



Oak Hill

Community Development Corporation

Section II. Community Investment Plan

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Organizational Information

Oak Hill Community Development Corporation is requesting Community Investment Tax Credit funding for Investing in Union Hill. Oak Hill CDC has been dedicated to improving Union Hill since 1972. Oak Hill CDC is the NeighborWorks® America Affiliate for the Worcester Service Area.

At its' core, Oak Hill CDC is a resident-led, neighborhood-based Community Development Corporation. Residents develop their skills to directly improve their own community, determining Real Estate investments, evaluating and determining program investments. In this way residents have invested \$30 million dollars in economic and community development, creating 178 units of affordable housing and had an immeasurable impact in improving the quality of life for all residents.

Our major programming components include:

Stakeholder Participation & Leadership Development:

As a national affiliate of NeighborWorks® America, Oak Hill CDC invests significant national training resources to create and support leaders who are able to lead and improve their community.

- Community Engagement: Oak Hill CDC holds monthly Community Engagement meetings to increase resident leadership and allows residents to connect directly with Police through the Crime Watch section of the meeting. Annually, residents attend national leadership development training.
- Youth Engagement: Oak Hill CDC connects with youth on many levels. The agency holds weekly meetings of their youth engagement group which receives leadership, financial education, recreational activities, self-esteem and readiness for college training. The group also completes community service on a regular basis. Oak Hill CDC also partners with the Worcester Public Schools to provide support services to area schools and connect families with the supports they need.
- Investing in Union Hill Collaborative: Grafton Hill Business Association, Canal District Alliance.
- Board of Directors: 100% of our Board members are residents or stakeholders. Board members complete annual leadership and skill development training.

Affordable Housing: As a Community Development Corporation we understand that affordable housing is central to long term neighborhood stability and growth.

- Real Estate Development: Due to excessive foreclosures, Oak Hill CDC has shifted from developing new construction to the redevelopment of foreclosed and abandoned properties in our neighborhood. These properties are rehabilitated within the Commonwealth's Sustainable Development Principles.
- Asset & Property Management: Oak Hill CDC created and maintains 77 affordable rental units in Union Hill ensuring long term affordable housing opportunities.

Increasing Green, Open, and Recreational Spaces

- Open Space Development: Oak Hill CDC has developed three open spaces and playgrounds for residents in the last 3 years improving their quality of life. A playground for a local elementary school. Oak Hill CDC also worked with CSX to donate \$5 million to the community of which \$660,000 going directly to Investing in Union Hill.

Economic Development: Oak Hill CDC invests in Economic Development to ensure the self-sufficiency of our residents and businesses.

- Employment: Oak Hill CDC is a satellite office for Worcester's Work Force Development Office and connects residents with job fairs and resume assistance.
- Job Fair: Oak Hill CDC annually holds a Diversity Job Fair for neighborhood residents.
- Financial Capability Education: Free financial education that focuses on how clients can improve their long term financial health. The course covers the basics of finance and provides financial coaching. The program

is offered to the general public but developed initially and strongly suggested for clients both looking to buy and save their home.

Homeownership Promotion: Create Sustainable homeowners

- Pre Purchase Education and Certification: The Center provides education online and in person for homeowners to determine if they are ready and assist them in purchasing their first home. The Center Provides First Time Homebuyer Certification.
- Down Payment Assistance & Affordable Loan Programs: Oak Hill CDC partners with the City of Worcester to connect eligible buyers with resources to purchase their first home.

HomeOwnership Preservation: Providing critical HUD certified housing counseling is key to preventing foreclosure, improving homeowners finances and improving neighborhood economics

- Foreclosure Prevention Counseling: The only HUD Certified foreclosure counseling agency in Worcester, Oak Hill CDC provides a one-on-one specialized counseling by certified counselors to assist homeowners facing foreclosure.
- Post-Purchase Counseling: After the purchase of their home, additional counseling is available to homeowners to educate them on homeowner and landlord issues.
- Improving Homes: Assisting homeowners with community housing resources, financing, green and energy savings, basic home improvements and contractor and project management, all considering emerging sustainable development and healthy homes practices.

Section 1: Community or Constituency(ies) to be served by the organization

Service Delivery Areas

Oak Hill CDC serves three main geographical focus areas: Union Hill, City of Worcester, and Central Massachusetts.

For 42 years Oak Hill CDC has been investing in our most in-need neighborhoods. Since 1972 we have grown in service to the community and we now serve a broad geographic spectrum: Beginning in Union Hill, expanding to serving the whole City of Worcester, and now throughout Central Massachusetts.

Union Hill:

Geographically: Union Hill includes Grafton Hill, Vernon Hill and the Upsala St. neighborhoods on the east side of Worcester, all low income inner-city neighborhood. The population of this area as of the 2010 Census was 6,683. Worcester is a Gateway City.

Demographics: As a community we have seen first-hand the effects that sub-prime mortgages have had in our communities and the rampant foreclosures they have brought. The Community Investment Tax Credit program is critical to continuing the momentum that Oak Hill CDC has had in turning the tide of disinvestment to strategic long term economic growth.

