

## Section 1: Community and Constituencies to be Served

Worcester Common Ground is the Community Development Corporation of the neighborhoods of Central Worcester and as the Community Land Trust for the city as a whole. We serve the ethnically-diverse census tracts 7314, 7315 and 7316, which are marked by a low homeowner occupancy rate, an extremely high rate of residents living in poverty and high housing burden costs.

WCG's target population comprises residents from low-income households in all three of these census tracts, although the bulk of our property development work is in 7314 and 7315 (7316 contains two institutions of higher education: Becker College and Worcester Polytechnic Institute. The income, ethnicity, and other data of the tract tends to be a function of a large, transitory student population. Worcester Common Ground will serve the same geography and constituency as described here as we implement this Community Investment Plan in 2015.

Compared to the City of Worcester as at 20%, WCG's catchment area is ethnically diverse, with Hispanics or Latinos making up approximately 57%, 49% and 10% of the population in tracts 7314, 7315 and 7316 respectively.<sup>1</sup> As noted, WCG focuses on service to the low-income residents of our catchment area, but for all intents and purposes, this is a substantial portion of the over 15,000 residents of the three census tracts in question. For census tracts 7314 and 7315, poverty status is determined for nearly 100% of the population, with 65% of 7316 determined to be at poverty level. Of those *below* poverty level, children under 18 years are particularly hard hit; nearly 60% of tract 7314's children fall below the poverty line, 33% of tract 7315's and almost 50% of 7316's. Median household and family income levels in the tracts WCG serves are \$19,804 and \$22,404 (7314), \$18,319 and \$23,906 (7315), and \$25,781 and \$27,281 (7316), in contrast to \$45,679 and \$55,894 for the entirety of Worcester.

WCG's catchment area is densely developed. It includes manufacturing, warehouse, residential, mixed use and commercial properties. In comparison to the City of Worcester's homeowner occupancy rate of about 45%, rates are estimated to be 13%, 9% and 17% for tracts 7314, 7315 and 7316 respectively. Housing stock in our catchment area is quite old, with 50%-65% having been built before 1939. This is true in Worcester overall, with 49% of properties constructed pre-1939. Although deferred maintenance is an issue in our neighborhoods, statistically, housing burden cost is the biggest problem for owners and renters alike. According to the Department of Housing and Urban Development's Comprehensive Housing Affordability Strategy (CHAS) 2007-2011 data set, about a quarter of renters are paying more than 50% of their monthly income for housing across the three census tracts WCG serves. For homeowners, as few as 10% to as high as 60% are paying 50% of income on their mortgage. 25% of renters are spending between 30%-50% of their monthly income on housing. For homeowners, this number is between 9% and 17%, depending on the tract in question.

The stability of the neighborhood is at risk with absentee landlords that do not manage their properties effectively. If homes are not improved both interior and exterior it very quickly turns to blight. If strong property management and homeownership are not in place on a larger scale the

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<sup>1</sup> Note: unless otherwise stated, all information is sourced from US Census 2012 5-Year American Community Survey data sets.

battle cannot be won. The goal of WCG is to ultimately continue improvement with rental and homeownership properties along with vibrant green spaces.

## **Section 2: Involvement of Community Residents and Stakeholders**

Worcester Common Ground (WCG) was founded by residents in 1988 and resident leadership of and decision-making within the organization continue to be core operating principles. Catchment area residents, WCG First Time Home Buyers and WCG rental unit tenants guide the organization as members, serve on the board, set priorities for property acquisition/development, partner with the organization to address neighborhood issues and drive the setting of priorities for our strategic plan.

### **Resident and Stakeholder Engagement in the Organization**

WCG's governance structure is evidence of our fierce commitment to resident control of organizational priorities and decision-making. Our board is the primary mechanism through which residents and stakeholders guide the actions of WCG. Board composition is currently 90% residents, 50% neighborhood property owners, 30% neighborhood business owners and 30% neighborhood renters. To further strengthen the role of residents and other community stakeholders in our governance structure, our strategic plan prioritizes an increase in board training, resident leadership development with an eye towards cultivating new residents for board seats, and more direct feedback loops between community members and the board to ensure that we are focusing on the most important needs of the neighborhood.

WCG engages residents and other community stakeholders through three primary vehicles.

**1. WCG Residents – Rental and Ownership:** Since its inception, WCG has rehabilitated or constructed 38 properties for a total of 214 units of affordable housing. All of the first time homeownership properties (25) have ground leases through the organization's Community Land Trust to preserve affordability in perpetuity. We prioritize engagement and connection to residents living in the housing we developed to ensure that these properties continue to be of the highest quality. In the past few years, we have connected with over 240 community residents (193 rental unit tenants, 33 Community Land Trust leaseholders and their tenant's, and a core group of approximately 15 dedicated residents with long-standing ties to WCG.) WCG's doors are open to the neighborhood. We serve the public that are in need and in search of many types of assistance. We guide them to the many different agencies in Worcester. Our bilingual property manager is the initial person that folks approach when entering our office. She possesses incredible listening skills to the many less fortunate that pass thru our door. Our relationship with our homeowners does not end at the closing. Our goal is to set them up for success. We teach them how to select, screen and follow guidelines for the first rent up of their unit and have continued that process with turnover over the years. We work with them to resolve maintenance issues and any other difficulties they may encounter as first time home owners and landlords. We work with them on refinancing should they be eligible as they build equity over time. Additionally, should there be a resale, we work with our homeowners to determine a new qualified homeowner and continue with the new owner to address all of the same requirements.

