

Way Finders, Inc. 2021-2023 Community Investment Plan (CIP)
1780 Main Street, Springfield, MA 01103 www.wayfinders.org

Section 1: Community and Constituencies to be Served

Since our founding in 1972, Way Finders has committed our resources to eliminate family homelessness, increase the supply of safe, affordable housing, and develop neighborhoods where all people have access to equitable resources that meet their needs and allow them to live with dignity. We are the regional administrator for state-supported programs that bring essential services and economic support to families in western Massachusetts, including the rental choice voucher program, emergency shelter and support services for homeless families, and economic mobility programs. We work collaboratively with partner agencies and organizations to bring comprehensive community development by improving public safety, increasing affordable housing, repairing physical infrastructure, providing workforce development, and addressing other social determinants of health. By addressing root causes of disparate outcomes for families and individuals and dedicating resources to sustainable resolutions to unjust inequities, we advance our mission of building neighborhoods and communities where all people thrive.

Way Finders anticipates the next three years will require significant resources, expertise, and advocacy to bring about equitable recovery for residents and communities that are hardest-hit by the Covid-19 pandemic. In our region, conditions before the pandemic were challenging; the poverty rates are near 30% in our largest cities, family homelessness is persistent, as is racial segregation, particularly between white and Latinx households. The pandemic has disproportionately impacted residents in the communities we serve, sizably increasing the hardships many residents already face. Hampden County has among the highest death rates since March and Holyoke and Springfield have among the highest rates of infection in the state. Both cities had unemployment rates as high as 25% during the summer months; in the period between July and December 2020 we distributed \$2,817,582 in rental, mortgage, and utility assistance.

Even with containment of the virus, the negative impacts on stable housing, employment, and other social factors will require long-term and sizable investments of resources from every level of government, active engagement and cooperation from the private sector, and integrated approaches focused on improving interdependent outcomes in economic mobility, community development, and housing. Way Finders is at the table with public and private stakeholder agencies, collaborating with them to bring immediate relief to residents and strategizing with them so long-term comprehensive community development addresses root causes of inequity and brings sustainable change.

Approximately 92% of the services we provide are to residents of Hampden County, and of these about 61% of them are delivered in Springfield and about 16% in Holyoke. The legacy of redlining and racist public housing policies are evident in the ongoing racial and ethnic segregation of Springfield's and Holyoke's neighborhoods and the inequitable distribution of resources across them; for example, neighborhoods in which people of color comprise a majority of the population are often blighted, have aging infrastructure, poor housing quality, the worst health outcomes in the state, and rates of poverty that are higher than that of the city as a whole.

The neighborhoods in which we do much of our work in Springfield and Holyoke are clustered in several census tracts; the tables below show the significant disparities in income, racial and

ethnic make-up, and other characteristics of three census tracts in those neighborhoods compared to those of each city’s as a whole. Unless otherwise noted, census tract data are from Opportunity 360 dashboards (<https://www.enterprisecommunity.org/opportunity360/measure>).

	Springfield	Tract 25013801800	Tract 25013801300	Tract 25013801200
Total population	153,606*	4,222	5,143	2,498
Social Vulnerability Index score, out of 1	No data	.97	1	.99
Households w/o Broadband Internet	14.8%*	22.5%	26.8%	28.7%
Percent People in Poverty	26.9%*	37.8%	29.1%	57.5%
Median household income (2015-2019)	\$39,432*	\$29,057**	\$31,901**	\$13,288**
Cost-burdened Renters	51.1%***	72%	54%	55.6%
White	63.3%*	14%	12.6%	10.9%
Black/African American	20.9%*	19.4%	37.4%	23%
Hispanic or Latino	45%*	61.5%	42.4%	64.9%
R/ECAP Federal Designation	Not applicable	Yes	No	Yes

Note that to preserve space, we reported only the largest racial and ethnic groups in these tables.

*<https://www.census.gov/quickfacts/fact/table/springfieldcitymassachusetts,holyokecitymassachusetts/PST045219>

**Opportunity360 Community Dashboard 12/21/2020; 2017 Median Income Tract Comparisons.

*** Opportunity360 Community Dashboard 12/21/2020, for Springfield Combined Statistical Area

	Holyoke	Tract 25013811600	Tract 25013811700	Tract 25013811500
Total population	40,117*	3,952	2,217	2,197
Social Vulnerability Index score, out of 1	No data	.99	.99	1
Households w/o Broadband Internet	26.4%*	24.8%	40.1%	50.9%
Percent People in Poverty	29.3%	49.5%	49.1%	61%
Median household income (2015-2019)	\$40,769*	\$22,807**	\$18,687**	\$18,333**
Cost-burdened Renters	No data	72%	54%	55.6%
White (Not Hispanic or Latino)	87.5%*	7.9%	18.2%	4.3%
Black/African American	4.5%*	2.6%	0%	3.6%
Hispanic or Latino	53.9%*	89%	79%	88.1%
R/ECAP Federal Designation	Not applicable	Yes	Yes	Yes

*<https://www.census.gov/quickfacts/fact/table/springfieldcitymassachusetts,holyokecitymassachusetts/PST045219>

** Opportunity360 Community Dashboard 12/21/2020; 2017 Median Income Tract Comparisons.

There is persistent, unmet need for affordable housing in Springfield and Holyoke, as well as in smaller communities where poverty and homelessness are occurring. Evidence for this is found in the ongoing crisis of family homelessness in the region and in the waiting lists at properties we own and manage: Parsons Village in Easthampton has 239 households on the list; Butternut Farms and Olympia Oaks in Amherst have 62 and 286 households, respectively, on lists; and in Northampton, 788 households are waiting for units at The Lumber Yard. Library Commons I, nearing completion in Holyoke, had 1,540 applications for its 38 units. These units were awarded to eligible households by lottery in October 2020; the needs of the 1,502 families who were not selected and those on our waiting lists, fuel our efforts to continue building and advocating for more affordable housing throughout the Commonwealth. Further demonstrating the need are the

7,528 families on the waiting list for housing choice vouchers in November 2020, as well as the 5,439 who are receiving them, and the 221 families living in our emergency shelter units. In Hampden County, the number of homeless persons increased from 886 in 2010 to 2,443 in 2019.

