

MAIN SOUTH CDC  
COMMUNITY INVESTMENT PLAN  
2023–2025



## SECTION 1: COMMUNITY TO BE SERVED BY THE ORGANIZATION

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Main South CDC's CIP update for the years 2023-2025 continues our prior strategic approach of concentrating programmatic and development activities primarily within Census Tract 7313. The rationale behind this decision is that over the last three years the CDC's work in the areas immediately to the north and south of its successful Kilby-Gardner-Hammond (KGH) revitalization project has proven to be extremely successful (e.g. the reclamation and programming of University Park, the housing development at 92 Grand Street and our involvement in the Transformative Development Initiative which targets Main South's commercial corridor. We continue to trust in this approach as the Main South CDC's Board believes that focusing collaborative efforts and resources within a concentrated geographic area is the most effective strategy for producing demonstrable economic growth within an ethnically diverse and economically marginalized inner-city community.

Maps of CIP target area and associated land uses are provided as part of *Attachment 1*. The northern and eastern portions of the CIP area adjacent to the CSX rail corridor are characterized by 19th century junction shops and light industrial mill buildings that are largely run down and underutilized.

The Main Street Corridor houses a large number of small, BIPOC owned businesses operating out of leased premises that are too often neglected and in need of renovation. The CIP area is densely developed, with 25.5 housing units per residentially zoned acre as compared to the City's density of 8.4 units per acre. In addition to contributing to a very densely settled neighborhood, the majority of houses are old: 77.5% were built before 1940 and only 7.3% are owner occupied. Within the CIP area, only 3.4% of the land is park space. Poor infrastructure, site contamination, and public safety concerns have contributed to a continued cycle of disinvestment and decline.

The socio-ethnic breakdown of the CIP area is as follows<sup>1</sup>: 46.0% Hispanic or Latino, 16% Caucasian, 19% African American and 12% Asian and 7% other. Approximately 66% of adults over the age of 18 speak a language other than English at home. The neighborhood accounts for 6.1% of crime city-wide even though it only comprises 3.1% of the total population. The median household income is \$29,381 compared to a city median of \$51,647. 39% of the population is under the age of 30 and 43% of the households are headed by females. The unemployment rate is 15.3%, significantly more than the city rate of 9.9%.

Educational achievement levels within the CIP area are low; only 18.7% of the over 25 population has an associate degree or above, and 29% of the over 25 population does not have a high school diploma. 18% of the workforce either walks or takes public transportation to work and 48% of the workforce works in the production or service industry, compared to the city rates of 9.3% and 35.5%, respectively. Although there have been socio-economic advances in the demographic data for the CIP target area, between 2017 and 2020, which is encouraging, overall it remains an economically challenged section of Worcester.

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<sup>1</sup> 2017 & 2020 American Community Survey Data

## SECTION 2: INVOLVEMENT OF COMMUNITY RESIDENTS AND STAKEHOLDERS

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Main South CDC is a state certified Ch.40H community development agency. It was created by the community, for the community, and is governed by the community. It is governed by neighborhood stakeholders, including Main South residents, a Main South business owner, and representatives from neighborhood institutions (Clark University, NAACP, Latino Institute for Education and the Boys & Girls Club).

The Main South CDC's CIP update for 2023 builds on the agency's strategic plan that was developed in 2020 and was the result of an intensive, participatory, strategic planning process carried out by the agency's Board of Directors over the course of a one-year period. The strategic planning process was facilitated by Dodi Swope a professional strategic planning consultant. The purpose of the strategic planning work was to reconfirm our values and vision as an agency and to use these to provide a road map for our CIP related programming and development work through 2025. The plan which forms the basis of our CIP was developed by the board, residents and neighborhood stakeholders. The plan memorialized Main South CDC's Values, Vision and Mission Statement and these elements remain critical elements of our updated CIP for 2023. They are as follows:

### **Main South CDC Values:**

A commitment to inclusivity and equity for all; collaborative partnership building; developing sustainable leadership through mentoring and coaching; consensus building; a commitment to embracing vibrant cultural diversity and the access to quality affordable housing for all.

### **Main South CDC Vision:**

The Main South CDC envisions a diverse, safe, inclusive, vibrant community where residents live in quality affordable housing, earn livable wages, and access needed services, where business thrives and where collaborative partnerships with schools and universities provide a promising future for all.

### **Main South CDC Mission Statement**

"The Main South CDC is a neighborhood- based and resident- governed organization that, through inclusive decision-making, seeks to create a neighborhood of opportunity for all and promote our core principles of racial equity and social justice. We advance our mission through the development and sustainability of quality affordable housing, the advancement of educational, economic and recreational opportunities and the creation of a safe, healthy and blight free physical environment."

The agency's Strategic Plan and Community Investment Plan prioritize goals and activities that form the basis of our work, however they are both inherently flexible and continue to involve community residents in the decision making and implementation processes associated with the CIP activities. The Main South CDC recognizes the importance of Partnerships in achieving the goals of our CIP both in the past and for the next three years. It therefore will continue to adopt a two-pronged approach to resident and stakeholder engagement. It will (a) operate as part of a network of service providers to provide access and referrals for residents to a wide range of neighborhood services and opportunities, and 2) it will provide for direct engagement with residents by Main South CDC staff when the agency is positioned to offer services that it specializes in e.g. housing and business development opportunities, educational and community organizing support.

