

## **CEDC OF SOUTHEASTERN MASSACHUSETTS CIP 2025-2027**

Incorporated in 1997 as a Community Development Corporation, the mission of the CEDC is to create a more just local economy by building bridges to resources, networks, and cooperative action for low- and moderate-income community members.

Throughout its efforts, the CEDC has recognized the importance of approaching economic development strategies by utilizing the strengths and skills of women, minority, and immigrant entrepreneurs and community members to create jobs and build on networks and collaborations to help our local economy to thrive.

### **SECTION 1: COMMUNITY OR CONSTITUENCY(IES) TO BE SERVED BY THE ORGANIZATION**

The Community Economic Development Center (CEDC) of Southeastern Massachusetts serves the Massachusetts gateway municipality of New Bedford.

New Bedford is a racially diverse, working class city with a population of 100,695 according to the US Census Bureau (2023), and its economic development and local cultural character have been inextricably linked to generations of industrious and enterprising immigrants and migrants from many corners of the globe.

New Bedford has been a gateway to newcomers who have raised families and built new lives in the city. Of its 100,695 people, 38% of New Bedford households speak a language other than English at home, more than double the state average. Further, 11% of adults speak Spanish as their first language, compared to the state average of 7.4% as noted in the 2023 ACS Survey 5-Year Estimates.

New Bedford's Latino population surged from less than 10,000 in 1990 to over 24,000 today—24.5% of the population in comparison to 13.5% for the entire state of Massachusetts (2023: ACS 1-Year Estimates Data Profile). Latino students currently comprise 45.8 % of students in the New Bedford Public school system.

New Bedford residents report Portuguese ancestry (38%) and Cape Verdean ancestry (7.5%). The Black population of New Bedford is 4.7%, and persons reporting two or more races in the Census 2020 comprise 9.2% of the city.

CEDC is located in the city's North End Acushnet Avenue Commercial Corridor. While CEDC serves the community through its programs city-wide, the organization focuses its efforts on the city's North End neighborhood where its many stakeholders reside. Spatial boundaries of the neighborhood are Purchase/Church Street geographically borders the North End of New Bedford to the west, Logan Street to the south, the Acushnet River to the east, and Nash Road to the North. See the attached map of local assets and challenges in the geography served.

The North End, where the CEDC is located, is home to many Mayan-Guatemalan, Honduran, and Salvadoran newcomers. The Central American community came to New Bedford in the late 1990s primarily to work in the seafood processing industry on New Bedford's waterfront. Since many of these workers were undocumented and few mainstream nonprofits and community services had staff who spoke Spanish, CEDC built relationships with this community living in the shadows with nowhere else to turn.

As this community grew and some adjusted their status, CEDC also adapted to address new needs. Its reputation grew as a trusted resource center adept at handling the evolving concerns of the immigrant community in New Bedford. Today 52.6% of foreign-born New Bedford residents do not have US citizenship status.

According to an August 2024 EPA EJScreen Community Report on the CEDC's concentrated 1.2 sq. mile service area, the 18,031 North End residents are 52% white, 30% Hispanic, 5% black, 8% two or more races. 48% of households speak a language other than English at home. Languages spoken at home include 52% English, 22% Spanish, and 21% Portuguese. Additionally, many Guatemalan immigrants speak K'iche or other indigenous languages and are limited Spanish speakers. Many Cape Verdean immigrants speak Cape Verdean Kriolu in addition to Portuguese. These immigrants have fundamental literacy challenges in learning English, and they need additional support and services.

Only 22% of housing stock is owner occupied. Average life expectancy is only 77 years, 3 years less than the state average. Rates of heart disease, asthma, and disabilities also outpace state averages significantly. 7% of residents lack health insurance, more than double the state average of 3%. The area is classified as housing-burdened. 47% of residents are low income, with per capita income of \$27,247. Unemployment is at 9% locally, and 29% of adults do not have a high school education.

## **SECTION 2: INVOLVEMENT OF COMMUNITY RESIDENTS AND STAKEHOLDERS**

For over 27 years, the CEDC has focused on understanding residents' and businesses' needs through active engagement within the community. It has been a priority of the CEDC to achieve resident, stakeholder, and Board engagement, build planning momentum, and mobilize a broader community participation base to solve problems, build strategies, and plan for the future.

Below is a sampling of how the CEDC actively engages its stakeholders through a "people-centered" approach to collaboratively develop plans, programs, and services to meet their needs on an ongoing basis.

1. The staff of the CEDC provides direct services to resolve individual issues but we also organize and convene community members for community clean-ups, the Guatemalan festival committee, and advocacy on public transportation and affordable housing. This intensive contact with the community has built trust and credibility with our members and enables us to design plans, programs and services that meet the needs based on this feedback.
2. CEDC is a key partner of the Love the Ave/TDI partnership and our staff is in ongoing contact with business owners throughout the Acushnet Avenue commercial corridor through door-to-door outreach. The small business technical assistance and outreach teams and the TDI Fellow collaborate with small business owners to identify and address common problems and work on joint events and activities.
3. From January to April, the CEDC connects with hundreds of families and seniors who receive free tax preparation at its office as part of the IRS-affiliated Volunteers in Tax Assistance (VITA) program. Organization staff and volunteers connect with low-income households and witness the struggles of working low-income families and seniors firsthand. Tax season also presents an opportunity to engage taxpayers about community needs and outreach about new programs and initiatives.
4. CEDC works with the immigrant community primarily from Central America. CEDC offers a wide range of advocacy, support, and referral networks to help immigrants navigate health, education, employment, and legal systems. Through this process, the CEDC can identify critical areas impacting

the immigrant community that are barriers to successful community integration. CEDC also works to enact policy-level changes affecting this community on both the state and federal level.

