

Community Investment Plan

Hilltown Community Development Corporation

2023-2025

Hilltown CDC's Community Investment Plan is now in its fourth iteration. It has functioned as a strategic plan, a fundraising strategy and a vision for our community development work. It is based on collaboration and reciprocity to maximize impact across intersecting segments of the rural communities we serve. These segments include the public sector (Town Select Boards and other governmental bodies), the private sector, non-profit partners and, most important, Hilltown residents, many of whom are active in several overlapping sectors. This plan is based on "demand-side community development"; it is driven by the needs and desires of the rural communities we serve, as identified by local residents.

This updated plan writes to the required sections and discusses Hilltown CDC's plans and strategies to implement this CIP vision. Prior new initiatives we introduced have become successful programs and will be articulated in this new plan. The CIP process has been invaluable to our strategic work. Our primary concerns continue to be population loss, aging infrastructure, economic security, safety net services and the impacts of climate change on our economic geography. These important issues in our community need to be viewed through an equity lens. With the recent adoption of Broadband, our towns are struggling to compete in a technocratic world where younger people seek technology, urban living and all the conveniences of our county's service-based economy. It is important to the residents in the Hilltowns that state government take an interest in our future economic needs and continue to support programs like CITC that can generate investments in our region. It is very difficult for the Hilltowns to generate surplus revenue. We must continue to take an informed look at what it takes to successfully operate and manage towns that have to support 500 to 1,500 residents. Our CIP plan attempts to offer strategies and services that provide meaningful solutions to our rural problem, but also promotes a vision for rural Massachusetts that expresses our collective actions in setting forth a vision for the future. Our design is antiquated, and our infrastructure is not supporting our future needs. Peak economic activity occurred during the mid-twentieth century manufacturing boom. The last few decades have not seen any major economic opportunities and have resulted in population loss and reduction in tax revenues. Rural communities must be reimaged in the twenty-first century. We hope DHCD will recognize the unique challenges we face in the Hilltowns and how impactful the CITC program has been, and will continue to be, in supporting our activities.

We will comment on and describe our successes and challenges in our accompanying Community Partner Statement due in January as a statement of our progress. We will also describe our utilization of tax credits in this statement and how we have engaged donors.

Section 1 Community or Constituency(ies) to be served by the organization

Hilltown CDC has a "core" service area of ten hilltowns (primary service area) with some services offered to additional Hilltowns (secondary service area) in the western Massachusetts region (see attached map). All of Hilltown CDC's services are targeted to assist low to moderate income people in the hilltowns. These primary and secondary target areas make up the Hilltown CDC's "region of the Commonwealth." The primary service area includes the Towns of Chesterfield, Cummington,

Goshen, Huntington, Middlefield, Plainfield, Westhampton, Williamsburg and Worthington, whose populations range from 400 to 2,469. The secondary service area includes the Towns of Ashfield, Becket, Blandford, Chester, Dalton, Hinsdale, Montgomery, Otis, Peru, Russell, Washington and Windsor, whose populations range from 517 to 6,661. All the towns we serve have populations under 7,500. Therefore, we qualify as a **rural region**. Town by town population information from the American Community Survey follows:

