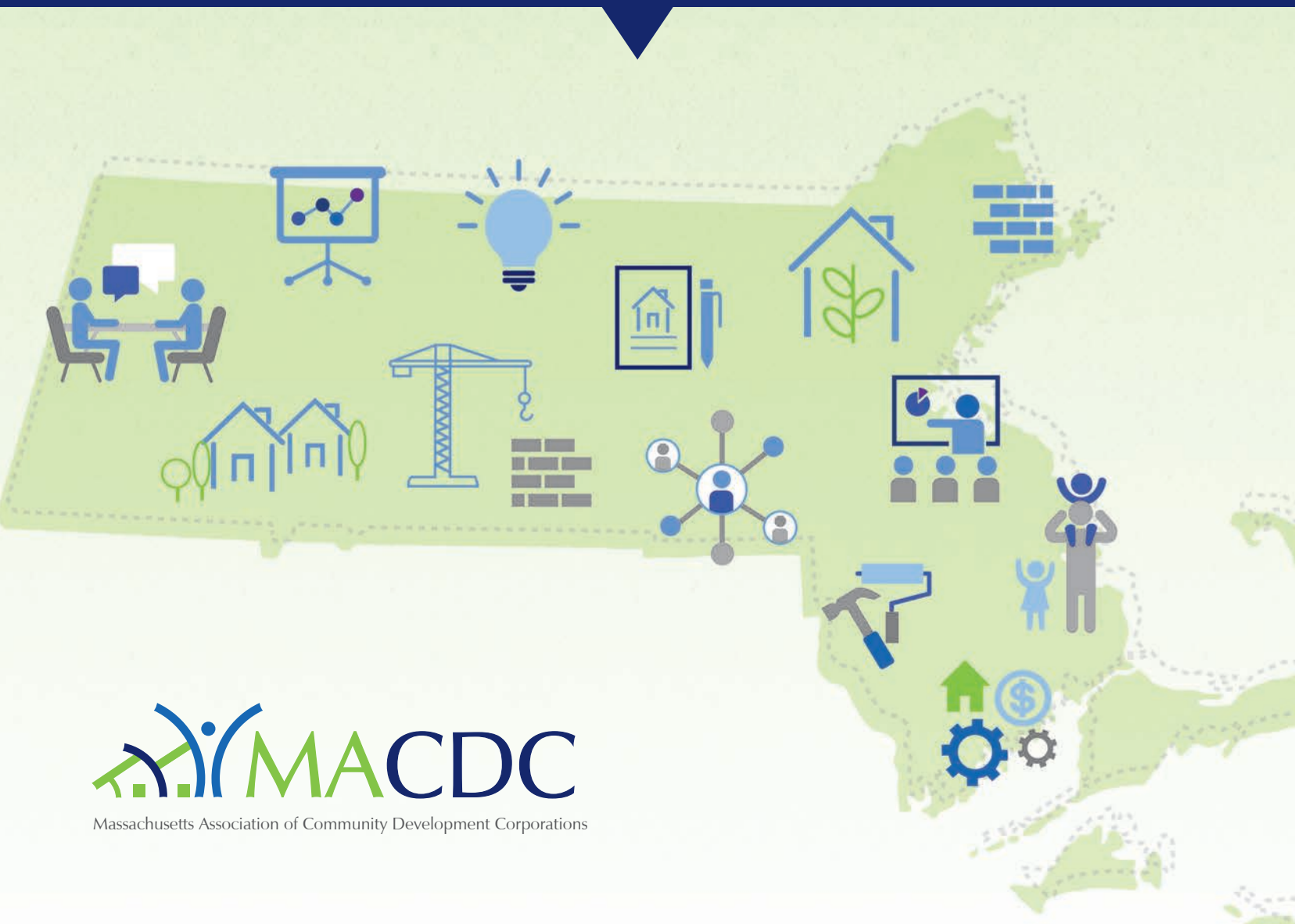


GOALS REPORT

Growing Opportunities, Assets, and Leaders



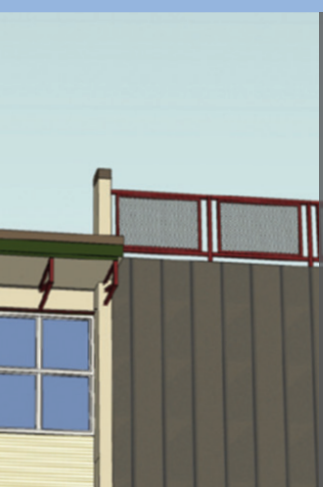
DURING 2014, MACDC'S MEMBERS ACHIEVED THE FOLLOWING :