In addition to the four affordable housing developments that are named as goals and activities during the three-year period of this CIP, we have three more developments in the pipeline that will bring an additional 181 units of affordable housing after 2023. While increasing the availability of affordable housing, our housing developments also generate jobs for the local workforce, from development through construction of the properties, and for the management and maintenance of our completed projects. We value Minority- and Women-Owned Businesses and our goal is to increase the number of MWBEs we use for services we need.

Section 2: Involvement of Community Residents and Stakeholders

The Board of Directors, which is comprised of representatives from local businesses, nonprofits, and residents, uniformly agreed the 2021-2023 CIP aligns with the priorities of the organization and communities we serve and approved the summary of the proposed plan on November 13th. The full plan will be adopted by the Board within 30-days of submission of this CIP.

Resident Engagement at Way Finders' Properties

Way Finders continues to create platforms and opportunities to help each of our residents reach their fullest potential and to bring them together as neighbors and community members. Way Finders' Resident Service Coordinators (RSCs) focus their efforts on increasing community engagement, tenants' personal growth, and healthy living by responding to residents' individual and collective needs. The RSCs engage tenants in planning on-site activities, such as community gardening projects. Our network of partners and relationships with municipal departments allow us to connect tenants to a range of services. We address the problem of food security facing some tenants through our partnerships with the Food Bank of Western Massachusetts and the Amherst Survival Center. Way Finders' RSCs and property management team plan service delivery and build ties with stakeholders in the towns and cities in which we have properties.

Formal tenant meetings are conducted on a quarterly basis and informal tenant feedback is solicited regularly. Examples of the services Way Finders undertakes to engage residents are:

- Community Engagement activities including community social gatherings, movie nights, mom time out day, and group painting sessions.
- Tenant Personal growth activities including education advancement connections, credit restoration, and financial literacy education.
- Healthy Living activities including nurse services, blood pressure check-ups, education in green practices, establishment of a walking/jogging route, and fire safety prevention education.

Engagement of Community Residents and Stakeholders

Way Finders' Community Building and Engagement (CB&E) Department has designed and implemented programs in response to direct requests from residents. We are deepening our understanding of what residents want and need for their neighborhoods by listening to them – in conversation, in discussions that occur in monthly community meetings (which have been virtual since April), in focus groups, in our advocacy and leadership programs, and through surveys we administer after workshops. With their direction and energy, our efforts will continue in

Springfield's most impoverished neighborhoods and in the blighted Holyoke neighborhoods surrounding our Library Commons and Carlos Vega affordable housing developments.

Way Finders' approach to community engagement is to assist residents in becoming more active in initiatives related to issues they identify as achievable and important to improving the quality of life in their communities. In Holyoke, we conducted a Resident Advocates training program and in Springfield we held both Resident Health and Community Advocates training programs. Residents who graduate from these programs have advocacy skills, information about civic processes and systems change, and access to in-depth information about issues the residents have raised as critical to positive change: healthy equity, improvements to the built environment, fair housing, transportation, the digital divide, civic engagement, and systemic racism. We bring experts to our workshops and facilitate connections to our partner organizations, civic leaders, and other advocacy groups to help level the playing field for residents in these disinvested neighborhoods and to build sustainable initiatives for ongoing community development.

About 20 of the more than 400 residents who took part in our Healthy Hill Initiative (HHI) requested Way Finders launch a new program to increase civic engagement, especially among older residents. The CB&E staff designed the program, named Flexing Civic Muscle, with feedback from residents and representatives of partner organizations. Way Finders was awarded a two-year grant, beginning in 2018, from the Tufts Health Plan Foundation for the program. In December 2020, Tufts awarded Way Finders an additional three years of funding to implement Flexing Civic Muscle Two, a total five-year investment in CB&E's program.

Our CB&E Department has secured funding through partnerships with Trinity Health/Mercy Medical Center, the Public Health Institute of Western Massachusetts (PHIWM), and Transportation for Massachusetts (T4) to support the Advocates' work. In support of our campaign to help older people overcome the digital divide, we received a Health New England Diversity, Equity, Inclusion, Belonging (DEIB) Mini Grant in December 2020.

In Holyoke, CB&E has trained 49 Resident Leaders and brings a team of residents each year to attend NeighborWorks America's National Community Leadership Institute (CLI). We assisted the formation of a neighborhood association, the Chestnut Community Alliance (CCA), to act on concerns of residents living around Library Commons. The Alliance includes One Holyoke CDC, Neighbor to Neighbor, elected leaders, the Care Center, and 30-40 residents.

The following is a partial list of organizations our CB&E Department is actively engaged with to advance comprehensive community building. Way Finders is represented on working committees within these organizations, collaborates with them on community development initiatives, like Safe Routes to Schools and Complete Streets, and works with many of them to bring grant funding and other resources to our communities.

- LiveWell Springfield (LWS) Coalition (member organization) and LWS Age-Friendly City Initiative.
- Kresge Climate Change Health and Equity Initiative: weekly meetings with stakeholders and partners (PVPC, Neighbor to Neighbor, ARISE, PHIWM, Baystate Health, City of Springfield); monthly meetings with residents and stakeholders, and grant writing.