**2. Resident Engagement in Real Estate Development and Property Development:** In 2013 we reinvigorated our Project Committee, which meets monthly to address property acquisition and

development priorities. Proposals from this committee are presented to the Board and at an open annual meeting to ensure priorities of residents are incorporated into project development decisions (depending on feasibility and availability of funding). One decision made this year was to purchase two vacant lots on Merrick Street in our neighborhood due to the outcry from residents who experienced a horrible fire on this street in 2012. The vacant lots once had homes that were under construction. A dumpster fire leveled not only the homes on these lots, but surrounding neighbors experienced fire damage. The private developers were unable to rebuild and WCG worked out a solution to acquisition. WCG is currently working with neighbors to define what they would like to see on these now vacant lots as it relates to housing, gardens, community workout space or whatever they feel will enhance their neighborhood and overall good health.

Additionally, WCG works with local groups and the City of Worcester to purchase undevelopable lots to create community gardens, orchards to afford all neighborhoods access to healthy produce. WCG is currently working with ten WPI students as part of a yearlong study to create a passive solar bio shelter in our urban orchard on Jaques Ave. The presence of a bio shelter will provide farmers with the ability to create food year round. The WPI students will be part of the building process and have become very engaged with our neighborhood as is evidenced by their outreach as it relates to the design, materials of the bio shelter and the positioning of it in the orchard.

**3. Community – Wide Resident Engagement:** Building on the success of our tenant and homeowner engagement, WCG recently hired a Community Organizer who is assessing larger group needs and creating a multi-year engagement plan (which will include implementation of at least two NeighborCircles before the end of 2014.) NeighborCircles, a best-practice organizing method created and disseminated by Lawrence Community Works, develops neighborhood leaders by training residents to facilitate community meetings in their homes, over a series of 3 shared meals. Facilitators then coordinate actions in response to neighbor-identified concerns. WCG anticipates that the Circles, which will formalize regular conversations with a cross-section of residents (homeowners, rentals, WCG tenants, etc.) in our catchment area, will allow us to be more nimble and responsive, by developing a real-time understanding of community assets, needs and useful roles the organization can play.

WCG has traditionally held neighborhood events (block parties, annual meetings, open houses, etc.) on at least a yearly basis and used those as opportunities for informal feedback gathering. In keeping with our move towards a more strategic approach, WCG's 2014 event was carefully designed to bring neighbors together in a social setting to discuss two contested community spaces (a playground and basketball court that have seen a dramatic uptick in drug dealing/use and trash dumping over the spring and summer of 2014). The basis for the event was the filming of a music video, which features the talents of neighborhood hip hop crew, 4 Elements, and uses rap, breakdancing, graffiti art and footage of the neighborhoods of Central Worcester to celebrate its residents and the power of collective problem-solving. Over 160 residents attended the video event, with 12 committing to later engagement with WCG through either NeighborCircles, a Tot Lot-specific Task Force or both. Most recently another 8 residents have committed to future volunteer activity with WCG.

Finally, WCG will be implementing a resident homeowner support program, building relationships across its own pool of leaseholder homeowners and the 500+ other homeowners in our catchment area. We calculate the percent of resident homeownership to be approximately 20% in the Greater Piedmont neighborhoods and believe this is a key constituency to target for outreach, given their personal and financial stake in neighborhood health and revitalization.

WCG is pleased to be moving towards a more rigorous community engagement structure and is using the CIP as an opportunity to design and implement clear evaluative methodology for our efficacy in this area.

### **Resident and Stakeholder Engagement in Plan Development**

WCG's Community Investment Plan (CIP) was developed in conjunction with our Strategic Plan over the course of 2014. In order to ensure appropriate investment of future resources, a wide variety of constituencies were asked to identify organizational priorities and provide iterative feedback throughout the year. Over the past year, WCG held formal meetings, interviews and events to ensure the Strategic Plan and ensuing Community Investment Plan meet the preferred priorities of catchment area residents and stakeholders. All told, over 250 community residents and stakeholders have participated in our outreach and planning efforts. (Nearly 170 people attended a community-building and information gathering event in September 2014; over 75 people held one-on-one conversations through door-knocking with catchment area residents and neighborhood businesses in August through October 2014; and over 35 residents, business leaders, government officials, and other community leaders provided confidential feedback through one-on-one interviews and focus groups as part of our strategic planning process in the spring of 2014.)

The Strategic Plan and Community Investment Plan that resulted from the input and conversations with resident leaders and other stakeholders provides a roadmap for WCG to both deepen the level and scale of leadership from residents in our organization and our work, and to significantly improve the quality of life in our catchment area through various kinds of projects and services as outlined below in the goals section.

### **Resident and Stakeholder Engagement in Implementing and Monitoring the CIP**

Monitoring and oversight of the CIP will be performed by both our Community Committee and the WCG board to ensure the planned leadership development structure is established and all activities outlined in the plan are regularly evaluated for efficacy. Currently, 51% of the board must be comprised of members (in addition to being at least 51% catchment area residents). Our strategic plan improves on these baseline requirements by setting a minimum 60% threshold for resident board membership, increasing our voting membership to at least 100 over the next three years and 200 non-voting members. We also intend to deepen the capacity of residents to lead by creating a leadership training mechanism into the structure of our board orientation and committees. Another way for residents and other stakeholders to implement and monitor the CIP is through our existing Board committee structure – the Neighborhood/ Community Committee, and a new Board committee focused on Leadership Development. Both will serve as a mechanism for real-time feedback and input from community residents into our work.

## **Section 3: Plan Goals**

WCG's Community Investment Plan has three primary goals:



1. Increase and Improve Community-Driven Property Development and Preservation Activities
2. Increase and Improve Community Leadership Capacity (within WCG and externally)
3. Improve Economic Health of Catchment Area Residents and Businesses

### **1. Increase and Improve Community-Driven Property Development and Preservation**

This component of the CIP addresses WCG's role in supporting the development of property in our catchment area according to community-identified needs. In response to resident and stakeholder direction, WCG's primary foci moving forward are affordable housing and open space development and preservation. Under these headings, WCG will either directly develop or support the development of affordable rental properties, First Time Homeownerships, mixed-use properties, gardens and open space as delineated below.