5. As part of the CEDC's intentional place-based approach to its work, the CEDC uses the power of creative placemaking to engage the residents directly. Through a variety of activities including public art, development of pocket parks, and family-friendly events such as the Patio de Comidas and Festival Típico de Guatemala, the CEDC can hear directly from neighborhood residents on an informal and ongoing basis the areas of concern to their physical space, i.e., public safety, beautification, etc. CEDC collaborated with the New Bedford Health Department in 2022 to collect a sample comprising 67% of total respondents in New Bedford of the SouthCoast Community Health Needs Assessment. This community-based research effort captured data on health equity and social determinants of health that had not been adequately captured in previous health assessment data. Many of these findings have formed the basis of CEDC's greater focus on health equity and access.
6. CEDC is a key partner in a three-year collaboration through the MassDevelopment Transformative Development Initiative (TDI). The North End neighborhood and the Capitol Resilience Hub project are in the TDI district. This partnership involves stakeholders in planning and implementing initiatives that catalyze public and private investment in the North End to spur economic development. Since its inception in September 2021, the program has built significant momentum, igniting community interest and participation. Initiatives such as the Love The Ave branding campaign with the technical assistance consultant OverUnder, Love Locks art-based placemaking, and the Love The Ave Champions Award, led by the TDI Partnership, complemented other district efforts like Patio de Comidas and Festival Tipico de Guatemala, organized by CEDC, all heavily driven by multicultural and multilingual community participation. These projects have successfully leveraged local and state funding to enhance placemaking, support small businesses, and attract more investment to the district. Other partners in the TDI partnership, such as the City of New Bedford's Planning and Office of Housing and Community Development, have successfully tapped into CEDC's outreach and promotion of these community events to elicit feedback on the City's Master Plan and Consolidated Plans.
7. The CEDC partners with the New Bedford Community Health Center and United Health Care on a 3-year Catalyst Project to offer a health equity peer support group by and for immigrant women that meets twice a month. The group has a focus on women's health and wellness with 15-25 women participating each month. They receive health education and access to pregnancy testing and appointment scheduling to improve early access to prenatal care among the community.

Below is an outline of how the CEDC actively engaged its stakeholders in developing the 2025-2027 CIP strategic plan.

1. The CEDC created a Futures Survey to collect responses to inform the CIP process. The CEDC geared the survey towards conducting a general scan of the community to identify stakeholder goals and aspirations, obstacles, and additional services and learning opportunities residents would like to see. This survey covered health, employment, education, childcare, transportation, and other services. CEDC collected a total of 100 responses that directly informed this CIP process indicating a need for ESOL, first-time homebuyer workshops, healthcare services, financial literacy and education, and a variety of classes such as cooking, stitching, and certification courses.
2. The Futures Survey also asked participants about possible offerings at the Capitol Resilience Hub that is currently under construction. CEDC is piloting many of the programs that will carry over to the Capitol Resilience Hub when it opens in 2026.
3. The organization obtained feedback through its ongoing individual constituent conversations with approximately 360 people per week seeking the Center's services.

4. The CEDC, with the umbrella organization NeighborWorks, conducted a randomized Community Impact Measurements (CIM) survey of approximately 170 neighborhood households during the summer and fall of 2024. Data assessed overall participant community engagement, safety concerns, public services such as ambulance, fire, police, trash collection, and the general feeling of community progress. The data from this survey is informing part of the CIP planning process. In addition, the CIM survey included a neighborhood-housing scan to evaluate the physical condition of properties in the neighborhood.
5. CEDC held strategic planning sessions with the Board of Directors and staff to determine future goals and strategies to align with the community vision. This session focused on determining goals within the CIP framework.
6. From 2023-2024 CEDC hosted a biweekly free mini-clinic for uninsured and underinsured community members with a Nurse Practitioner and graduate nursing student. They compiled data on the roughly 100 consultations with individuals who visited the mini-clinic. They found high rates of elevated blood pressure and BMI, as well as musculo-skeletal pain, to be the top concerns patients raised. These patterns inform some of the health access planning efforts to increase access to care in the neighborhood, but to also include a focus on nutrition, diabetes prevention and education, movement and exercise and other wellness focused strategies in our planning efforts.

The CEDC will involve stakeholders and residents in the evaluation of the CIP at various levels. Stakeholder evaluations will take place regularly in both one-on-one and group sessions.

1. Stakeholders and residents who are involved in groups such as the women's wellness group, Aprendiendo Juntas, help to design the group topics and activities. They give feedback to the organizers to make adjustments to more closely align with their interests and needs. CEDC convenes participants of the Patio de Comidas pre- and post-season to evaluate and incorporate suggestions for improvement of the program. This feedback informs implementation and adjustment of the CIP.
2. Stakeholders and residents will be kept involved in monitoring the CIP progress and lessons learned at least annually, if not quarterly. Progress of the CIP is communicated through updates at regular TDI Love the Ave Partnership meetings, as well as at CEDC resource fairs and open houses.
3. Stakeholders' and residents' ideas will be integrated into evaluation activities as provided by ongoing feedback as obtained noted above. Additional annual opportunities for specific engagement on the CIP progress will include surveys and focus groups.
4. CEDC will disseminate evaluation results through a variety of channels, including a robust and highly active CEDC WhatsApp group, at ESOL classes, and other CEDC workshops.

### **SECTION 3: PLAN GOALS**

Below are the goals of the CEDC as developed through community engagement sessions and the CIP planning process for the time frame of 2025-2027.

**Community mission:** The CEDC aims to bridge new immigrants and long-term residents to find their way to economic opportunity.

**Community vision:** To provide a three-pronged “people-centered asset-based” pathway where all those in the immigrant community have access to essential resources and skill-building, and connections within the community by working collaboratively towards longer-term community change and resilience.

*The CEDC's ultimate goal is an active, vibrant community that gets its fair share of public and private services and provides opportunities for all.*

Goal 1: Community Asset-Building Stabilize low- and moderate-income households in society by having their individual needs met by providing them with skill-building tools and resources. The community will benefit from having active participants in the local economy.

