GOALs REPORT
Growing Opportunities, Assets, and Leaders

BUILDING COMMUNITIES
LEADERS
INVESTMENTS
ENTREPRENEURS
FAMILIES
IMPROVING PLACES
TRANSFORMING LIVES

MACDC
Massachusetts Association of Community Development Corporations
In 2015, MACDC’s members achieved the following:

- **INVESTMENTS**: $859.3 Million invested in local communities.
- **HOMES**: 2,055 homes built or preserved.
- **JOBS**: 6,680 job opportunities created or preserved.
- **FAMILIES**: 72,896 families served with housing, jobs, or other services.
- **ENTREPRENEURS**: 2,218 local entrepreneurs assisted.
- **LEADERS**: 2,397 community leaders engaged.
Each year since 2003, MACDC surveys its members to document their individual and collective impact across the Commonwealth. The GOALs Survey – Growing Opportunities, Assets, and Leaders (GOALs) – examines the full panoply of activities undertaken by CDCs and other MACDC members ranging from housing development and first-time homebuyer courses to job training and small business technical assistance. It represents a shared commitment to improving the quality-of-life in our communities.

This year’s report highlights a record breaking year for our members. In 2015, MACDC members set all-time records in four categories – housing, job opportunities, families served, and community investment! And this is the first time we have seen an increase in five separate categories in one year – with our housing numbers exceeding our previous best year by more than 33%!

The results in 2015 reflect the hard work of our members in surviving the Great Recession and emerging as organizations that are lean, strategic, adaptive, and impactful. Our members are also sustained by a revamped community development ecosystem that MACDC and our partners modernized over the past 10 years, starting with the Community Development Innovation Forum and continuing with the creation of the Mel King Institute, the establishment of the Commonwealth’s CDC Certification program, the adoption of new public policies and funding programs at the local and state level, the implementation of capacity building programs sponsored by several of our allied organizations, and of course, the launch of the Community Investment Tax Credit program in 2014.

These efforts are enabling us to translate the Theory of Change detailed in the graphic on this page into tangible improvements in the quality-of-life for Massachusetts residents. By recommitting ourselves to meaningful community engagement and resident leadership, we are able to increase our impact on the built environment, as well as on the economic success of individual families and households. This virtuous circle of investment and impact continues to take root in communities across the Commonwealth.
A new housing voucher program in the works in Waltham

With rents rising and unspent funds set aside to help with housing, we knew we had to act,” says Daria Gere, Executive Director at Waltham Alliance to Create Housing (WATCH). The city of Waltham passed its Community Preservation Act (CPA) in 2005. In the past 10 years, between the local property tax surcharge and state distributions, Waltham’s CPA generated $30 million, at least 10% of which is for affordable housing. WATCH and its Tenant Action Group (TAG) decided it was time to organize to create the political will and pressure to spend CPA funds to help low-income tenants living in Waltham.

TAG and WATCH wrote a proposal for a CPA-funded Tenant-Based Rental Voucher Program. With almost 6,000 households income-eligible for the voucher and 5% of the City’s residents living in overcrowded or substandard housing, the need in Waltham is pressing. Fueled by their own experiences, tenant leaders organized phone banks and a letter writing campaign. WATCH sent hundreds of letters to the Waltham City Council from residents, allies, and 15 organizations. On 3 different occasions, WATCH brought over 20 tenants and allies to testify to City Council.

One resident to testify was Getty, a mother of a 9-year-old child with special needs who wanted to help the City Council understand the difficult choices she faces. “I work 20 hours a day to support my son and myself. Right now, I am about to be homeless because I couldn’t find [a new] place to live,” she said, noting that she was unable to pay her rent after her roommate moved out. Because her son has special needs, she can’t move to another town and put him in a new school environment. Other residents, like Getty, also shared their stories. And the City Council listened.