**Affordable Housing Production and Preservation:** Over the next three years, WCG plans to develop three types of affordable units: rental, First Time Homeownerships (via our Community Land Trust) and mixed-use commercial.

- In 2015, our goal is to advance the development of 20-25 units of affordable rental housing, spearhead the development of 3-5 homeownership opportunities (approximately 15 units), and begin financing for a mixed – use project.
- In 2015, we will continue to build our close contacts with leaseholders residing in properties we have already sold, and support their needs to ensure that none of them is endangered by the foreclosure process. At the same time, we will develop a mechanism to identify all non-land leaseholders owner occupants in our catchment area who might be facing the first phase of foreclosure and identify appropriate steps to support them.

*Benefit To LMI Households:* Affordable rental units have well-documented positive impacts on the health, educational and other outcomes of formerly homeless individuals and there is overall benefit for households for housing costs to be held at no greater than 30% of income. For First Time Homeowners, purchasing a home offers an opportunity for equity building not available as a renter; this is particularly true of WCG homeownership properties, which tend to be triple-deckers and are thus also income-generating. Preventing foreclosure supports the needs of low and moderate income homeowners to retain their properties and stabilize their living situation.

Generation of paired housing/commercial spaces benefits LMI households. An example of this is a current project that we are laying out to provide housing and services for youth who are homeless. *Benefit To Entire Community:* Like much of the country, WCG's catchment area and Worcester as a whole are still in recovery from the economic downturn. WCG's focus on purchase and rehabilitation of blighted properties has returned a number of units to active use, of particular importance during a period of time when demand for rental (and particularly, affordable) units is high. WCG has also calculated an over \$4 million aggregate increase to property values and a minimum aggregate net increase of \$110,000 in taxes paid by WCG and our homeowners to the City of Worcester since our founding, a clear improvement in the financial health of the city overall. Preventing foreclosures has a direct impact on the entire community as it stabilizes the living situations for those in the units and prevents disruptions community-wide.

### **Open Space and Garden Development and Preservation:**

WCG is committed to sustainable improvement in the neighborhoods it serves, which includes ensuring land is available for use beyond commercial and residential purposes. In addition to a playground (the Tot Lot at 122 Austin Street) held in the Land Trust since 2000, WCG owns five garden lots, used by neighbors for personal gardening and refugee farmers for market production.

- In 2015, our goals are to stabilize five gardens on Castle Street, 7-9 Oread Place, 8 Preston Street and our orchard at 9-11 Jaques Ave. and create a bio shelter working with Worcester Polytechnic Institute students on Jaques Ave. We will also explore new possibilities for future open space projects by working with community residents.

*Benefit to LMI Households:* In dense urban environments green and/or open space is a commodity not always available to LMI households. WCG's Tot Lot is one of the few safe, open spaces for children to play in the immediate environs of Austin Street. It is regularly used by residents of our affordable housing units on Austin and Piedmont Streets and is an incredibly important gathering spot for families and neighbors generally. Our gardens provide health and economic benefits to participating households, whether food is grown for personal consumption or sale at local Farmers Markets.

*Benefit to Entire Community:* In addition to access to the Tot Lot (the playground is open to the public), the community generally benefits from the local production of food and the increased economic stability (from an employment perspective) of market gardeners. There are further environmental benefits from the gardens, such as increased carbon absorption, particularly from our urban orchard site at 7&9 Jaques Avenue.

## **2. Increase and Improve Community Leadership Capacity**

*Community Engagement:* WCG will continue to work with renters and homeowners to lead neighborhood improvement projects, increase civic participation and promote a positive spirit of community. WCG is dedicated to empowering residents to lead and influence community change efforts. We believe it is important to involve everyone—tenants, homeowners, business owners, and other stakeholders—to work together to create the kind of environment that makes the neighborhood a desirable place to live and raise a family.

- In 2015, our goals are to begin to organize and manage a homeowner support program for all homeowners, with a target by 2017 of engaging at least 40 owner-occupants in WCG sponsored events, at least 20 of whom will become members of WCG, and at least one will become a member of the WCG Board of Directors.
- In 2015, our goals are to begin to engage residents in the formation of resident-driven NeighborCircles - by 2017 at least 35 residents will be participating in at least five NeighborCircles, with at least five residents trained as facilitators. In 2015, we will support these residents to work on at least one project neighborhood improvement
- In 2015, our goal is to subsidize professional leadership training for at least three resident leaders and continue to expand this in each of the following years and build the leadership capacity of 20 residents to fully engage with and participate in all of the community building activities we and others sponsor.
- In 2015, we will also create and have a resident (who has received board training) chair a Board of Directors Leadership Committee charged with establishing a formal path for ongoing resident leadership development and expansion into the areas such as voter

registration and community knowledge building around the political system (local, state and federal)

**Membership Development:** WCG was founded as a membership-driven CLT, a robust, engaged membership pool is vital to the quality of our organizational operations. We believe that improving our recruitment and retention of voting members in the next three years will serve both the interests of the neighborhood (by providing an established platform for resident-guided community revitalization activities) and of WCG (by ensuring our priorities are those of the neighborhoods we serve). We also believe that formal opportunities for input and action within an organization mean that members' concerns remain at the forefront of organizational strategy. In 2015, our goals are to begin to work towards a goal of 100 voting members, including 100% of the CLT leaseholder homeowners, and to have a total of six people serving on Board Committees who are from the community at-large and are not currently on the Board. (Our goal is to fully realize these numerical outcomes by 2017.)

**Benefits to LMI Households and the Community:** Working with homeowners, engaging the entire community, building resident leadership capacity, and expanding WCG's membership all serve to benefit low and moderate income households and the entire community.