2,569 Community Leaders Engaged



1,459 Homes Built or Preserved



1,304 Local Entrepreneurs Assisted



6,161 Job Opportunities Created or Preserved



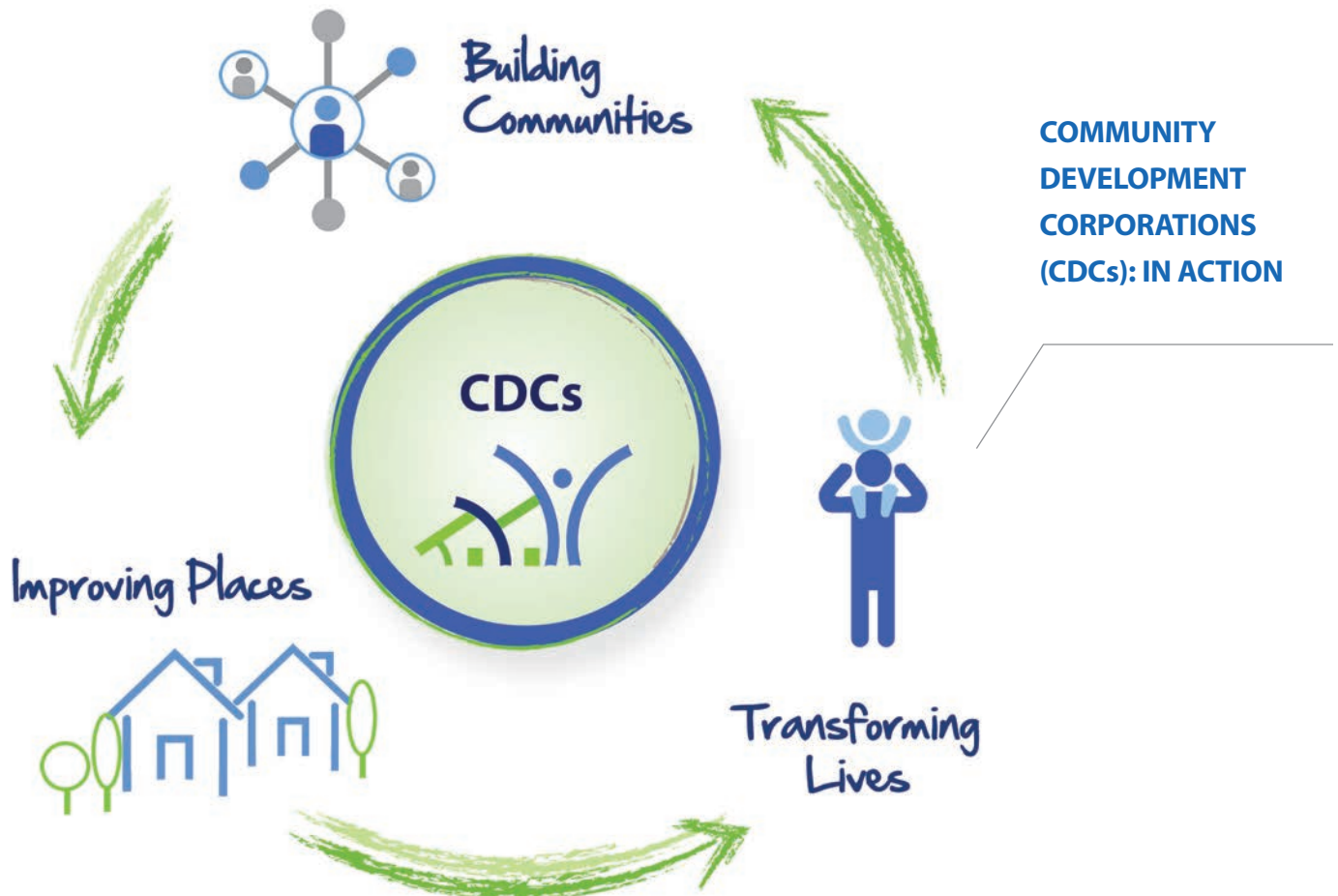
72,046 Families served with Housing, Jobs or Other Services



\$615 Million Invested in Local Communities

A few years ago, MACDC came up with a simple diagram [included below] to illustrate how CDCs seek to achieve positive community improvement, which we call the CDC Theory of Change. Since then, MACDC staff and our colleagues at CDCs across Massachusetts have used this simple outline to succinctly explain what it is our field does and why. The MACDC GOALS Report provides concrete data that demonstrates how CDCs are putting this theory into action by improving communities and helping transform lives across the Commonwealth.