Resident and community stakeholder involvement has been, and will continue to be, a governing

principle in all stages of development and implementation of the Main South CDC's CIP. Residents and stakeholders helped to create the original CIP in 2014 and have shaped the Plan's priorities, modifications, and progress over the last eight years.

### SECTION 3: PLAN GOALS

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The core goals of Main South CDC's 2023 CIP remain unchanged from our 2020 CIP. They are based on goals that are identified within our Strategic Plan's "developmental and programmatic priority areas". This work will be guided by our mission, vision and values and will be grounded in our commitment to racial equity and social justice. Our CIP for the years 2023 -2025 will continue to focus our physical development revitalization efforts in two geographical priority areas. University Park North and the Main Street Commercial Corridor.

We will continue to focus our efforts in these two targeted areas and not expand the geographic scope of our work as part of our updated CIP because we feel much still needs to be accomplished in these two economically challenged sections of the neighborhood. Over the course of the last three years, the pandemic has certainly impacted our ability to implement all of the activities we projected undertaking in our 2020-2023 CIP update. The pandemic necessitated focusing on immediate short term needs rather than devoting resources to longer term strategic goals. Specifically, we had to step back and address the more immediate housing, health and business crises that residents were facing. The Main South CDC helped over 150 families maintain their housing during the pandemic and did not evict one family for non-payment of rent during this period. Additionally, we provided over \$120,000 of grants to 32 small predominantly BIPOC businesses in the neighborhood that helped them survive the crisis. We were also part of a Hot Meal program that delivered over 2,000 meals to families that were isolated and quarantining due to infection. All this work took significant time and resources but helped us build foundations and relationships with other groups that will in the long-term help to enhance our CIP efforts and make them more successful.

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#### PRIORITY AREA: INCREASE ACCESS TO SAFE, QUALITY AND AFFORDABLE HOUSING

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**GOAL: THROUGH A DIVERSE SET OF STRATEGIES, THE MAIN SOUTH CDC WILL WORK TO INCREASE THE AVAILABILITY OF SAFE, QUALITY AFFORDABLE HOUSING FOR ALL MAIN SOUTH RESIDENTS.**

As the housing debt burden of residents within the CIP area has traditionally been one of the highest in the City of Worcester, our CIP for the years 2023-2025 will continue to prioritize the need to increase access to safe, high quality and affordable housing within the Main South neighborhood for low-moderate income households. The production and preservation of affordable housing units under non- profit management will ensure their long-term affordability and contribute to the economic stability of low-moderate income families.

The Main South CDC recognizes that home ownership both contributes to neighborhood stability and provides the opportunity for low - moderate income residents to create generational wealth through equity appreciation in their homes. The Main South CDC will broaden the scope of its housing development activity in the next three years to include the creation of homeownership opportunities for neighborhood residents.

The Main South CDC also recognizes the importance of reducing its carbon footprint and as such it

will work towards electrification of its real estate portfolio. This will be done progressively in order to ensure that the technology utilized is adequate for heating and cooling needs and to take advantage of funding availability that allows us to maintain the affordability of the housing, whilst providing a cleaner and more comfortable living environment for tenants.

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#### PRIORITY AREA: ECONOMIC EMPOWERMENT:

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##### GOAL: THE CREATION OF A REVITALIZED AND ECONOMICALLY VIBRANT SECTION OF THE MAIN STREET COMMERCIAL CORRIDOR WITHIN A TRANSFORMATIVE DEVELOPMENT INITIATIVE DISTRICT.

The Main South CDC is committed to providing economic opportunity for our community members by facilitating sustainable long-term economic growth in the neighborhood. The central business corridor of Main South provides a unique opportunity to engage the diverse culture of our community and ensure, first and foremost, that development meets the needs of our residents and community members and includes them as primary beneficiaries. We seek to develop local BIPOC owned businesses as core partners and economic stakeholders in this effort. Through these partnerships we will increase access to business opportunities and new jobs for our residents and youth. Together with these stakeholders and those who currently reside in Main South, we will work to create a business corridor that is culturally and linguistically responsive to local needs, and becomes a destination point that brings residents from across the City and County into the neighborhood to shop.

A key goal of our economic empowerment work is to create ownership of their business premises for local merchants. Many owners have leased poor quality premises from absentee owners for many years and have no equity to show for their tenure. The Main South CDC will work to develop affordable ownership opportunities for local businesses, that create generational wealth and resident economic stakeholders vested in the commercial corridor's economic revitalization.

##### GOAL: ECONOMICALLY EMPOWER LOCAL RESIDENTS THROUGH PROVISION OF EMPLOYMENT OPPORTUNITIES AND RESUME ASSISTANCE, FINANCIAL ASSISTANCE AND TAX PREPARATION SERVICES:

The CDC will continue to provide employment opportunities for local residents through its construction projects as well as provide direct service or access to other services that will help to economically empower local residents such as resume preparation assistance, employment placement assistance, financial counseling and credit repair and tax preparation services.