- Springfield Built Environment Committee: engage with municipal department leaders, MassDOT, Safe Routes to Schools, Pioneer Valley Transportation Authority, Springfield Public Schools, and LiveWell Springfield on several initiatives.
- Mason Square Health Task Force.
- Baystate Health Community Benefits Advisory Council (CBAC): meet monthly with Hampden and Hampshire County CBAC members.
- Hampden County Health Improvement Plan (CHIP): attend monthly meetings with stakeholders working on transportation and food insecurity in Hampden County.
- Digital Equity Alliance: regional committee of stakeholder organizations working to develop network and campaign to address the digital divide.
- Mass Senior Action Council (MSAC): member of the Springfield council.
- MACDC Public Health and Equity Committee: CDC member organizations working together on neighborhood revitalization, housing, and public health.
- NeighborWorks America Community Leadership Institute (CLI): member of the Network Planning Committee.

Governance, Leadership, and Staff

Examples of resident engagement are found throughout Way Finders. Our Board of Directors is diverse group of residents who live in our service area and, in accordance with our by-laws, at least one of the Board members is a formerly homeless person and at least one-third are representatives of a low-income community or neighborhood. Other members of the Board are associated with local or regional government agencies, organizations and businesses, and/or are individuals who have expertise in areas such as affordable housing development, community development, human services, and/or business operations. The Board's standing committees often include non-Board members who provide additional input, insight, and expertise for our comprehensive community development efforts.

Way Finders has five administrative departments: Resource Development, Information Technology and Data Management, Finance, Legal, and Human Resources. Our community development and program services include Real Estate Development, Property and Asset Management, Housing Support Services, Community Building and Engagement, Rental Assistance, Homeownership and Financial Education, Economic Mobility, Employment Support, Homelessness Prevention, and Fair Housing. Our CEO and executives often serve on working committees or boards of directors of community stakeholders including state agencies and other nonprofit organizations.

Way Finders' Board of Directors and executive team are committed to increasing diversity and inclusion within the organization so that we are representative of the communities in which we work. We have taken steps to expand the pool of candidates for vacant positions and reached out to other organizations in our region who similarly committed to racial, ethnic, and economic diversity. In January 2021, the demographic composition of the Board and organization is:

- The 20-member Board of Directors is comprised of 65% women; 85% are white, 15% are African American, and 20% identify as Hispanic/Latino.
- The chief executive team, comprised of seven people, is 71% women, 57% Black/African American, 28% White, and 14% Latinx.
- Of our entire staff of 279 people, 70% are women. Fifty-four percent identify as Hispanic

or Latino, 32% identify as White, 10% identify as Black or African American, and 4% identify as two or more races.

In June 2020, Way Finders named Keith Fairey as our President and CEO, after Peter Gagliardi's retirement. Keith has elevated the issues of racial and economic equity as areas for organizational growth and has identified equitable recovery from the economic and social impacts of the Covid pandemic as one focus of our work for next several years. Way Finders, under Keith's direction, will continue to move forward with community development strategies that include affordable housing, economic mobility, and community building and engagement.

Our Five-year Strategic Plan concluded in 2020 and we have in place a process for creating our next Strategic Plan in the first quarter of 2021. We will engage with staff, community members, local government, and our regional partners throughout the process. We have already begun the internal work with the establishment of three working groups, comprised of staff and management within Way Finders, to explore the challenges of and possible responses to problems related to Economic Mobility, Family Homelessness, and Comprehensive Community Development.

Resident and Stakeholder Roles in Developing, Implementing, and Monitoring the CIP

Way Finders maintains a high degree of accountability and transparency in developing, implementing, and monitoring the CIP goals and activities. Our affordable housing developments have been planned and constructed in partnership with other CDCs and with formal input from residents and civic leaders, as well as state agencies. Way Finders has relationships with the Regional Housing Network, MACDC, Housing Partnership Network, and NeighborWorks America, among others. As we move forward with Housing Development, we engage with local governments to ensure our developments align with their community development plans and serve those most in need in the community. We meet with elected leaders and residents in public forums to discuss plans and hear their concerns, if any. Residents of properties we own and manage have formal and informal mechanisms to engage with us. Our property managers and Property and Asset Management Department leadership are continuously engaged with civic groups and leaders who provide feedback and plan resident services with us.

Our Economic Mobility Programs have support from the state as well as from local leaders, colleges, and businesses. Their investments in our programs over many years include their ongoing participation in the delivery of our programs, such as hiring and mentoring our program participants, facilitating financial education and homeownership workshops, designing courses for participants and offering scholarships for enrollment in them. Program stakeholders engage us in evaluation of the programs we implement, and offer feedback to assist in refining practices, activities, and goals. Way Finders often has a place at the table on state and local advisory committees for workforce and economic development. We have piloted several economic and housing mobility programs for DHCD, and for the development and implementation of data management programs.

Our Community Building and Engagement (CB&E) staff are actively engaged in Comprehensive Community Development, working with elected city councilors, the Pioneer Valley Planning Commission (PVPC), the Public Health Institute of Western Mass (PHIWM), Baystate Health, WalkBike Springfield, local school leaders, LiveWell Springfield, the Mass Senior Action

Coalition (MSAC), and Neighborhood Councils. As our partners, these stakeholders provide ongoing feedback and assessment and work with us to make certain our programs' activities align with theirs to achieve greater progress toward common goals. Participants in our community building programs not only inform the design and planning of our work but are involved in implementation through participation in program activities. Participants are also included in ongoing internal and external assessment of the programs.

Way Finders is a partner in MassMutual's Live Mutual Project. We work with Springfield's New North End Citizens' Council and other stakeholders in planning and implementing comprehensive community development in the North End neighborhood. Additionally, we provide free financial education in the neighborhood with a grant from the MassMutual Foundation.