For generations, the economic realities for the people living in Oak Hill CDC's neighborhoods have been challenging, and right now, the neighborhood stands at a critical juncture:

Housing Conditions

- **Highest levels of Foreclosure:** Union Hill has the 4th highest rate of foreclosure in the Commonwealth
- **Housing Cost Burdened Renters:** 47% of all renters are housing cost burdened, spending more than 50% of their entire income on housing alone.

- **Extremely low Home Ownership rates:** Of the 22,783 units in the Oak Hill service area, only 20% are owner-occupied, the lowest homeownership rate in the City.
- **Old Housing Stock:** 78% of homes were built before 1939, compared to 50% city wide.

Quality of Life Conditions

- **Concentrated Poverty:**
 - 99% of all student families have household income below the federal poverty
 - 26.9% are on food stamps compared to the average of 13.9% in the city and 7% state wide.
- **Highly Diverse Population:** High concentration of Hispanic (21%, compared to 7.9% state wide) and Black or African American (13.1% compared to 9% in the city of Worcester)
- **Low educational Attainment levels:**
 - Only 73.6% have graduated from high school, compared to the 89% state rate
 - Only 9.6% have a bachelor's degree or higher, compared to 38.2% of Massachusetts Residents.
- **High Concentrated Minority Unemployment:** 1.1% higher rate than the rest of the state and are tending higher (minority rates approach 35%)

Worcester and Central Massachusetts

Population of 795,726: Communities that range from inner city, suburban and rural communities, with significant populations and income variations.

- **Cost Burdened Home Owners:** 69% of homeowners are housing cost burdened, spending more than 50% of their on housing
- **High Sub-Prime market penetration in Minority Communities:** 38% of all Worcester mortgages were subprime at the peak of the real estate market in 2006, specifically targeting our minority communities, resulting in high foreclosure rates across the region
- Worcester County has been identified by HUD as an area with “**High Foreclosure Incidence Area.**”
- The City of Worcester is ranked 5th **highest rates of foreclosures** in Mass.
- The rate of loans in foreclosure in 2013 was 7 **times higher** than it was in the beginning of the foreclosure wave in 2006.
- Worcester County faces high rates of distressed properties, with 18 of the zip codes in the county being in the top 30 Distressed Zip Codes in Massachusetts, not including the gateway cities **Winchendon, Athol, Ashburnham and North Brookfield are the top four.**
- Home sales continue to rise in Massachusetts, in November of 2013 there was a **6% increase from last year.**

Constituents Served

Through its programming, Oak Hill CDC serves a wide range of constituents and ensures that its' marketing efforts reach residents, homeowners, tenants, business owners, youth and community stakeholders.

- We target marketing resources to ensure we reach underserved populations and communities
- Primarily our clients are low/moderate income families.

Section 2: Involvement of community residents and stakeholders

Evidence of Resident and Stakeholder Engagement in Organization

Oak Hill CDC's adopted Theory of Change, in our attachments, outlines how residents and stakeholders participate and are integrated throughout our organization in service to our communities. They have participated in in our Strategic Plan, Annual Business Plan, Market Study, Measurement, Evaluation, and in developing the Investing in Union Hill Plan.

Since it was established in 1972, Oak Hill CDC has always operated as a **Community Engagement Model Program** whose mission is to create opportunities for stakeholders to connect with resources, foster leadership, and support community members in their efforts to enhance and revitalize their neighborhood.

- **Board of Directors:** The majority of our Board Members – 70% are residents in the Union Hill Neighborhood and 100% live in Worcester County. And they are all Community Stakeholders. The board of directors meets every other month to govern the agency, review operations, finance and outcomes. Every year Oak Hill CDC Board and Staff reaffirms and aligns our **Business Plan** with full **Market Study**, to **Line of Business Work Plans** and with our **Strategic Plan**.
- **Community Engagement Meetings:** Oak Hill CDC holds monthly Community Engagement Meetings, where residents and stakeholders come together to discuss community issues and determine Oak Hill CDC funding investments. On average, 20 community members and stakeholders attend monthly.
- **Oak Hill CDC's Teen Group:** 15 students meet weekly and participate in organizational activities as well as those that improve their sense of civics, education, health behavior, and college and vocation readiness.
- **Neighborhood Events:** Oak Hill CDC on average holds 15 additional community events during the year including: Election Forums, Neighborhood Clean-Ups, Neighborhood Block Parties, **Bankers Forum**, **Door to Door Outreach**, **Health Assessment Meetings** and our annual organization of Toys for Tots which reaches 3,000 families in our area.
- **Neighborhood Planning:** Oak Hill CDC holds bi-annual neighborhood meetings to obtain input and “Visioning the Future” from residents and stakeholders for direct plan development.
- **Stakeholder Discussion:** Oak Hill CDC has ongoing meetings with community stakeholders (including but not limited to **Worcester Academy**, **Worcester Public Schools**, **City of Worcester**, **Grafton Hill Business Association**, and the **Canal District Alliance**.