**Benefit to LMI Households:** A primary premise underlying our work at WCG is that homeownership increases the stability of neighborhoods and is an important mechanism by which LMI families can build equity. We believe our work to build relationships across WCG CLT and other resident homeowners will strengthen the ability of homeowners to maintain their properties, increase their wealth and generally contribute to the economic health and aesthetic value of the neighborhoods we serve. Combining homeowners and renters together through broad-based community engagement provides a path to collective empowerment for LMI residents which dramatically increases their ability to independently address issues of neighborhood-identified concern. Both the experience of increased agency for LMI residents and the potential for positive change in our neighborhoods overall make this one of the most important of WCG's goals in the coming three years.

WCG also believes in the importance of co-locational leadership; that is, that residents can access representative leadership around issues of importance to them with relative ease. We also believe in the value of leaders whose experience mirrors those they serve; i.e., that a member of an LMI household can reach out to and be represented by an individual with similar challenges and resources. While we hope that residents see WCG as a platform for action and change-making, we recognize that there may be alternate channels either needed or preferred. We therefore see benefit to LMI households in developing leadership opportunities within our organization, but also to providing training for external action. WCG hopes to be seen by LMI residents as a platform for change-making and has specifically developed channels for leadership and decision-making roles for active members in the organization. The benefit to LMI households of our membership development activities is that our activities directly reflect the priorities of our members, largely comprised of residents.

**Benefit to Entire Community:** WCG believes that healthy and stable Greater Piedmont Neighborhoods are key to a healthy and stable city overall. We also view our specific homeownership development methodology (the CLT) as replicable in other neighborhoods and intend, by enhancing our work in our own catchment area, to promote greater interest in and

adoption of the CLT model in the city. The benefits of an engaged citizenry are well-documented, and include a stronger, more robust democratic process, leading to better and more efficient decision-making. More immediate and tangible benefits include dedicated and systematic energy directed towards long-time neighborhood concerns, such as crime, drug use and trash dumping and corresponding decreases in law enforcement and code violation enforcement costs.

The benefits to the entire community of engaged resident leadership are closely tied to that of having an empowered and active citizenry: stronger democratic decision-making and outcomes. An additional benefit to having dedicated leadership working towards a solution on a community-identified issue is a higher likelihood that the issue will have long-term attention and energy behind it. When a problem is actively affecting a leader and their constituents, it is more likely both to remain a priority and to be resolved.

### **3. Improve Economic Health of Catchment Area and Residents**

**Individual Economic Stability:** WCG believes it can and should play a role in ensuring that all residents in its catchment area have access to the financial management and budgeting skill-building opportunities necessary to become financially stable. Our inclusion of this goal is based on the quantity and frequency of requests for these opportunities from our rental tenants; In 2015, 15 individuals (5 WCG tenants, 5 WCG homeowners, and 5 WCG neighborhood businesses) will participate in a 6-week financial literacy workshop with follow-up one-on-one coaching.

**Economic and Small Business Development:** WCG's economic development strategy is driven by two fundamental goals: to build vibrant neighborhoods where amenities (such as restaurants, retail establishments, etc.) are accessible to residents across a range of incomes and to promote local employment opportunities for LMI residents; to do so, we believe, requires an ecosystem of supports to promote healthy and diverse small businesses.

WCG will use both micro and macro approaches to economic development to improve business outcomes for our catchment area. Per our mission, we will increase and improve supports and create/build collaborative opportunities for new and existing small businesses, as well as strengthen owners' ability to expand operations within our catchment area. However, we recognize that factors beyond our service area boundaries heavily impact the economic health of our neighborhoods, and believe that we must additionally support, participate or drive initiatives whose success is dependent on wide-scale implementation (regional, state, etc.).

- In 2015, our goals are to engage at least 10 existing business owners on Pleasant Street to assess their needs and develop an action plan for small business development. Depending on available resources, we will implement at least one business development program. Our goals also focus on strengthening existing businesses to expand by utilizing available space at WCG for small in home business marketing and including them in our newsletter, website, and Facebook postings, and providing space for these businesses to meet with clients.

***Benefit to LMI Households:*** While it is clear that many LMI households in our catchment area are financially unstable simply because they lack sufficient funds to meet basic needs, we also believe there are behaviors and activities (such as participation in Individual Development Account programs or better planning of expenditures across the month) which can increase these



households' fiscal health. There is also a clear benefit to LMI households to have easy access to retail and service establishments, as well as job opportunities. As a dual-CDC/CLT, WCG's efforts have a further advantage for LMI residents; WCG is able to ensure, via its ground lease mechanism, ongoing affordability of the properties held by the Land Trust. This means that gentrification, the often unintentional outcome of economic development efforts, will not result in permanent displacement of LMI residents.

*Benefit to Entire Community:* It is in the best interest of the overall community for LMI households to have improved financial stability. Continual draws on emergency and other social safety nets are costly, both from a dollar outlay and a long-term social cost perspective. Economically vibrant Greater Piedmont Neighborhoods benefit city residents in the same ways as LMI households, by providing access to both amenities and jobs. At a city level, increased economic activity means increased tax revenue, which can then be allocated to improvements in infrastructure, education, etc.

## **Section 4: Activities to be Undertaken**

### **1. Increase and Improve Community-Driven Property Development and Preservation**

#### **Affordable Housing Production and Preservation:**

- *Rental Unit Development:* Working collaboratively with the Project Committee, the Executive Director and WCG professional real estate development staff and consultants will identify appropriate parcels for consideration and work through the necessary steps towards application for Low Income Housing Tax Credits and other funding sources required to produce 20-25 units by 2017.
- *First Time Homebuyer:* WCG will identify funding sources for home ownership and spearhead the development of 3-5 homeownerships, using its Community Land Trust mechanism to ensure affordability of the properties in perpetuity
- *Mixed-Use Project:* WCG will begin to develop the financing phase of one mixed-use project, likely a combination of youth housing with an on-site entrepreneurial component.
- *Foreclosure Prevention:* WCG will identify and support CLT and non-CLT homeowners in danger of foreclosure and provide guidance as appropriate to prevent foreclosures.