Communities Served by Hilltown CDC		
Sources: LMI data from MA DHCD most recent, Population from 2020 Census Reporter		
Primary Service Area		
Chester	<ul style="list-style-type: none"> • Total population: 1,525 • 37.1% LMI • 8.7% poverty 	<ul style="list-style-type: none"> • 36.6 square miles • 41.7 people per square mile
Chesterfield	<ul style="list-style-type: none"> • Total population: 1,189 • 33.1% LMI • 3.5% poverty 	<ul style="list-style-type: none"> • 30.8 square miles • 38.5 people per square mile
Cummington	<ul style="list-style-type: none"> • Total population: 1,003 • 47.5% LMI • 10.2% poverty 	<ul style="list-style-type: none"> • 22.9 square miles • 43.7 people per square mile
Goshen	<ul style="list-style-type: none"> • Total population: 880 • 20.7% LMI • 3.1% poverty 	<ul style="list-style-type: none"> • 17.3 square miles • 50.9 people per square mile
Huntington	<ul style="list-style-type: none"> • Total population: 2,170 • 37.1% LMI • 6.5% poverty 	<ul style="list-style-type: none"> • 26.3 square miles • 82.5 people per square mile
Middlefield	<ul style="list-style-type: none"> • Total population: 363 • 27.5% LMI • 6.9% poverty 	<ul style="list-style-type: none"> • 24.1 square miles • 15.1 people per square mile
Plainfield	<ul style="list-style-type: none"> • Total population: 688 • 44.4% LMI • 14.8% poverty 	<ul style="list-style-type: none"> • 21.1 square miles • 32.6 people per square mile
Westhampton	<ul style="list-style-type: none"> • Total population: 1,711 • 19.4% LMI • 4.5% poverty 	<ul style="list-style-type: none"> • 27.2 square miles • 63 people per square mile
Williamsburg	<ul style="list-style-type: none"> • Total population: 2,638 • 34.5% LMI • 7.9% poverty 	<ul style="list-style-type: none"> • 25.5 square miles • 103.3 people per square mile
Worthington	<ul style="list-style-type: none"> • Total population: 1,200 • 41.2% LMI • 4.7% poverty 	<ul style="list-style-type: none"> • 32 square miles • 37.6 people per square mile
Secondary Service Area		
Ashfield	<ul style="list-style-type: none"> • Total population: 1,793 • 34.5% LMI • 10.4% poverty 	<ul style="list-style-type: none"> • 40 square miles • 44.8 people per square mile
Becket	<ul style="list-style-type: none"> • Total population: 2,012 • 35.3% LMI • 12% poverty 	<ul style="list-style-type: none"> • 46.1 square miles • 43.7 people per square mile
Blandford	<ul style="list-style-type: none"> • Total population: 1,061 • 34.2% LMI • 4.9% poverty 	<ul style="list-style-type: none"> • 51.6 square miles • 20.6 people per square mile
Dalton	<ul style="list-style-type: none"> • Total population: 6,573 • 44.4% LMI • 6% poverty 	<ul style="list-style-type: none"> • 21.8 square miles • 301.9 people per square mile

Hinsdale	<ul style="list-style-type: none"> • Total population: 1,721 • 29.6% LMI • 10% poverty 	<ul style="list-style-type: none"> • 20.7 square miles • 83 people per square mile
Montgomery	<ul style="list-style-type: none"> • Total population: 907 • 20.7% LMI • 2.4% poverty 	<ul style="list-style-type: none"> • 15 square miles • 60.7 people per square mile
Otis	<ul style="list-style-type: none"> • Total population: 1,423 • 38% LMI • 4.3% poverty 	<ul style="list-style-type: none"> • 35.6 square miles • 40 people per square mile
Peru	<ul style="list-style-type: none"> • Total population: 732 • 35.1% LMI • 4.5% poverty 	<ul style="list-style-type: none"> • 25.9 square miles • 28.2 people per square mile
Russell	<ul style="list-style-type: none"> • Total population: 1,524 • 33.4% LMI • 7.5% poverty 	<ul style="list-style-type: none"> • 17.5 square miles • 87.2 people per square mile
Savoy	<ul style="list-style-type: none"> • Total population: 701 • 39.6% LMI • 11.5% poverty 	<ul style="list-style-type: none"> • 35.9 square miles • 19.6 people per square mile
Washington	<ul style="list-style-type: none"> • Total population: 487 • 34.2% LMI • 2.5% poverty 	<ul style="list-style-type: none"> • 38 square miles • 12.8 people per square mile
Windsor	<ul style="list-style-type: none"> • Total population: 938 • 26.5% LMI • 4.5% poverty 	<ul style="list-style-type: none"> • 35 square miles • 26.8 people per square mile

Margin of error 10%

Section 2 Involvement of community residents and stakeholders

Hilltown CDC was formed 41 years ago by local residents in response to local needs. It has always been governed by a citizen Board of Directors. All of its programs and activities have been in response to local needs as identified by local residents. Resident and stakeholder engagement in the design and implementation of our programs is part of the definition of who we are and what we do. The activities to be implemented in our Community Investment Plan have been identified and chosen in the same way.

