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 2018-21.

The Piedmont neighborhood is among the most diverse and impoverished parts of Worcester. According to the 2010 United States Census and the 2010-2014 5 Year American Community Survey, the three census tracts are home to 15,000 people and 1805 families. Of these people, approximately 51.4% are Hispanic or Latino and more than 66.3% speak a language other than English at home— which is respectively double and triple the city averages. Many residents of this area are foreign born (31.5%) predominantly from Latin American countries such as the Dominican Republic, Mexico, El Salvador, Ecuador and Brazil. Strikingly, almost 1/3 of the residents in the area moved into their current home since 2010— which points to a lot of turnover and a constant influx of new residents into the area.

Though this section of the city is one of the most ethnically and racially varied areas in the Worcester, its inhabitants face almost unmatched levels of poverty. This census tract has a median family income of $25,660 which is almost half the city average. Additionally, over 49.1% of adults were below the poverty line— which is almost three times more than Worcester as a whole. This can perhaps be attributed to poor educational attainment with 39.3% of the population not having a high school diploma, but can also be ascribed to a shockingly high unemployment rate of 20.9%, or double the city average. Moreover, African Americans in the area have a 48.4% unemployment rate (four times the City average) and females with children under 6 years old have an unemployment rate of 30.1%. It is clear that the Piedmont neighborhood is among the most distressed parts of Worcester, and that continued efforts to stabilize and revitalize the community are needed.

According to the Department of Housing and Urban Development’s Comprehensive Housing Affordability Strategy (CHAS) 2009-2013 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 continues to be 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 battle cannot be won. The goal of WCG is to ultimately continue improvement with rental and homeownership properties along with vibrant green spaces. In 2015-2017 WCG rehabilitated the exterior of six existing rental properties through bank refinancing, is in process of a full rehabilitation of a four unit property, securing ownership of two vacant buildings to create 30 units of affordable housing and completed a bioshelter at our urban orchard on Jaques Ave, in addition to helping two of our first time homebuyers re-sell their properties.

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. In December of 2017, WCG Board and Staff will be re-visiting our three year strategic plan to envision the organization for the next three years. Working with our strategic planner we will be focusing on our housing mission, community vision and resources for future organizational stabilization.

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 72% residents, and 28% active members of the Worcester community. 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. In 2018, WCG will have three more residents from our neighborhood join our Board. These residents have been cultivated and mentored with the help of our Community Organizer, Executive Director and Board President. In the past three years, our Board members have attended Mel King Institute trainings with respect to learning about project development and Board Governance. They have also attended CEDAC trainings to deepen their learning of how CDC’s can improve financial reporting and improve upon governance structure. These trainings have not only improved the organization, but introduces our Board to members from other organization across the Commonwealth. We will continue with trainings in future for both Board and staff members.

In addition to our governance structure, 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 three years, we have increased our connections from 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.) Since then, WCG provided 20 events in 2015 with 1120 individuals in attendance and 179 new volunteers, in 2016 WCG held 15 events with 690 individuals in attendance and 96 new volunteers and finally in 2017 we have had 12 events with 527 individuals in attendance and an additional 143 volunteers incorporated into our community work.

2. Resident Engagement in Real Estate Development and Property Development: Our Project Committee, which meets to address property acquisition and development priorities worked very hard in 2015-2017 to devise a pipeline for WCG. 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). In 2017 WCG secured funding from the City of Worcester and DHCD for 21 Jaques Ave., a four unit condominium that went into foreclosure in 2008. While this project took years to secure ownership it is currently under construction and will serve two clients from the Department of Mental Health, one homeless unit and one unit is dedicated to a 50% median income resident. Additionally, in 2017 WCG took ownership to a vacant lot that abuts a WCG owned vacant lot. Based on community feedback we are investigating how we can create three one bedroom small zero net energy homes on these lots. We are working with our partners from YouthBuild Worcester and St. Gobain for assistance with construction labor and materials. We are also working with United Bank and their PathPlus program. This program has engaged many WCG residents to complete a year-long program of preparing residents to become homeowners. WCG has interest in securing purchase and sales agreements from those that graduate from the program as well as a construction loan and permanent financing to the owners with United Bank. Finally, WCG has signed an option agreement for 126 Chandler Street and will be purchasing shortly, the neighboring building at 120 Chandler Street to create 30 units of housing with commercial and community space. This project will go before the Zoning Board in December of 2017 and we hope to be invited by DHCD to submit a One-Stop in early 2018.