#### **Open Space and Garden Development and Preservation**

- *Stabilization:* Identify clear and regular sources of funding to maintain existing gardens and playground. Continue to work with our partners of Worcester Poly-Technical Institute.
- *Expansion of Open Space:* Begin to identify and implement one non-housing, open space project, depending on uses prioritized by residents

### **2. Increase and Improve Community Leadership Capacity**

#### **Community Engagement**

- *Homeowner Engagement:* WCG will take the initial steps to organize and manage a homeowner support program for all owner-occupied homeowners in our catchment area based on owner-identified needs. As homeowners become engaged with WCG, we will actively recruit them to participate in other community events, to become members, and for at least one person to join the Board of Directors.

- *Community-Wide Engagement:* In 2015, WCG will actively organize NeighborCircles where renters and homeowners will work together to identify and address community issues. We will organize specific training sessions to help prepare residents to serve as facilitators, send residents to training sessions as needed, and provide assistance to NeighborCircles to identify, prioritize, and take action on at least one neighborhood improvement project but possibly more depending on their interests and available resources.

#### **b. Resident Leadership:**

- *Individual Resident Leadership:* WCG's organizer will identify, cultivate, and provide one-on-one coaching to individual residents to help them assume roles within the community and in activities sponsored by WCG and others; we will also subsidize attendance at professional resident leadership training events for at least three residents in 2015.
- *Resident Leadership within WCG:* In 2015, WCG will identify residents who show interest in serving in leadership role and provide one-on-one coaching to support residents as they grow in their leadership capacity. At least three identified leaders will be identified and begin the cultivation process to become WCG board members.

#### **c. Membership Development**

- *Individual Member Recruitment:* To reach our ultimate goal of 100 voting members by 2017, we will prepare clear written materials describing the benefits of membership, widely distribute our information and conduct one-on-one door knocking to meet and engage neighborhood residents. As residents and other stakeholders become engaged in the activities described above, WCG will recruit them to formally become members.
- *Member Involvement in WCG Governance:* Through leadership development and cultivation, we will identify potential new candidates to serve on WCG Board committees who are not currently on the Board, and then provide the necessary training and orientation to their chosen committee assignments. This is an important mechanism for building engagement with our organization and to increase the depth of our connections to the community. Ultimately some of these people may become candidates for Board seats.

### **3. Improve Economic Health of Catchment Area and Residents**

#### **Individual Economic Stability**

- *Financial literacy workshops:* WCG will contract with a professional trainer who will develop a curriculum over a 6-week period to 15 WCG residents. The Community Organizer will work with the consultant to identify and prepare residents for full participation. The trainer will offer post-workshop one-on-one coaching.
- *Other services:* In 2015, WCG will refer residents who identify a need for tax return assistance to Main South CDC's VITA Center and follow up with them to assess other resources that might be beneficial.

#### **Economic and Small Business Development**

- *Small business outreach:* In 2015, the Community Organizer will conduct outreach to small business owners in the Pleasant Street Corridor to assess their needs and identify ways that might help them to further develop their businesses. Working in coordination with the Executive Director, WCG will begin to develop a small business support program.
- *Marketing:* WCG will make available its office space and communications tools for neighborhood small business marketing.

## **Section 5: How Success will be Measured and Evaluated**

General oversight of the CIP goals will be performed by a Community Committee sub-group consisting of at least (but not limited to) the following: WCG's Executive Director, two board members (at least one resident member preferred) and at least two voting members. Our community organizer will also provide feedback from the community as to how we are performing and she will continue to be involved in the overall assessment. The WCG the Board will receive a monthly 'dashboard' that highlights key indicators of success from the strategic plan/ CIP. Progress reports will be generated monthly for Community Committee sub-group review.

- **Affordable Housing Production and Preservation:** Progress towards implementation of new project will depend on use prioritized by residents, but WCG will measure success via: 1. proof of acquisition of new property (deed); 2. proof of funding applied for/received (internal funding application database); 3. completion of "community kick-off event" at new site. 4. The number of people engaged will also act as a measure of success, gardeners, volunteers that bring human capital to the open space projects.
- **Measures for first time homebuyers:** Measures for tracking the success of our existing first time homebuyers will be based on the outcomes of our workshops and outreach to determine the exact areas they require our attention.
- **Measures for foreclosure prevention:** This will require work with the banks in which the mortgages are held, the Worcester Anti Foreclosure Task Force and providing access to trainings via the Neighborworks Homeownership Center for financial building.

## **2. Increase and Improve Community Leadership Capacity**

As a formal procedure with all engagement WCG will track events via sign-in sheet which will be transferred to our database for data tracking and analysis purposes. The contact database can be cross-referenced to the member database to identify homeowner members. Board minutes will be used as proof of transition from event attendee to eventual board membership. Progress reports will be generated monthly for Community Committee sub-group review.

### **Community-wide engagement and resident leadership:**

- NeighborCircle potential recruits, attendance, facilitator trainings and eventual projects will be tracked via sign-in sheets and database by the Community Organizer. Goals will be considered successfully met when we reach our numeric targets and as we see residents taking on new leadership roles and deepening their abilities in activities such as the ability to chair meetings, speak at public events, attend and represent the community at other community meetings, serving in leadership roles within municipal and nonprofit organizations, and ultimately taking initiative to lead community improvement projects. We will also measure success by the interaction between and among board members to see that residents are fully integrated into the fabric of the organization.

### **Membership Development:**

- Achievement of voting member (including leaseholder homeowner) goals will result with our vigorous search for ongoing members.