Since the implementation of our CIP in 2014 we continue to engage residents and stake holders in our work. The following is a list of some of the engagement activities in which the Hilltown CDC has played a lead role in gathering community opinions about needs and solutions for the region:

- Co-convener of county-wide Food Policy Council
- Operator of Hilltown Mobile Market
- Convener of Hilltown Regional Coordinating Council Transportation Advisory Board
- Administrative and marketing support to the Hilltown Arts Alliance Arts
- Facilitate three Senior Housing resident committees
- Engaged Hilltown residents around safe walking/conducted walk audits
- Fiscal sponsorship for food security program
- Main contributor to MA statewide Rural Plan
- Redevelopment of abandoned schools
- Assisting the Hilltown region with Climate Change vulnerability assessment and planning

Section 3 Plan goals

The primary goal of Hilltown CDC's Community Investment Plan is to fulfill Hilltown CDC's mission of "improving the quality of life of Hilltown residents by addressing economic, housing, educational, social and community needs while preserving the rural character of the area. To advance our mission:

- "We identify community needs through public participation, and we support appropriate solutions.
- "We seek and sponsor programs that promote economic and social equity.
- "We actively develop programs to help create opportunities for Hilltown residents.
- "We advocate for services for Hilltown residents in particular and for rural communities in general.
- "We serve all who live and/or work in the hilltowns, emphasizing support for low-and-moderate income residents and businesses."
- We participate directly in advocacy that promotes legislation, programs and resources to support the sustainability of rural towns in MA.

Community Investment Plan activities will have an impact on low to moderate income constituents as well as on the entire community of Hilltown residents. This is a regional effort with an interdisciplinary approach to problem solving designed to bring together the public, private and non-profit sectors. It will build and strengthen a network of support across a large rural and sparsely populated region.

Low and moderate income households, and the entire community, will benefit from:

- Increasing the scope and effectiveness of senior services in the region
- Building additional senior housing
- Developing a regional agricultural plan in cooperation with the farmers and foresters of the region
- Access to healthy, local food
- Specialized housing for formerly homeless families and veterans
- The creation of new Hilltown businesses, and the strengthening of those which already exist, leading to additional local jobs
- The creation and improvement of affordable housing in the region
- The renovation of substandard housing stock for low-and-moderate income households
- The expansion of Arts and Culture programming, events and tourism in the region
- Increased awareness of public health concerns related to the built environment, economic security, healthy living and infrastructure
- An effective rural transportation system
- Increased awareness and intersection of public health and community development
- Assessment and mitigation of infrastructure vulnerable to climate change activity
- Promoting the region to tourists, day trippers and other visitors
- Engage youth in community development activities

The entire community benefits when local residents can work and live in their communities rather than seeking opportunities elsewhere. This increases the tax base, supports local volunteer organizations such as Fire Departments and churches, and keeps the community from "hollowing out." Current trends in our country related to out migration from rural areas continue to impact the Hilltown region. We must "manage the transition" due to climate changes and shifting economic

trends. Population, resources and economic activity will all continue to remain dynamic and create new challenges for the Hilltowns and how we envision a strong identity into the 21st century.

Section 4 Activities to be undertaken

Continue a Regional Approach: Based on the economic geography and history of the Hilltown region, a regional approach to community development and investment is key to our plan. Hilltown CDC has consistently approached its work as a regional effort and continues to do so in this Community Investment Plan. Hilltown CDC will continue to play a leadership role in the state regarding rural advocacy, programs and policies. Our approach will continue to respond to the expressed needs of residents in the region. Other regional approaches are described below. Expected impacts: Collaboration across sectors and the implementation of systems that create common assessment practices for determining levels of assistance and intervention across the region. Advocacy that identifies appropriate solutions to rural development and future planning. Constituencies served: residents of the Western Massachusetts Hilltowns, community-based organizations and local government.