We begin with “Building Communities” because change from within each neighborhood or town starts by people coming together to plan for a better future. To bring people together around a common vision, CDCs recruit, engage, train, and support resident leaders and forge coalitions and partnerships with other stakeholders in the community. Indeed, “meaningful community representation” is at the core of the definition used by the Commonwealth for certified CDCs. In 2014, MACDC’s members reported that they had engaged 2,569 community leaders in their work. In this report, we highlight



how Valley CDC in Northampton is working to engage more residents from across its diverse service area through new outreach and organizing approaches.

As people come together and organize, CDCs become a vehicle for residents to act on their vision by “Improving Places:” constructing, renovating, and preserving homes; lending funds to individuals and families to improve and de-lead their homes; building and preserving commercial properties, public parks, community gardens, and much more. On page 4, you can read how one CDC put this theory into action and improves the places where people live through Project Homefront, an initiative spearheaded by Worcester Community Housing Resources that is providing affordable homes to veterans and military families.

Finally, as people achieve stability in homes they can afford, they can access new opportunities for growth such as starting a new job or business, going back to school, and saving to buy a home. In our Theory of Change, we call this “Transforming Lives.” You can see how this looks in real life by reading about Fresh Food Generation on page 5 and about Anyolina Monegro on page 8.

As individuals and families benefit from an improved quality of life, more people inevitably come forward to become leaders within their communities and the process continues. Success builds upon success. As the CDC movement approaches a half century of service within the Commonwealth, we’re seeing the long-term results of the hard work invested by community residents during those years – so much so that some of these neighborhoods now face new challenges like gentrification, persistent wage stagnation and income inequality. As we face these new challenges and opportunities, we will leverage both our theories and our tenacity until we can successfully proclaim that every neighborhood and every community in the Commonwealth is one where ALL people can thrive.

EFFECTIVE
CDCS HELP
PEOPLE IN
THE PUBLIC,
PRIVATE AND
NONPROFIT
SECTOR WORK
TOGETHER

LEADERS

2,569 Community Leaders Engaged

Building Community in the Pioneer Valley

Community engagement is a challenge in a place like Hampshire County. It's a large area, and the towns are spread out. It can be tough to bring people together, make connections, and respond to the changing needs of various communities.

In 2014 Valley CDC started a strategic planning process to address some of these challenges. There are two goals driving this work. First, Valley CDC wants to reach more people to connect them with services like homebuyer counseling or small business assistance. Second, it wants to make sure that the CDC's leadership reflects the racial, ethnic, and economic make-up of the towns it serves, and that its programs truly meet the needs of these diverse communities.

As Executive Director Joanne Campbell puts it, this effort is "not just for Valley CDC, but how can we increase visibility of folks living in the county who may not feel that they are involved?"

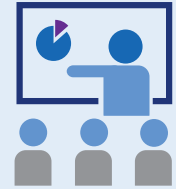
To build on this planning work, Valley CDC organized its first-ever Community Summit in early 2015. More than 50 community members shared their views on housing, financial literacy, community engagement, and diversity. The group suggested actions like hosting a summit with organizations that serve communities of color, and recruiting for board members from among the residents of Valley CDC's rental housing. Participants included tenants and clients of Valley CDC's housing and small business services, advocates, and policymakers from around the region.

The Community Summit was a great opportunity for Valley CDC to energize existing relationships and build new connections with community members. Almost a third of those who attended the summit signed up to get involved in future community engagement and development work. Campbell and her team are now working to build on this momentum and overcome the barriers to community engagement in Hampshire County. How do you change your community? For Joanne Campbell of Valley CDC, it's all about "being more thoughtful and engaging more of the folks we serve."



Neighbors make connections and talk about community goals at Valley CDC's Community Summit.