On January 26th, 2016, the City Council passed the CPA Voucher program. Upon approval of the contract between the City and the Waltham Housing Authority, Waltham will provide a 3-year rental voucher to 50 of the City’s lowest income households. The voucher will ensure that tenants’ rents are only 30% of their income. While more permanent low-income housing options are needed, this was a huge step forward that only happened because of the community organizing efforts of WATCH, and the residents of Waltham.

LEADERS

2,397 Community Leaders Engaged

Working with local residents, businesses, and other stakeholders to set organizational priorities and strategies that meet their needs

Connecting new leaders 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

Ashley, with her twin daughters, a member of WATCH’s Tenant Action Group, spoke out in support of the Waltham rental voucher program.
Preserving healthy housing for seniors in Beverly

Residents at Harborlight House in Beverly resoundingly said, “we want to stay,” as the facility faced increasingly difficult financial circumstances and the need for significant rehabilitation. Harborlight Community Partners set out to not only preserve the affordability of Harborlight House, but also improve it to better accommodate the needs of an increasingly frail population. Last year, Harborlight House received a $4 million tax-exempt bond to renovate the House’s 30 units as well as ensure each unit’s affordability for another 30 years. But the CDC is trying to provide more than just an affordable home.

Harborlight Community Partners developed an integrated services and housing model that ensures seniors are able to age in place, maintaining their independence as long as possible while accessing needed medical services. Thanks to the renovations at Harborlight House, seniors will now have better and more accessible units, with the addition of their own kitchenettes. At the heart of Harborlight House, common areas and a porch allow for people to gather, and the dining room is being expanded to safely accommodate the mobility equipment of residents. Seniors also have in-house care service, thanks to a partnership with Element Care and Associated Home Care.

Furthermore, Harborlight Community Partners supports a newly formed residential advisory council that can provide feedback on program operations as well as advocating for affordable housing across Harborlight’s service area, which spans from Lynn to Rockport. The goal is to build relationships and partnerships that will lead to a more holistic approach to low-income elder housing on the North Shore.

Fundamentally, what unites Harborlight Community Partners’ work is a deep commitment to dignified and well maintained housing that engages elders and creates meaningful and sustainable opportunities for low-income people. In fact, they are looking to expand their affordable housing model across their service area. As affordable housing for our communities’ elderly becomes an increasingly critical issue, Harborlight Community Partners plans to work with MACDC and others to spread this model across the Commonwealth and beyond.

In 2015, MACDC Members achieved these results:

- Constructed, rehabilitated, or preserved 1,397 homes in 37 separate projects across Massachusetts
- Provided home improvement loans or lead paint abatement services for 442 homes
- Provided development consulting or construction management services, or acted as a Court-Ordered Receiver, for 216 homes

### HOMES CREATED OR PRESERVED BY TYPE – 2015

- Rental Units Developed: 67.4%
- Homeownership Units Developed: 21.5%
- Units Preserved by Remediation of Health and Safety Code Violations: 10.5%
- Units Preserved Through Development Consulting or Construction Management, or Receivership: 0.6%
In 2015, MACDC Members achieved these results:

Provided 2,252 jobs to local workers in real estate construction projects; commercial tenants in these projects will also provide 63 jobs.

Helped 2,786 people obtain jobs by strengthening their skills and connections to employers.

Provided technical and financial assistance to businesses that created or preserved 1,579 jobs.

### SOURCE OF JOB OPPORTUNITIES – 2015

- **Small Business Assistance**: 41.7%
- **Job Training and Placement**: 23.6%
- **Jobs by Commercial Tenants**: 33.7%
- **Construction**: 1.0%

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**Helping hundreds of low-income students achieve a brighter future**

Long before Kendall Square’s emergence as the center of the Biomedical Industry in Greater Boston, Just-A-Start (JAS) was an engine of its own. JAS’s Biomedical Careers Program has prepared 25-30 low-income students annually since 1992. With over 500 graduates placed in industry jobs and a 77% in-industry placement rate, JAS’s success has not gone unnoticed. In 2015, the Biomedical Careers Program received a $200K grant from J.P. Morgan Chase and JAS acquired new equipment for the program.