Senior Services: Hilltown CDC will continue to support the growing local senior population. Community Investment Tax Credits will make it possible to operate the existing Hilltown Elder Network (HEN), which currently provides in-home chore services to local elders to help them stay in their homes. We will continue to keep this a priority in our region and work with our local residents to ensure a safety net is in place for our oldest and most vulnerable neighbors. Expected impacts: seniors in need of home health care will be able to stay in their homes. Constituencies served: seniors in need of services; their families; the entire community, who learn about themselves from the history represented by the oldest members of the community.

We will also use CITC funding to support the development and management of senior housing in the region. CITC will help support the overall capacity to address the housing needs of the region. We are currently working with DHCD on our closing for the 15-unit property in Chester MA preserving 15 MRVP subsidized units. The building is historic and also houses the town library and museum. Expected impacts: preserve 15 units of affordable housing for seniors in Chester. Constituencies served: seniors (over 60 years of age) living in the hilltown region, and their families.

Agriculture/Farming: Important attributes of our rural region are its open land and widespread forests, with the potential for agricultural business expansion and land management. Hilltown CDC facilitates a “Keep Farming” initiative that produced a regional agricultural plan. From 2022-2026 we have received MDAR funds to implement the Keep Farming plan with additional assistance from MA DPH funds. In 2022 we expanded our Mobile Market to work with 18 farms, delivering fresh produce, meat, eggs and dairy to 400 customers. Expected impacts: more communication among farmers and foresters across town and county borders, leading to locally-designed initiatives; increased farming productivity and profitability; increased retention of open space; increase access to local healthy food. Constituencies served: farmers and foresters; all local residents who benefit from food security and the retention of open space. Expected impacts: increased local availability of fresh produce and local farm products, land and wildlife management. Constituencies served: participating farmers; all residents who seek to purchase fresh produce without a long drive.

Homeless Assistance: Hilltown CDC receives HUD Continuum of Care funding to support 5 apartments for formerly homeless families and veterans. These five units are set aside for this population and offer case management services to assist households in addressing issue that lead to homelessness. Units have project-based subsidies and are near public transportation.

Expected impacts: stable, safe and affordable housing for formerly homeless families and veterans.

Constituencies served: residents who are already homeless, the chronically homeless, residents who are at risk of homelessness. This population includes many sub-populations for whom specific targeted activities are designed to address specific problems that contribute to homelessness.

Small Business Assistance/Economic Development: Hilltown CDC will continue to offer small business assistance to Hilltown businesses. Over 2,000 local businesses have been assisted throughout our tenure. These services include individual consulting, specialized technical assistance, and training/classes for existing and prospective businesses. CITC funding will be used to support this effort. Expected impacts: more local jobs; tourists and more private investment in local businesses. Constituencies served: local employers; local employees and those looking for work closer to home; local consumers.

Business Directory/Tourism: In 2022 we revamped our annual publication of the Hilltown Business Directory promoting over 300 locally owned businesses in the Hilltowns. We have invested in and built out our on-line business directory and designed high end brochures that we are distributing across our market region. WE surveyed 170 businesses in 2022 and garnered their support to market the region and try to raise awareness of the Hilltowns in neighboring communities. We have developed asocial media presence and have rolled out a new marketing plan. We have joined the Greater Northampton Chamber of Commerce and will be co-marketing the region with them in 2023.

Affordable Housing: As part of Hilltown CDC's regional and sub-regional approach to community development, our affordable housing program focuses on developing scattered site, low density rental properties and specialized housing for rural seniors, veterans and homeless families. As the local population ages, there is a high demand in the hilltowns for senior housing; this ties into Hilltown CDC's commitment to increasing in-home services to seniors and supporting the Councils on Aging in an effort to explore multiple ways to meet the needs of seniors. In addition, Hilltown CDC will continue to seek funding to provide Housing Rehabilitation services to Hilltown residents. These services have been consistently prioritized in each town's Community Development Strategy; they are also consistent with the Commonwealth's Sustainability Principles. CITC funding will support this effort. Expected impacts: the creation of more rural affordable family and senior housing units where the need is identified by residents; improvement of existing affordable housing units owned by Hilltown CDC; rehabilitation of substandard homes for low-and-moderate income residents, resulting in sustainable mixed income populations. Constituencies served: low and moderate income residents of substandard housing; seniors who need appropriate housing in their communities; the families and neighbors of these residents. Also served: The entire community is served when substandard homes are rehabilitated; the town receives more tax revenue and local property values increase.