Evidence of Resident and Stakeholder Involvement in Development of the Investing in Union Hill Plan

For years now, Oak Hill has invested considerable time and talent to ensure that residents and stakeholders understand the CITC opportunity, make sure it becomes a reality, and to help us to successfully compete, secure and deliver on the CITC opportunity.

- **CITC Advocacy**
 - Since 2011, Our Executive Director serves on the MACDC State-wide Working Group of Directors
 - The Central Mass Legislative Delegation played a prominent role in advocating and passing this at the state level: Lt. Gov Murray, Sens. Chandler & Moore etc.
- **Stakeholder discussions:** Oak Hill CDC has a long standing history of working collectively with area partner stakeholders. Though the development of the plan a group was formed including Worcester Academy, Worcester Public Schools, Bank of America, Chamber of Commerce, Hanover, United Way, Cong. Jim McGovern, Union Hill Elementary, the local Delegation and the City of Worcester to assist in creating the Investing in Union Hill Plan. Please see attached letters of support.
- **Community Engagement Meetings:** Oak Hill CDC's residents meetings had at least 20 minutes of discussion every meeting about development of the CITC plan and ideas that residents had for the plan. Community Engagement Committee Members reviewed the planning process and drafts of overall agency planning.

- **Board of Directors Meetings:** At every Board of Directors meeting since the concept of CITC was developed Board members have discussed and reviewed the program. Our board is 100% residents and stakeholders, these board members have been critically involved in the development of the plan.
- **Neighborhood Planning and Visioning Meeting:** In September Oak Hill CDC held a meeting where residents were directed through a series of activities that allowed them to identify the strengths and weaknesses of our neighborhood and how & what would improve the neighborhood. This data was critical to the development of the plan.
- **Youth Program Meetings:** The needs of each teen in the group were surveyed individually and then ideas were taken from a full group discussion for how this plan can make our neighborhood a better place.
- **Health Impact Assessment Meetings:** Oak Hill CDC worked City of Worcester Health Department and UMASS medical to conduct a Health Impact Assessment in our core neighborhood. This data developed from resident's Responses was used to determine goals in the plan and ensure that we understand the health needs of our community and how that ties to the overall sustainability of a community.
- **Neighborhood Focus Groups:** Oak Hill CDC held 5 neighborhood focus groups with small groups of residents to hear their ideas and input for our Community Investment Plan.
- **Neighborhood Door to Door Survey:** Over the summer Oak Hill CDC partnered with NeighborWorks America's Success Measures plan to complete a door to door survey of our neighborhood residents. During this process 202 families were interviewed about the neighborhood and its strengths, weakness' and needs. The Survey also included a physical assessment of the neighborhood.

Information and data taken from these meetings and surveys has informed Oak Hill CDC's creation of their CITC Plan, Investing in Union Hill. Residents expressed the need for neighborhood stabilizing, how we should achieve it and the overall needs of the neighborhood. Although we cannot address them all, we using this data while by working with partners we will be able to have a profound effect on the neighborhood.

Oak Hill CDC spent time to ensure that the Investing in Union Hill Plan aligned with Oak Hill CDC's current best practices including: Market Study Review, Line of Business Goals, Measurement, Budget & Finances and Resource Development. We aligned the Plan with our Strategic 5 year Plan, and Annual Business Plan.

Through our process, over 738 residents and stakeholders took place in CITC discussions. Below is a brief overview of meetings and events where CITC planning took place and participation numbers.

Event or Meeting with CITC Planning	Occurrence or Time Frame	Total Resident and Stakeholder Participants
Youth Program Meetings	4	15
Community Engagement Meeting	8	40
Health Impact Assessment Meetings	3	50
Board of Directors Meetings	5	18
Neighborhood Planning and Visioning Meeting	1	300
Neighborhood Focus Groups	5	40
Neighborhood Door to Door Survey	Summer 2013	250
Stakeholder Discussions	Summer, Fall and Winter 2013	25
Total Participants		738

Residents and Stakeholders monitoring and implementing Plan activities

Residents and Stakeholders will participate in implementing and monitoring plan activities over the life of the resource, with a goal of using this resource to leverage more resources and opportunities to invest and improve.

This board of residents and key community stakeholders will assure that Oak Hill CDC is able to use 100% of awarded funding through this program, and that investments will be community embraced.

Investing in Union Hill Impact Board

<i>Name</i>	<i>Affiliation</i>
M Howard & Frances Jacobson	Major Donors
Henry Dormitzer	Worcester Academy Chair of Trustees
Todd Wetzel	Morgan Stanley
Patty Eppinger	Major Donor and Hanover Insurance
Ed Shea	Bank of America
Casey Freeman	Merrill Lynch and Oak Hill CDC Board Member
Rev. Bob Bachelder	Worcester Area Mission Society
Ana Sequera	Resident and President Emiratis for Oak Hill Board
Dan Donahue	State Representative
Sue Moynagh	Oak Hill CDC Board Chair and Resident
Mullen Sawyer	Executive Director- Staff Member
Anita Gallant	Chief Operations Officer- Staff Member
Maryann Johnson	Chief Development Officer- Staff Member

As you can see from above, the Investing in Union Hill Impact Board is a cross section of sectors in Worcester, assuring the agency will have the right relationships, understanding and means to secure all available tax credit resources and knowledge to use all the tax credits. We recognize the CIRC is the mechanism that will drive resources to our agency and community enhancing our production and long term viability.