In 2014, CDCs engaged 2,569 board members and community leaders across the Commonwealth. Every day, community by community, these 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



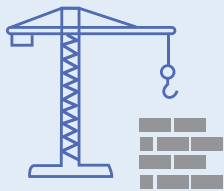
Recruiting residents to participate in the future of their community and developing new grassroots leaders

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

In 2014, MACDC Members achieved these results:



Constructed, rehabilitated, or preserved **758 homes in 26 separate projects** across Massachusetts

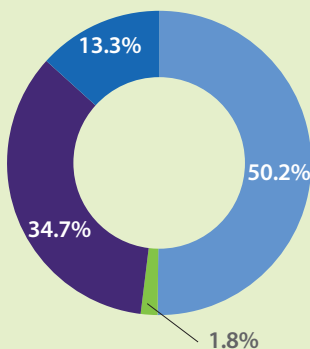


Provided home improvement loans or lead abatement services for **507 homes**



Provided construction management services or acted as a Court-Ordered Receiver for **194 homes**

HOMES CREATED OR PRESERVED BY TYPE – 2014



- Rental Units Developed
- Homeownership Units Developed
- Units Preserved by Remediation of Health and Safety Code Violations
- Units Preserved through Construction Management or Receivership

HOMES | 1,459 Homes Built or Preserved



Through Project Homefront, 31 Blithewood Ave in Worcester will give one military family a place to call home.

Military Families Achieve Homeownership through Project Homefront

Two military families will soon be able to put down roots in Worcester and Millbury. Recognizing the need for affordable homeownership opportunities for veterans and military families, Bank of America donated two properties to Project Homefront, an initiative spearheaded by Worcester Community Housing Resources (WCHR). Project Homefront aims to provide the security and stability of homeownership to families who have served their country.

With their expertise in affordable housing development and rehab, WCHR fully renovated the two homes, transforming them into quality, family-sized housing. They worked with MassHousing to arrange mortgages for eligible buyers. WCHR will sell the homes to eligible families at affordable prices. Buyers will pay 60 percent of the sale price, and WCHR will cover the rest of the cost with a forgivable lien.

For Bank of America, the decision to work with a CDC like Worcester Community Housing Resources came

down to shared values. “We share Worcester Community Housing’s commitment to honoring those who’ve served, and their track record of improving the community in meaningful ways made them an ideal partner for the home donations,” said Ed Shea, Bank of America’s Worcester market president.

This project gives military families the opportunity for homeownership and the stability that comes with putting down roots. After the sacrifices that these families have made in service to the Commonwealth and our country, they deserve nothing less than a place to call home.



One of two homes Bank of America donated to Worcester Community Housing Resources’ Project Homefront.

JOBS | 6,161 Job Opportunities Created or Preserved

Innovative Kitchen Space Creating Jobs in Dorchester

Starting a business is hard work. But Cassandra Campbell and her business partner Jackson Renshaw were determined to make it happen. Their goal was to bring fresh, locally-grown food to neighborhoods in Boston where healthy and affordable food can be hard to find. They created Fresh Food Generation, a farm-to-plate food truck and catering business that would source ingredients from the greater Boston area.

Cassandra and Jackson needed help to get off the ground, and they found it in Dorchester. Years ago, Dorchester Bay Economic Development Corporation saw the old, vacant Bornstein and Pearl Meats factory as a potential resource for growth in their community. They partnered with Crop Circle Kitchen (now Commonwealth Kitchen) to revitalize this former community landmark into a state-of-the-art culinary incubator. Dorchester Bay EDC spearheaded the \$14 million project, and Commonwealth Kitchen shared their expertise in what food businesses need to get started and keep growing.

This collaboration produced the Bornstein and Pearl Food Production Center, a 36,000 square foot facility specially outfitted for food trucks and small enterprises. The Center provides businesses with commercial kitchen equipment and space to operate, as well as specialized technical assistance and access to capital. By the end of 2014, there were 17 businesses and 71 people working there. And these businesses are growing.

Fresh Food Generation now employs five people and serves roughly 3,000 customers each month. For Cassandra and Jackson, it has been “the ideal kitchen space for us to start and build our company...Crop Circle has wholeheartedly supported our mission and has helped us work towards achieving our goals. The staff helped us streamline our operations, so we were more efficient in the kitchen and helped us connect to funding and catering opportunities.”

Small businesses like Fresh Food Generation play a critical role in increasing access to healthy, local food in underserved communities. But they can't do it all on their own. In the Pearl Food Production Center, the ingredients are all there for these businesses to grow.



Working at the Pearl Food Production Center helped Cassandra Campbell and Jackson Renshaw grow their business.