Arts and Culture: Hilltown CDC supports and promotes Arts and Culture in the region. We provide administrative and marketing support to the Hilltown Arts Alliance. We help them coordinate an annual open studio tour and in 2019 we coordinated a local art auction. We have a small grant that helps to provide limited staff support to this effort. Our CITC funds help us in this area. We are

featuring local artists in our office art gallery. We are currently working with the Town of Cummington and the MA Cultural Council to obtain a cultural designation for the town village.

We will continue to grow this new approach to community development based on national models of successful creative placemaking. Arts and Culture is a winning strategy for the Hilltown local economy. The Hilltowns enjoy a large population of artists, musicians and craftspeople who have the potential to expand their markets. Expected Impact: Increase in economic activity, tourism and work for local artists, musician, writers and speakers. Constituencies served: The regional hilltown communities.

Community Public Health: Hilltown CDC has been promoting community public health through a few community projects. Our main focus has been on identifying safe walking in the region. Our towns are geographically hilly and heavily wooded. Our roads have little to no shoulders and almost no sidewalks. It is unsafe to cross streets, many of which are state roads. We are developing walking maps and assisting towns in the Complete Streets process. Expected Impact: Increased awareness of public health issues, ways for residents to get involved in regional activities regarding public health. Focus on walking, exercise and healthy food. Constituencies served: The regional hilltown communities.

Transportation: As part of our CIP we continue to work to expand transportation in the Hilltowns. Hilltown CDC operates the Regional Coordinating Council (RCC) on transportation. More detail on our past year of work will be outlined in our statement of progress. Hilltown CDC maintains contracts with the Franklin County Regional Transit Authority and MA DOT to provide van and driver services. Our RCC meets monthly and is made up of residents from various Hilltowns, seniors, Highland Valley Elder Services, the local Hilltown Community Health Center, Cooley Dickenson Hospital, FRTA, Mass Mobility, Veteran Services Officer and the local Council's on Aging. It is the RCC's vision to expand transportation for seniors, veterans, those living with disabilities and those needing assistance to get to work. Hilltown CDC has implemented a business plan to provide transportation services in the region.

NEW! Rural Youth Needs Assessment: We have set aside some fund to conduct a youth need assessment in the Hilltowns. Currently, we are identifying partners in this effort and reaching out to two regional school systems to begin gathering data. Our interest is in workforce development, civic participation and skill building. The Hilltowns have experienced an outmigration of youth over the past decade and we feel it is important for us to get a better understanding of what is contributing to this trend.

Section 5 How success will be measured and/or evaluated

Success will be measured in multiple ways and the tools and methodologies will be appropriately adapted to address specific initiatives and desired outcomes. The general evaluation of our CIP will be discussed in our staff meetings and monthly board meeting to keep Board members and staff engaged in our efforts as an organization.

Some outcomes will be easier to measure than others. The creation of new senior affordable housing units or newly renovated homes is a relatively easy quantitative outcome to measure. Overall community improvement and sustainability are much more difficult to measure in short periods of time. Comprehensive community development requires a longitudinal aspect of measuring outcomes

across a large community representing a diversity of interests. This necessitates the use of benchmarks as indicators of progress when promoting systems change on a community level. Informed evaluation also requires direct feedback from community residents as to their perception and “feeling” of change in their community. Ultimately, it is human behavior that must change in order to accomplish the goals of this CIP. The tools, resources, strategies and plans are all part of how we interact as people, neighbors, family members and co-workers.

Hilltown CDC has identified broad comprehensive community development goals in Section 3 of this plan based on 38 years of community development work in the Hilltown region and an increased focus on community engagement. We will continue to build on our community engagement successes and incorporate the results into our ongoing strategic planning for the region.

