GOALs REPORT

Growing Opportunities, Assets, and Leaders

2022



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1,717 HOMES Created or Preserved

Constructed, rehabilitated, or preserved

1,359 HOMES

Provided home improvement loans or lead abatement services for

271 HOMES

Provided development consulting or construction management services, or acted as a court-ordered receiver for

87 HOMES



6,744 JOB OPPORTUNITIES Created or Preserved

Provided technical and financial assistance to businesses that created or preserved

3,585 JOBS

Helped

894 PEOPLE

obtain jobs by strengthening their skills and connection to employers Created



for local workers in real estate construction projects and for people working for commercial tenants in these projects

3,416 ENTREPRENEURS Provided Technical or Financial Assistance Helped local entrepreneurs Helped entrepreneurs access Provided training, technical Helped entrepreneurs access obtain more than assistance, or lending to more than more than 5,113 **ENTREPRENEURS** IN PPP LOANS IN COVID-RELATED IN LOANS AND GRANTS GRANTS 86,124 FAMILIES Assisted with Housing, Jobs or Other Services Provided services to 33 CDCs helped Assisted Provided jobs or other economic opportunities to 57,311 28,694 10,894 17.919 **ELDERS AND RENTERS AND FAMILIES** FAMILIES HOMEOWNERS YOUTH Assisted with housing or at risk of displacement access housing-related services emergency cash assistance

1,670 COMMUNITY LEADERS Engaged

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In completed real estate projects and in other housing assistance

\$450 MILLION + INVESTED

In programs, services, and economic opportunities



GOALs REPORT

Resilience. That's the word that comes to mind for 2021. Merriam-Webster defines resilience as the ability to withstand or adjust to challenges. The devastating health and economic impacts of COVID-19, which disproportionately fell on low-income communities and communities of color, severely tested the resilience of families, and communities, to a degree not seen in generations.

Families across the Commonwealth demonstrated extraordinary resilience in response to unprecedented challenges. For many communities, sustained resilience and recovery rely on the existence of social capital, mutual aid, and community leadership. CDCs, built on these values and practiced in their use, play an essential role in community resilience, and in efforts to redress and reduce- and make progress toward eliminating- unjust disparities in the pandemic's impacts.

MACDC's 2022 GOALs Survey documents much of the collective impact of CDCs statewide in calendar year 2021. Perhaps it's not surprising that these impacts are greater than in 2020, as few of us were prepared for the pandemic. Yet, in comparing the collective impact of CDCs in 2021 to 2019, pre-COVID, CDC contributions to community resilience jump off the page!

 1,717 homes were created or preserved, 11% more than in 2019

• 6,744 jobs were created or preserved, a 62% increase from 2019

- 3,416 entrepreneurs were provided technical or financial assistance, almost 3 times the 1,256 entrepreneurs provided such assistance in 2019
- 86,124 families were served, 23% more than in 2019
- \$1.45 billion was invested, a 58% increase from 2019

Much of this "ramping up" was targeted to address those most impacted by the pandemic. More than \$43 million in loans and grants were provided to small business entrepreneurs, almost 5 times the amount provided pre-COVID. The CDCs' response to helping families access the emergency rental assistance provided by the state and federal governments, so essential to preventing an avalanche of evictions, was even more impressive.

In 2021, CDCs collectively made more than \$162 million available to renters, 9 times the amount provided in 2019. Even when comparing the 2021 emergency cash assistance to renters with the amount provided in 2020, when it was first needed, the increase from 2020 to 2021 was more than fivefold.

Of course, the dollars alone don't tell the whole story. In the pages of this report, we tell some of these qualitative stories: CDCs in Cambridge and Somerville providing job skills in growing sectors such as biomedical and information technology; providing leadership training in Springfield and Holyoke to residents, who developed the skills to train others; developing tiny homes in Worcester for people struggling with chronic homelessness and mental health challenges; and providing safe space and learning opportunities for youth in Boston

We still have far to go to achieve a true commonwealth, defined by Merriam-Webster as "one founded on law and united by compact or tacit agreement of the people for the common good." We hope that seeing this progress inspires us to renew our commitment to fighting the deep inequities that remain. The work continues.





Franklin County CDC's Western MA Food Processing Center, in Greenfield, was named Manufacturer of the Year. The Center was nominated by Senator Jo Comerford, through the Legislature's Manufacturing Caucus.

CDC of South Berkshire completed Bentley Apartments, providing 45 affordable homes in Great Barrington on land that used to be a contaminated brownfields site.

GREAT BARRINGTON

Way Finders' Resident Leadership Program trained 34 residents, who participated in NeighborWorks America Community Leadership Institutes in Springfield and Holyoke. Residents who were trained are now training others.



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Massachusetts Housing Partnership Moving affordable housing forward

Thank you to MHP for supporting MACDC's GOAL's Program.

GREENFIELD

SPRINGFIELD

HOLYOKE

Worcester East Side CDC is working with Open Sky to develop a small village of 21 tiny homes, slated to open in 2023. The homes will offer permanent housing for people who have struggled with chronic homelessness, mental health challenges, and substance use.

WORCESTER

Southeast Asian Coalition of Central

MA (SEACMA) partnered with various agencies in Worcester to help Afghan refugees rebuild their lives and become economically stable. SEACMA has helped families move, find jobs, access halal food, and register children in schools.

Mill Cities Community

Investments became a Mass Save HEAT Loan Lender, providing loans for energy efficiency improvements not available through traditional lenders. In its first year, MCCI provided three loans totalling over \$35,000.

LAWRENCE

SOMERVILLE CAMBRIDGE BOST

Somerville Community Corporation (SCC)'s First Source Jobs Program trained 212 participants, helping them gain the necessary skills to establish career pathways and economic resiliency, while providing employers with qualified, local job candidates. As a result, 73 people found or retained jobs.

Just-A-Start's Career Connect Program is a no-cost education and training program for entering careers in the biomedical and IT industries. Its 32 graduates were low-to moderate-income and underemployed residents of Cambridge and surrounding communities who are now on a pathway to financial stability.

Thanks to Urban Edge's partnership with the Egleston YMCA, children in the community can access Learning Hubs, which provide a safe space with high-speed internet, work stations, and other educational resources.

South Boston NDC will lower the utility costs and carbon emissions for two of its buildings in Andrew Square by making significant improvements in weatherization and energy efficiency. The buildings were first purchased in 2019 through Boston's Acquisition Opportunity Program (AOP).

LOWER CAPE

NANTUCKET

Community Development Partnership (CDP)'s Business and Credit Program provided \$183,000 in financing to small businesses on the Lower and Outer Cape that were unable to access conventional bank financing.

Housing Nantucket was awarded a \$3.6 million grant and a \$6.75 million loan from the Town's Affordable Housing Trust to purchase property and construct Wiggles Way, which will provide 22 affordable apartments.