Existing Opportunities

- **Investing in Union Hill Impact Board:** This committee will meet monthly to do an in-depth review of the plan and make action plan for committee members ensuring that goals of the plan are met.
- **Youth Program Meetings:** At every other Youth Program Meetings youth members will be given an update by a staff member of the progress of the plan and how they can assist and be involved. We will also take ideas for improving the plans and allow them to monitor outcomes.
- **Community Engagement Meetings:** At every meeting staff members will present the progress on the Investing in Union Hill Plan so that residents will be key in motioning the successfulness of the plan and the outcomes. Residents and stakeholders will be given time to discuss the plan and any suggestions they may have.
- **Board of Directors Meetings:** At every Board of Directors meeting a representative from the Investing in Union Hill Impact Board and a staff member will report on progress of the plan and on the current outcomes and goals going forward in the next two months. Discussion of the plan and monitoring of the plan will occur.
- **Neighborhood Planning Meetings:** Every September Oak Hill CDC will hold a resident and stakeholder planning meeting where progress on the plan will be updated and results will be presented and monitored.
- **Neighborhood Focus Groups:** Oak Hill CDC will hold at least 3 focus groups a year to review the Plan and ensure the communities' needs are being met.

- **Neighborhood Door to Door Survey:** In 2 years, Oak Hill CDC will recomplete the neighborhood survey and be able to measure results of the plan in our neighborhood.
- **Stakeholder Discussions:** Oak Hill CDC will meet with stakeholders on a regular basis to ensure that all parties are involved and invested in the Investing in Union Hill Plan. These meetings will be open to existing and new community stakeholders.

Oversight Activates	Annual Occurrences	Total Occurrences over 5 years
Youth Program Meetings	25	125
Community Engagement Meeting	12	60
Board of Directors Meetings	6	30
Neighborhood Planning Meeting	1	5
Neighborhood Focus Groups	3	15
Neighborhood Door to Door Survey	Bi-annually	2
Stakeholders Meeting	6	30
Investing In Union Hill Impact Board	12	60

Section 3: Plan Goals

Oak Hill CDC's major three goals for the Investing in Union Hill Plan are all interconnected building upon each other. Oak Hill CDC will continue to use housing as the platform for community stabilization and economic development on the individual to community-wide levels. Moving critical support services into our community will have a major impact on our residents' quality of life. These goals are priorities that will ensure the Investing in Union Hill Plan is a comprehensive, integrated and coherent approach to community development.

Goal	How Low/Moderate Income Households and other constituents will benefit	How the Entire Community will benefit from achieving the goal
Goal 1: Preserve and Develop Affordable Housing and Commercial Real Estate	<ul style="list-style-type: none"> Increased affordable housing for underserved populations and low/moderate income residents Reduced housing expenses allows residents to meet other financial obligations Increased job opportunities Decrease forced mobility for residents facing high rent rates 	<ul style="list-style-type: none"> Stabilize housing market Improve real estate values Increase productive tax base Decrease of vacant blighted buildings that attract crime Use housing is a platform to improve overall health of community Increase community economic structure through commercial development
Goal 2: Improve Quality of Life for Union Hill Residents	<ul style="list-style-type: none"> Increased sense of community Increased Community spaces Make place based critical support services Increase neighborhood safety Improve neighborhood physical environment 	<ul style="list-style-type: none"> Create a stronger community Increased safe places to work, play and live Increase overall quality of life
Goal 3: Improve Neighborhood Economics	<ul style="list-style-type: none"> Cost reasonable housing Increased financial capacity Decreased mobility rate at schools HomeOwnership Education Asset building: individual and business based 	<ul style="list-style-type: none"> Stabilize housing market Improve real estate values Increase productive tax base

Section 4: Activities to be undertaken

Oak Hill CDC's Investing in Union Hill Plan activities build on the existing momentum of programming already underway in the community.