In 2014, MACDC Members achieved these results:



Provided **1,284 jobs** to local workers in real estate construction projects; commercial tenants in these projects will also provide **360 jobs**

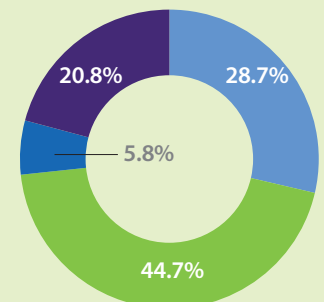


Helped **2,752 people** obtain jobs by strengthening their skills and connections to employers



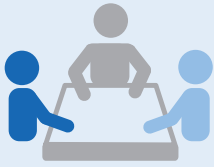
Provided technical and financial assistance to businesses that created or preserved **1,765 jobs**

SOURCE OF JOB OPPORTUNITIES – 2014



- Small Business Assistance
- Job Training and Placement
- Jobs by Commercial Tenants
- Construction

In 2014, MACDC Members achieved these results:



Provided training, technical assistance or lending to **4,317 entrepreneurs**

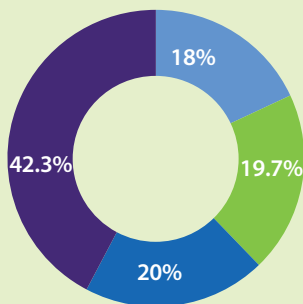


Provided personalized technical assistance to **1,304 entrepreneurs**



Helped local entrepreneurs obtain more than **\$40 million in financing**

OUTCOMES FROM TECHNICAL ASSISTANCE – 2014



- Grew Business
- Stabilized Business
- Started Business
- Other

ENTREPRENEURS

1,304 Local Entrepreneurs Assisted



Winning the contract to build Walnut Avenue Apartments enabled Cruz Construction to grow and hire workers from the neighborhood.

Expanding Opportunity for Minority- and Women-Owned Businesses

It's rare that a pilot program can generate \$45 million in new contracts in less than two years. But that's just what happened when MACDC and the Massachusetts Minority Contractors Association (MMCA) came together to create the Boston Pilot Program. For John Cruz, winning one of those contracts was "like coming out of the drought" after the great recession. Cruz Construction won the \$7.5 million contract to build the Walnut Avenue Apartments, a 65-unit project developed by Jamaica Plain Neighborhood Development Corporation (JPND). As a result, John Cruz has been able to build wealth in the community by hiring local residents. "Being from the community and also being a black-owned company, we have a commitment – and should have a commitment – to give more back to the community in which we reside."

Minority-owned businesses like Cruz Construction often have a hard time getting contracts for Boston-area development projects. Women-owned businesses face a similar challenge. This means that they miss out on lucrative contracts and on the chance to grow their businesses and reach new markets.

To address this problem, MACDC partnered with MMCA to launch the Boston Pilot Program in 2013. Six CDCs, including JPND, came together and pledged to boost the participation of minority- and women-owned businesses in their projects.

While the City of Boston has targets for local, minority and women workers for City-funded projects under the Boston Resident Jobs Policy, there are no such requirements for projects to contract to businesses owned by women and/or people of color. The Boston Pilot Program is addressing this gap.

By the end of 2014, the twelve participating projects had generated more than \$45 million in business for minority- and women-owned firms. The projects exceeded the goal of having 30% of hard and soft costs awarded to minority-owned businesses, at 37%. Women-owned businesses received 9% of these costs, just shy of the program's goal of 10%. This translates into real opportunity for businesses that are often overlooked or sidelined.

As these twelve projects come to completion, the six CDCs, MMCA, and MACDC are planning the program's next phase with a goal of sustaining and deepening the program's impact. That's good news for quality businesses like Cruz Construction that stand to find new opportunities for growth.

FAMILIES

72,046 Families Served with Housing, Jobs, or Other Services

Immigrant Support Network Helps New Residents Navigate New Bedford

Corinn Williams gave a chuckle when asked to describe the work of the Community Economic Development Center of Southeastern Massachusetts' (CEDC) Immigrant Support Network – amused at the challenge of trying to sum up all they do in a few sentences. It's a “grab bag,” she said, and it changes every day. CEDC serves individuals and families in so many ways, it is difficult to capture the entirety of what they do. For Williams, CEDC's Executive Director, the work can best be described as “navigating” – helping new residents of the city navigate systems and situations that can be unfamiliar and intimidating.

