

Community Investment Plan Statement of Progress February 2017

I. RESULTS:

By the end of 2016, the #GreenNFit (GNF) Neighborhood Rebuild in the City of Springfield has worked on two blocks of Lebanon Street including Prince Street and Nelson Avenues to the next block on Greene Street and Monson Avenue. The event provided home repairs and renovations to 62 homes along the two blocks from Hancock Street to Eastern Avenue. Over 1,200 Revitalize CDC volunteers worked on 62 homes, two 2-unit Springfield Housing Authority apartment units (nonprofit facility), 7 vacant lots and continued to make improvements to a community garden on Tyler Street created in 2013. Previous construction efforts by HAPHousing built one new home on this block for 3 individuals. Revitalize CDC was able to complete 62 homes and two 2-unit apartments serving just over 200 individuals some of whom have lived on this city block for more than 60 years. The GNF Neighborhood Rebuild was conceived with significant input by the residents/stakeholders in the Old Hill Neighborhood, the Neighborhood Council, and the City of Springfield's Office of Housing and Community Development in 2012. The specific blocks chosen between Eastern Avenue and Hancock Street were targeted based upon the need and damage from the federally declared natural disaster tornadoes in 2011.

Lebanon and Greene Streets in the Old Hill Neighborhood, one of the city's poorest neighborhood; nearly half of residents live below the poverty level. The goal of this project was to rebuild these homes with the help of 1,000+ volunteers to make them energy-efficient, healthy and safe, hence the name GreenNFit. Inviting volunteers to take part in rehabilitating affordable housing stock offers them a positive experience in directly helping members of their community. Volunteer engagement also raises community awareness of the housing problems in the City of Springfield – namely, that many owners of the city's thousands of 100+ year-old homes have few financial resources and that these homeowners, especially the elderly and disabled, cannot afford critical home repairs.

Thanks to the Community Investment Tax Credit (CITC), we were able to install a new energy-efficient heating system along with plumbing and electrical repairs in the home of Mr. Curtis, a 70-year-old retiree. MassMutual volunteers painted the exterior of Mr. Vaughn's home, made repairs to the front steps and porch including installing hand railings for safety, installed an energy-efficient storm door and landscaped. Mr. Vaughn: "Words cannot express how I feel. I love you all!"

The #GreenNFit Block Rebuild in Holyoke inaugurated its first event in that city, with support from the City of Holyoke, generous donors and dedicated volunteers. Thirteen homes were revitalized in the Beech Street neighborhood in October. Over 250 volunteers worked on 13 homes around Beech Street and nearby Peasants Park. RCDC repaired, modified and rehabilitated the homes of low-income Holyoke families

with children, the elderly, military veterans and people with disabilities. Holyoke is a city with many low-income families: November 2016 unemployment rate is 35% higher than Massachusetts; rate of people on food stamps 1.9 times higher, and median income 47.6% lower; 61 homes were found lacking in plumbing and 123 homes lacked complete kitchen facilities; 16.4% had a disability; 47.6% of families had children under 5; there are 2,440 veterans; and 16.8% of people 65+ are poor. (American FactFinder site, 2010 census.)

62 homes in Springfield and 13 homes in Holyoke received these improvements and more as part of the #GreenNFit Neighborhood Rebuilds:

- Conversions from oil heat to natural gas and installation of new heating systems
- New insulation and other weatherization improvements
- New roofs, energy-efficient windows and doors
- Mold remediation, lead abatement and pest control
- Interior and exterior painting
- "Age in Place" modifications, such as tub grab bars, ramps for handicap accessibility, stairs and carpeting improvements
- Electrical and plumbing repairs or improvements including water-saving fixtures
- Installation of new smoke and carbon monoxide detectors for safety
- New deadbolt locks for safety and siding repairs
- Yard cleanup, fencing, landscaping and planting of shrubs and flowers for curb appeal

The Red Cross of Western Massachusetts volunteered to install smoke and carbon monoxide detectors in the homes we repaired.