Goal 1: Preserve and Develop Affordable Housing and Commercial Real Estate

Activity	Impact on Goal	Impact on Community/Constituency(ies) to be served
Bring new housing resources into the community for homeowners and residents: Green, energy improvements, rehabilitation funding,	<ul style="list-style-type: none"> Increased access to safe decent affordable homes 	Housing stability Decreased cost of utilities Homeowners and their tenants will have more disposable income Increase housing equity
Develop Foreclosed Properties into affordable and stable housing	<ul style="list-style-type: none"> Stabilize housing market and remove blight from our community 	Improve housing values Provide a safe place for people to live Increase productive tax base
Develop Specialized housing: At-Risk Kids, Prisoner Reentry, homeless, seniors etc.	<ul style="list-style-type: none"> Hosing Stability for specialized populations Increased options of affordable housing (ADA Compliant, Security, Support Services) 	Reduction in homelessness Cost saving effect Ability to improve health and access services and support Supportive Services tied to housing
Improve Oak Hill CDC's Rental Units: energy and green improvements	<ul style="list-style-type: none"> Increase quality of affordable rental units Increased access to safe decent affordable homes 	Housing stability Decreased cost of utilities Residents will have more disposable income
Develop Specialized housing: At-Risk Kids, Prisoner Reentry, homeless, seniors etc.	<ul style="list-style-type: none"> Hosing stability for specialized populations 	Reduction in homelessness Cost saving effect Ability to improve health and access services and support

Goal 2: Improve Quality of Life for Union Hill Residents

Activity	Impact on Goal	Impact on Community/Constituency(ies) to be served
Street Scope Improvements	<ul style="list-style-type: none"> • Improve Neighborhood Physical Environment 	<ul style="list-style-type: none"> • Increased sense of positive community
Make Healthy Foods Available (For example: Farmers Market, in stores)	<ul style="list-style-type: none"> • Improve Community Well being • Increase access to healthy foods • Increase place based services 	<ul style="list-style-type: none"> • Health Improvements • Increase access to healthy foods
Bring Health Care resources into the community	<ul style="list-style-type: none"> • Improve Community well being • Increased Access to Health Care • Increase place based services 	<ul style="list-style-type: none"> • Access to health care • Better Health
Build Community Network with a new Community Organization	<ul style="list-style-type: none"> • Assist low and moderate income people in obtaining services they need • Create new resident leaders (adult and youth) • Make new connections with local businesses 	<ul style="list-style-type: none"> • Build Community Infrastructure • Increased Access to services
Create Community Center	<ul style="list-style-type: none"> • Provide a free space for social service agencies to increase access to services for low income people • Increase place based services 	<ul style="list-style-type: none"> • Improve overall quality of life for community • Increased Access to services
Connect Residents with solutions to their educational needs	<ul style="list-style-type: none"> • Increased employment and education brings neighborhood stabilization 	<ul style="list-style-type: none"> • Higher levels of employment • Increased Skill Sets • Increase Earning Potential • Increase educated workforce base
Reduce Crime	<ul style="list-style-type: none"> • Improve Safety of Community 	<ul style="list-style-type: none"> • Increase Tax Base • Increased Neighborhood Stability • Increased Real Estate values
Increase Access to Public Transportation	<ul style="list-style-type: none"> • Increased access to and mobility within neighborhood 	<ul style="list-style-type: none"> • Increased access to goods, services and employment

Goal 3: Improve Neighborhood Economics

Activity	Impact on Goal	Impact on Community/Constituency(ies) to be served
Free Financial Capacity Education	<ul style="list-style-type: none"> • Increase financial health of residents • Asset Building • Wealth Creation 	<ul style="list-style-type: none"> • Increased Savings • Increased Economic Stability
Create new sustainable homeowners	<ul style="list-style-type: none"> • Increased housing stability • Wealth Creation • Financial Sustainability 	<ul style="list-style-type: none"> • Increased real estate values • With educated homeowners there will be a decreased rates of foreclosure
Provide Free Foreclosure Prevention Counseling	<ul style="list-style-type: none"> • Allow families to stay in their homes or make educated positive decisions 	<ul style="list-style-type: none"> • Increase positive tax base • Decrease Foreclosure rates • Increase Real Estate Value • Stabilize families
Assist residents and business in Job Training and Creation	<ul style="list-style-type: none"> • Increase economic opportunities for residents • Pair local businesses with residents for job training and skills 	<ul style="list-style-type: none"> • Improve economic stability of community • Increase positive tax base • Increase upward mobility

Section 5: How Success will be measured and/or evaluated

Oak Hill CDC values and has operationalized the systematic use of National Best Practice and evidence based Tools to objectively determine investment, production, outcomes, measurement, evaluation and improvement of all we do. Oak Hill CDC measures all of its programs annually and believes in performance/production based measurement at every level: Programming, Staff, and Board. 15 years of Annual Business plans, strategic investment, measurement, and accountability.

Investing in Union Hill Plan Measurement Methodology

The Board of Directors and Community Engagement Committee will coordinate the Plan directly with the Investing in Union Hill Impact Board. The Investing in Union Hill Impact Board will be responsible in the execution of the Plan, they will then work with key staff members (Executive Director, Chief Operations Officer and Chief Development Officer) to implement and monitor. Evaluation will occur on an ongoing and systematic basis including through the Board of Directors, Investing in Union Hill Impact Board and Community Engagement Committee. They will evaluate the Plan at every meeting using a Work Plan developed with the goals and activities with progress reports next to each.