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#### PRIORITY AREA: BUILDING EQUITY IN HEALTH AND EDUCATION

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##### GOAL: PROMOTE EQUITY BY IMPROVING HEALTH OUTCOMES, ENGAGING WITH FAMILIES, BUILDING STRONG COMMUNITY BONDS, AND SUPPORTING A STRONG CRADLE TO CAREER PATHWAY TO SUCCESS FOR ALL OUR YOUTH.

The Main South CDC believes that community and economic development equates to people development. We seek to activate all the assets and talents of our Main South community in our joint vision for a thriving Main South. Our third priority area focuses on promoting equity. Together with the above priorities, the essential elements for this priority are equitable access to resources that support a healthy lifestyle, a safe, supportive neighborhood to raise a family, good schools and community programs to prepare youth for success, and public spaces to develop positive neighborhood identity.



The Main South CDC also recognizes that access to local health care services is something that needs to be improved in the neighborhood. Whilst this is not something that the agency has the capacity to initiate on its own it proposes that over the course of this CIP it will engage in UMass Memorial's Anchor Institution Initiative that is designed to bring concentrated investment and resources into the Main South/Piedmont neighborhood to address social determinants of health.

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#### PRIORITY AREA: COMMUNITY BUILDING AND ENGAGEMENT

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##### GOAL: BUILD AND STRENGTHEN RELATIONSHIPS WITH AND AMONG MEMBERS OF THE MAIN SOUTH COMMUNITY TO BUILD SOCIAL CAPITAL AND WORK TO IMPROVE THE COMMUNITY TOGETHER.

Community building and community member engagement spans all the priorities set forth in this plan; housing, economic empowerment, building health and education equity. It includes community organizing and advocacy, and a slate of community building and engagement strategies, programs and services.

While the Main South neighborhood is defined by blocks on a map, it is so much more. Our diverse constituents, all the people who live, work, own property and engage with others within the Main South neighborhood, together make up our unique diverse and multifaceted community. Our community is home to families raising children, students and working young adults, innovative entrepreneurs and businessmen serving a diverse group of patrons and customers, as well as non-profit organizations, academic institutions and civic leaders who have invested years in working to make the Main South neighborhood a better place for everyone. All these constituents have a role in making Main South a vibrant, diverse and thriving community.

The Main South CDC is a positive catalyst to spur movement with and among community members through organizing/advocacy that is built on thoughtful and intentional engagement of diverse community members, and facilitation and implementation of community building activities.

#### SECTION 4: STRATEGIES & ACTIVITIES

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##### INCREASE THE AVAILABILITY OF SAFE, QUALITY AFFORDABLE HOUSING FOR ALL MAIN SOUTH RESIDENTS.

###### STRATEGIES:

- Develop a program to encourage sale of CDC owned and NSP subsidized, three-family rental properties to existing tenants once the subsidy restrictions expire in 2016.
- Explore feasibility of electrification of CDC owned rental properties to reduce carbon footprint.
- Assume management responsibilities and ownership stake in properties that are at risk of losing their affordability restrictions through foreclosure.
- Prepare capital improvement schedule for older rental properties in the Main South CDC's portfolio.
- Research possibilities for initiating larger 20 plus unit, affordable housing development within the CIP area over the course of the next three years.

- Create affordable condominium ownership opportunities in a six- unit residential building owned by the Main South CDC
- Initiate affordable first-time homeownership opportunities through the subsidized acquisition and renovation of one to three-unit properties and the sale to eligible buyers.
- Continue to pursue the development of affordable housing units in smaller residential properties (1-6 units) through new construction on vacant lots or through renovations to abandoned or foreclosed properties. This approach is designed to reduce neighborhood blight:
- Seek to amend City of Worcester Zoning Ordinance to provide for adoption of an Inclusionary Zoning Article. Article to require new development projects of over 12 units to include 10% of the units as affordable

#### ACTIVITIES:

- The Main South CDC will complete the construction and lease up of 48 affordable LIHTC units as part of a \$20 million development on a vacant lot within the University Park North neighborhood. This development will be environmentally friendly. It will incorporate solar panels and sustainable construction materials and provide 46 units of housing that are affordable to families with incomes of less than 60% of median. Ten of these units shall be further restricted so that they are affordable to families with incomes of less than 30% of AMI.
- The Main South CDC will prepare for the sale of seven (7) three decker properties that it owns and whose NSP deed restrictions expire in 2026. Sale prices will be discounted and low-moderate income residents of the properties will be offered the right of first refusal to buy one of the properties.
- The Main South CDC will initiate at least one pilot project for the electrification of one of the three decker properties that it owns during this CIP. This project will be done in tandem with the Worcester HEART partnership who is exploring ways to successfully electrify Worcester's three-deckers whilst creating "green" employment opportunities.
- The Main South CDC will initiate the development of another LIHTC planned development of over 20 affordable housing units during the term of the CIP update
- The Main South CDC will continue to provide fair and culturally appropriate property maintenance and management services for over 300 units of high quality affordable rental housing and will initiate a planned schedule of capital improvements for the 12 units of housing that it owns on Agawam Street.
- The Main South CDC will assume a majority ownership interest for 25 units of state subsidized affordable housing known as the Southgate Apartments. These units were at risk of default. By assuming management responsibilities and an ownership interest Main South CDC will ensure that these units do not lose their affordability restrictions.
- The Main South CDC will create six affordable residential condominium units in a six unit building that it presently owns. This project will reflect Main South CDC's commitment to increasing affordable ownership opportunities for neighborhood residents.
- Acquire a vacant lot from City Tax Title at 104 Armory Street and construct a four unit affordable residential condominium unit on it.