Goal 2: Community Ownership and Revitalization Build a sense of personal fulfillment within low- and moderate-income households through fostering individual connections that lead to greater group collaboration. The community will benefit from residents who have a greater sense of pride in the community as a place through community organizing and revitalization.

Goal 3: Community Resilience Create longer-term community change and economic resilience for low- and moderate-income households by engaging a multi-layered community response centered on developing the Capitol Resilience Hub. This \$20 million project has great potential to improve the streetscape, community resilience, and to spark new investment in the North End of New Bedford, benefiting the neighborhood and beyond.

Goal 4: Community Health Equity Addressing Social Determinants of Health Develop systems to support access to primary care, health insurance and referrals to specialist healthcare providers. Support community-led design of a racially, culturally and linguistically accessible neighborhood health service center. The community will benefit from improved healthcare access and health outcomes.

## **SECTION 4: ACTIVITIES TO BE UNDERTAKEN**

### **Goal 1: Community Asset-Building**

#### Activity 1: Increase immigrant integration services

- Task 1: Increase efficiency of on-site walk-in services to mitigate language, literacy, or technology barriers.
- Task 2: Purchase and implement a member services plan through Engage Community Software Group to register and track services to enhance program planning, development, and service delivery.
- Task 3: Strengthen partnerships with the health, financial, and nonprofit sector to bring basic needs, financial, legal, health, and human services services not currently located in the neighborhood to our office to better serve the community.

#### Activity 2: English for Speakers of Other Languages (ESOL)

- Task 1: CEDC will host weekly ESOL classes in partnership with Tabor Academy Juntos student volunteers, increasing engagement of students and volunteer teachers with assignments between sessions. CEDC enrolls 50 low level English Language Learners students annually, plus a waiting list of interested students and other community volunteers.
- Task 2: CEDC will develop a weekly conversation partners program with community volunteers and English Language Learners to practice English in person and through short video assignments. CEDC works with Tabor Academy/Juntos to develop lesson plans and support and technology to support practice and conversation among learning partners.



- Task 3: CEDC will co-lead an ESOL Coalition to advocate for support and resources to address the high demand for ESOL classes in New Bedford. Meet quarterly with community partners who also offer ESOL classes to share information and seek resources to reduce the waiting list for ESOL classes.
- Task 4: CEDC will apply for new private and state funding and secure agreements with local ESOL providers to expand ESOL capacity when the Capitol Resilience Hub is open. Available classroom capacity at the CRH includes 4 separate classrooms (with expandable flexible walls to create a larger space) with a total of 117 classroom seats, including a computer access lab with 25 spaces.

### Activity 3: Financial literacy for newcomers

CEDC, in collaboration with the Massachusetts Office for Refugees and Immigrants, will offer a four-part financial literacy for newcomers workshop in Spanish. Topics covered include banking, credit-building, budgeting and first-time homeownership planning. We are building on banking partnerships we have developed with SouthCoast Federal Credit Union and BayCoast Bank to provide bilingual workshop presenters.

- Task 1: CEDC will recruit and train 25-50 Spanish-speaking participants in a four-part Financial Literacy for Newcomers workshop series each year in 2025-2027.
- Task 2: CEDC will engage Spanish-speaking presenters from local financial institutions to present at classes and help students build trusted banking relationships.
- Task 3: CEDC will assist unbanked community members open no-cost credit union accounts at SouthCoast Federal Credit Union, with a target to offer free credit union account enrollment to 25 participants annually.
- Task 4: SouthCoast Federal Credit Union will open a “mini-branch” in the Capitol Resilience Hub. CEDC will complete rehabilitation and fit out to prepare a leased site for the SouthCoast Federal Credit Union to offer direct financial services access to CEDC-SCFCU members and neighborhood residents.

### Activity 4: Increase financial well-being and investment in the local economy

- Task 1: CEDC will offer free tax preparation for low-income working families and seniors as part of IRS/DOR supported Volunteers in Tax Assistance (VITA). Operate VITA site at the CEDC from February-April to serve 1700 taxpayers per year, returning \$3.5 million in refunds to the local economy and saving taxpayers \$425,000 in tax preparation services.
- Task 2: Recruit, train, and certify at least 5 new CEDC staff, VITA volunteers from UMass Dartmouth, and community members during each tax season.
- Task 3: Raise awareness about tax benefits, especially the Senior Circuit Breaker Credit and the Earned Income Tax Credit that can improve low- and moderate-income families' financial well-being. Promote VITA program and specific tax benefits to the community through local print, radio and social media.
- Task 4: Troubleshoot tax issues that immigrant families are not able to address on their own due to language and technology barriers. Provide tax issue resolution to 30 people weekly in tax season and 20 people/week the rest of the year. Issues may include DOR Intents to Assess, IRS payment plans, lost refunds, etc.

### Activity 5: Strengthen resident and immigrant-owned businesses

- **Task 1:** CEDC plans to continue to offer 5 or more hours of 1:1 technical assistance in English and Spanish to 75 new and existing start-up women, minority, immigrant, and low- to moderate-income entrepreneurs. CEDC Technical Assistance includes an overview of the requirements of running a business, including permitting, licensing, taxes, insurance, and certifications. The CEDC TA providers are a liaison between small business owners and city and state agencies. Technical assistance helps to create or preserve over 100 new jobs by supporting 75 businesses each year.
- **Task 2:** Offer ServSafe training in Spanish for start up food-based entrepreneurs using on-line and hands-on kitchen demonstrations at the CEDC certified kitchen at the shared-use kitchen at the current CEDC leased space and at the future certified kitchen at the CRH. Our goal is to train and certify 20 start up and renewal food-based entrepreneurs in Spanish training annually 2025-2027.
- **Task 3:** Assist local microbusinesses to apply for state and federal grants and loans available. Provide application technology and technical support to micro business loan programs as offered by NBEDC, LISC, Kiva, TDI and others.
- **Task 4:** Assist small businesses with language and technology barriers to pay sales taxes on the DOR Mass Tax Connect website. Regularly support 4 businesses with monthly and quarterly tax filings; support 6 businesses to navigate the DOR system themselves.