Several of our partners have reported that their programs are enriched by the inclusion of our program participants, noting that Way Finders brings the voices of people of color and low-income residents to the table, informing the work they do so it is aligned with the real needs of people living in Springfield's and Holyoke's neighborhoods. Involvement in these partner organizations works the other way when participants bring information about community development projects back to their neighbors and community groups.

Section 3: Plan Goals

Way Finders has three goals for our Community Investment Plan and we have identified how low- and moderate-income households, other constituencies, and the entire community will benefit from our achievement of these goals.

Our approach with this 2021-2023 CIP is to build on the successes of our 2018-2020 CIP. We will continue with the development, preservation, and management of affordable housing and comprehensive community development through our economic mobility and community building and engagement programs. Our goals for the period between January 2021 and December 2023 are made with the assumptions that 1) recovery from the devastating social and economic impacts of the pandemic will be very slow, 2) state and federal programs we administer will be level-funded, and 3) private foundations and individual donors will continue to support the work we do.

Goal One: Development, Preservation, and Management of Affordable Housing

Way Finders has 425 units – region-wide – in our Real Estate Development pipeline. While the need for affordable housing is great throughout our service area, the challenges facing individual communities are disparate. There are communities with weak markets, such as Springfield and Holyoke, suburbs with an acute lack of affordable multifamily housing, such as Ludlow and Agawam, and urban centers where affordable housing exists but is not growing fast enough to keep pace with need, as in Northampton and Amherst. Way Finders will continue to invest in affordable housing production and preservation within these communities.

Addressing fair housing issues through the creation of affordable housing in areas of opportunity is a priority for Way Finders. The lack of affordable housing in these communities perpetuates racial segregation and leaves low-income residents cost-burdened with rent. South Hadley and

Agawam, high-opportunity communities, have worked to preserve affordability amid rapid appreciation in their real estate markets. While 10% of housing stock in each town is designated as affordable by the State of Massachusetts, housing costs have risen so rapidly that many renters are cost burdened and others have been priced out entirely. Way Finders is working with these communities to address this challenge with the development of affordable housing.

Way Finders is committed to increasing and preserving the supply of affordable rental housing and providing the highest quality property management services. With current COVID restrictions in place (January 2021), we expect we can reach the following goals for the development or redevelopment of the following properties by December 2023:

Complete and lease up:

- Library Commons, Phase I, Holyoke – 38 units
- Rosewood Way Townhomes, Agawam – 62 units

These two projects are a projected investment of \$41,045,788 in affordable housing.

Projects In construction:

- Library Commons, Phase II, Holyoke – 40 units
- The Plaza, South Hadley – 60 units (mixed income)

These two projects are a projected investment of \$33,541,740 in affordable housing.

Affordable Housing Management:

Provide high-quality management and resident services for the existing 811 affordable housing units under management plus the 100 units that will be added by December 2023.

Goal Two: Family Economic Stability and Asset Building

Way Finders embraces the goal of economic security for all people in our communities and educates and empowers very-low and low-income residents with financial education, economic mobility, and employment support programs.

Our Economic Mobility Program (EMP) provides culturally appropriate, strengths-based case management that includes individual counseling services. We assist participants in setting and achieving goals that build their self-confidence, job readiness, and money management skills so they increase economic mobility and remain stably housed. The EMP is comprised of three programs: Family Self Sufficiency program (FSS), Supporting Neighborhood Opportunity in Massachusetts program (SNOMass), and MassHire Career Pathways.

Our Employment Support Services (ESS) program provides multiple opportunities for employment readiness with the goal of career-path employment and living wages. Our team of Employment Specialists and Job Developers deliver the Secure Jobs Initiative (SJI), Competitive Integrated Employment Services (CIES), SNAP Path to Work, and SNAP Employment and Training programs. We assist clients in working through barriers to employment such as CORI sealing, education attainment, day care, and transportation.

Our First-time Homebuyer (FTHB) and Credit Success (CS, formerly called Financial Education) Workshops assist clients in achieving personal financial goals and economic mobility. The CS Workshop provides financial management education so clients have tools for spending plans, improving credit scores, and asset building. Our FTHB Workshop takes clients

through finding, financing, purchasing, and maintaining a home. Participants receive a certificate of completion which is necessary to access several down payment assistance programs, special mortgage products, and post-purchase counseling.

Goal Three: Comprehensive Community Development and Resident Engagement

Our overarching goal is for residents in targeted neighborhoods in Holyoke and Springfield to possess the capacity to lead and influence positive change in their own lives and in their communities. In 2021-2023, we will continue working with the Chestnut Community Alliance in Holyoke to implement public safety initiatives and improve Library Commons neighborhood, as well as continue our Resident Leadership training program, adding a Spanish language training. Our work in Holyoke includes strengthening and developing partnerships with other organizations undertaking community building and development initiatives.

In Springfield, we will expand our efforts in targeted neighborhoods to improve conditions and residents' well-being through ongoing Community Advocate (CA) and Resident Health Advocate (RHA) Programs. Advocacy training is aimed increasing residents' community leadership skills and knowledge of issues they have identified as critical so they can be active participants in civic life, working toward policy change and policy implementation.

Section 4: Activities

Goal One Activities

Library Commons, Phase One, in Holyoke. The construction of one building with 12 units was completed during our 2018-2020 CIP and will be occupied in January 2021. The construction of the remaining 26 units will be completed during the summer of 2021 and all 38 units will be occupied by December 2021.

Rosewood Way Townhomes in Agawam – 62 units. Way Finders has acquired the land and has permits for construction in place. The development will be under construction by spring 2022 and completed by December 2023.

Library Commons, Phase II, Holyoke – 40 units. Adjacent to Phase I properties, comprising one city block. Construction will be underway by December 2023.

The Plaza in South Hadley – 60 units. We will acquire the land and the units will be under construction by December 2023.