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. As reported in our previous CIP, WCG finalized its work with students from WPI and built a bioshelter located at our Urban Orchard on Jaques Ave. This project was a collaborative effort which involved the Worcester Tree Initiative who planted 20 fruit trees around the perimeter of the lot in 2014. YouthBuild Worcester who built the bioshelter with students that were from our neighborhood this past summer, St. Gobain who provided the building materials and past WPI students who came back to provide assistance with the design. Additionally, many private
funders provided grants to assist us with the building costs. YouthBuild built raised beds and 8 families in the neighborhood shared planting space along with refugee farmers from our EAT Center locations. This community HUB is just getting off the ground. WCG continues to work with WPI students to create a water catchment system and interior growing mechanisms in the coming months. While the orchard is fenced and locked our farmers have keys to the site and are making this space their own which was the original intent. In 2017, our WCG Holy Cross Intern and Community Organizer worked with one of our neighboring elementary schools to create artwork with their students. This work will be installed on the fence surrounding the orchard. We are also working with our Central Branch YMCA to create programming for the youth they serve as well as Chandler Elementary and Jacob Hiatt. This space will provide not only farming to an area that does not have access to fresh fruit and veggies, but will have educational components and a place for residents to engage in a neighborhood that is dense with housing.

In 2016 WCG secured a 25 year lease with the City of Worcester to enhance a vacant dumping ground located at 22 Newbury Street located in census tract 2015. This resident driven project will be home to raised veggie planting beds, a stage for children to perform on, movie nights, seating and perennial gardens. Residents are working with our Community Organizer and volunteers to improve this lot.

Finally, we continue to serve our refugee farmers with our EAT Centers (Educational Agricultural Training) in which our farmers have been producing close to 3000 pounds of culturally specific crops to feed their families during the last four years.

3. Community – Wide Resident Engagement: WCG is pleased to have moved towards a more rigorous community engagement structure and utilized the CIP as an opportunity to design and implement clear evaluative methodology for our efficacy in this area.

Building on the success of our tenant and homeowner engagement, WCG hired a Community Organizer in 2015 who has done an incredible job over the last three years assessing larger group needs and creating a multi-year engagement plan. Some events WCG hosted in the last three years are as follows:

In 2015, Fundraiser and Annual Meeting, Fair Housing Poster Contest, Clark University Recycling Class, 22 Newbury Working for Worcester Clean-Up, Multicultural Cooking Competition, Mayor’s Walk, Community Yard Sale, Recycled Art Class, Get Out the Vote Forums, BlaQ Ink’d Program Youth Artist Launch Party/Mural Painting and 2015 Annual Meeting and Holiday Party.

In 2016, Multicultural Cooking Contest, Nativity School Clean Up, Dismas House Farm Share Program, Country Bank and Claremont School Volunteer Day, CITC Gathering, Jacob Hiatt Project Tire Makeover with a grant from Kaboom!, Farm Share Social Veggie night and Annual Meeting/Thanksgiving Dinner.

In 2017 to date, Trinity Lutheran Basketball League, Bioshelter Community Planning Day, Working for Worcester Community Day, Clark University Neighborhood Design Day, Worcester Bravehearts Baseball Game Day with residents, Piedmont Pride Petunia Planting Day, Summer Basketball Clinic, Jacob Hiatt Bioshelter Sign Paintings, and this will culminate with our Annual Meeting scheduled for December 2nd, 2017. A full report of events is attached to this CIP.