We have very specific evaluative measures for the following initiatives:

Affordable Housing:

- Preserve 15 units of senior housing in Chester by 2024
- Complete the rehabilitation of 30 homes across the Hilltowns by July 2023

Small Business Assistance/Economic Development:

- Provide specialized counseling services to (100) local start-up and existing businesses annually
- Provide support for Keep Farming services and operate Mobile Market
- Assist local towns in redeveloping vacant properties
- Expand tourism/marketing of the Hilltown region/work with Chamber of Commerce

Assist Homeless:

- Provide specialized housing of formerly homeless families and veterans
- Provide leadership on HUD Continuum of Care Board of Directors

Senior Services:

- Continue the Hilltown Elder Network model
- Support the local Council's on Aging
- Provide opportunities for seniors on committees and boards

Community Engagement:

- Continue ongoing community meetings to gather feedback
- Facilitate community dialogue around identified needs
- Assist with the completion of annual Community Development Strategies in multiple Hilltowns

Sustainability:

- Encourage towns to seek One Stop for Growth funds, Green Communities designation, Complete Streets and Vulnerability Planning
- Continue to work with community members to promote regional collaboration, resource sharing and leadership development

Transportation:

- Operate van service and driver pool across Hilltowns in collaboration with FRTA/DOT

Arts and Culture:

- Continue to promote the Hilltown Arts Alliance and annual open studio tour
- Continue to feature local artists in office gallery (rotating artists throughout year)

Community Public Health:

- Continue to promote safe walking and recreation

- Continue to conduct healthy homes assessments during housing rehab process

Youth:

- Conduct a youth assessment with a focus on workforce development, civic participation and skill building.

Section 6 Collaborative efforts to support implementation

Hilltown CDC currently collaborates with a host of non-profits, businesses, stakeholders and municipal governments, including but not limited to:

- Hilltown Consortium of Councils on Aging
- Highland Valley Elder Services
- Pioneer Valley Regional Planning Commission
- Berkshire Regional Planning Commission
- Franklin County Council of Governments
- Way Finders
- MACDC
- Collaborative for Educational Services
- Franklin County Regional Housing and Redevelopment Authority
- Hilltown Community Health Center
- Collaborative for Educational Services
- Berkshire Natural Resource Council
- Berkshire Regional Planning Commission
- Cooley Dickinson Hospital
- Hilltown Land Trust
- Service Net
- Community Action of Pioneer Valley
- Franklin County Community Development Corporation
- Valley Community Development Corporation
- Massachusetts Broadband Institute
- Town Select Boards in our primary and secondary target areas
- South Berkshire CDC

Hilltown CDC has been working directly with municipal governments in the Hilltowns for 41 years on a number of initiatives. The most robust initiatives have been the administration of regional CDBG programs dating back to 1987 and the development of scattered site affordable housing. Hilltown CDC has worked with local Hilltowns to secure over \$30 million dollars in CDBG funding. Hilltown CDC has been selected by local Hilltowns to prepare CDBG grant submissions and, when awarded, administer programs funded by this resource. Town Select Boards and committees are supportive of Hilltown CDC's efforts and regularly contact the agency for assistance.

Hilltown CDC has contributed to multiple state planning initiatives focused on rural programs, legislation and policy. Hilltown CDC has played a major role in the development of the statewide Rural Policy Plan. The Hilltowns are the most contiguous rural region in the state with the most

sparsely populated towns. CITC has been instrumental in our ability to expand our capacity in this large rural region. Hilltown governments experience major barriers to their capacity to access state funding. Hilltown CDC often assists towns in securing critical funding related to basic operations, safety and planning.

Hilltown CDC's Business Assistance Program is a partner with the South Berkshire CDC delivering a region-wide program, which offers the collective resources of both agencies to existing and future businesses in all of Berkshire County and the Hilltowns.

Section 7 Integration of activities/consistency with community strategy and vision

Hilltown CDC has always worked regionally across a large group of Hilltowns. Activities and services are designed to provide support to low to moderate income households through a continuum of services focused on the needs of a rural population. The Community Investment Plan uses input from residents to identify local needs and to create a larger vision and strategy for the entire community.