Affordable Housing Management: Way Finders will continue to provide high-quality management and resident services for 811 affordable units, plus the 100 units we add by December 2023.

Goal Two Activities

- Serve 345 individuals with Economic Mobility Programs (EMP) by December 2023.
- Support 10 EMP participants in purchasing their first home by December 2023.
- Enroll 200 clients in the Secure Jobs Initiative (SJI), 32 clients in CIES, and at least 25 clients in SNAP programs by December 2023.
- Assist 130 clients in securing employment by December 2023.
- Enroll 220 individuals in the CS Workshop by December 2023.
- Hold eight CS workshops per year, six in English and two in Spanish.
- Enroll 1500 individuals in FTHB Workshops by December 2023.
- Hold 13 FTHB workshops per year (online and/or in person), nine in English and four in

Spanish.

- Assist at least 20% of FTHB graduates, per year, in purchasing their first home.

Goal Three Activities

- Implement Healthy Hill Initiative (HHI) programs that will increase the number of residents engaged in them from 400 to 500 by December 2023.
- Community Advocates will work on collaborative efforts with local and state-wide organizations for Complete Streets implementation in five targeted neighborhoods in Springfield.
- Work with residents, school leadership, and MassDOT to implement Safe Routes to Schools strategies at two elementary schools.
- Develop three Resident Leadership workshops to build residents' capacity as change-agents in their communities. In Holyoke, we will sponsor a Spanish-language series to engage the large Latinx population there.
- In Springfield, hold two "Flexing Your Civic Muscle" workshop series to build cohorts of Resident Health Advocates who will focus on health equity issues such as built environment, food insecurity, housing and transportation, racial justice, and age-friendly policy efforts.
- A group of 20 to 25 Community Advocates will lead campaigns on health equity issues that include infrastructure justice, digital equity, food insecurity, and ADA compliance.
- In the neighborhood surrounding the Holyoke Public Library and Library Commons, the number of residents involved in an Action Planning process will increase from 30 to 50.
- Increase the number of Resident Leaders in Holyoke from 12 to 18.

Section 5: How Success will be Measured and Evaluated

Way Finders improves the quality of our work within each department and across the organization by continuously evaluating program outputs and outcomes. Organizational and/or programmatic decision-making is based on program-generated data, research, measurable outcomes, benchmarking, client satisfaction surveys, and/or client feedback. Evaluation of our progress in achieving the goals of our CIP, described in the Goals and Activities sections, will vary across our three identified goals. Way Finders will develop a CIP progress report/tracking instrument that is appropriate for the project and each program director will be responsible for completing and reviewing it twice a year with the grants manager.

- For our affordable housing developments, we will use an instrument we create that tracks progress at every stage of development for our four properties. The tracking process will begin with a baseline assessment of the stage of development in January and the establishment of benchmarks for the project through 2023. Thereafter, the grants manager will meet every May and November with the Chief Real Estate Development Officer and the SVP of Real Estate Development to review progress.

In large part, the Economic Mobility programs we administer are accountable to our public and private funders. Metrics for evaluation are established by the funders and Way Finders is obligated to meet their requirements and report regularly to them. For example, some state-funded programs, like SNAP and Secure Jobs, establish the methods for collecting, managing, and assessing the data and require we use their data management systems.

We are required to report FSS and ESS data to DHCD, and to UMass Medical Center for clients

enrolled in our SNAP Path to Work, and SNAP Employment and Training programs. Progress and outcomes of participants enrolled in the programs are also tracked internally; each participant engaged with ESS and FSS has a physical file on site which includes intake information, the participant's individual service plan, referrals, progress in the program, and other program related information.

Our Homeownership and Financial Education programs are also obligated to report to state, federal, and private funders using the funders' systems. For example, they report using the T9 form for HUD, use SalesForce for NeighborWorks, and use multiple reporting formats and tools for private funders. For clients receiving one-to-one coaching, intake and individual plans are maintained in ConselorMax and SalesForce.

- To evaluate and report on the Economic Mobility activities, the grants manager will collect data that are relevant to the goals and activities of this CIP and that program directors have reported to funders or have maintained internally. Additionally, qualitative data will be collected from the program director, concerning clients' experiences and outcomes related to the goals of this Plan. We will establish a baseline number of enrollees in January and review progress toward goals in May and November.

In addition to collecting demographic data from residents participating in our Comprehensive Community Development and Resident Engagement programs, we track the number of residents participating in our engagement activities, how often and what types of activities we hold, and conduct short interviews or group discussions and/or administer surveys after events and workshops to understand what worked or didn't work for the participants, and what they gained by participating. We also discuss and note how successful we were in facilitating the events/workshops and/or how successful external presenters were by asking questions: did we/they accomplish the goals of the activity, were participants engaged with us and one another, and how did we respond to any difficulties that arose. All this information is maintained in an internal database and qualitative record system.

Private funders of our programs, like Tufts Health Plan Foundation, request ongoing evaluation activities that are both quantitative and qualitative. Each funder provides an evaluation form for completion at prescribed intervals and at the conclusion of the program and may conduct a site visit during the grant period. We also conduct internal formative evaluations of our programs, using focus and discussion groups, along with surveys, to evaluate progress toward goals and participants' satisfaction with the program to date, and to discover what activities could be increased, decreased, or added to make the program more effective. Way Finders has been fortunate to have technical assistance with evaluation tools and methods from the Public Health Institute of Western Mass.

- The manager of the Community Building and Engagement Department will meet with the grants manager to review progress toward goals, using internally designed and managed data as well as reports to funders. A baseline assessment of numbers of participants and program activities and goals will be made in January and will be reviewed each May and November.