We feel that in the last three years we have taken community engagement to an entirely new level as described above in the events that have been hosted.
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. Three years later we feel we have worked diligently to meet the demands set forth in our strategic plan of 2014. We fall short in the economic improvement of small businesses as it requires more staffing to accomplish this goal. However, we did participate with Clark University to address the barriers that local businesses experience in our neighborhood and will work further on this important piece. We did as indicated above provide many opportunities for our residents to raise their voice with the projects we have implemented. We have increased community participation to 1335 residents, and 417 volunteers, this is a huge improvement for the organization and since our 2014 CIP.

We continue to plan for 2018-2021 and in December of 2017 our Board and staff will have a visioning day to review our achievements, where we fell short and how we will continue to provide strength to our neighborhood.

Resident and Stakeholder Engagement in Implementing and Monitoring the CIP
Monitoring and oversight of the CIP has been 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, 72% of the board is comprised of members from our catchment area. This surpasses the original 51% in 2014. Our strategic plan set a minimum 60% threshold for resident board membership, in 2015-2016 WCG increased our voting membership to 150 in 2015 and met our goal of 200 not-voting member in 2016.

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.

a. Affordable Housing Production and Preservation: The goal set forth in our 2015 CIP was for WCG to develop three types of affordable units: rental, First Time Homeownerships (via our Community Land Trust) and mixed-use commercial.
   ▶ In 2015, our goal was 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. We fell short of this ambitious goal, but are currently on track with the current construction of 4 units at 21 Jaques Ave. the submission of a ready to proceed project located at 120-126 Chandler Street (30 Units and 1 commercial space) and the development we are currently working on at 20-24 Merrick to create three small near zero energy efficient homeownership opportunities.

In 2015, we stated we would 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. Three years later we are happy to report that none of our homeownership properties faced foreclosure and we were able to help two owners to re-sell their properties to new first time homebuyers and to continue with the WCG ground lease.

**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.

**Benefit To Entire Community:** While Worcester is in process of a downtown revitalization, our inner city neighborhoods continue to suffer. 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 continues to be high. WCG has also calculated an over $5 million aggregate increase to property values and a minimum aggregate net increase of $237,000.00 in taxes paid by WCG and upwards of $100,000.00 from 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.

### b. 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 goal was 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. All of these goals have been attained in addition to building the bioshelter at Jaques Ave. and establishing a land lease with the City of Worcester at 22 Newbury Street. We will continue 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. Additionally, with the implementation of the bioshelter WCG will work with surrounding schools and institutions to create educational experiences for children and with college students from surrounding institutions.

2. Increase and Improve Community Leadership Capacity

a. Community Engagement: WCG will continue to work with renters and homeowners and the community at large to lead neighborhood improvement projects, increase civic participation and promote a positive spirit of community. The perception of Piedmont is an issue we have been working on in the past three years. Outsiders deem it as dangerous and struck by illicit activity. While this exists throughout the City to some degree, we are working to change that perception and have started to work with residents to create “Piedmont Pride” a slogan created to love your neighbor. 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.

➢ Since 2015 our goals were 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.

Between 2015 and 2017 reported goals are as follows:
WCG sponsored 45 events in which we engaged 35 owner occupants, 22 became members of WCG.

b. Resident Leadership: WCG is committed to building resident leadership capacity in our catchment area generally and within our organization specifically. Our goals in this area therefore involve both the provision of external training opportunities and improvements in our own organizational design to ensure specific leadership paths are developed and potential leaders are nurtured.

➢ In 2015, our goal was 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. By 2017 we brought one resident leader onto the Board of Directors and we have three others that we have been cultivating and will become part of our Board of Directors in 2018.

c. 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 were 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. In 2017, we currently have 40 voting members, in addition to 100% 24 CLT leaseholder homeowners for a total of 64 voting members.

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.

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 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.