#### Activity 6 : Culturally relevant microenterprise development viaPatio de Comida and Shared-use Kitchen

- **Task 1:** CEDC will certify, open, and operate a shared-use kitchen for 40 hours per week. CEDC will offer kitchen rental space and provide technical assistance to 20 start-up micro businesses. Some will participate as vendors in the Summer 2025-2027, and others will be developing other food-based ventures at the new CEDC certified shared-use kitchen. Manage a rental schedule and fee structure for food preparation, storage and serving.
- **Task 2:** CEDC will coordinate and manage the weekly summer Patio de Comidas, an outdoor food preparation venue, to incubate start-up food and merchandise vendors. Provide access to shared-use kitchen, outdoor cooking equipment, tents and technical assistance to support 8-10 food and merchandise vendors during the weekly summer events. Organize Fall and Holiday indoor market events at the current location and later at the Capitol Resilience Hub.
- **Task 3:** CEDC will complete Capitol Resilience Hub kitchen and incubator build out. Support 20 food-based and merchandise vendors at the business incubator/market. Replicate and expand the pilot shared-use kitchen program and business incubator market space at the Capitol Resilience Hub .

#### Activity 7: Food Security

- **Task 1:** CEDC will promote food distributions at the CEDC office to distribute several thousand pounds of food monthly via NBCHC and Coastal Foodshed HIP program, and weekly through United Way Hunger Commission to low-income families.
- **Task 2:** Assist non-English speaking families in applying for SNAP through the DTA connect portal in partnership with the Department of Transitional Assistance.

### **Goal 2: Community Ownership and Revitalization**

#### Activity 1: Partnership Evaluation

- **Task 1:** Survey area residents on community needs through CIM-Community Impact Measures Survey, CEDC Futures Survey and SouthCoast Health assessment. Continue to support community needs assessment data collection through community outreach to encourage local participation to reflect community needs.

- Task 2: Design programming and space at the Capitol Resilience Hub to expand community assets or fill community needs. Strengthen partnerships to develop on-site health clinic, workforce development classrooms, and certified kitchen, and all associated programming.
- Task 3: Strengthen partnerships to support direct assistance to address basic needs and access to health care.

PACE supports our diaper program, New Bedford Health Center and UW supply food, Gifts to Give provides clothing to newly arriving families, Southcoast Health and NP Dorothy Dunn support health programming.

#### Activity 2: Partnership in “Love the Ave”

- Task 1: Assist in the Love the Ave branding and marketing campaign in the implementation phase. Support implementation of marketing and rebranding based on community stakeholder input to include street banners, planters and bus shelters.
- Task 2: Strengthen relationships with city departments to increase public services on Acushnet Avenue. Work with TDI monthly workgroups to increase trash pick up, placement of trash receptacles, lighting and street repair.
- Task 3: Facilitate creative placemaking, public art, and community events to combat blight and attract additional private investment. Provide outreach, support and logistics for CEDC and Love the Ave Community events like the Festival Tipico de Guatemala, Patio de Comidas, and Love the Ave Block Party.

#### Activity 3: Strengthen business district

- Task 1: Utilize the network of 270 small businesses on Acushnet Avenue to target outreach for community events. Complete outreach and organizing of local businesses and residents to support summer events such as the Patio de Comidas and Love the Ave Block Party.
- Task 2: Continue intensive Micro Business Technical Assistance with local small businesses and liaison services with the City of New Bedford on permitting and licensing issues. Managing grants from TDI program, supporting businesses to apply for grant funds from TDI Local. Work with the City on small business needs related to trash pickup, lighting, parking, street cleaning, and other issues. TDI Partnership to increase lighting and branding with Love the Ave banners and activation of vacant spaces.

#### Activity 4: Increase public safety within the corridor for business and residents

- Task 1: Provide technical assistance to make small businesses safer and improve small businesses' exterior design to mitigate vulnerability to crime. Work with businesses to replace broken glass and facade repair, increase viability and sight lines to decrease risks to public safety.
- Task 2: Support efforts to increase language access to the police department. Continue to build a relationship with the police department; provide a safe place for people to call the police or file police report at CEDC offices (several times per month)

#### Activity 5: Activate vacant buildings on Acushnet Avenue

- Task 1: Activate vacant buildings and engage local artists by creating public art exhibits. Capitol Theater free art wall continues to be updated; Identify 2 vacant walls for possible new district murals. Work with NBCreative to update BloombergConnects Love the Ave walking art trails.



- Task 2: Renovate the vacant Capitol Theater to include retail, affordable housing, a credit union, and the new CEDC headquarters. Complete funding, financing and construction of Phase 2 of the \$20M project
- Task 3: Use vacant storefronts to increase infrastructure with wayfinding maps and signs. Participate with TDI Love the Ave to identify and install wayfinding signs and maps.
- Task 4: Match start-up businesses with vacant property owners to occupy empty spaces with new businesses. Several businesses have located in formerly vacant storefronts in the district; we have a directory of empty storefronts that is consistently updated to help connect landlords to business owners.

### Goal 3: Community Resilience

#### Activity 1: Embark on the next phase in neighborhood revitalization work

- Task 1: Align the funding for a \$20 million project, raising funds for pre-development and construction from public and private sources. Complete the pre-development phase of the Capitol Theater plan, including the design and development/construction phase.
- Task 2: Complete Phase 2 construction phase of the Capitol Resilience Hub
- Task 3: Work with the City of New Bedford's Department of Environmental Stewardship and Resilience to create a Resilience Hub, to support residents for ongoing economic resilience programs and episodic response to climate-related incidents.
- Task 4: Work studio2sustain to design a flexible community center training space by tapping into CEDC's community asset-building programs. Capitol Theater will include 4 classroom training spaces, each space will be flexible but contain a job-specific feature to help facilitate workforce development: commercial kitchen, computer lab, smart board, and a multibay sink.
- Task 5: Develop operational plan for community programming at the Capitol Resilience Hub rear space.
- Task 6: Increase partnerships to expand service, programs, opportunities in the resilience hub. Commitment from a credit union to provide banking services at the CRH, a MassHire partnership to connect the CEDC to partner with training vendors, build partnership with employers to provide technical training such as stitching, wind energy, and continue to strengthen relationships with medical providers to bring health services to the north end