Even though the industry is filled with young people, most of JAS’s students are in their 30s, 40s, and 50s. Some found the program through Cambridge Housing Authority outreach and others are unemployed individuals with training vouchers. Many are immigrants, some have college degrees, and all of them make a commitment to participate in the program five hours a day, Monday through Friday, for nine months. They cover subjects like genetics, immunology, human anatomy, and chemistry, in addition to hearing from guest speakers and going on facility tours. For Sajan, after emigrating from Nepal in 2009, the program offered a way to build his skills and familiarity with the latest technology, so that he could get a job in a cancer research position. As a cancer survivor himself and former pharmaceuticals researcher in Nepal, Sajan says he is now much more optimistic about establishing a career here.

According to Program Manager Felipe Gomez, it is not uncommon for students to emerge with a transformed sense of self. They are more confident and knowledgeable when it comes to their abilities in math and science. But more than that, Gomez remarks that students feel respected, empowered, and proud of their work. For Jennifer O’Donnell, one of the program’s teachers, the strength of the program lies in the connections that students make with each other, alums, staff, and industry leaders. O’Donnell knows that the family atmosphere JAS creates is one of the reasons the students feel ready to persevere despite the challenging curriculum. Students know that there is a place for them at JAS and in the industry.
In 2015, MACDC Members achieved these results:

- Provided personalized technical assistance to 2,218 entrepreneurs
- Provided training, technical assistance or lending to 3,283 entrepreneurs
- Helped local entrepreneurs obtain more than $53.6 million in financing

**OUTCOMES FROM TECHNICAL ASSISTANCE – 2015**

- Grew Business: 19.3%
- Stabilized Business: 15.7%
- Started Business: 13.5%
- Other: 51.5%

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**Supporting the long-term economic vitality of Western Mass**

While the Greater Boston region has one of our nation’s strongest economies, the same cannot be said for the entire state. Unemployment is higher in Western Massachusetts and incomes are lower as the region struggles to adapt to the new economy. Thankfully, the Franklin County CDC has developed a flexible and customized array of services to support the long-term economic vitality of Western Mass by helping locally-owned businesses start, grow, and thrive.

Each year, Franklin County CDC (FCCDC) works with over 300 entrepreneurs to help develop and grow their businesses, and they are continually expanding and adapting their programs to meet the needs of their region. More than 20 years ago, they established the Venture Center in Greenfield as a small business incubator. A few years later, the CDC established the Western Massachusetts Food Processing Center, which provides the facilities and equipment for culinary businesses to not only prepare their products, but also to package and prepare them for distribution. More recently, thanks to funding from the Massachusetts Growth Capital Corporation, the CDC formed a regional partnership with MACDC Members, Valley CDC and Hilltown CDC, to provide small business technical assistance and lending to the broader region, from Northampton, to the Hilltowns, to the Northern Berkshires.

And just this year, the CDC established the Pioneer Valley Grows Investment Fund to enable local residents to invest in local businesses. So far, the CDC has raised $650,000 from dozens of local investors and those dollars have been reinvested in four local companies – with six more in the pipeline.

The CDC also has a new program to help their clients reach new and larger markets. Expanding on the Western Massachusetts Food Processing Center’s work, FCCDC encouraged many local growers and processors to connect to the recently opened Boston Public Market. Eight Franklin County CDC-supported businesses now either have a booth or sell their goods through other vendors in the new market. They also hope to encourage more regional sales through the market, or develop a way to rotate in producers and collaboratively use the space. Helping businesses in Western Massachusetts to access the Boston market will help lessen the economic inequities between the Eastern and Western parts of our Commonwealth.

Each year, the CDC strives to find new and creative ways to build their local economy. It’s not easy, but, as John Waite, Franklin County CDC’s Executive Director says, “This is what we do.”
Support Services Generate Lasting Success in Lowell

When Linda and her two sons finally connected with Community Teamwork, they had been homeless and moved among shelters in Boston, Bedford, and Leominster. In Lowell, Linda found a way to turn things around and received the inspiration, motivation, and wrap-around services she needed.