3. Improve Economic Health of Catchment Area and Residents
a. 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 2015-2017 WCG provided the following financial events: Extreme Couponing, led by Board Member Arline Rosario on tips for couponing. This involved 28 tenants and WCG homeowners. Financial Literacy Workshops I & II: This was instructed by a Clark University Graduate student who instructed tenants on budgeting, savings and credit scores. This assisted 12 tenants. PathPlus Program with United Bank: a one year homeownership learning program with United Bank. WCG works with United to enroll our residents. To date we have enrolled 13 residents and 6 have graduated. We continue to work with United Bank in an effort to prepare residents for homeownership. WCG is also in partnership with Santander Bank and have begun financial literacy classes with our tenants. The first class was held in June 2017 (Basic Banking) and five more classed are expected. This has engaged 10 residents.

b. 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.

➤ In 2015, our goals were 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.

➤ Our goal in 2015 was too ambitious for the staff to handle. We have realized that we need to hire additional staff to incorporate real meaning for our business community. Located at our 5 Piedmont offices we did create an incubator space for three different small businesses. They were a printing company, refugee group and shoe shine shop. The concept was to have businesses start small in this space and to have very low overhead in order to get their business up and running. Lessons were learned, but it was not an effective project.

➤ WCG worked with Clark University students to complete an inventory of businesses, housing, parks and general perceptions of the neighborhood. This translated into a valuable report identifying specific areas of need with respect to street lighting, dumping grounds, areas that require more safety measures. We look forward to working with Clark University to carry some of these infrastructure needs to fruition with the City of Worcester.

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.

**Section 4: Activities to be Undertaken**

1. **Increase and Improve Community-Driven Property Development and Preservation**
   
   **a. 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 30 units by 2019. WCG is in process of securing ownership of two parcels 120/126 Chandler Street and will be applying for funding through the One-Stop process in 2018.
   
   - *First Time Homebuyer:* WCG will identify funding sources for home ownership and spearhead the development of 3 homeownerships, using its Community Land Trust mechanism to ensure affordability of the properties in perpetuity. Our goal is to accomplish this at a WCG owned site 20-24 Merrick Street in 2019. We are looking to produce three near zero net one bedroom homes.
   
   - *Foreclosure Prevention:* WCG will identify and support CLT and non-CLT homeowners in danger of foreclosure and provide guidance as appropriate to prevent foreclosures.

   **b. Open Space and Garden Development and Preservation**
   
   - *Stabilization:* Identify clear and regular sources of funding to maintain existing gardens and playground. We continue to work with our partners of Worcester Poly-Technical Institute. With the building of our bioshelter in 2017 we look to continue building on its uses with our neighbors and stakeholders. This process will take us into 2019 as we work with interns to line up the various projects that will occur at the bioshelter site.
   
   - *Expansion of Open Space:* Identify and implement one non-housing, open space project, depending on uses prioritized by residents

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

   **a. 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. This will continue to be our goal into 2019.

- **Community-Wide Engagement:** In 2018-2021, WCG will actively organize similar events already addressed in this CIP. Our Community Organizer is committed to engaging more residents than 1,995 we worked with from 2015-2017. We will continue with events that are brought forth by residents.

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 2018-21. Our plan is to continue with this practice and bring three new residents to our Board in 2019.
   - **Resident Leadership within WCG:** In 2018, 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. Currently, we are at 46 members and hope to increase that by an additional 64 in 2018 and 2019.

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

a. **Individual Economic Stability**
   
   *Financial literacy workshops:* This is evidenced by the financial workshops described in this CIP. WCG fully expects to continue with the workshops in tandem with Santander Bank and United Bank.

b. **Economic and Small Business Development**
   - If resources are available in 2018-2021 WCG will hire a staff member to carry out this role.