#### Reuse plans for the rear former Capitol theater space include:

- **expanded and augmented training**, including expanded ESOL classes, ServSafe group training in the shared-use kitchen, computer lab-training, basic computer classes, web design, social media, etc.
- **Micro Business incubator** including offering small stalls to rent for an open weekend market/holiday craft fair etc.
- **Vocational and workforce development programs offered classes in Spanish**, i.e., carpentry, home repair, cooking, cake decorating, stitching, upholstery, home health aides certification, home child care certification, etc.
- **additional class offerings for Spanish/English/ Portuguese speakers**, Cooking and nutrition, wellness- Zumba, yoga, etc. arts and culture classes in Maya K'iche language and culture, crafts, music lessons, etc.
- **increased partnerships/new opportunities** with the possibility of leasing space to ESOL coalition partners, GNB WIB, and local employers to host job training, in-house Career Center services for on-site assistance, after-school and ongoing wellness programs, etc.

- **increased legal representation and interpretation to serve non-English speaking community programs** through hosting legal clinics from private immigration attorneys and non-profit *pro bono* legal services through UMass-Law, SouthCoast Counties Legal Services, Catholic Social Services, and Catholic Charities.
- **increased medical services** through partnerships with New Bedford Health Center, SouthCoast Hospital, Brown Medical and retired volunteer providers.
- **increased community usage** by providing rehearsal space to community groups for dance and music groups and offering a large venue for public meetings or rental for private functions and community programming.
- Task 7: Identify and explore potential affordable housing/community development projects in the district. Work with the City of New Bedford, MassDevelopment TDI, LISC and other partners to evaluate new development potential projects to address the acute shortage of affordable housing in the neighborhood.

#### **Goal 4: Community Health Equity Addressing Social Determinants of Health**

Develop systems to support access to primary care, health insurance and referrals to specialist healthcare providers. Support community-led design of a racially, culturally and linguistically accessible neighborhood health service center. The community will benefit from improved healthcare access and health outcomes.

##### Activity 1: Health Insurance Access to underserved populations

- Task 1: CEDC's 2 MassHealth Navigators will offer onsite appointments at the CEDC to apply for health insurance with language support in English, Spanish, Maya-K'iche, Portuguese and Cape Verdean Kriolu. Navigators will offer 32 hours of health insurance enrollment appointments per week.
- Task 2: Provide multilingual education and outreach on available MassHealth and Health Connector enrollment services at the CEDC. Distribute MassHealth flyers at CEDC food and diaper distributions and health screenings, at Patio de Comida and other community events, use social media for Mass Health community outreach and education.

##### Activity 2: Expand Health Education Access to Care in the North End

- Task 1: Work with local health providers to plan and implement a program for underserved neighborhood health access. Convene stakeholder/partner planning group to identify gaps and resources to develop a health care access site at the Capitol Resilience Hub.
- Task 2: Support of immigrant women's group, Aprendiendo Juntas, as educator led peer support on health and wellness. Bimonthly group will help address access to care for Central American pregnant women to address low birth weight of newborns.

#### **SECTION 5: HOW SUCCESS WILL BE MEASURED/EVALUATED**

The CEDC will measure the success of this CIP in various ways that are both internal and external.

1. Staff will review progress towards goals every quarter. The CEDC will assess activities towards established benchmarks, and quantitative data will be analyzed to determine activity output and progress made toward goals. They will determine if plans and activities are still sound and relevant,

gain key insights, and make adjustments as necessary. Part of this quarterly evaluation/monitoring process will incorporate celebrations of successes.

- During assessment periods, the management team will ensure that activities are within the parameters of the agreed upon CIP goals and objectives, communicating findings to stakeholders.
  - Leaders will convene community gatherings to discuss required adjustments to the goals and objectives as needed based on internal and external changes.
2. Staff and Board will formally revisit the CIP plan yearly to prepare a Statement of Progress at the start of planning and budgeting for the next year. They will collaborate to make revisions to the plan as necessary, and translate plans into yearly objectives, budgets, and priorities.
  3. As with all CEDC programs, the organization will employ a continuous process of collecting and analyzing data to compare progress towards goals and effectiveness, factors and trends impacting outcomes, lessons learned, development of new services, etc.
  4. The CEDC will include stakeholders (program participants, residents, etc.) to monitor and evaluate the CIP. The CEDC will use already existing structures and groups to obtain input. Feedback received will be through informal conversations and group discussions, surveys, and reviews.

CEDC measures success by having specific quantitative goals such as the number of volunteers recruited, the number of tax returns filed, micro-businesses receiving technical assistance, etc., as outlined in the activity and benchmark section above. The Engage tracking software will help us analyze patterns of use and growing needs. The qualitative measures of deepening collaborations, building community relationships are part of the TDI Partnership that also measures the impact of collaboration in the district.

## **SECTION 6: COLLABORATIVE EFFORTS TO SUPPORT IMPLEMENTATION**

### Existing and proposed collaborative relationships with other stakeholders

CEDC has a long history of building collaborations and partnerships as the community's backbone. Below is a comprehensive listing of the CEDC's collaborative partnerships. Proposed and pending collaborations are noted as such.