Neighborhood Evaluation

In the summer of 2013, Oak Hill CDC partnered with our national funder, NeighborWorks® America, utilizing their national Success Measures Program and Tools, to measure and evaluate the community development and housing realities in the Union Hill community. This local effort, tied to efforts from all across the country resulted in a largest housing study ever done. This will serve as a baseline evaluation for future investment/improvements.

We measured Union Hill through:

- 1) **Physical Inventory** of every block in the neighborhood for housing conditions and common space conditions
- 2) 74 Houses in the neighborhood (randomly selected) were given a further in depth physical inventory of their Oak Hill CDC worked with NeighborWorks® America to ensure the residents were a statistical random sampling of the neighborhood current conditions.
- 3) 202 Residents were randomly and anonymously surveyed

Through these repeating measurement efforts Oak Hill CDC will be able to measure Plan impact.

Measurement: Central Massachusetts

Oak Hill CDC will measure its impact on Worcester County through comparison of statistical data change. Baseline data been gathered from Massachusetts Housing Partnership, the Warren Group and census Data. Every year we will assess the following statistics and the impact we have had on them:

- Foreclosure Rates
- First Time Homebuyer Rates
- Affordability
- Access to financing
- Housing conditions

Section 6: Collaborative efforts to support implementation

Oak Hill CDC has a solid base of collaborators that assist us in connecting our residents with resources and our community with investments.

Existing collaborations

Investing in Union Hill Impact Board

<i>Name</i>	<i>Affiliation</i>
M Howard & Frances Jacobson	Private Family Foundation- Major Donors
Henry Dormitzer	Worcester Academy Chair of Trustees
Todd Wetzel:	Morgan Stanley
Patty Eppinger	Major Donor and Hanover Insurance
Ed Shea	Bank of America
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Sue Moynagh	Oak Hill CDC Board Chair and Resident
Mullen Sawyer	Executive Director- Staff Member
Anita Gallant	Chief Operations Officer- Staff Member
Maryann Johnson	Chief Development Officer- Staff Member

- **Neighborhood Stakeholders:** Residents, Youth, Grafton Hill Neighborhood Improvement Association, Worcester Senior Center, Village of Ascension Heights, Union Hill Elementary School, Saint John's Parish, Canal District Alliance
- **Youth Collaborating Orgs:** Guild of St. Agnes, Youth Center, Friendly House, Boys & Girls Club, Girls, Inc.

- **Underserved and at-risk populations:** Dismas House, Friendly House, Hector Reyes House, Central Mass Homeless Assoc., WCAC, DMF, DCF Ghana Center, Community Health Link, You, Inc., AIDS Project Worcester, African Community Dev. Corp.
- **City of Worcester:** housing, economic development, parks & recreation, Police, Fire & Code, Workforce Central, Affordable Housing Initiative, Buy Worc. Now.
- **Housing Services:** CMHA, HomeOwnership Center, NeighborWorks America, MACDC, CHAPA
- **Economic Development:** Division of Banks, Attorney General, Institute for Economic Inclusion, WCAC, United Way, Chamber of Commerce, Central Mass Regional Investment Board, More than Wheels
- **Businesses Community:** Hanover, Canal District Business Alliance, Grafton Hill Business Assoc., Chamber of Commerce, Maloney Properties, Saint Vincent Hospital, UNUM, Polar Beverages, Wyman Gordon.
- **Lending:** Bank of America, Merrill Lynch, Southbridge Savings, TID Bank, People's United, Bay State, Commerce, Spencer Savings, DCU, Country Bank
- **Education:** UMass Medical School, Worcester Academy, Union Hill Elementary, Worcester Public Schools, Worc. Educational Collaborative, Quinsigamond Community College, Worcester State, Clark University, WPI, Dynamy, Consortium for Higher Education, Holy Cross
- **Health:** City of Worcester Health Department, UMass Medical School, Common Pathways Pernet Family Health Center
- **Parks recreation open/green space:** Worcester Academy, Dept. of Conservation and Recreation Regional Environmental Council, Worc. Tree Initiative, WPI Engineering Studies
- **Advocacy:** MACDC, CHAPA, National NeighborWorks Association

Proposed Investing in Union Hill Plan Key Collaborators

- **City of Worcester:** Oak Hill CDC will work with the City of Worcester to pin point investments in our neighborhood through a Master Neighborhood Plan to have a large scale effect on neighborhood stabilization.
- **Worcester Academy:** Oak Hill CDC has already begun working with Worcester Academy on a Neighborhood Master Plan. Worcester Academy has also stated they will assist in identify donors for the tax credits.
- **Bank of America & Bank of America:** Oak Hill CDC and Merrill Lynch are working together to educate Wealth Managers about the CITC and how to market to their wealth clients.
- **Residents and Neighborhood Stakeholders:** The Investing in Union Hill Plan ensures they will be involved in the plan on every level from implementation, evaluation, and measurement.
- **NeighborWorks® America:** Assistance in Measurement, Capital and Planning

Section 7: Integration of activates/ consistency with community strategy and vision

Oak Hill has 42 years' experience in community development in this community from which to draw upon. We have taken what we have learned about what truly works on the ground and incorporated it as the basis of our specialized service expansion that has resulted in the creation of the NeighborWorks HomeOwnership Center of Worcester. This specialization has increased our capacity to serve more constituents and communities and has resulted in major economic benefits community-wide. The CIP represents a major opportunity to further this success. The CIP will integrate and synergize community development efforts and provide a strong new platform for securing community investment.