Section 5: **How Success with be Measured and Evaluated**

General oversight of the CIP goals has been performed by WCG’s Executive Director, staff, and all board members. The WCG Board receives a quarterly ‘dashboard’ that highlights key indicators of success from the strategic plan/CIP.
Success measures, tools and methodologies described in greater detail below, according to the particular activity in question:

1. Increase and Improve Community-Driven Property Development and Preservation
   a. Affordable Housing Production and Preservation: Units in development and progress towards identification of funding for will be tracked via the One-Stop application process. Success will be measured by achievement of the constructed units.
   b. 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 in which they require our attention. Keeping our 25 First Time Homebuyers in compliance with rental restrictions, deed restrictions, ground lease restrictions and out of foreclosure along with facilitating how we can help with deferred maintenance and rental of units will provide for targeted measures.
   d. 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. We will measure the success by the amount of homeowners we reach and track internally who we have coached and what their success will be.
   e. Open Space and Garden Development and Preservation: New funding sources and financial stability of existing gardens and playground will be tracked via WCG’s internal funding application database and Income/Expense reports (per property). Success for existing open space portfolio will be based on achievement of income and expenses breaking even. 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.

2. Increase and Improve Community Leadership Capacity
   a. Community Engagement: Based on City of Worcester data, WCG has calculated that there are 550 resident homeowners (including condo unit owners) in our catchment area. Homeowner attendance of WCG events will be tracked via sign-in sheet and transferred to in-house contact database for data tracking and analysis purposes. Goals will be considered successfully met when we reach our numeric targets and as we see continue to 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.

   c. Membership Development: Achievement of voting member (including leaseholder homeowner) goals will be tracked via WCG’s membership database and non-Board of Director committee members.

3. Improve Economic Health of Catchment Area and Residents
a. Individual Economic Stability: Success at meetings has been measured by attendance at workshops with an eye towards the number of people who attend all sessions. Outcomes for participants in reaching their own financial goals will be set by those graduating from the United Bank PathPlus Program. Additionally, we have met with residents who have completed Santander Financial Workshops to determine its effectiveness on an individual basis. As indicated WCG will work towards the goal of hiring a person that can be dedicated to the overall economic health of the three census tracts we serve.

**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.

Based on our Strategic and Community Investment Plans, we expanded partnership activities in 2015-2017 with the following organizations or agencies: YMCA Central Branch, Family Health, Community Health Link, LUK, Inc. /The Compass Project, Jacob Hiatt Elementary School, and Preservation Worcester/Crown Hill Neighborhood Association, WPI, Dismas House, YouthBuild Worcester, All Saints Church and the Episcopal Church of Western New England.

**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 two years has involved a high level of formal outreach specifically focused on the creation of our 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 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.

**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 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. The City of Worcester has not updated its housing plan since 2012.

Proposed Commercial Corridors Overlays District: The City of Worcester’s Economic Development Committee finalized the offering an overlay district plan to the City Council, which proposed 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. This is particularly true with our proposed 120-126 Chandler Street.

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.

Central MA Regional Planning Commission: CMRPC has a number of in-process regional-level planning efforts towards the revitalization of Downtown Worcester. These plans include Regional Housing Planning Initiative, Regional Agricultural Economic Development and Economic Development Plans. Most of this has been directed to downtown market rate housing.

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.
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 have had success with the Community Investment Tax Credit program and are grateful for its support of the organization’s growth of its individual and corporate donor pools over the last two years.

Having worked diligently the last two years, WCG is proud of the donors we have cultivated. While this process has taken time, in year three of our allocations we have repeat donors and new donors who are very excited to be working with us. In 2015 and 2017 WCG was awarded $225,000.00 in CITC funding in total. To date, WCG has sold $90,000.00 in both 2015 and 2017. We allocated $75,000 to the United Way in 2017. There is not an update as of this time as to what they have sold. This leaves WCG with a $60,000.00 balance at this point in 2017. We have confirmation that we will be receiving $67,500 in CITC donations by the end of 2017, leaving us with a balance of $28,750.00 to continue selling in the next 7 weeks.

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

Affordable Housing Production and Preservation

*Rental:* WCG intends to pursue a combination of LIHTC, federal program (CDBG and HOME) Community Based Housing and other sources of financing for rental development at 120-126 Chandler Street for a total of 30 units in 2019.

*First Time Homeownership:* WCG is currently working to create three one-bedroom near zero net energy homes on two abutting lots owned by WCG. In 2018 we will be working with United Bank and graduates from the United Bank Path Plus homeownership program to pre-sell these homes utilizing a construction loan, CITC donations, YouthBuild Worcester and St. Gobain for materials.