#### Goal 1: Community Asset-Building

- **Justice Center** – immigration legal assistance
- **University of Massachusetts School of Law** – immigration legal assistance
- **Catholic Social Services** – immigration legal assistance
- **Justice Bridge** (affiliated with UMass Law) – family, employment legal assistance
- **Kids in Need of Defense (KIND)** – proposed collaboration for support of unaccompanied minors
- **New Bedford Community Health Center** – immigration health care access and education, food security, Catalyst project (proposed: neighborhood health center operating partner)
- **SouthCoast Health** – immigrant health care access and education, on-site health screening events (proposed: neighborhood health center operating partner)
- **PACE** – MA CAP agency, basic needs referrals, diaper distribution partner
- **United Way Hunger Commission** – food insecurity
- **PAACA** – Spanish Alcoholics Anonymous New Bedford Valientes
- **New Bedford Public Schools** – immigrant integration, wrap-around services and welcome services
- **MIRA (MA Immigrants and Refugees Advocacy Coalition)** – immigration legal assistance
- **Community Connections and Family Resource Center** – United Way of Greater New Bedford umbrella organization for parent support and intervention

- **Tabor Academy Juntos Club** – ESOL class volunteers
- **SouthCoast Federal Credit Union** – in-house financial services
- **Massachusetts Office for Refugee and Immigrants** – Financial Literacy for Newcomers workshops in Spanish
- **The Women’s Center**- On-site weekly domestic violence counseling
- **Massachusetts American Civil Liberties Union** - Driver’s License application troubleshooting, Driver’s license study groups, Know Your Rights Workshops

## Goal 2: Community Ownership and Revitalization

- **City of New Bedford** – Collaboration in small business development and economic revitalization
- **Acushnet Avenue Business, etc.** – Collaboration in small business development and economic revitalization
- **New Bedford Police Department** – community trust building and advocacy
- **New Bedford Economic Development Council** – Collaboration in small business development
- **Kiva** microloans to small entrepreneurs - Collaboration in small business development
- **Entrepreneurship for All South Coast (E for All)** for small business accelerator training – proposed collaboration to offer Spanish-language small business development
- **Greater New Bedford Workforce Investment Board and Greater New Bedford Career Center** for workforce development
- **“Love the Ave” MassDevelopment TDI Partnership** – community ownership and revitalization
- **MA Growth Capital Corporation** – microbusiness technical assistance
- **Boston Tax and Asset Building Coalition** – VITA tax preparation
- **UMass Dartmouth Charlton School of Business** – VITA tax preparation volunteers
- **PACE** – VITA program referrals
- **Immigrants Assistance Center** – VITA program referrals and on-site tax preparation
- **Local area Councils on Aging** – VITA program referrals
- **Coastline Elderly Services** – Older Workers Program
- **Internal Revenue Service (IRS)** – VITA program tax preparation
- **City of New Bedford Parks and Recreation** – Community revitalization, Guatemalan Festival
- **New Bedford Creative** – Community revitalization, public art
- **UMass Dartmouth Leduc Center for Community-Service Learning** – VITA, Carney Fellow
- **UMass-Law**- Law clinic interns-immigration and family law
- **City of New Bedford Mayor’s Office** – Community revitalization place-making
- **Massachusetts Association of Community Development Corporations (MACDC)** – Community development technical assistance and advocacy.
- **New Bedford Public Schools McKinney-Vento Advisory Group**- community provider information sharing and collaboration
- **Reggae on West Beach** - CEDC is fiscal sponsor
- **Movimento Cosecha** - CEDC is fiscal sponsor
- **145 Arnold Third Space**- CEDC is fiscal sponsor
- **Traditional Savings Group study**- CEDC is fiscal sponsor

## Goal 3: Community Resilience: Capitol Theater Resilience Hub

- **studio2sustain** for the design and rehabilitation and property reuse
- **City of New Bedford’s Department of Environmental Stewardship and Resilience** for city resilience hub design, support and implementation
- **WaypointKLA, Inc.** - Owner’ Project Management

- **Greater New Bedford Career Center and Workforce Investment Board** proposed partner for workforce development training and career options
- **SouthCoast Counties Legal Services Justice Center-** proposed on-site immigration legal services
- **Catholic Social Services** for on-site immigration legal services

#### Goal 4: Health Equity and Social Determinants of Health

- **Sen Mark Montigny Children’s Fund** – children’s education and basic needs
- **Coastal Foodshed** – assist SNAP applicants with HIP food distribution
- **United Way of Greater New Bedford** – Hunger Commission food distribution
- **Mass Health Connector** -funding and technical support to the CEDC Health Care Navigator program
- **New Bedford Community Health Center** – food distribution and planning for on-site health care access
- **PACE** – diaper and referral to basic needs services
- **Southcoast Hospital** health screening and planning for on-site healthcare services
- **Primary Care for All Americans-** New coalition to encourage great community investment in primary care in our area
- **Health Resources in Action /Massachusetts Community Health and Healthy Aging Funds** - to support CEDC to convene health equity partners to create access to care sites at the Capitol Resilience Hub
- **Mass Association of CDC’s Health Equity Committee-** exploring options for a Healthy Homes cohort in New Bedford
- **Health Care for All-** support for health care outreach, education and advocacy

#### **Other collaborations and partnerships**

CEDC is a member of several local coalitions and partnerships including the Massachusetts Department of Transitional Assistance Advisory Board, Greater New Bedford Workforce Investment Board, the Boston Tax and Asset Building Consortium, Massachusetts Association of Community Development Corporations (MACDC), Massachusetts Immigrant and Refugee Advocacy Coalition, UMass Dartmouth Labor Education Advisory Board, City of New Bedford Brownfields Advisory Board, RTAAC- Regional Transit Authority Advocacy Committee.

### **SECTION 7: INTEGRATION OF ACTIVITIES/CONSISTENCY WITH COMMUNITY STRATEGY AND VISION**

Community vision: To provide a “people-centered, asset-based” pathway to change. The CEDC aims to do this by providing resources and skill-building, fostering connections within the community through collaboration, and working towards longer-term community change and resilience through organizing and engaging multi-layered community responses, including developing a central community Resilience Hub.

It all begins by developing pathways to community “asset-building” and resilience that must start first with the needs of individuals being met and stabilized while moving to broader scale community ownership and revitalization to resilience. By taking an approach to build on skills and capacities as community members develop, the CEDC can provide support and services that ultimately lead to better jobs, homeownership, education, and small business development.