- Our plan is informed by City of Worcester, HUD, NeighborWorks America, DHCD, Attorney Generals' Office, MACDC, MHP, Mass Sustainable Development Principles and Gateway Investment Strategies research, principles and plans.
- Annual Business Plan: Oak Hill CDCs Annual Business Plan will outline the activities of our agency, relating back to our Lines of Business and Resource Development strategies.

- Strategic Plan: Oak Hill CDC's strategic plan outlines our vision and long range strategy for our community: *Oak Hill CDC exists to elevate the economic self-sufficiency and improve the quality of life for our community and its residents.* Our Community Investment Plan is integral component in reaching our agency vision.
- Worcester Housing Plan: Oak Hill CDC's works directly with city officials to accomplish goals set out Worcester Housing Plan. Union Hill is their targeted investment area for concentrated impact.

Section 8: Financing Strategy

Investing In Union Hill Financing Strategy

As the regional NeighborWorks Affiliate and the Regional Foreclosure Center for Worcester County funded by the Division of Banks and the Attorney General. We have the organizational equity, expertise and capacity to fully fund this opportunity. These existing funding resources and agency equity that will assist the agency in implementing the plan. NeighborWorks® America provides Oak Hill CDC annual funding for Operating, Real Estate Development, Lending, training and Technical Assistance. We have a comprehensive Resource Development organizational capacity to build this Plan and operationalize it.

Organizational Fundraising Capacity

Oak Hill CDC has a strong fundraising platform to support our Investing in Union Hill Plan.

- **Comprehensive, diversified Funding Base:** The agency production and performance has enabled us to complete and capture federal, state, and local resources to bring to bear in our local community.
- **Staff Expertise:** Executive Director, Mullen Sawyer has over 30 years of Resource Development in the Worcester Market. Oak Hill CDC's Chief Development Officer, Maryann Johnson, has been working in the Worcester fundraising field for over 5 years. Together they have a keen sense of the fundraising environment and key players in the community.
- **Professional Reputation:**
 - Oak Hill CDC has been serving our community for over 40 years and has been identified as the voice of the community.
 - Oak Hill CDC is run by a resident and stakeholder led Board of Directors.
 - The agency is held accountable through the use of production based reporting and transparent financial reports.
 - The agency is seen as an agent of change in our neighborhood, bringing in new, innovate national best practices to improve community needs.
 - Compliance Reviews: Reviewed Annual by NeighborWorks America, HUD, NFMG, and Mass. Division of Banks, DHCD and City of Worcester
 - National best practices awards from NeighborWorks® America in marketing to underserved populations and low income communities
- **Wealth Management:** Oak Hill CDC's Chief Development Officer on the Board of Directors is a wealth manager with Merrill Lynch.
- **Tools:** Moves Management, Network for Good, The Giving Common, Donor and Grant Management System, Social Media, Crowd Source Fundraising

Financing Plan

Oak Hill CDC has developed this financing plan with dedication following themes and ideas carrying through-out the plan:

- The Plan will use the CITC opportunity to expand overall organizational and corresponding community resource development capacity to capitalize on this resource and bring our organization to a higher level of service
- The CITC Program is critical to growing major donors.

- Everyone resident or stakeholder in our community will feel part of and participate in Investing in Union Hill. By doing this we will ensure a Participatory Investment Methodology.
- The Plan will be mechanism to reinforce existing donors while also engaging and cultivating new potential donors.
- Oak Hill CDC is committed to developing an Organizational Cultural Value for Philanthropy through training for Board, Residents, Stakeholders and staff.

Oak Hill CDC has formed The Investing in Union Hill Impact Board to oversee plan activities and donor management. We have formed this Board using key community stakeholders that will have the connections needed to utilize our tax credits.

Investing in Union Hill Impact Board

<i>Name</i>	<i>Affiliation</i>
M Howard & Frances Jacobson	Private Family Foundation- Major Donors
Henry Dormitzer	Worcester Academy Chair of Trustees
Todd Wetzel	Morgan Stanley
Patty Eppinger	Major Donor and Hanover Insurance
Ed Shea	Bank of America
Casey Freeman	Merrill Lynch and Oak Hill CDC Board Member
Rev. Bob Bachelder	Worcester Area Mission Society
Ana Sequera	Resident and President Emeritus for Oak Hill Board
Dan Donahue	State Representative
Sue Moynagh	Oak Hill CDC Board Chair and Resident
Mullen Sawyer	Executive Director- Staff Member
Anita Gallant	Chief Operations Officer- Staff Member
Maryann Johnson	Chief Development Officer- Staff Member

Donor Prospecting

Oak Hill CDC has already incorporated this opportunity into our donor prospecting system. This began in the spring of 2013 as Oak Hill CDC's Executive Director met with key donors and wealth managers to explain the CITC Program. Oak Hill CDC uses a segmented donor solicitation tool. Oak Hill CDC uses MACDC developed documents to explain the program to potential donors and will pair them with Investing in Union Hill Plan materials. Our over-arching message for donors is that state tax credits are the most effective means to leverage their philanthropic impact, several times over.

