTED BY SERVICE CATEGORY - 2013



Investment **\$419 Million** Invested in Local Communities

Community Garden Grows from Former Abandoned Lot in Lowell

For 15 years, residents of the Acre neighborhood in Lowell endured a city-owned abandoned lot at 24 Whiting Street that was an illegal dumping ground and safe haven for drug dealers. In 2012, David Ouellette, President of Acre Coalition To Improve Our Neighborhood (ACTION), came up with a new vision to transform the lot into a community garden.



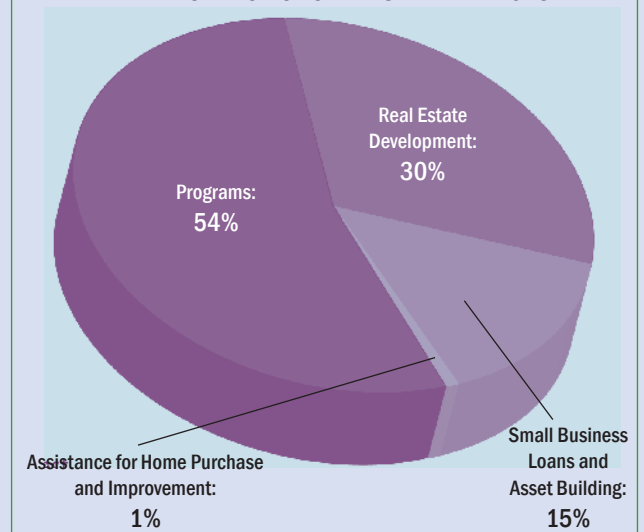
This former abandoned lot in Lowell is now a community garden.

David began working with neighbors in ACTION along with Coalition for a Better Acre (CBA), Mill City Grows and YouthBuild. Together, they were able to secure funding from the City of Lowell, NeighborWorks America and Mass Service Alliance; the City also donated most of the materials for developing the park, including bricks for a walkway and a pergola. Over 200 volunteers cleaned up the vacant lot and developed the park. “This was about the community building for itself. They take ownership of it,” Ouellette said. “We put a lot of pride into the people who came to help.”

In 2013, MACDC Members achieved these results:

- Completed 25 housing, commercial, mixed use, and open space real estate development projects with a total investment of **\$125 million**
- Provided services and programs to local communities with a total operating cost of **\$226.8 million**
- Secured **\$59.6 million** in financing for local entrepreneurs
- Invested **\$519,000** to assist with home purchases
- Lent **\$4.4 million** to low- and moderate-income homeowners to finance repairs and improvements
- Saved **\$2.6 million** for families through Individual Development Accounts and Earned Income Tax Credit assistance

BREAKDOWN OF CDC INVESTMENT - 2013



The park is now surrounded by 15 garden beds filled with vegetables and fruits tended by community gardeners of diverse cultures. Suzanne Frechette, Deputy Director of CBA, noted that “the garden meets a tremendous need. Now the residents can grow culturally appropriate food for themselves.” Today, this once-vacant lot provides healthy food to the neighborhood and has become a hub of the community.

Moving Forward

Over the past eleven years, MACDC's GOALs Initiative captured the substantial impact CDCs have had across the Commonwealth of Massachusetts. From the billions invested in our communities to the hundreds of thousands of families who received support, CDCs are vital assets for our neighborhoods and towns. Unfortunately, many of the funding sources for our field's work have decreased. To address this challenge, MACDC championed for and celebrated the successful passage of the Community Investment Tax Credit (CITC), which was signed into law in August, 2012. We are now excited to see this new program rolling out with the first tax credit allocations announced in March 2014 and the first donations arriving soon afterwards.

The CITC is not designed to replace existing funding sources targeted to programs and projects, such as the low-income housing tax credit or small business technical assistance grants. Rather, the tax credits awarded by the Commonwealth, with a maximum of \$150,000 per year supporting private investments of up to \$300,000, will be focused on a unique and groundbreaking purpose. They will be used for strengthening and expanding an organization's capacity, deepening resident and community engagement, seeding and growing programs and services offered to community members, and magnifying the overall impact the CDC is having in the community.

The CITC program provides significant new financial resources to Massachusetts CDCs and complements the capacity building and field development work MACDC provides through the Mel King Institute for Community Building, the peer groups we manage, and the one-on-one technical assistance and support we offer. This year we celebrate the 5th anniversary of the Mel King Institute. Over the past year, the Institute served more than 500 course participants and

offered close to 30 classes. Training, peer learning, and technical assistance comprise MACDC's comprehensive Member Initiatives that strengthen and support the work of CDCs throughout Massachusetts.

MACDC also advocates for public policies that enable our Members to better serve their communities – often working with allied organizations to win funding and policy reforms related to housing and economic development. We will also continue to foster new partnerships with colleges and other academic institutions, businesses, and other nonprofits all working to have a positive measurable impact on the CDC field and the communities in which we work. Through the GOALs Initiative, MACDC will strive to capture the results of this work and document the outcomes for review and evaluation.

CDCs are fortunate to have so many strong and effective partners at the local, state, and national level. Together, we are optimistic about the future as we seek to bring a brighter tomorrow for Massachusetts communities and their residents.



North Shore CDC displays its work at MACDC's Lobby Day at the State House.



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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.