- Work with the Worcester Together Affordable Housing Coalition to implement an Inclusionary Zoning Ordinance in the City of Worcester that requires new developments of over 12 nits to include 10% of the units as affordable. Seek to have Ordinance implemented in early 2023.

#### THE CREATION OF A REVITALIZED AND ECONOMICALLY VIBRANT SECTION OF THE MAIN STREET COMMERCIAL CORRIDOR WITHIN A TRANSFORMATIVE DEVELOPMENT INITIATIVE DISTRICT:

Over the last three years significant progress has been made in fulfilling the goals and objectives of the current CIP with regard to the economic revitalization of the Main South commercial corridor that runs between King Street and Wellington Street. This area was designated a Mass Development TDI District in 2019 and despite the pandemic a cross sector partnership has been established that is making real progress in supporting the small BIPOC business community that operates in the area. Strategies for progress in this area includes an emphasis on strategic investment, property owner engagement, small business support and public realm activation.

Although there are presently very few vacant storefronts in the TDI's commercial corridor, the stores that are there generally appear run down and present an unattractive streetscape that is unlikely to attract more than local resident business. The problem lies in the fact that much of the real estate is owned by absentee owners seeking to maximize the income stream from the properties whilst minimizing maintenance and aesthetic expenses.

#### STRATEGIES:

- Create a core of small business owners in the corridor who are also economic stakeholders and have an investment and interest in the upkeep of the commercial properties that house their businesses.
- Provide Resources to the Main South Business Association so that they can provide for the needs of their members to grow their businesses. Such resources to include office space, administrative support, financial and accounting support services, marketing and web site development assistance etc.
- Enhance the physical appearance of the Commercial corridor, improve perception of public safety and eradicate blight
- Activate Public Space with Arts programming.
- Create ownership opportunities for local business owners so that they can own their own business premises, have security of tenure and create generational wealth..

#### ACTIVITIES:

- The Main South CDC will continue to work closely with the Main South Business Association, now that the formal TDI District Program has ended. The CDC will attend Business Association meetings and work with the Association to further plan economic revitalization initiatives in the District. Our engagement will focus on implementing the Business Association's recommendations to how best to sustain the most effective elements of the TDI programming to date by integrating them into our ongoing work in business development over the coming three years.
- Commercial Condominium Development: The Main South CDC will complete the development of a 9,000 SF commercial structure on the 16,000 SF vacant lot at 807 Main Street. The site is in the heart of the TDI target area and has negatively impacted the aesthetic appearance of the



corridor for many years. Upon completion the commercial development will contain seven 1,500 sf individually owned commercial condominium units with associated on-site parking. The project is expected to break ground in the Spring of 2023 and be completed by January 2024. The CDC will work with the Main South Business Association to market the units as this strategy is aligned with its goal of supporting small BIPOC businesses in the area. The units will be heavily subsidized in order to ensure they are affordable. Once completed the project will create economic stakeholders in the area who are committed to the ongoing neighborhood revitalization efforts. (see Attachment #2 )

- **Marketing and Credit Counseling Services:** The Main South CDC will use funding that is has secured from the Urban Agenda grant Program to continue provide marketing and financial management services to Business Association members.
- The Main South CDC will implement a lease to own model for the commercial condominium units that it is developing in order that Merchants who require it can have time to correct any credit issues or demonstrate bankability to secure mortgage financing. The CDC will work with an interested local lender to see if these mortgages can be kept in a local portfolio to allow for more forgiving underwriting standards.
- The Main South CDC will continue to provide office space and meeting room facilities for the Main South Business Association. The provision of this space is designed to achieve the goal of establishing a sustainable and effective business association. This is best accomplished if the Association has access to a resource center for trainings, meetings, counselling, co-operative purchasing plans, social media and marketing assistance etc.
- The Main South CDC will continue to strive to implement a storefront improvement program. within the District: This is more challenging than it seems as the properties are predominantly owned by absentee owners who do not wish to invest in the buildings but just continue to take rents. The City has offered to support the program with grant money but local businesses feel that property owners should be willing to offer the security of longer term leases in return for grant funds to improve the storefront facades. This has been difficult to achieve to date.
- The Main South CDC will continue to secure funding to grow the small business loan pool that it has established for the Main South Business Association. It is presently capitalized at \$50,000 and the Business Association uses a peer review system to approve loan applications of up to \$5,000 from local businesses. Seven such loans have been made in the first year.