All our activities are focused on strengthening local communities while preserving their rural character. This includes:

- Housing: rehabilitation of substandard housing; refurbishing of existing affordable housing to preserve its viability; creation of new affordable housing
- Seniors: creation of additional housing appropriate for seniors, to help them remain in their communities; in-home chore services for seniors, to help them remain in their homes; development of locally-based certified home health care services; promoting the collaboration of single town Councils on Aging to enhance services for seniors
- Agriculture: collaborating with local farmers and woodsmen to establish appropriate programs to strengthen agriculture and preserve open space; business development services for farmers and woodsmen.
- Homelessness: coordinating many local agencies, through the Continuum of Care, to provide improved services to prevent and ameliorate homelessness; designating affordable apartments for the homeless.
- Business Assistance: helping new and existing businesses grow and survive
- Hilltown communities have Community Development Strategies, listing current needs and priorities and recent accomplishments. These Community Development Strategies are prepared with the assistance of Hilltown CDC. They have been useful in working across towns on comprehensive planning and resource development. They provide, on an annual basis, a way to coordinate our activities with specific single-town plans and priorities. This ongoing practice has allowed for the hilltowns to be engaged for many years in community development planning and implementation.
- Multi-agency collaborations: Many of our activities are undertaken in coordination with other regional non-profits in the Hilltowns such as the Hilltown Community Health Centers and the Hilltown Food Pantry. Hilltown Community Development planning incorporates needs assessments from Community Action, the local CAP agency, and from the Regional Planning Commissions as well as from single-town Community Development Strategies.

- Transportation: Hilltown CDC has increased ridership and put in place a sustainable business plan for the use of a regional van service supporting a collaboration with our local Council's On Aging.
- Arts and Culture: A significant population of artists, musicians and artisans contribute to economic activity in the Hilltowns as well as a sense of community. Hilltown CDC is working with local residents to increase the profile of arts and culture in the region.
- Public Health: Hilltown CDC is promoting the intersection of public health and community development particularly related to the built environment. We are utilizing PDH funds to engage residents, town select boards and committees to envision ways to improve public health, recreational opportunities, access to fresh food and other ways to promote healthy communities.

Section 8 Financing strategy

Hilltown CDC continues to enjoy a long history of receiving and managing funding from federal and state sources including various Department of Housing and Community Development Block Grants, HUD Continuum of Care funding, HDSP, AHTF, EDF, MHP, USDA Rural Housing Preservation Grants, Federal Home Loan Bank Board, the state Attorney General's Office, the Massachusetts Growth Capital Corporation and private foundations.

Local resources have always presented a greater challenge to the CDC due to the nature of the region served. This area has few residents of wealth, and very little industry with no large employers. Despite these structural challenges, Hilltown CDC has been able to engage local banks, our United Way and a local hospital to contribute to our mission. We also have an ongoing relationship with a private foundation that contributes to our annual operating budget.

We will use the availability of Community Investment Tax Credits to reach out to current donors to solicit their continued support and expand our reach across the Western MA region.

We have an annual process for fundraising that engages our Board of Directors and reaches out to our supporters and donors throughout the year. A fund development plan was created that focuses on three areas of outreach: our committed local banks, to increase their participation through tax credit incentives; local businesses, especially those with ties to the CDC (contractors who have built our affordable and senior housing projects, for instance) and individuals who have donated in the past or who have been identified as donors and who have the potential to contribute \$1,000 or more. A board committee works with the ED, CFO and management team to implement this plan annually.

We anticipate that the availability of Community Investment Tax Credits will result in annual donations from banks, businesses and individuals. These donations will strengthen our ability to carry out our current and future programs and activities, many of which are listed in Section 4 above. The additional funds will also be used to:

- Further strengthen our future fund-raising capability
- Increase our ability to creatively engage with our community to discover additional needs and to develop creative solutions
- Continue to invest in our new program areas of Transportation, Arts and Culture, Food and Community Public Health

We plan to request \$250,000 in Community Investment Tax Credits in 2023.

Implementation of Community Investment Plan activities will be financed by contributions that are encouraged by the CITC program. This fundraising will be used as leverage to match a growing diversity of funds that the CDC secures from foundations, government grants, donations and fee-for-service contracts. The tax credit donations will help the CDC demonstrate to other potential funders that there is significant local investment in the CDC's mission. Matching grants and donations will achieve a multiplier effect on investment.