Way Finders has been building our own data management and reporting system. We maintain data dashboards that report the numbers of clients we serve and the number and types of services they use. Though the data sources and collection methods may differ, the dashboards allow us to

have uniform visual data representations for the entire organization.

Updated monthly, the dashboards allow program managers and senior staff members to monitor performance by grant periods, fiscal year, fiscal quarters, or calendar year, and provide historical information related to reporting needs. These data are used to track and evaluate quantitative outcomes and to assess capacity for meeting the demand for services.

We are working with other agencies on the development of state-wide, shared data management systems that would standardize and/or streamline housing information. One collaboration is with the Regional Housing Network on the Data Warehouse project, and the other, the Housing Navigator, is funded by the Kresge Foundation, and is a searchable database of all affordable housing units across the state. This effort will facilitate housing assistance programs in locating units for emergency shelter as well as long-term, affordable housing. We are a contributor to UMass Donahue Institute's first Greater Springfield Regional Housing Study, which will be completed in March 2021. It is a longitudinal study that will be repeated every 1- 2 years to evaluate the region's housing needs and opportunities.

Regular financial reporting is required of each department and includes balance sheet and income statement reports, cash flow projections, and other data. Reports are reviewed monthly by the Chief Executive Team and are also provided to and reviewed by the program directors and the Finance Committee of the Board of Directors. Our monthly results are measured against fiscal year goals and the goals of our multi-year strategic and business plans.

Section 6: Collaborative Efforts to Support Implementation

Way Finders works with a broad range of partners, including residents and resident associations, municipal leaders, other nonprofit organizations, businesses, institutions of higher education, and other stakeholders doing business in the area. We are engaged in cross-sector work with multiple organizations and have existing MOUs with 10 organizations, among them Behavioral Health Network, Mercy Medical Center, Springfield-Hampden County Continuum of Care, Public Health Institute of Western Massachusetts, Springfield Public Schools, Holyoke Public Schools, and The Care Center.

Our multi-sector economic mobility and comprehensive community development programs involve informal collaboration with several City departments, the Pioneer Valley Planning Commission (PVPC), LiveWell Springfield (LWS), MassMutual, Baystate Health, WalkBike Springfield, MassDOT, the Old Hill Neighborhood Council, Gardening the Community, and others, who participate in one or more aspects of program implementation. As examples, MassDOT and WalkBike Springfield assisted in our walk audits and Dress for Success worked with economic mobility program participants in preparing for job interviews.

In Holyoke, we are collaborating with the Mayor, the City Planner, the Director of Community Development, several city departments, two Ward Councilors, and community organizations including Nuestras Raices, One Holyoke CDC, and the New Horizons Family Center. All our partners are supportive of the Chestnut Community Alliance and our revitalization efforts in neighborhoods surrounding Library Commons. We are working with our partners on completing a Holyoke Action Plan, aimed at integrated revitalization efforts and increasing resident

participation in community building activities.

Our Library Commons project includes an important supportive services component managed by The Care Center (www.carecenterholyoke.org), a nationally recognized Holyoke nonprofit organization serving single parents. The Care Center's program will provide educational services for low-income, single-parent headed households, some of whom will reside at Library Commons. Way Finders has a unique opportunity to leverage community building and engagement, property management, real estate development, and rental assistance programs in an integrated effort to support comprehensive community development efforts in this neighborhood.

Regionally, Way Finders has relationships with other nonprofits and for-profits that have helped expand its real estate pipeline. Partnerships allow Way Finders to mitigate the risk and financial burdens associated with pre-development and occasionally incorporate various supportive service elements. Another strategy for growing and maintaining the pipeline involves referrals by municipal partners. Way Finders works with local leaders, to the extent possible, to ensure our development projects are part of their broader municipal plan and larger, ongoing community development efforts.

Finally, Way Finders is a partner in the Live Mutual Project in Springfield's North End, a comprehensive revitalization effort for the neighborhood funded by MassMutual. We participate in the Live Mutual Project Action Tank which convenes key stakeholders to identify persistent barriers to financial and social well-being and works with the New North Citizens' Council to take action to remove those barriers.

Section 7: Integration of Activities and Consistency with Community Strategy and Vision

As often as possible, Way Finders works in the context of community development plans for our affordable housing projects and Comprehensive Community Development and Resident Engagement. Way Finders and the City of Holyoke hold common redevelopment goals such as increasing affordable housing and undertaking the revitalization of Center City neighborhoods. The Library Commons housing development and Community Building and Engagement activities in Holyoke align with the City's Urban Renewal Project (2012) which includes the census tract in which Library Commons is located.

Our projects specifically address the City's Core Principles stated in plan to increase housing choices, create an active Center City with events, family destinations and other activities, revitalize the Center City, and preserve historic urban architecture. Although several apartment buildings on the property we purchased were deemed too dilapidated for rehabilitation, we rehabilitated the other buildings. As we developed the housing project we met with the Board of Directors of the Holyoke Public Library, which is located across the street from Library Commons, the Community Development Department, and City officials. Similarly, our Community Building and Engagement Program aims to engage and align with the Holyoke Action Plan and to support community organizations and efforts that are underway, such the Chestnut Community Alliance, OneHolyoke CDC, CDBG-funded projects, and others.

In Springfield, our programs in the Old Hill Neighborhood began with a master plan developed by a collaborative involving Springfield College, the Neighborhood Council, and other residents and stakeholders. The primary goal of the plan was to increase public safety and improve health

outcomes for residents. Although the grant period for our Baystate Health funded program in Old Hill has ended, we continue to work with residents in the neighborhood, following recommendations of the Old Hill Action Plan, 2015-2020. The work we continue to do with our Flexing Civic Muscle program is aligned with the goals of Neighborhood Councils and other stakeholders, and is advocating for implementation of programs and policies the City has already adopted, such as Complete Streets, and for the equitable allocation of City resources.