One young mother turned to CEDC for help when her son had a dentist appointment, but the dentist did not speak Spanish. Joselyn Feliciano, CEDC's AmeriCorps volunteer, went along to translate, to make sure that a language barrier would not be a barrier to basic healthcare. When a worker is injured on the job, CEDC's staff will also step in to connect them with a lawyer who can take on their case, and will help translate for

the injured worker in meetings with a lawyer or at doctor's visits.

CEDC's staff provide many services to New Bedford's immigrant community. More than half of CEDC's staff speak Spanish, and they partner with local universities to train students as bilingual tax preparers for their clients. CEDC connects new residents with legal services to help with residency papers or help them reconnect with family members. CEDC provides ESOL classes to help students build English skills, and tax preparation and financial literacy services to help people gain economic stability. They help recent immigrants learn how to use public transportation and are working to expand bus service throughout their city to better serve the immigrant community.

CEDC started providing these services more than ten years ago. They are now a go-to resource in New Bedford for the immigrant community. New immigrants often find few places to turn for help. CEDC has worked hard to fill that gap in any way it can. Williams says the strength and dedication of her staff is why New Bedford residents rely on CEDC for help and guidance. “We're a trusted resource...people can come to us to ask any and all questions.”



CEDC hosts an information session on legal issues for new residents of New Bedford.

In 2014, MACDC Members achieved these results:



Provided rental housing to **17,982 households**

Provided pre- and post-purchase education training to **6,777 first-time homebuyers**



Provided foreclosure prevention counseling and assistance to **3,136 households**



Provided programs for **4,112 young people**

Provided **9,190 families** with family asset building services



Created or preserved job opportunities for **6,161 people** and improved energy efficiency in **2,625 homes**

Helped **1,304 Small Businesses**

Created or preserved housing opportunities for **1,459 families**



Provided rental housing stabilization services to **17,159 households**



Provided services to **2,141 seniors** in our communities

In 2014, MACDC Members achieved these results:



Completed 30 housing, commercial, mixed use, and open space real estate development projects with a total investment of **\$246 million**

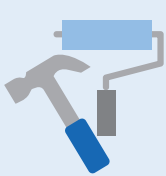


Provided services and programs to local communities with a total operating cost of **\$309.3 million**



Secured **\$40.6 million** in financing for local entrepreneurs

Provided **\$650,000** in cash assistance to help families buy homes and stay in their homes



Lent **\$8.2 million** to low- and moderate-income homeowners to finance repairs and improvements

Invested **\$7.4 million** in energy efficiency improvements



Saved **\$3.2 million** for families through Individual Development Accounts and Earned Income Tax Credit assistance

INVESTMENT | **\$615 Million** Invested in Local Communities



Anyolina Monegro receives her IDA certificate from the Lawrence Financial Stability Center after saving up to buy her own home.

Lawrence Financial Stability Center Empowers Residents to Achieve Financial Goals

Anyolina Monegro has dreamed of owning a home for a long time. Five years ago she turned to the Lawrence Financial Stability Center (FSC) for help. Anyolina started an individual development account (IDA) to match her savings towards a down payment. With the help of FSC staff like Homeownership Coach Iris Matias, Anyolina also worked to rebuild her credit and stabilize her finances. Now, after five years of hard work and saving, Anyolina is about to fulfill her goal of owning her home.