CEDC strives to promote and facilitate active participation, empowerment, and larger-scale community change. But CEDC also recognizes and acknowledges the struggles and basic needs hardships faced by the communities we serve. The proposed CIP goals, objectives, and activities mirror this multi-pronged strategy to help people meet immediate needs, and also intermediate and longer-term goals and aspirations.

This CIP is in direct alignment with other important community initiatives such as the “Love the Ave” partnership, the City of New Bedford’s Resilience Hub development, and other neighborhood and business groups’ initiatives and city-related planning processes.

## **SECTION 8: FINANCING STRATEGY**

### **Description of how the CDC will finance implementation of the Plan’s activities**

To meet the CIP's mission, vision, and strategic goals and objectives, the organization must implement a financing strategy that can help it meet its goals while reducing its reliance on traditional revenue streams. Additionally, it must build on the successful financing strategies utilized during the past CIP effort and use them as a basis for future planning.

### **Steps towards plan financing will include:**

#### **Funder Relations & Grant Management**

Many of the activities included in the CIP are funded by existing operational and program funds from foundation grants and limited public funds. A key ongoing priority is to cultivate healthy relationships with all funders so they are aware of our work and motivated to continue to partner and support CEDC.

The CEDC has increased its capacity to apply for and obtain grants, now writing over approximately twenty grants per year. It has diversified its grants strategy through attracting new funding sources, both public and private. Funding through COVID-19 relief efforts opened up the organization to new funding relationships post-pandemic. These funders have supported a new focus around health equity issues, recognizing the deep ties the CEDC has to the underserved Latino immigrant community that was disproportionately impacted by lack of access to care during the COVID-19 pandemic.

New funding relationships have developed, such as United Way of Greater New Bedford for tax preparation services, the Carney Family Foundation for organizational capacity building, Health Resources in Action for health equity planning, Health Care for All for health equity outreach and education and Mass Health Connector for the health insurance Navigator program.

Additionally, the organization has diversified its state funding and contracts revenues working with state agencies to obtain funds from such departments as the Office of Immigrants and Refugees and Mass Growth Capital.

The CEDC’s Capitol Resilience Hub project has opened the organization to more funding partnerships that include Community Preservation Act (CPA) funds. The organization received \$750,000 from the CPA towards building acquisition, roof repairs, windows and commercial façade repair. Mass Development has awarded the CEDC \$1.9 million, City of New Bedford ARPA funds \$1.6 million, Mass Housing Partnership \$1.6 million, \$6.4 million in Federal and State Historic Tax Credits. In this new CIP, the organization is committed to continuing its efforts to expand on these relationships while developing new ones that support

programmatic efforts as outlined in the CIP while also enhancing its profile to obtain even greater public funds and contracts.

#### Board Development

The CEDC has a Board of Directors representing the community that it serves and maintains a commitment to doing so. CEDC recruited Board members to help from the private sector, higher education, a micro-business owner from the Guatemalan community, an ESOL administrator from New Bedford Public Schools, and a recent law school graduate. The CEDC will continue to seek representative Board candidates who can move the organization forward both programmatically and financially. CEDC has received capacity-building support for board recruitment and development.

#### Individual Giving

Since the last CIP process, the organization has seen significant growth in its giving program. In the past, the organization relied solely on foundation grants and state contracts for its operating revenues. Today, it now conducts a variety of fundraising strategies aimed at building a healthy individual donor base.

CEDC promotes an annual appeal in November-December each year and promotes the CITC program to new and existing private donors. Several of our CITC donors continue to give annually. The organization maintains a "Black Box" donation receptacle in its office for free-will offerings from community members who receive direct service. The community that it serves responds generously through anonymous donations totaling anywhere from \$6,000 to \$10,000 per year. In tandem, the organization, through its website, received several unsolicited online donations.

CEDC plans to host donor cultivation events, and appeals both offline and online to increase its donor base and solicit prospects for continued support, leading to a more diversified and stable contributed income stream. These efforts will be continued and expanded on to include multiple multi-channel appeals per year.

#### Database and Gift Acknowledgment

The CEDC maintains its donor files to capture and maintain prospective donor names, record contribution amounts, etc. in this system. Investment in development staffing has enabled the CEDC to become more efficient in donor administration and acknowledgment.

#### Capital Campaign

CEDC is currently awaiting contractor bids for the complete Historic Restoration and Rehabilitation of the Capitol Resilience Hub. Once the funding gap is clear based on bids received, we intend to launch an extensive capital campaign to raise the profile of this transformative project and to approach banks, foundations and individual donors to enable the CEDC to complete the construction, historic restoration and fit-out of the project. We intend to create print, on-line and video materials that will make the case for support of this ambitious and worthwhile project. Elements of this packet highlight the Community Investment Tax Credit (CITC) Program. This information include how donors can have a more significant impact through their giving and the effect on the CEDC to build capacity and serve and engage the community according to its mission and CIP plan. The CEDC has received capacity-building support from the Carney Family Foundation that will help to fund technical assistance and staff support to implement a successful capital campaign.

#### Social Benefit Methods

CEDC's operations plan for the Capitol Resilience Hub, to be completed in 2026, will include revenue-generating social enterprise units, including:

- Rental of 6 housing units
- Rental income from commercial storefronts and businesses, both for-profit and not-for-profit
- Shared-use kitchen rental fees for food vendors and food trucks
- Stall rentals during festivals and seasonal markets
- Rehearsal space rental for artists and musicians
- Workshops and materials fees for classes and programs
- Rental of classroom space by program partners
- Rental fees for health, legal and credit union offices

## **SECTION 9: HISTORY, TRACK RECORD, AND SUSTAINABLE DEVELOPMENT**

### Track Record of Past Practices

The CEDC was incorporated as a Community Development Corporation in 1997 and was one of the first in the state to receive the Massachusetts Department of Housing and Community Development's certification for CDCs in 2013. Unlike most CDCs that work on "bricks and mortar" community development, its focus has been people-centered development. The CEDC has an extensive history of past practices and approaches that demonstrate its track record towards implementing the proposed activities found in the CIP.