Section 8: Financing Strategy

Way Finders' annual operating budget is supported by contracts, grants, and private fundraising. Over our 48-year history, we have developed a strong reputation for effective and productive collaborations and for using resources wisely. We have demonstrated fiscal prudence and strength in adapting to a changing environment and funding sources, inspiring confidence in numerous funders to invest in our programs, initiatives, and vision. Sources of funds to support this CIP include: net income from real estate development, property management fees, service fees from program administration with other providers, underwriting from NeighborWorks America, corporate and foundation grants, state and local contracts and grants, and donations from individuals.

Each year, Way Finders is the beneficiary of philanthropic funding from local, regional, and national funders. Our Resource Development team works alongside program staff and our Board of Directors to identify new sources of private funding annually. We meet regularly to identify special projects, shared community relationships, and strategize around donor priorities to match them with appropriate organizational opportunities.

Shortly before the submission of our last CIP, Way Finders underwent a rebranding from HAP Housing to Way Finders (March 2017). This process took, as expected, well over a year to fully integrate both internally and to gain public recognition of the new name and brand. Now, over three years after the rebrand, we can say with confidence that we are known by our partners, our clients, and the community as Way Finders.

Way Finders has made significant investments in our marketing and communications program over the past three-year period including regular creation of success stories and video content for our website, print materials, and social media platforms. Additionally, we consistently seek opportunities for participation in media, industry forums, and community events. Pursuing opportunities to communicate with existing and potential prospects outside of our traditional donor solicitation, acknowledgement, and retention efforts helps deepen our engagement with funders.

Existing funders include but are not limited to: The MassMutual Foundation, the Irene E. and George A. Davis Foundation, Baystate Health, The Beveridge Family Foundation, Tufts Health Plan Foundation, NeighborWorks America, the Division of Banks and banking institutions including Wells Fargo, TD Bank, Santander, Citizens Bank, Key Bank, Bank of America, PeoplesBank, Florence Bank, and Freedom Credit Union.

Community Investment Tax Credits have been an effective tool to secure donations from corporate funders, foundations, and individuals. Three years ago, many of our corporate funders

were aware and interested in the program but we have found an increasing number of individuals in the region are now familiar with the benefits of CITC, have become comfortable with the program, and approach our staff annually to increase the impact of their donations through the use of CITC.

Our relationships with funding partners have strengthened as the result of the CITC program. This important program has brought new levels of funding not only to Way Finders but has also had significant impact for our regional partner agencies who are awardees. This is significant as philanthropic dollars in the Western part of the state can be limited, and CITC has allowed more investment by foundations, corporations, and individuals throughout the region.

Since Way Finders began participating in the CITC program, we have raised \$1,188,667 in CITC donations. The chart below details our three-year CITC fundraising success:

CITC Allocation	2018	2019	2020*
Unrestricted CITC (funding supports all three goals)	\$69,500	\$232,667	\$115,000
CITC Gifts Restricted for Development, Preservation, and Management of Affordable Housing	-	-	-
CITC Gifts Restricted for Family Economic Stability and Asset Building	\$70,000	\$90,000	\$90,000
CITC Gifts Restricted for Comprehensive Community Development and Resident Engagement	\$70,000	-	-
TOTAL	\$209,500	\$322,667	\$205,000

Chart represents investment date during a calendar year (registration year may differ).

*Does not include additional gifts that were made in 2020 but will be registered in 2021.

*Includes United Way Gift (July 2020); does not include pending United Way Gift December 2020.

Finally, one of our most recent major accomplishments was a successful capital campaign to support our new Housing Center. To date, over \$2.2M has been raised. We met our philanthropic fundraising goal for the project and were very fortunate in the timing of the campaign as much of our campaign fundraising work was complete before the COVID-19 pandemic began.

Section 9: History, Track Record and Sustainable Development Principles

Our successful track record in implementing the activities proposed in this CIP, and attaining their related goals, are listed below.

Development, Preservation, and Management of Affordable Housing

- **Live 155 in Northampton, MA – 70 units**

Construction is complete and all 70 apartment units are rented to low-income households.

Lumber Yard in Northampton, MA – 55 units

The Lumber Yard is completed and is fully leased up.

- **Carlos Vega Townhomes in Holyoke, MA - Renovation of 18 units.** The renovation of 18 townhome units for low-income families is complete and all units are leased.
- **Library Commons I (Phase I) in Holyoke, MA – 38 Units.**

Construction of the first building, with 12 units, is completed and will be occupied in January 2021. Construction of the remaining 26 units will be completed during the summer of 2021. Library Commons I includes a supportive services program for 10 young, single parents, in collaboration with The Care Center.

- **Library Commons II (Phase II) in Holyoke, MA – 41 Units**

We own the property and we are currently seeking funding for construction of the building.

- **Sergeant House, Northampton (82 Bridge St.) – 31 Studio Apartments**

The project is complete and all 31 units are occupied.

- **Real Estate Development since 1983:** We have completed 50 housing development projects, totaling 1,333 units of affordable housing.
- **Property Management:** We manage 811 residential units and own most of them.
- **Total Investment in Affordable Housing development since 2017: \$ 49,653,988**

Family Economic Stability and Asset Building Accomplishments

Highlights of our accomplishments in FY20:

- 1,268 individuals enrolled in our workshops/programs
- 249 individuals bought their first home
- 25% of participants increased their savings
- 73% of our participants met their financial goals
- Three of our Homeownership Advisors passed the HUD exam and obtained their HUD Housing Certifications.

We exceeded all the goals we set for Economic Mobility and Asset Building in our 2018-2020 CIP. Our goal was to serve 300 individuals and we served 597. We wanted to identify 10 families who were ready for homeownership and 12 graduates from the program purchased a home.