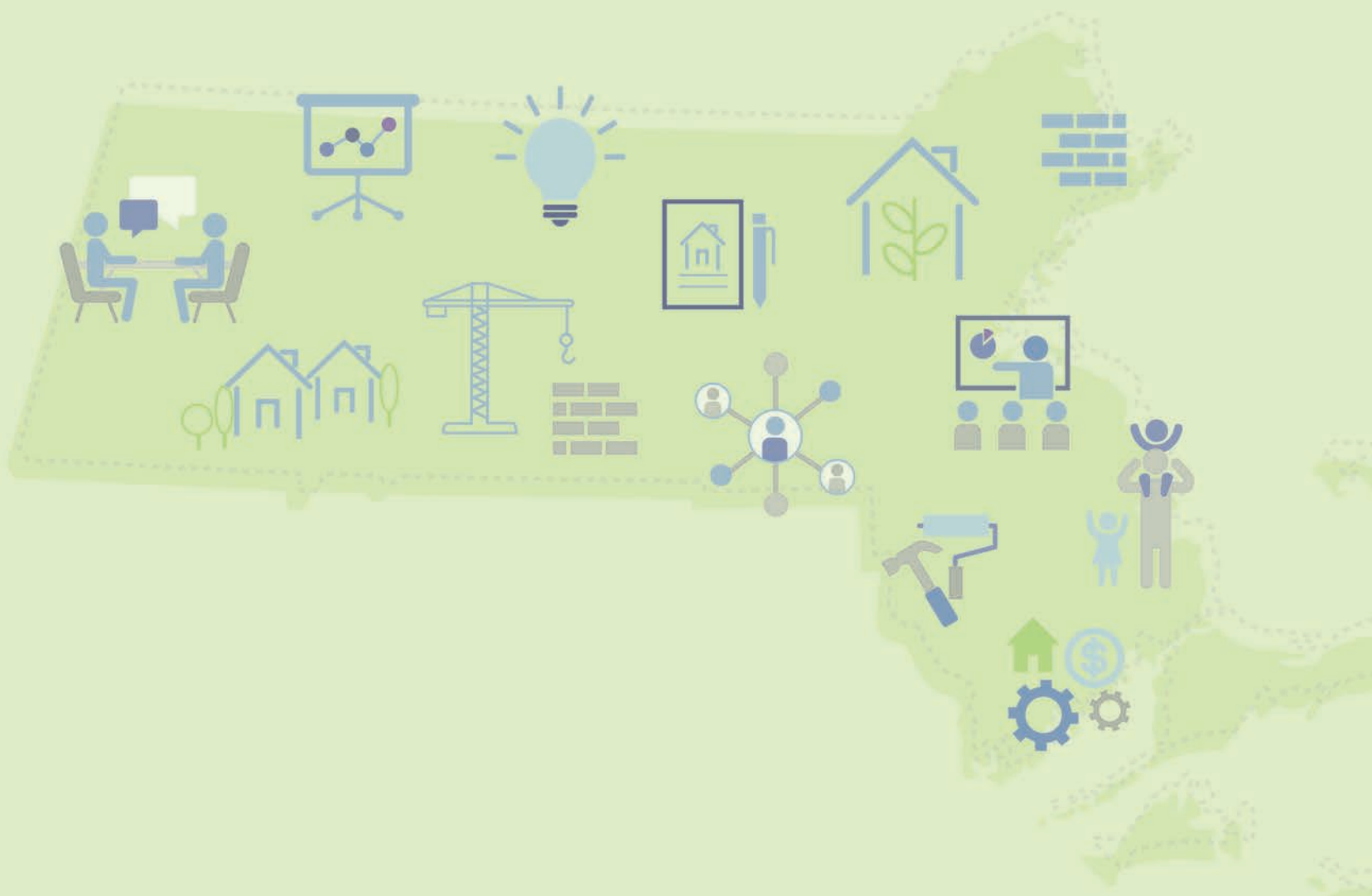
For Anyolina, the support she received from the FSC was invaluable. “They cheered me up at the time that I was about to quit my financial goals. They made me discover my strengths and overcome my weaknesses.”

The FSC is operated by Lawrence CommunityWorks (LCW). After years of helping local residents build assets, LCW recognized that going it alone and helping its members tackle one problem at a time was not having the wide impact it wanted. When the United Way approached LCW about trying a new, partnership-based model, LCW became excited about the possibilities. Together they created the FSC to be a hub where residents access a variety of resources and

opportunities – from LCW, its partners, and each other. LCW built relationships with local organizations like Mill City Community Investments, Compass for Kids, and Northern Essex Community College, coordinating their work to better serve the needs and aspirations of the community. By bringing financial coaching and education, asset-building, and job training efforts under one roof, LCW could engage people in a holistic way, addressing immediate needs as well as underlying challenges and long-term goals.

Building partnerships helps LCW, its partners, and their members co-invest in mutual goals like homeownership, higher education, entrepreneurship, and a more prosperous, healthier community. People have deeper peer support networks, and wider access to resources because providers and advocates are cooperating across silos. This translates into more community members saving money, receiving benefits, avoiding foreclosure, going back to school, finding jobs, helping their neighbors, and – like Anyolina – achieving their dream of owning a home.

Anyolina will soon be the proud owner of a 2-bedroom home in Lawrence. Her experience has inspired her to get involved with LCW as a volunteer, “as my own way to express my gratitude and give back to my community.”



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Massachusetts Association of Community Development Corporations