GOAL: ECONOMICALLY EMPOWER LOCAL RESIDENTS THROUGH PROVISION OF EMPLOYEMENT OPPORTUNITIES AND RESUME ASSISTANCE, FINANCIAL ASSISTANCE AND TAX PREPARATION SERVICES:

STRATEGIES:

- Continue the operation of a workforce development and economic opportunity center out of the Main South CDC offices as a resource to promote financial stability for Main South residents.

ACTIVITIES:

- Continue to operate the Volunteer Income Tax Assistance Program from the Main South CDC's Community Center for the next three years. Since 2007 the Main South CDC VITA site has prepared over 3,000 free tax returns for low/moderate income residents, resulting in a total of almost \$4,000,000 in tax returns back to the community.

- Main South CDC will offer Financial Literacy Seminars in tandem with the VITA program. These seminars educate residents about ways to understand and improve credit, how to open bank accounts, save money for retirement, and prepare for major purchases such as a home.

PROMOTE EQUITY BY IMPROVING HEALTH OUTCOMES, ENGAGING WITH FAMILIES, BUILDING STRONG COMMUNITY BONDS, AND SUPPORTING A STRONG CRADLE TO CAREER PATHWAY TO SUCCESS FOR ALL OUR YOUTH.

The City's 2018 Community Health Assessment found that lack of affordable housing and poor housing conditions contribute to a wide range of health issues – respiratory diseases, lead poisoning, infectious disease, and poor mental health. Pest infestations, mold and water intrusion, old carpeting, inadequate ventilation all result in higher rates of asthma and respiratory diseases, allergies, neurological disorders, and hematologic illnesses among its residents. Furthermore, studies have shown that adults living in unstable housing situations are more likely to experience mental health issues, substance abuse, intimate partner violence, and trauma. Children without stable housing have more difficulty in school, have higher transient rates, and are more likely to exhibit antisocial behavior. Additionally, the problem of youth and gang violence continues to result in high drop-out rates for Main South youth which results in lower rates of academic achievement, a problematic safety perception of the neighborhood and an unattractive environment for business. All of which effect the economic health of the neighborhood.

**STRATEGIES:**

- Continue to develop safe, healthy affordable housing units for low-moderate income residents of the neighborhood.
- Seek opportunities to ensure authentic engagement of our residents and community members in initiatives and programs that seek to positively impact their health.
- Strategize where board members can be helpful in ensuring we have the right relationships, have seats at the right tables and that our community is well represented in initiatives that seek to impact their lives.
- Develop stronger partnerships with health care institutions and initiatives (YMCA, UMass Memorial, Family Health Center Worcester) in the city to ensure our residents have affordable access to quality health and wellness opportunities.

**ACTIVITIES:**

- The Main South will engage in UMass Memorial's Anchor District Initiative. UMass is proposing a planned collaborative approach between stakeholders in the Main South/Piedmont neighborhood to positively impact on the social determinants of health that disproportionately impact low-moderate income communities.
- Build collaborations to improve access to quality health programming available in the neighborhood and develop programs with partners to address gaps such as programs that the CDC runs at University Park every year i.e. Yoga classes, Zumba lessons, Youth Soccer etc.
- Engage early childhood partners and families in developing more public play spaces in Main South for children aged 0-12.
- Continue to operate the health and wellness and early childhood programming in the space at the rear of the Main South CDC's Community Center.

BUILD AND STRENGTHEN RELATIONSHIPS WITH AND AMONG MEMBERS OF THE MAIN SOUTH COMMUNITY TO BUILD SOCIAL CAPITAL AND WORK TO IMPROVE THE COMMUNITY TOGETHER.

STRATEGIES:

- Create and facilitate opportunities for community building amongst Main South community members- both intended to build relationships between neighbors and business owners, and also with the agency itself.
- Activate neighborhood public spaces with positive programming intended to improve the quality of life of residents focusing on parks and in the back of our building space throughout the year.
- Develop civic leadership and support residents and tenants as they fully engage in civic actions (such as policy or resource development) to support their vision for the Main South community.
- Ensure staff are culturally and linguistically responsive to the diverse members of the Main South community and have basic skills and information regarding resident rights, how to access basic services and how to fully participate in city government to address the issues that impact them.
- Coordinate and facilitate opportunities for community members to speak with elected officials; support community member advocacy for themselves, their family and the community
- Coordinate initiatives and projects intended to decrease crime and increase the perception of safety of the neighborhood.

ACTIVITIES:

- Community-Building: The CDC will continue to run the Youth-Police Dialogue program in local schools over the next three years. Two courses of seven sessions each will be facilitated each year, involving about 30 students and eight police officers. Tenant Socials, holiday celebrations, block parties, and cultural programming will be organized as part of our community-building initiatives.
- Community Organizing: Monthly Neighborhood MTGs will be held at the Main South CDC's offices. Municipal officials and Police representatives will be in attendance and residents will be able to express their concerns regarding public safety, blight and litter and other issues that affect their quality of life and negative perceptions of the area. Main South CDC staff will follow-up on issues between meetings and act as liaison between residents and municipal departments.
- Community Engagement: The Main South CDC will maintain an active resident data base and actively outreach to community members to engage them in neighborhood planning and programming discussions and encourage them to become civic advocates at the municipal level on issues that affect them.
- Public Space Activation & Placemaking. The Main South CDC will continue its efforts to activate neighborhood public spaces and transform blighted or vacant lots in the area through placemaking initiatives in partnership with community members.
- The Main South CDC will coordinate free programming for Main South families centered around Arts & Culture, Health Equity, and Recreational Programs.