<u>Goal:</u> To preserve affordable homeownership; prevent houses from condemnation or abandonment; increase energy efficiency and reduce utility costs; and improve the quality of life, sense of community and civic pride for residents.

<u>Objective:</u> During the GreenNFit Rebuild, contractors and volunteers performed free home repairs and improvements that increased each home's energy efficiency, health, and safety characteristics, as well as homeowners' financial stability.

Target Population Impacted & Volunteer Engagement

- #GreenNFit Springfield benefited all 4,371 Old Hill Neighborhood residents from improvements to a community garden; 350 residents of Holyoke benefitted from their #GreenNFit event.
- 62 Old Hill homes were repaired or modified on one city block; 13 homes were repaired in Holoke.
- 1,200 skilled and unskilled volunteers participated in Springfield; 250 skilled and unskilled volunteers assisted in Holyoke.
- Homeowners saved an average of \$5,000 on repairs to their homes.
- 1 homeowner avoided foreclosure by preventing condemnation.
- 1 home received lead abatement, others remediation.
- Average age of the homes: 96.5 years
- One community garden was expanded on the Tyler Street block near Eastern Avenue; one playground and a neighborhood park were upgraded in Holyoke.
- 201 Old Hill individuals in the 62 homes and two 2-unit Springfield Housing Authority apartments.

- In Springfield, 59 of the 201 individuals were children, 121 out of 201 individuals had a health or physical disability.
- In Springfield, 87 out of 201 individuals were senior citizens, 5 of the homes were owned by military veterans or a widow of a military veteran.
- Ethnicity: 54.1% were African-American, 33.4% were Latino, 8.6% were Caucasian, 3.9% were other or bi-racial in Springfield. In Holyoke, 33% of recipients were minority, with a greater percentage of Latino recipients.
- Number of service partners in both cities: 121 businesses & non-profit organizations.
- Number of service sites: 62 homes; two 2-unit Springfield Housing Authority apartment complex; one community garden and 7 vacant lots. In Holyoke, there were 13 homes, one playground and one neighborhood park.

Thanks to the Community Investment Tax Credit (CITC) program for this area of Old Hill, Revitalize CDC was able to leverage the amount of money invested into repairs and energy-efficiency improvements at each house as high as 4 to 1. We ultimately invested over \$500,000 into this one block in Springfield, with approx. \$250,000 invested in Holyoke. The Commonwealth's commitment helped solidify the projects' integrity, which helped us secure other sponsors and donors throughout the country.

Collaborations with multiple nonprofits in Massachusetts included:

YWCA/YouthBuild, HAPHousing, Springfield Partners for Community Action (Weatherization Department), Springfield Housing Authority, YMCA/Dunbar Community Center, Springfield Neighborhood Housing Services, JC Williams Community Center, Churches in Old Hill, American Red Cross, Baystate Health, Springfield College, American International College, Western New England University, Springfield Technical Community College, UMASS and Springfield Central High School. In Holyoke, RCDC collaborated with AARP of Massachusetts; C&S Wholesale Grocers; Greater Holyoke YMCA; Holyoke Electric and Gas; Holyoke Medical Center; DHCD; American Red Cross; and Westover JobCorps. Because of the two large-scale events each in Springfield and Holyoke, we were able to secure 121 sponsors and collaborators. The end result is that we were able to increase the number of homeowners and their families served all the way up to 75!

II. OUTCOMES:

Revitalize CDC was able to leverage funding almost 4 to 1 because of the organization's leadership, staff and temporary staff for the two #GreenNFit events. The large-scale neighborhood block rebuild events resulted in a more profound and sustainable impact on the two communities.

Objectives & Goals: Residents enjoyed the many financial, energy-efficient, health, and safety benefits resulting from home repairs.