Our 2018-2020 goal was to graduate 220 individuals from Financial Education (Credit Success) and 406 graduated. We set out to graduate 750 individuals from the First-time Homebuyer Workshops: 2,062 graduated, and 682 individuals bought their first home, exceeding our goal of 187. We also aimed to provide pre-purchase counseling to 500 individuals and were able to provide that service to 1,163 individuals.

Finally, we set out to enroll 200 individuals in the Secure Jobs Initiative in 2018-2020 and enrolled 268 participants. Of those, 109 found employment and are receiving employment retention support.

On November 19, 2019 Way Finders hosted the Celebration of Success Ceremony for its Employment Support Services program. Ten participants were joined by program supporters and partners, United Personnel, and a City Councilor-elect.

Community Engagement and Comprehensive Community Development

In 2020, we responded to the coronavirus by holding our community meetings and workshops using virtual spaces and we are moving forward with our community engagement work in Holyoke and Springfield. Although the Healthy Hill Initiative grant period ended, we had

reached our goals for that project in 2019 and continue our work in that neighborhood on related projects that are funded through partnerships with other organizations.

We took 12 graduates from our Resident Leadership Programs in Holyoke and Springfield attended NeighborWorks' Community Leadership Institutes (CLI), one held in Los Angeles and one in Chicago.

We expanded our involvement in the Upper Hill, Mason Square, and Maple Hill-Six Corners neighborhoods to advocate for Complete Streets Implementation, working with several partner organizations, schools, and municipal departments.

We designed and implemented the Flexing Civic Muscle Program, funded by Tufts Health Plan Foundation for two years, 2019 and 2020, and they awarded us a grant to continue the program from 2021 through 2023.

The Community Garden Project was launched in 2018 at Butternut Farm and was later replicated at Olympia Oaks and Mountain View Apartments.

Way Finders was invited to participate with numerous organizations on several initiatives aimed at improving health outcomes for residents in Springfield.

Other Organizational Accomplishments

- New Housing Center located at 1780 Main Street, Springfield was designed, funded, and built.
- Serve approximately 57,000 men, women, and children each year.
- Completed the CEO transition process and hired Keith Fairey.
- Awarded HUD Rental Assistance/Housing Choice Voucher Program Contract (Regional Administrator)
- Administer DHCD Emergency Assistance Program Contract
- Awarded DHCD Self-Sufficiency Program Contract
- Awarded HUD Fair Housing Education and Outreach Initiative grants in 2018, 2019, & 2020
- June 2020 – partnership with the City of Springfield to distribute \$2M in rent, mortgage, and utility relief for Springfield residents whose income has been adversely impacted by the pandemic public health orders.
- Administering DHCD RAFT/COVID Emergency Assistance Funds and housing counseling under the Housing Partnership Network's (HPN) Wells Fargo COVID Relief Fund.
- The MassMutual Foundation, Inc. donated \$1.5 million to help fund the new Housing Center.
- The Capital Campaign raised over \$2.2M in philanthropic gifts and multi-year pledges.

Alignment with Massachusetts Sustainability

Way Finders prioritizes the conservation and rehabilitation of existing buildings, including non-residential buildings, in our affordable housing developments. Sergeant House and Library Commons are examples of this approach. We favor developments that provide access to hospitals, schools, full-service grocery stores, and public parks.

Way Finders aims to develop affordable housing in communities of opportunity by collaborating with and responding to requests for proposals from municipalities. We develop in or close to town centers or commercial areas, near jobs, transit, and where services are available in a way that is compatible with a community's character and vision.

Way Finders assists homeowners in danger of losing their homes. Our foreclosure prevention counselors provide guidance to help address the needs of homeowners facing possible mortgage default and foreclosure. Way Finders participates in the Western Massachusetts Homeownership Collaborative with the goal of educating a larger percentage of first-time purchasers and empowering them with knowledge to make good choices before buying a home.

The work of Way Finders is closely aligned with the Commonwealth's goals of using natural resources wisely, reducing waste and pollution through energy efficiency, and promoting clean energy by supporting conservation strategies. Way Finders has earned NeighborWorks' designation as a Green Organization. Way Finders is dedicated to protecting the natural environment and integrating environmentally friendly materials, sustainable design, and energy efficiency measures into our housing development, community plans, and business operations.

- Since 2014, all our properties have been constructed to meet energy star standards and with sustainable materials. We have done energy efficiency upgrades and switched to LED lighting at several older properties.
- We have added photovoltaic panels at Parsons Village, Olympia Oaks, Live 155, The Lumber Yard, and Sergeant House to generate electricity to offset owner usage of electricity in the complex.
- Resident Service Coordinators have educated residents and their children on energy conservation.
- Integrated pest management into landscaping to reduce reliance on pesticides at all Way Finders- owned properties.
- Outdoor lighting at Library Commons incorporates LED fixtures throughout the site. All lighting fixtures will respect "Dark Sky Compliance" standards offering visual comfort and a design that harmoniously blends into the landscape. There will be no spillover of light outside of the project's property lines.
- Way Finders subscribes to WegoWise energy tracking software.
- Our new Housing Center features electric vehicle charging stations.

Way Finders' creates employment opportunities for contractors, builders, tradespeople, and property managers, among others. Way Finders' is committed to utilizing local businesses and also building the economic resiliency of the residents who live and work in the region.

Because we provide emergency shelter to homeless families and homelessness prevention programs, Way Finders is an essential service provider during the pandemic. Way Finders quickly transitioned to conducting our operations remotely and have had just a two-day interruption in providing our services for a planned move to our new Housing Center. The exceptions to our remote service provision are the required on-site case management and maintenance services in our Residential Resource Centers (family shelters) and on-site presence at our managed affordable housing properties.