- The Main South CDC will coordinate the Main South Neighborhood Ambassador Program, which will provide maintenance of neighborhood public spaces, undertake neighborhood beautification projects, and promote a friendly, welcoming neighborhood.

## SECTION 5: HOW SUCCESS WILL BE MEASURED

The success of this CIP will be measured by monitoring the level of achievement of the proposed activities and their impact on goal attainment.

**GOAL: THROUGH A DIVERSE SET OF STRATEGIES, THE MAIN SOUTH CDC WILL WORK TO INCREASE THE AVAILABILITY OF SAFE, QUALITY AFFORDABLE HOUSING FOR ALL MAIN SOUTH RESIDENTS.**

- The number of affordable housing units created, both rental and homeownership, and both the renovation of existing units and the creation of new housing units created will be the measurement criteria for success. (Over the timespan of this CIP, at least 25 new affordable rental units will be created as well as 10 new affordable homeownership opportunities)
- The implementation of an Inclusionary Zoning Ordinance in the City of Worcester that provides for 10% of units in developments of over 12 units to be affordable will be a measure of success. The MSCDC and other housing advocates are pushing that a minimum of 5% of the total units be affordable to families at 60% of AMI.

**GOAL: THE CREATION OF A REVITALIZED AND ECONOMICALLY VIBRANT SECTION OF THE MAIN STREET COMMERCIAL CORRIDOR WITHIN A TRANSFORMATIVE DEVELOPMENT INITIATIVE DISTRICT.**

- The development of seven affordable condominium units and their sale or lease to own transition to local merchants.
- The introduction of a storefront façade improvement program that results in a minimum of four storefront renovations over the term of the CIP.
- The Capitalization of a \$65,000 small business loan pool and the issuance of a total of 15 loans since inception.
- The provision on ongoing individualized marketing and financial management assistance for a minimum of 20 members of the Business Association

**GOAL: ECONOMICALLY EMPOWER LOCAL RESIDENTS THROUGH PROVISION OF EMPLOYEMENT OPPORTUNITIES AND RESUME ASSISTANCE, FINANCIAL ASSISTANCE AND TAX PREPARATION SERVICES:**

- VITA participants records will be compiled in a database to track the number of tax returns that are filed and the amount of tax money returned to the community. We expect to process 200 clients per year and generate an average return of \$1,000.
- We would expect that five new construction employment opportunities or property management employment service contracts would become available for Main South residents over the course of this CIP.

**GOAL: PROMOTE EQUITY BY IMPROVING HEALTH OUTCOMES, ENGAGING WITH FAMILIES, BUILDING STRONG COMMUNITY BONDS, AND SUPPORTING A STRONG CRADLE TO CAREER PATHWAY TO SUCCESS FOR ALL OUR YOUTH.**

- The Main South CDC will build collaborations to improve access to quality health programming available in the neighborhood by working with the YMCA, the Regional Environmental Council and the Youth Soccer Program. Ten participants will use the space donated by the Main South CDC to REC on Benefit Street as a Community Garden. REC will continue to operate a Farmer's Market in University Park on Saturday mornings to provide local residents with fresh produce and in return the main South CDC will provide them with free storage space in one of their facilities.
- Engage early childhood partners and families in developing more public play spaces in Main South for children aged 0-12. One vacant lot will be developed for such a purpose over the CIP implementation period.
- The number of new health and wellness and early childhood programs that utilize the free space being offered in the rear of the Main South CDC's Community Center will be a measurement of success.

GOAL: BUILD AND STRENGTHEN RELATIONSHIPS WITH AND AMONG MEMBERS OF THE MAIN SOUTH COMMUNITY TO BUILD SOCIAL CAPITAL AND WORK TO IMPROVE THE COMMUNITY TOGETHER.

- The database of Main South community members will be tracked to show increase of members every year, demonstrating new community members being connected to the agency
- The agency will track number of community-building and placemaking events/programs per year, as well as number of attendees to demonstrate active and increased participation.
- The Main South Ambassador Program will facilitate an annual survey to residents and business owners to track how the program is impacting the quality of life, perception of safety, and business operations.
- The number of blighted properties that are renovated and any other physical environment improvement work will be tracked and will display success in our goal of working together to improve the community
- A reduction in the amount of citations through Inspectional Services for illegal dumping or code violations in the neighborhood.
- A reduction in the incidents of graffiti sightings in the target area.
- The implementation of a successful Youth Police dialogue series for each of the next three years with end of program surveys demonstrating improved relations between Police Officers and Youth participants.
- Monthly Neighborhood Meetings held at the Main South CDC's offices will attract at least ten residents and Municipal officials and Police representatives. The meetings will result in demonstrable reductions in blight and litter and other issues that affect their quality of life and negative perceptions of the area.
- Public Space Activation & Placemaking. The Main South CDC's efforts to transform blighted or vacant lots in the area through organized placemaking events that will be carried out monthly during the summer months will be seen to benefit local businesses. The CDC will survey businesses to see what if any benefit they perceive the placemaking activities have on their operations.