Oak Hill CDC is committed to achieving multi-year donations from major donors to sustain the Investing in Union Hill Plan and our agency. We understand that multiple year commitments is the most sustaining to organizations for the long run.

Below at chart outlines our Donor Segmentation Plan including prospects and who from the Investing in Union Hill Impact Board will be in charge of the particular donor segmentation.

<i>Donor Segmentation</i>	<i>Prospects</i>	<i>Parties in Charge</i>
Wealth Managers	Meryl Lynch, Mass Life Initiative Underwriters	Casey Freeman, Ed Shea, Todd Wetzel, Mullen Sawyer
Individual Major Donors	Eppinger Family, Tilton Family, Fletcher Family, Fletcher Family, Fuller Family	M. Howard & Frances Jacobson, Mullen Sawyer
Corporate Donors	Bank of America, TD Bank, Worc. Credit Union, Baystate Savings Bank, Country Bank, Fidelity, Citizens Bank, AllCom Credit Union	Casey Freeman, Mullen Sawyer
Faith Based Donors	Worcester Area Mission Society, Catholic Dioceses	Rev. Bob Bachelder, Maryann Johnson
Family Foundations	Fletcher Foundation, Tilton Foundation, Daniels Foundation	Patty Eppinger, Maryann Johnson
United Way	United Way	Dan Donahue, Maryann Johnson
Vendors	Richo, Staples, Clarks Mailing House, Good as Gold, Polar Springs, Polar	Sue Moynagh, Anita Gallant
Special Event Sponsors	Polar, Hanover, UMass Medical	Ana Sequera, Anita Gallant
Board of Directors	Board Members	Dan Donahue, Sue Moynagh
Staff Members	Staff Members	Dan Donahue, Mullen Sawyer
Resident Based	Residents: Use of Crowd Source Fundraising	Ana Sequera Maryann Johnson

Section 9: History, Track Record and Sustainable Development

History

Oak Hill CDC has been serving our community for over 42 years as a community engagement model program; residents directly determine investments we make in the community. Oak Hill CDC is a professional run organization, with an Annual Business Plan and Strategic Plan. These plans are further detailed by Line of Business Plans, Financial Reports, Measurement Systems and Production Matrices.

Track Record of Agency Financing and Implementation

- Oak Hill CDC has a strong diversified Resource Development Plan that has leveraged tens of millions of dollars from governmental, corporate, private and foundation sources.
- NeighborWorks® America has rated Oak Hill with a 1:41 leveraging effect. For every dollar we have been given by government, we have successfully leveraged \$41 in local benefit.

Track Record of Sustainable Development

- \$30 million dollars of affordable housing development both rehabilitation and new construction
- Housing includes: Elderly and scattered sites.
- Maintain 77 units in our rental portfolio for permanent affordability.
- Developed and sold over 100 units of affordable housing to First Time Homebuyers throughout Worcester County.
- Joint Code Sweep of Union Hill with City of Worcester. 4,500 units assessed with 1,500 having health and safety code violations, of which and 945 were improved

The Commonwealth of Massachusetts Sustainable Development Principles

Oak Hill CDC is compliant with all of the Commonwealth's Sustainable Development Principles and will continue to be with the Investing in Union Hill Plan by continuing to promote sustainable development through integrated energy, environment, housing and economic development, transportation and other policies, programs, investments and regulations. The plan encourages the coordination and cooperation of all agencies that serve our area, investing public funds wisely in smart growth and equitable development, giving priority to investments that will deliver good jobs and wages, transit access, housing and open space. We will work to carry out these principles in partnership with regional and municipal government, other nonprofits, businesses and stakeholders`

Examples:

- **Use Natural Resources Wisely:** Housing redevelopment will conserve national resources by reducing waste and pollution through efficient use of land, energy, water and materials.
- **Expand Housing Opportunities:** Housing developed will meet the needs of people of all abilities income levels and household types. They will be redeveloped near jobs, transit and where services are available. Redevelopment will be completed in a way compatible with a community's character and vision while proving new housing chldes for people of all means.
- **Increase Job and Business Opportunities:** The Investing in Union Hill plan focuses on increasing businesses and job opportunities near housing, infrastructure and transportation options. Through The Plan we will expand access to education, training and entrepreneur opportunities for local businesses.
- **Plan Regionally:** The Investing in Union Hill Plan supports the development and implementation of all local and regional state and interstate plans that have broad public support and are consistent with fostering development projects, land and water conservation, transportation and housing that have a regional or multi-community benefit. The plan considers the long term costs and benefits to the Commonwealth.