What Linda and her family needed first was permanent housing. Once Community Teamwork was able to get Linda’s family settled in a home, the housing specialist visited Linda regularly to help her adjust. In Community Teamwork-fashion, Linda and her housing specialist had a conversation that led to connecting Linda with a Secure Jobs caseworker. At Community Teamwork’s Resource Center, the caseworker helped Linda identify her own interests and skills that could lead to gainful employment.

It was clear that Linda had the education and experience, but she needed the connections, confidence, and direction to make it all work. After their conversation, it was Linda’s choice to apply for a position in the Fuel Assistance department at Community Teamwork. She did and was hired for the job!

Linda’s success story is one of many to have emerged from Community Teamwork’s participation in the Secure Jobs program, a new statewide program to link housing, social service, and workforce development agencies together in an effort to help low-income individuals find and sustain employment.

But Community Teamwork does not stop there. They also provide students with office-appropriate attire via their SuitAbility program and administer a flexible fund that is available for unforeseeable, one-time expenses, like a parking ticket or supplies for work, which might otherwise halt a client’s progress. Finally, Community Teamwork helps their clients to navigate the various government agencies in order to obtain food stamps, childcare vouchers, or other needed resources.

In the end, Linda remembers that it was the human connections at Community Teamwork that made her feel ready to take steps forward in her life. Community Teamwork has been more than influential - Linda now feels “there’s nothing I can’t accomplish.”
INVESTMENT

Community Investment Tax Credit: Bringing New Donors to the Field

From its beginning nearly 50 years ago, a core goal of the community development field was to attract investment capital into places and for people historically excluded, or worse, harmed by traditional capital streams and financial products. Over the years, CDCs developed the expertise to put capital to use in low-income neighborhoods to build housing, to start local businesses, to help first-time homebuyers secure safe mortgages, and to help low-income families begin to save money and build assets that can propel them forward. To do these things well, of course, CDCs need capital and investment to establish the professional expertise necessary to wisely attract and deploy capital in the neighborhoods and towns across the Commonwealth.

In 2012, the Community Investment Tax Credit (CITC) was enacted to do just that, by spurring more private support for CDCs. The CITC, which offers donors a 50% refundable state tax credit for donations made to participating CDCs, was launched in 2014 and has already resulted in significant new funding for CDCs, which is building capacity and increasing our impact.

In 2014, the CITC program generated $4.7 million and last year the number grew to $8.3 million, making it the largest CDC capacity building program in Massachusetts history. Last year, over 1,500 donations were made to 48 organizations, with more than 1,000 of them coming from individual donors. Indeed, individuals gave $3.2 million to CDCs in 2015. Prior to the CITC, most CDCs received very few donations from individuals, relying instead on earned revenue, along with government, foundation, and corporate funding. CITC is enabling us to diversify our funding, build new partnerships with individuals and local businesses, and leverage greater impact for the community.

The program has been a win-win for donors and CDCs alike. For Joanne Campbell, Executive Director of Valley CDC in Northampton, “The CITC Program has been a great success in building our capacity as a CDC.” And in the words of one donor, “It was very enticing, and I have to say I feel great about how far the dollars for an individual donor can get stretched.” Said another, “it made sense to invest locally!” We could not agree more.

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MACDC's Mission

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.

MACDC's Vision for Massachusetts

We envision a Commonwealth of interconnected communities where people of different incomes, ethnicities, races, and backgrounds live with dignity and fulfillment. We envision communities that encourage all residents, including once disenfranchised residents, to participate in civic processes that define the physical, economic, educational, and cultural characteristics that distinguish these communities. We see a Massachusetts where all people build assets and realize the benefits of a healthy economy which provides full employment at good wages, stable housing at affordable prices, and strong public supports for human needs. We see a community development movement led by a diverse and democratic leadership that is at the forefront, in both substance and process, when determining public policy and development priorities that serve the long-term interests of communities. We envision government and the private sector working in partnership with the community development movement to achieve excellence in the projects we undertake and to promote a true “common wealth” for all who live in Massachusetts.