## SECTION 6: COLLABORATIVE EFFORTS

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The scope of the CIP is too great for any one entity acting alone to successfully implement the range of proposed activities and generate the desired economic growth. The Main South CDC intends to utilize successful, established partnerships with neighborhood stakeholders as well as encourage and foster new collaborations and investment when common objectives exist. Proposed partnerships are:

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### CLARK UNIVERSITY:

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Clark and the Main South CDC have been partners in efforts to revitalize the Main South neighborhood since the CDC was founded in 1986.

The Main South CDC will engage in a neighborhood planning review with Clark's new leadership to revisit the goals of the Main South CDC's CIP for the years 2023-2025 and Clark's development plans for the area. There have been some recent concerns about the compatibility of Clark's approach to development in the area, with the CDC's goal of ensuring that economic revitalization efforts primarily benefit the existing residents of the area. The Main South CDC values the Partnership that it has historically enjoyed with Clark and will work hard to ensure that this partnership is maintained and promotes development that is beneficial to the neighborhood.

The Main South CDC will continue to provide educationally relevant work opportunities for six Clark work study students annually.

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### PUBLIC PARTNERS:

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The support and collaboration of the City of Worcester will be essential in facilitating the regulatory aspects of the project as well as proving the necessary capital investment to support the implementation of the plan (see financing strategy). The City Manager, has engaged his staff in the Revitalization efforts in the Transformative Development District and together with Mass Development, is willing to commit funding to support public improvements and the development of the commercial condominium project..

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### PRIVATE PARTNERS:

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The Main South CDC's intention is that demonstrable success in its CIP will attract new private development interests into the neighborhood. The Main South CDC will support any responsible developer who is providing resources to the community that will serve to benefit its residents. The CDC will also work with private developers of affordable housing in the neighborhood whose affordability restrictions are coming to an end, to explore purchasing those properties and maintaining their affordability. A new and exciting Partnership that will greatly enhance proposed revitalization efforts in the TDI District is that between the Main South CDC and the Main South Business Alliance.

In years past, a major obstacle to the revitalization of this stretch of Main South's commercial corridor has been the absence of an organized Latinx Business Association that can help merchants work together to develop a vision for the corridor that would help them grow economically. The new Association is working to develop that vision and is already demonstrating a united voice working with

the City administration to address the public disorder concerns that negatively impact their businesses as advocating for CDBG funding to support area improvements that will enhance the aesthetic appeal of the corridor.

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#### NON-PROFIT PARTNERSHIPS

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The Main South CDC has established collaborative relationships with the Worcester Community Action Council to run its VITA program through the Main South CDC offices. The Partnership with the Regional Environmental Council has resulted in the CDC providing the Council with vacant land on which it has created community gardens as well as the establishment of a Farmer's market in University Park on Saturday mornings during the Summer and Fall.

The Main South CDC also works with the Worcester Art's Council to provide pop up place making events that are arts related on vacant lots. It is also working with the REACH program administrators to implement programming designed to promote improved health outcomes for traditionally underserved populations.

The Main South CDC partners with the Neighborhood Strings Program and provides them with free space for an after-school music tuition for neighborhood kids who wish to learn classical string instruments. The program is extremely popular and over 30 participants attend the year-round program. Tuition is by top class musicians who have performed on the national stage.

The Main South CDC also works collaboratively with the YMCA to bring programmed healthy activities to University Park and Castle Park as part of its community engagement programming and works closely with the YMCA as a partner in the Transformative Development Initiative

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

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In 2019 the Main South CDC and its Board of Directors has engaged in an intensive strategic planning process, facilitated by a professional planning consultant in order to re-validate and update the original goals of our CIP, identify new programs, activities and strategies that address changing socio-economic circumstances and to specifically re-evaluate the efficacy of our programming through a social justice and racial equity lens. As a result of this planning process that involved the Board, community residents and stakeholders, the original CIP goals were refined and categorized within one of four newly classified priority areas. New programmatic strategies and activities were then agreed upon that were designed to accomplish the vision that the strategic planning process had defined for the community. This strategic vision was designed to establish developmental and programmatic priorities through 2025. As such these remain valid for the update to our CIP for the years 2023 -2025

**The most significant updates to the original CIP that emerged as a result of this strategic planning process were:**

- The Main South CDC revised its Mission Statement to specifically recognize the need to promote development work and programming that is consistent with its values of promoting social equity and racial justice. The strategic planning process that took place during 2019 evaluated existing and proposed new programming and activities related to our CIP through this lens.