As evidenced by the successful advancement of previous CIP's since 2014, the CEDC has worked with stakeholders to enact many significant changes that improve community members' lives. Here is a listing of examples of CEDC's track record in the community.

- It is the only resource in New Bedford to provide micro-business technical assistance services in English and Spanish.
- The Community Foundation of Southeastern Massachusetts and the Barr Foundation launched a new Arts and Culture initiative. CEDC was part of the planning efforts to help engage underrepresented communities. CEDC later was awarded funds for producing the Festival Tipico de Guatemala in 2018 and 2019.
- It received a Gateway Innovation Award in November of 2019 for spearheading key community stakeholder coalitions to advance progress in the Acushnet Avenue commercial corridor through its "Love the Ave" partnership.
- It has been a part of significant area partnerships such as the Love the Ave, Brownfields Area-wide Planning Group, and consulted for many other public policy projects. In 2019, CEDC was recognized by the Mass Planning Association and by the Southeastern Mass Regional Planning District for its community engagement efforts.
- The City of New Bedford designated the CEDC to house a Resilience Hub in the North End of New Bedford to prepare community members with education and tools to adapt to episodic and ongoing climate disruption.
- CEDC has engaged community members in community placemaking by working with others to organize events such as the Festival Tipico de Guatemala, creating murals and community displays to highlight arts and culture, and building community leadership, and stimulating new economic development with immigrant-owned small businesses.

- CEDC has built partnerships with the City of New Bedford towards improving community policing strategies, building trust in new immigrant communities, increasing utilization of vacant spaces and properties, increasing public services such as trash pick-up, street cleaning, and more, instituting public art projects, beautification and façade improvement.
- It has increased transportation options by advocating for Free Fare SRTA service that has increased bus ridership by 58%.
- It leveraged \$6 million in public-private investment in the Acushnet Avenue Commercial Corridor through the "Love the Ave" partnership.
- It leverages yearly over 3 million dollars in tax credits that are reinvested back into the community through the CEDC's VITA tax program.
- It has a long track record of providing English for Speakers of Other Languages (ESOL) and to build confidence and acclimate adult newcomers to learn English in a welcoming environment.
- CEDC became a recognized organization of the US Dept. of Justice Board of Immigration Appeals in 2016. This recognition establishes the CEDC as an agency authorized to assist with immigration forms preparation and services.
- In 2017, the Social Innovation Forum selected the CEDC as a 2017 Social Innovator.

There are several ways that the organization lives out the Commonwealth's Sustainable Development Principles:

***Concentrate development and mix-use and protect land and ecosystems.***

The organization approaches community development in a holistic and integrated way to promote economic and sustainable development. The organization supports community revitalization of Greater New Bedford and, in particular, the Acushnet Avenue Commercial Corridor through promoting development that conserves land, revitalizes and reuses old buildings and sites, preserves historic resources, and integrates uses. The neighborhood focus of its work in the Acushnet Avenue Corridor is to create a compact, walkable community where neighborhood residents sustain locally owned businesses. It is most recently embarking on the Capitol Resilience Hub which has the potential of bringing back blighted commercial property in reuse as retail and affordable housing space while catalyzing community economic development.

***Advance equity***

The CEDC as an organization provides technical assistance for inclusive community planning and decision making to ensure social, economic, and environmental justice. The CEDC plays a critical role in reaching out and engaging non-English speaking community residents in community revitalization and economic development. CEDC advocates for multilingual and culturally competent planning events and community processes to ensure that all residents have a seat at the table. CEDC seeks to be a change agent to engage environmental justice communities to become influential stakeholders in community visioning and planning.

***Make efficient decisions and use natural resources wisely***

The CEDC supports the efforts of the Mass Smart Growth Alliance that advocates for local zoning changes to promote smart growth policies. CEDC partners with the City of New Bedford Brownfields Group to invest

in, restore, and utilize abandoned and environmentally "tainted" properties to meet the community vision of increasing open, safe space for youth and other recreational opportunities. CEDC is also a partner with the City of New Bedford in the development of the Capitol Theater space to be utilized as a Resilience Hub, a community resource center to support neighborhood residents in climate-related events.

### ***Provide transportation choices and plan regionally***

CEDC has been in the forefront to advocate for significant regional public transportation changes, including an expanded bus service and the South Coast Rail. These efforts are critically important to promoting economic development and addressing climate change. CEDC is an active partner of the statewide Regional Transit Authority Advocacy Coalition and the Free Fare Coalition. Throughout its history, it has been the leading proponent and the voice of expanding and increasing access to public transportation options that maximize community resident mobility, especially for those most in need, reduce traffic congestion, and conserve natural resources.

### ***Increase job and business opportunities***

CEDC's work focuses on building community capacity through small business development and workforce development programs. We have demonstrated our successful and consistent track record of accomplishing goals and creating positive outcomes for hundreds of community residents every year by providing technical assistance and support to create increased business opportunities.

Additionally, the CEDC's most recent project, the Capitol Resilience Hub, will catalyze community economic development through expanding programming in job training and incubating small business ventures through increased one-on-one technical assistance and support.

### ***Promote clean energy***

CEDC partnered with Clean Water Action to reach out to non-English speaking families about energy efficiency, renewable energy opportunities and the City-led energy aggregation program in 2024. The Resilience Hub development also plans to incorporate green design and energy efficiency into the project with a purple roof for stormwater management, plans to install solar panels, and fit-out of the shared-use kitchen with all-electric appliances.

### ***Expand housing opportunities***

Six affordable apartments will be developed at the Capitol Resilience Hub, where the CEDC is restoring a blighted commercial property into reuse as retail and affordable housing space, a first in its long history. CEDC seeks to continue to partner with the Mass Development TDI Partnership to identify additional opportunities to expand and develop new housing opportunities in the neighborhood.