### **3. Improve Economic Health of Catchment Area and Residents**

- Individual Economic Stability: Success at meeting initial targets will be measured by attendance at workshops with an eye towards the number of people who attend all 6-sessions. Outcomes for participants in reaching their own financial goals will be set through a pre-test where residents will answer questions about their level of comfort with financial skills and identifying their goals for the workshop, and then analyzed against a post-workshop test where they will be able to assess their progress at both improving skills and knowledge, and moving closer to their financial goals.
- Economic and Small Business Development: Initial success measures will include the number of small businesses willing to engage in the outreach and planning process. The ultimate measures will be set based on the program they develop and might include business growth (sales, visibility, retail space, customer base). Attendance with sign in sheet to focus groups to address economic goals as stated.

### **Section 6: Collaborative Efforts to Support Implementation**

WCG's commitment to effective partnership with local, state and federal agencies and organizations is of both necessity and preference. We are a lean organization; residents of our catchment area deserve excellent housing, amenities and services, so we regularly build alliances and networks in order to best meet identified priorities.

Towards this end, WCG has a number of active formal and informal partnerships and we are in the process of building additional relationships in order to fully implement the goals of our Strategic and Community Investment Plans.

WCG has strong relationships with various departments in the City of Worcester, including Economic Development (Housing and Neighborhood Development), Inspectional Services and Parks and Public Works. We also engage regularly with municipal and state officials, including state representatives, city councilors and the City Manager around the organization's work and community needs.

WCG has built strong relationships with the Department of Housing and Community Development, Affordable Housing Trust Fund, Community Economic Development Assistance Corporation on the state level, along with a variety of quasi publics, Mass Housing Partnership, Massachusetts Housing Investment Corp, just to name a few that support the development of WCG's affordable housing.

As we continue our planning of the mixed-use housing and youth services project, partnerships are emerging with LUK Inc., Straight Ahead Ministries, UMass, You Inc., Quinsigamond College, Stand Up for Kids, Clark University and others which will only enhance this proposed project.

We work closely with other CDCs in the city, particularly Worcester Community Housing Resources (to market their various loan and grant programs to catchment area homeowners), Main South CDC (related to overlapping catchment area concerns and referral to VITA tax services) and Oak Hill CDC (referrals to their Homeownership Center and outcomes of catchment area residents' participation in workshops). Our relationships with catchment area nonprofits are strong, particularly the Pleasant Street Neighborhood Network Center, Stone Soup Artist and Activist Collective and the



Regional Environmental Center (REC), YMCA of Central MA, Ascentria Care Alliance, and Straight Ahead Ministries, Worcester Tree Initiative and the Worcester Youth Center . We are members of the Chandler Business Association, Worcester Chamber of Commerce, CHAPA, and MACDC. We act as fiscal sponsor to key service providers in the area, Worcester Anti-Foreclosure Team (WAFT) and Case De Cultural Dominicana.

Our garden activities are guided by a unique partnership between ourselves, the REC and Ascentria Care Alliance (formerly Lutheran Social Services), under the umbrella of the EAT (Educational Agriculture Training) Center Initiative. This entrepreneurial urban agriculture program has grown in the last year to include the Worcester Tree Initiative and Worcester Polytechnic Institute, and will integrate the Chandler Street Elementary School over the next three years. EAT Center partner activities are defined under a Memorandum of Understanding between the three primary organizations and includes multi-organization funding applications/implementation of services.

### **Section 7: Integration of Activities with Community Strategy and Vision**

WCG's larger vision for the neighborhoods we serve was and continues to be informed by our engagement with residents and stakeholders. The last year has involved a high level of formal outreach specifically focused on the creation of this Community Investment and our Strategic Plans. While we are confident that the resulting vision for our catchment area captures residents' desires and hope for their neighborhoods, we also believe that the increased community involvement in and leadership of WCG described in the plans will ensure any nuances are integrated in future iterations.

WCG's external vision for the future is that residents of the greater Piedmont area will be empowered to lead neighborhood change, and will have access to economic, education, and wellness opportunities. Affordable, quality housing that respects the existing physical fabric of the neighborhood will be available across income levels. There will be a balance of land use to ensure a mixture of green, open, recreational or agricultural space, according to community-identified needs. Our neighborhoods will be known as safe, desirable places to raise a family. Internally, by 2025 WCG will actively utilize a "Housing Plus" approach.

All activities described in the CIP move the organization and the community closer to the goals outlined in the vision. There is a significant amount of dependency between activities, such that the community engagement component of our work will inform the success of all other described goals.

### **Consistency of CIP with Other Neighborhood, Community or Regional Plans**

#### **Neighborhood and City-Level Plans**

There are a number of plans, zoning proposals, ordinances etc. at a city level which impact either portions (but not the entirety) of our catchment area or components of our work (though they may not be exclusive to our neighborhoods). The primary proposals and plans which have bearing on WCG's activities or geographic service area include:

*City of Worcester Consolidated and 4<sup>th</sup> Year Action Plans:* These HUD-mandated plans outline the City of Worcester's housing and community development goals (using CDBG, HOME, HOPWA and

ESG) for 2010-2015 overall and 2014-2015 specifically. Both WCG's housing and economic development goals are complementary to the "housing production" and "economic opportunity" goals of the City.

*City of Worcester Housing Strategy Recommendations (Based on City of Worcester Housing Market Study and Analysis of Impediments to Fair Housing Choice)*: WCG's catchment area (identified as "Piedmont") was identified in this study as having the second highest number of distressed properties (172) in the city. The City identified "eliminate[ing] dangerous properties and reduce[ing] the supply of dilapidated and vacant housing that in turn creates blight, crime, and leads to overall neighborhood decline" (p. 5) as a major priority. WCG's goals in this regard are complementary to the City's.

*Proposed Commercial Corridors Overlays District*: The City of Worcester's Economic Development Committee is in the final stages of offering an overlay district plan to the City Council, which proposes a number of regulations designed to "encourage compact, pedestrian friendly development." Its emphasis on re-use of existing buildings and promoting mixed-use development is in keeping with WCG's past and future development goals.