In 2014 Hilltown CDC received an allocation award of \$60,000 in Community Investment Tax Credits. In 2015 Hilltown CDC received an allocation award of \$60,000 in Community Investment Tax Credits. In 2017, 2018 and 2019 we received \$150,000 each year. In 2020 we received \$200,000 in tax credits and 2021 we received \$150,000 and in 2022 \$250,000. We have used these allocations to leverage other funds and implement our CIP. We continue to be very successful in expending our tax credits annually. We currently (as of 11/16/2022) have \$53,499.50 in tax credits to expend. We provided \$50,000 to the United Way of Merrimack Valley to raise on our behalf. We just received a \$25,000 CITC donation from Florence Bank and we just mailed out over 50 letters to past CITC donors. We expect to raise roughly \$30,000 from individual donors from our mailing. We continue to enjoy a fruitful relationship with the Eleanor Schwartz Foundation who grants us \$100,000 annually. They have worked with the MHIC accelerator program (where MHIC matches the donation at 90%) and we have been able to increase this investment resulting in a \$190,000 donation annually. In FY 23, the Charles Bank Foundation has committed a \$50k donation.

Section 9 History, Track Record and Sustainable Development

As stated earlier, Hilltown CDC has been providing comprehensive community development services to the Hilltown region since 1981. We have developed an expertise in the area of administering complex government grants. We have secured permanent financing and soft debt to develop the only state supported affordable housing developments in the Hilltown region. We have also supported a regional social service delivery system that provides food pantry services, elder support services, child care support and income supports for low to moderate households. In addition, we have developed a unique Hilltown small business assistance program, including the publication of a Hilltown Business Directory that promotes over 300 local businesses annually with a printed and online directory that reaches 16,500 local homes.

Hilltown CDC has built strong fiscal policies and procedures and has always produced clean financial audits. We are on time with our reporting and maintain a solid track record of compliance with regulatory requirements. The following list is a sample of our history successfully managing the financial activities related to our service delivery model:

- 30 years of administering regional CDBG grant awards (over \$25 million) and conducting monitoring of sub-recipients
- 20 years of securing, developing and rehabilitating affordable housing stock in the Hilltown region using multiple sources of financing
- HUD Continuum of Care funds for homeless set-aside apartments
- Administrative support to Hilltown Arts Alliance

- Technical Assistance to towns, select boards and committees to access resources and develop community wide plans
- Helped forge a collaboration between Hilltown CDC, Franklin County CDC and Valley CDC to create the Western Mass Means Business program providing small business assistance across the region utilizing grants from the Massachusetts Growth Capital Corporation.

Through Hilltown CDC's many years of community development accomplishments in the Hilltowns and the comprehensiveness of our scope, we have consistently aligned ourselves with the Commonwealth's Sustainable Development Principles. This is evidenced by:

- Our small scale affordable housing developments
- Our small business and local economic development programs
- Our assistance to local municipalities to comply with handicap accessibility requirements by the renovation of community centers, Town Halls and senior centers.
- Our development of energy efficient housing for low and moderate income families. For first-time home buyers, we built and sold 11 homes that each have a full array of solar panels resulting in little to no energy costs for homeowners and no pollution as a byproduct of energy generation.
- We have successfully promoted green energy initiatives, helping towns obtain Green Communities, Complete Streets and MA Vulnerability designation
- We have maintained consistency with the rural character of the region when developing small-scale senior housing and family housing,
- Hilltown CDC has also promoted the Commonwealth's Sustainable Development Principles when assisting local towns in developing their annual Community Development Strategies.

Almost everything we do is approached from a regional perspective promoting collaboration and sharing of resources.

The most challenging Sustainable Development Principle for the Hilltowns to address has been that of providing transportation choice. A challenging economic development barrier has been the lack of broadband technology. Both of these essential components are cost prohibitive due to the population and economic geography that make up the Hilltown region.

List of Attachments (samples of work products):

- **Brochures**
- **Hilltown Easy Ride flyer**
- **Mobile Market flyer**

Submitted,

Dave Christopolis

Dave Christopolis
Executive Director
Hilltown CDC