Open Space and Garden Development and Preservation

*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 with the bioshelter completed in 2017 in our 7-9 Jaques Avenue orchard. In 2018 -2019 we will be working with residents in an effort to make this a self-sustaining project. Many residents have keys to this space and have interest in running the interior space of the bioshelter as well as the exterior planting and community space.

2. Increase and Improve Community Leadership Capacity

Community Engagement

While WCG had great community investment with the 45 events held in 2015-2017 we are ramping up to provide more of the same that have been in demand by our residents and determine other venues that residents have need and time for.

Resident Leadership

WCG expects that external trainings will continue to be funded through grantwriting efforts.
Membership Development
The recruitment and development of members yeilds some revenue (albeit, a small amount) and continues to be allocated towards expenses associated with member events, communication and training opportunities.

Improve Economic Health of Catchment Area and Residents
Economic and Small Business Development: WCG worked diligently hosting and conducting the PACT (Pleasant Area Community Team) meetings in 2015-17. While funding for the Pleasant Street area is not currently aligned with Worcester’s Downtown Revitalization Plan, we expect that the City will contribute to infrastructure improvements as outlined in the report from the students we worked with from Clark University.

We are excited by the opportunity the Community Investment Tax Credit program has offered to support the organization’s growth of its individual and corporate donor pools and are confident we can continue to move forward with CITC implementation. Our “Housing Plus” approach has, as we anticipated opened the doors in generating great financial interest in the priorities we set forth for 2015-2017 and for those 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.

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. Additionally, we are in process of completing a gut rehabilitation of 21 Jaques Ave, four units of construction. Our total portfolio of affordable housing units constructed or rehabilitated is 215 units, 73 of which WCG self-manages. 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 and most recent Urban Orchard/Bioshelter community hub.

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 with our 120-126 Chandler Street Project.

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 as outline in the application process. 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.

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 completed upgrades with Mass Save in 2015=2017. At this point in time all of our existing buildings have been addressed.

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. Our current development project, 21 Jaques Ave. partnered with the FCF and HTF units to provide housing for residents of the Department of Mental Health as well as a homeless resident with the help of the MRVP program.

提供交通选择

公共交通运输是所有WCG可行性分析中的一项关键组成部分。我们的服务区域由Worcester Regional Transit Authority’s (WRTA)的25条路线覆盖，这些路线连接到WRTA的Union Station Hub。在Union Station，旅客可以使用Amtrak列车、Massachusetts Bay Transportation Authority’s (MBTA)的通勤铁路，以及Greyhound和Peter Pan的巴士路线。此外，新到Worcester的uber运输和自行车项目也即将投入使用。

增加就业和商业机会

到目前为止和我们提出的经济开发活动重点在于支持小型企业主和为被边缘化的社区成员创造经济机会，而这也符合我们服务区域的背景。具体来说，我们利用和发展我们的专业知识在创建Educational Agriculture Training (EAT) Center来帮助难民农民获得赖以生存的农业用地。EAT Center的宗旨是以再利用“未开发”土地为目标的，这些土地通常位于5,000平方英尺以下的区域内。WCG还新雇佣了克拉克大学的毕业生，以帮助我们共同保留和吸引我们的毕业生。与此同时，我们目前的实习项目为 Holy Cross, Worcester Poly-Technical Institute和Clark University的学生提供了机会。智家7-9 Jaques Ave.的建设有可能为当地餐厅和社区成员提供了有机花园的潜力。

推广清洁能源

正如我们所概述，WCG在利用自然资源原则下，重新利用建筑材料并实施能源效率设计原则。WCG也与能源专业的咨询机构合作，以满足我们项目的清洁能源需求。

从地区角度看

如第七部分所述，WCG的工作被整合到现有的地方和州级规划过程中，这些规划影响到我们的服务区域，包括Worcester Consolidated Plan，Central MA Regional Planning Commission’s Housing Production Plan和Economic Development Committee’s Commercial Corridor Overlay District Plan。