*Crown Hill Local Historic District Designation*: The 40-acre, recently-designated Crown Hill Local Historic District falls within WCG's catchment area and contains some of the Greater Piedmont Neighborhood's loveliest and most lovingly-restored properties. Designed to provide protection to historically significant buildings, properties within the Historic District. WCG expects to carry forward, as it has been its historic commitment to preserving the architectural integrity of buildings it rehabilitates and looks forward to future partnership with the Worcester Historical Commission and Preservation Worcester, the oversight bodies for the District.

#### Regional or State-Level Designations or Plans

*Worcester as a Gateway City*: Worcester's designation as a "Gateway City" or "Gateway Municipality" (formalized in 2009 Section 3A of Chapter 23A of the General Laws of Massachusetts) makes the city overall a target for concerted macro-level development efforts supported by both public and private partners. Although there are no specific funding applications or planning processes with which WCG is involved, we maintain familiarity with opportunities associated with this designation and will partner as appropriate for future opportunities.

*Central MA Regional Planning Commission*: CMRPC has a number of in-process regional-level planning efforts of which WCG is awaiting the outcomes. These plans include Regional Housing Planning Initiative, Regional Agricultural Economic Development and Economic Development Plans.

### **Section 8: Financing Strategy**

As an experienced affordable housing developer, Worcester Common Ground is familiar with (and considered an excellent partner by) many banks, state/local agencies, quasi-public organizations and foundations in Central Massachusetts for its development activities. To date, the bulk of our major financing has been either property construction and rehabilitation-oriented or project-specific grant funding. Past funding and financing partners include Massachusetts Housing Investment Corporation, the Institute for Community Economics, Massachusetts Housing Partnership, Webster Five Cents Savings, Eastern Bank, Commerce Bank, among many others.

However, we recognize that the improvement of existing activities and expansion into new development arenas requires an approach that is fundraising- (rather than finance packaging) oriented. We are excited by the opportunity the Community Investment Tax Credit program offers

to support the organization's growth of its individual and corporate donor pools and are confident our experience managing the complexity of tax credit-funded development projects has given us the fiscal capacity to move forward with CITC implementation.

Understanding that the infrastructure, strategy and communications required to cultivate donors over time is key to the successful implementation of the tax credit program is one of the primary reasons WCG waited to apply until the second round of CITC credits became available this year. We have spent the last year clarifying our message, fostering relationships and building an understanding of what is valuable about our work to external stakeholders. We have also shifted our organizational structure such that we have the capacity to measure and communicate our impact to our supporters with consistency and excellence. Finally, our board will be working diligently with matching donors to 25% of allocated credits. The board is committed to shifting to a fundraising culture and is excited to identify prospects, to advocate for the organization and implement the planned campaign and communications strategies.

We have identified a number of potential sources of support to finance implementation of the CIP, which includes some of the following:

Affordable rental housing production – Combination of LIHTC, CDBG, HOME, and private financing  
Homeownership – City of Worcester's "Buy Worcester Now" incentive program and down-payment assistance.

Mixed Use Commercial – City of Worcester HOME, Historic Tax Credits, LIHTC, CDBG, AHT, Project Based Section 8, HSF and CBH

Open Space and Garden Development and Preservation- WCG currently fully funds our garden activities via grants, but intends to reach out to individual donors via "Adopt a Plot" and other fundraising campaigns. We are also building revenue generation into our current garden model.

Homeowner Outreach and Organization and Support of NeighborCircles: WCG is in the process of seeking funding for Circle facilitation costs and is emphasizing the educational and empowerment aspects of the work in our grantwriting and donor communication.

Resident Leadership- WCG expects that external trainings will be funded through grantwriting efforts and implementation of a "Training Scholarship Fund" (seeded through a combination of grants and donations).

Membership Development -WCG expects recruitment and development of members to yield some revenue (albeit, a small amount) which will be allocated towards expenses associated with member events, communication and training opportunities.

Economic and Small Business Development - As WCG re-invigorates PACT (Pleasant Area Community Team) we anticipate applying to CARD (Commercial Area Revitalization District), Façade and Awning Incentive Grant Program and Microloan Program through Worcester's office of Community Services/Community Economic Department to secure funding for improvement  
LISC Capacity Grant - if awarded will also provide technical assistance and grant funding.

## **2. Increase and Improve Community Leadership Capacity**

We are excited by the opportunity the Community Investment Tax Credit program offers to support the organization's growth of its individual and corporate donor pools and are confident our experience managing the complexity of tax credit-funded development projects has given us the fiscal capacity to move forward with CITC implementation. WCG has been fortunate to receive funding from the following mix of funding sources:

City of Worcester: HOME, CDBG, NSF; Affordable Housing Trust Fund; Housing Innovations Fund; Low Income Housing Tax Credit Program; Housing Stabilization Fund; Eastern Bank; Webster Five; Commerce Bank; Bay State Savings Bank; TD Bank; Federal Historic Tax Credits and MA Historic Tax Credits; Community Economic Development Assistance Corporation; The LIFE Initiative; Community-Based Housing Program; Private foundations (Fuller Foundation, Greater Worcester Community Foundation, TJX Foundation, People's United, Stoddard Fletcher Foundation); and Individual donors -- Just to name a few.

We feel with our new "Housing Plus" approach we have opened the doors to generating great financial interest in the priorities we have set forth for the next three years. We feel our impact story will sell as we describe the lives we touch and the lifestyle that is created by residents living in a safe and secure environment. It is with great excitement that we begin with our community organizer to determine the effects of safe housing. We are learning about the success rate of high school and college completion of our resident's children. We have also compiled information on how our buildings have eliminated asthma and other related illnesses due to our healthy approach to new and rehabilitated units. As we continue to broaden our donor base we feel we will entice great buy in.

