

Community Investment Plan 2018–2020, Executive Summary

Way Finders, formerly HAPHousing, is a private nonprofit corporation founded in 1972 whose mission is to light pathways and open doors to homes and communities where people thrive. Way Finders creates effective collaborations and partnerships to identify housing needs and implement innovative strategies to address those needs. Located in Springfield, the majority of our clients reside in Hampden County, which has higher rates of unemployment and poverty than the rest of the Commonwealth. Springfield and Holyoke, both designated Gateway Cities, have rates of poverty of nearly 30%. The homeownership rate in Springfield is just 48%, while rents continue to rise and wages remain stagnant.

Way Finders provides rental assistance to more than 5,500 households, including the Family Self-Sufficiency Program that assists participants in achieving economic independence. As the regional Housing Consumer Education Center, Way Finders offers a variety of housing counseling and information services to tenants, rental property owners, homebuyers, and homeowners. We work to address homelessness through financial assistance and re-housing homeless families, and we administer residential resource centers that provide over 1,100 men, women, and children emergency shelter, supportive services, transitional housing programs for survivors of domestic violence and permanent supportive housing for young parents with diagnosed addiction and/or mental health conditions.

As a certified Full Cycle Lender through NeighborWorks®, Way Finders provides pre-purchase education and counseling, financial literacy education, and financial assistance for first-time homebuyers, post-purchase support, and foreclosure prevention counseling. For over 25 years, Way Finders has been actively involved in affordable housing development, participating in over 40 projects for a total of 1,040 units ranging from single family homes to single-room occupancy buildings and large multi-family buildings. Our Property & Asset Management line of business manages 629 units across 18 Way Finders owned properties and provides management services for four community partner owned properties. In keeping with Way Finders' "no wrong door" philosophy, Property & Asset Management's Resident Engagement programs promote the personal growth of our residents connecting them to appropriate services across our program areas.

Way Finders is revitalizing neighborhoods in Springfield and Holyoke through partnerships with other agencies and local governments, and we recognize that effective community development depends on resident involvement. Our Community Building & Engagement teams knows that engaging with residents enables Way Finders to better understand the challenges faced by the residents, the opportunities they seek, and to develop meaningful work plans with this knowledge. The team works with residents and relevant partners to develop workable strategies for increasing public safety, creating strong social networks, and improving the overall health and well-being of our cities' residents and neighborhoods. Additionally, in revitalization efforts and throughout our affordable housing portfolio, we provide opportunities for resident leadership training, financial education, health and nutrition programs, children's activities, senior advocacy training, safe routes to school initiatives, and other community engagement activities.

The 2018–2020 Way Finders Community Investment Plan (CIP) draws from stakeholder feedback and has three broad, achievable goals that will contribute to housing and economic stability for hundreds of families, and improve the livability of neighborhoods and the quality of life for residents:







(1) Development, Preservation, and Management of Affordable Housing; (2) Family Economic Stability and Asset Building; and (3) Comprehensive Community Development and Resident Engagement.

Development, Preservation, and Management of Affordable Housing

- Preserve the pipeline of 425 units, region-wide, for redevelopment or recapitalization.
- Proceed with 222 units of new construction, including the construction of 70 studio and one bedroom units at 155 Pleasant Street in Northampton, MA (note: opened and leased up in fall 2018).
- Complete construction of the Lumber Yard Apartments in Northampton, increasing the stock of affordable housing with a total of 55 one, two, and three bedroom units. (Due to open June 2019.)
- Address fair housing issues in areas of opportunity by creating affordable housing units and providing high-quality property management and resident engagement activities for residents.
- Begin construction of Library Commons in Holyoke, and complete Carlos Vega renovations (18 units) and 15 SRO units at 82 Bridge Street in Northampton.

Economic Stability and Asset Building

- Graduate 220 individuals from Financial Education Workshops.
- The First-Time Homebuyer Workshops will graduate 750 individuals, and 25% (187) of them will buy homes within one year of graduation.
- Enroll 200 new clients into the Secure Jobs Initiative (SJI), our program that is successfully placing hard-to-employ people into jobs and helping them retain their positions by providing wrap-around support services for two years. SJI will assist 100 clients in securing jobs in 2018.
- Serve 300 people with our Economic Mobility Program, which provides financial education, job readiness and placement with on-going support services, and a path to homeownership for those with that dream (anticipating 10 participants will pursue homeownership).
- Provide pre-purchase counseling to 500 prospective homebuyers.

Community Development and Resident Engagement

- Increase resident participation in the Healthy Hill Initiative to 400 (from 300), and increase the number of highly-engaged residents.
- Engage residents in advocating for Complete Streets implementation in three targeted low-income neighborhoods.
- Collaborate with MassDOT and two elementary schools, including staff and families, to implement Safe Routes to School programs in each neighborhood.
- Increase the number of Holyoke residents graduating from our Resident Leadership Program, and support 20 of them to serve as core leaders and be have active roles in the community.
- Continue to recruit for and involve residents in the Action Planning process and the formalized neighborhood association in the Holyoke neighborhood surrounding the Holyoke Public Library and our future Library Commons housing development.
- Work with multi-family property managers and owners to reduce crime and close the drug market operating in the Library Commons neighborhood.

For additional information, please visit our website at www.wayfindersma.org.