- Quantitative Indicator #1: Invested over \$500,000 of home repairs, improvements, modifications or rehabilitation on two city blocks on Lebanon Street, Prince Street, Greene Street, Monson and Nelson Avenues. Invested approximately \$250,000 in Holyoke's Beech street neighborhood.
- Quantitative Indicator #2: 100% of homeowners that received weatherization and energy-saving improvements, i.e., windows, doors, Energy Star appliances, will realize \$700 to \$800 of annual savings on their energy bills in 2016-2017 (as surveyed by Springfield Partners for Community

- Action). 25% of homeowners received mold remediation, pest control and/or lead paint abatement to their homes.
- Quantitative Indicator #3: At least 90% of elderly homeowners that received "Age in Place" modifications remained accident-free and enjoyed freedom of range/movement for at least six months following the Block Rebuild.
- **Quantitative Indicator #4:** Two landlords fixed code violations, made home improvements, or improved their property's "curb appeal."
- **Quantitative Indicator #5:** 100% of homeowners became and/or remained current on their municipal property taxes.
- Qualitative Indicator #1: 85% of homeowners felt safer at home and took more active enjoyment of their homes and yards.
- Qualitative Indicator #2: 90% of residents got to know their neighbors better
 and felt an enhanced sense of community and civic pride by working together,
 using the Community Garden on Tyler Street or the Pendleton Avenue
 playground in Springfield and at Peasants' Park and the YMCA playground in
 Holyoke.

Measurements:

Self-reporting of homeowners through surveys; direct observation; detailed energy usage from utility bills; actual values of materials and labor for repairs/improvements; data collection from public records and the city's tax collector's office and code enforcement.

We have, in fact, met our quantitative goals in both Springfield and Holyoke; these Beech Street and Lebanon-Greene Street families now live in repaired, safe, energy-efficient and healthy homes, made so by volunteers and local tradesmen. Neighbors reengaged with one another and have regained their sense of civic pride and safety, now looking out for each other, something that had been lost due to the neighborhood's increased poverty and a higher presence of absentee landlords.

Here are testimonials of GreenNFit volunteers and homeowners. "I am writing this letter to thank you and all of the volunteers helping make all of these miracles happen. My sister and her family are very lucky. You have no idea what that means to the whole family not just them. They have had a rough long road and to see this happen to them makes me so happy words cannot explain. I think that what you are doing for the veterans of the area and low-income families is the most amazing caring thing I have ever seen in my life. From the bottom of my heart I would like to thank you. God Bless and best wishes to the next lucky family who receives this blessing. Volunteer: "This is my first time volunteering and I love it!"

Challenges and Unanticipated Benefits:

1. Age of Homes: Because the average age of the homes on this block was more than 90 years, there were a significant number of safety, health, energy-efficiency, city code and curb appeal issues to address. Additional funding would have proved helpful to cover all of the families' needs related to their homes. Difficult decisions were forced to be made as to what was the most critical repair that could be addressed and what could not. In Holyoke, RCDC had to raise additional funds to completely redo one home that was in a dismal condition.

- **2. More Support Staff:** With 1,450 volunteers, we needed additional temporary staff in the preparation, planning and execution of the two events.
- 3. Unanticipated Benefit: There has also been huge support from volunteers for our 2017 25th Anniversary. The volunteers were so excited by the work we have achieved that they volunteered to be on the 25th Anniversary Committee, designing an excellent outreach and sponsorship plan that is expected to allow RCDC to increase the number of families assisted and homes improved and use up its CITC allocation..

RCDC Benefits and Utilization of the Community Investment Tax Credits

Thanks to the CITC allotment, Revitalize CDC was able to attract a \$250,000 grant from Baystate Health for #GreenNFit housing interventions to reduce asthma triggers in Springfield, Holyoke Chicopee and west Springfield. This resulted in a \$125,000 tax credit for Baystate Health that they plowedplan to plow right back into the community to support other local organizations. MassMutual gave RCDC a \$50,000 grant for #GreenNFit, and received the remaining \$25,000 in CITCredits.

Revitalize CDC has exhausted all its tax credits allocations, and we have dozens of other donors who are eagerly awaiting a new CITC allocation. The ability of the tax credits to attract larger and new donors is invaluable to small community-based non-profit organizatios such as ours who serve low-income residents and neighborhoods.