## **Section 9: History, Track Record and Sustainable Development**

### **History and Track Record**

WCG is well-respected in the state for the quality of its construction, property management and fiscal oversight of projects. To date, we have completed two Low Income Housing Tax Credit Projects, with the most recent comprised of six scattered site properties. Our total portfolio of affordable housing units constructed or rehabilitated is 215 units, 70 of which we manage directly. A further 66 are managed by an outside management company, Maloney Properties, and 25 First Time Homebuyer properties (which are a mix of single families, duplexes and triple-deckers) are held under the umbrella our Community Land Trust. We have an additional five plots of vacant land that are used by refugee farmers to generate produce for consumption and sale, through our Educational Agriculture Training (EAT) Center initiative, collaboratively managed by WCG, Asentria (formally Lutheran Social Services) and the Regional Environmental Council. Worcester, considered Neighborhood Revitalization Strategy Area (NRSA) worked with Chandler Street Business Group and utilized \$263,000 of NRSA funds to provide staffing and organizing support for this group of 35 business owners to address issues of concern and to implement a beautification project (installing benches, trees and trash receptacles). This was awarded through the NRSA Main Streets program from the City of Worcester. It provided support for these initiatives and resources to help existing property owners.

### **WCG and the Commonwealth of Massachusetts' Sustainable Development Principles**

WCG's development activities are guided by a sustainability perspective; specifically, we are charged via our bylaws "to conserve open space and responsibly manage land and natural resources from an ecological as well as human point of view." All of our work is focused on preserving the existing physical fabric of our neighborhoods; we are thoughtful in our rehabilitation and aim for concentrated development, in keeping with Smart Growth recommendations.



### *Concentrate Development and Mix Uses*

To date WCG has completed three mixed-use (retail/residential) projects and we anticipate beginning a third in the next three years. We are particularly proud of our partnership with Eduardo Jimenez, board member and owner of Eddie's Plaza, a community market serving the Pleasant Street neighborhood. Our collaboration with Eddie to rehabilitate the long-vacant units above his store meant access to not only high quality affordable housing for six local families, but to fresh fruits, vegetables and meats for neighborhood residents. Eddie's is (and remains) one of the only neighborhood-based purveyors of fresh groceries.

### *Advance Equity*

Through its Community Land Trust model and board composition, WCG promotes equitable decision-making by catchment area residents about the organization's activities. Our affordable housing development stretches across income levels (we currently work with individuals at 30%-80% of AMI) and we regularly advocate for, educate as to the importance of and advertise the community benefits of affordability.

### *Make Efficient Decisions*

WCG has always maintained a level of consistency with its development process. As part of our alignment with funding agencies our projects are on a ready to proceed basis prior to the funding cycle application process. We understand the limited funding and need for those funds to be distributed to projects that have site control, zoning variances (if required), building department reviews or any requirements from the Planning Board. Additionally, we are required to achieve as outlined by DHCD all of the sustainable principles. We not only complete this because it is required, we want to because it is for the health of our residents and the long lasting investment for our community.

### *Protect Land and Ecosystems*

As described throughout the CIP, WCG is actively engaged in and committed to future open space preservation and development. We currently own and make available to neighbors and refugee farmers five vacant lots for subsistence and market gardening, an initiative managed in partnership with the Regional Environmental Council and Ascentria Care Alliance.

In keeping with our focus on maintaining the existing architectural fabric of the neighborhood, WCG works to preserve historical integrity of properties, when possible. WCG was the recipient of the Massachusetts Historical Preservation Award for our 9 May Street project completed in 2009.

### *Use Natural Resources Wisely*

WCG has a historic and active commitment to building material reuse where possible, selection of environmentally-friendly construction materials and energy efficiency upgrades/design in all its building projects. Additionally, with our existing older portfolio we will be underway with an evaluation from Mass Save to determine environmental upgrades.

### *Expand Housing Opportunities*

WCG builds and manages housing across a range of income levels, but targets our production of units for those at or below 60% MFI. As noted in our CIP Goals and Activities sections, our development includes rental, homeownership and mixed-use. Within our rental and homeownership portfolio, properties include single family (rental and homeownership), two- and three-family and 1-46 unit multi-family developments. We are also sensitive to the varying ability requirements of current and future renters and owners. Our most recently completed development project, Austin Corridor II, partnered with the MA Community-Based Housing Program to provide three fully-accessible units to qualified tenants, using Universal Design principles.

#### *Provide Transportation Choice*

Access to public transportation is a key component of all of WCG's feasibility analysis for property development projects. Our catchment area is served by eight of the Worcester Regional Transit Authority's (WRTA) 25 bus lines, which also connect riders to the WRTA's Union Station Hub. At Union Station, travelers can access Amtrak trains, the Massachusetts Bay Transportation Authority's (MBTA) commuter rail, as well as Greyhound and Peter Pan bus lines.

#### *Increase Job and Business Opportunities*

Our to-date and proposed economic development activities focus on supporting small business owners and building economic opportunities for disenfranchised residents of our catchment area, within the context of our capacity. We have leveraged our development expertise in creating the Educational Agriculture Training (EAT) Center to provide access to land for refugee farmers for subsistence and market gardening. WCG has recently hired graduates of Clark University in order to work towards our part in retaining our college graduates. At the same time our current internship program provides opportunities to students from Holy Cross, Worcester Poly-Technical Institute and Clark University.

#### *Promote Clean Energy*

As outlined in the wise use of natural resources principle, WCG reuses building materials where possible and implements energy efficiency design principles into its rehabilitation and construction projects. At our 5 Piedmont Street building, where WCG headquarters are located, the building utilizes a mechanical air recovery system based on fresh air intake to all of the common areas of our 16,000 s.f. building. It also removes stagnant air from units and is integrated to the clean air system. WCG makes it a habit to address air quality and to eliminate the use of carpet.

#### *Plan Regionally*

As noted in Section 7, WCG's work is integrated with the existing local and state-level planning processes that impact our catchment area including the City of Worcester Consolidated Plan, the Central MA Regional Planning Commission's Housing Production Plan and the Economic Development Committee's Commercial Corridor Overlay District proposal.