- The Main South CDC's CIP's goals now fall within one of four priority areas that the Board of Directors feel encapsulate the impact areas that the agency should primarily focus on through 2025. These are:

- (a) The Provision of Safe, Quality Affordable Housing
- (b) Economic Empowerment
- (c) Community Building and Engagement
- (d) Building Equity in Health and Education

Within each of these CIP priority areas, clear goals, strategies and relevant activities are proposed. For example, the updated CIP places a greater emphasis on the allocation of time and resources to bring about the economic revitalization of a distressed section of the Main Street Commercial Corridor and create economic opportunity for the largely Latino business community in that area. Another area in which the proposed activities are consistent with strategy and vision is the CDC's recognition that it needs to focus time and effort on establishing collaborations within the health care field to improve health outcomes and reduce health disparities for traditionally underserved populations.

The overall goal of the CIP is to create economic growth within the target area that directly benefits the area residents. The proposed updated CIP activities contribute to that end goal. Together the activities are designed to provide a consistent and supportive interrelationship that will create new economic opportunity for the area residents and serve to turn around a history of economic exclusion.

## SECTION 8: FINANCING STRATEGY

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Significant funding in support of the CIP has already been secured. However, if limited resources are to be committed to the redevelopment of an area that has traditionally suffered from a lack of municipal investment and economic exclusion, it will be necessary to raise political awareness and municipal support.

The financial strategy is to proceed logically and sequentially in terms of identifying and securing appropriate resources to advance concept design, advance concept recommendations to specific project design and ultimately secure funding for specific improvements and programs.

### INCREASE THE AVAILABILITY OF SAFE, QUALITY AFFORDABLE HOUSING FOR ALL MAIN SOUTH RESIDENTS.

In order to increase the availability of affordable housing in the CIP target area as well as preserve existing affordable housing stock the Main South CDC will utilize State, City and Federal Funding to continue to acquire and renovate targeted properties.

Whilst State housing subsidy is in high demand, the City of Worcester is presently well positioned to provide locally matching funds that are required to make applications for funding support competitive at the State level. The City of Worcester has established an Affordable Housing Trust Fund which it capitalized with almost \$20 million of ARPA funding. The Trustees of the fund will review applications based on an objective scoring system, but funds are now available to support affordable housing developments in neighborhoods such as Main South. In addition to the ARPA funds, the residents of the City of Worcester recently approved the adoption of the Community Preservation Act which will impose an additional 1% tax on certain real estate in the property. The passage of this Act is expected to raise approximately \$2 million a year that will sustain the Trust Fund. These new resources in addition to tradition HOME and CDBG resources will help promote the development of new

affordable housing as well as the renovation and preservation of older existing housing developments.

The Main South will use all available State funding resources to promote and implement the development of affordable rental and homeownership opportunities. It has a proven record in utilizing State and federal LIHTC as well as other State grant funds. The agency will also work to access new pools of funding available through the State to promote the development of homeownership units and will utilize Mass Housing DREAM funds for down payment assistance for buyers of the ownership units it plans to produce.

The Main South CDC will apply for City of Worcester Affordable Housing Trust Funds to support the extensive capital improvements including energy efficiency upgrades to its older rental property on Agawam Street. Mass CEC funding will be sought to support electrification pilot projects in at least one of the three-deckers owned by the agency.

#### THE CREATION OF A REVITALIZED AND ECONOMICALLY VIBRANT SECTION OF THE MAIN STREET COMMERCIAL CORRIDOR WITHIN A TRANSFORMATIVE DEVELOPMENT INITIATIVE DISTRICT:

Financing for the proposed activities suggested to achieve the above goal are heavily dependent on our partnership with Mass Development and the City of Worcester. The financing commitments and plan for the development of the seven-unit commercial condominium project are well established. Mass Development has committed a \$950,000 TDI Equity grant with more possible to cover inflationary construction cost increases. \$900,000 has been requested from the City of Worcester's ARPA funds, \$200,000 has been received from the State's ARPA funding and \$250,000 of Brownfield assessment and remediation funds are being requested from the City EPA Brownfield fund. Construction financing commitments have been received from UMass Memorial and MassDevelopment.

Urban Agenda grant funding has been a consistent source of support funding for our commercial corridor economic revitalization efforts over the course of the last three years. During that time the Main South CDC has applied for and received over \$265,000 of UAG funding that has been used to support individualized financial and marketing services for the members of the Business Association, as well as capitalize a small business loan pool. The funds have also paid for administrative support for the Association as well as for legal fees incurred in helping them create their organizational By-Laws. Funding has been applied for in 2023 to continue to support these activities as well as provide for trash cans to be installed in the District and an LED shared marketing sign for merchants to advertise their products and services in a visible Main Street location.

The Main South CDC has applied through the Commonwealth's One Stop for Growth for Community Empowerment funding in 2023 to continue to sustain the work of the TDI Partnership and its various program elements as well as the newly initiated Neighborhood Ambassador Program that has been initially funded with a \$60,000 LISC grant.

#### ECONOMICALLY EMPOWER LOCAL RESIDENTS THROUGH PROVISION OF EMPLOYMENT OPPORTUNITIES AND RESUME ASSISTANCE, FINANCIAL ASSISTANCE AND TAX PREPARATION SERVICES:

CDBG funding and corporate donations will be sought to continue funding the Volunteer Income Tax program at the Main South CDC's offices. The Main South CDC has consistently been able to raise the required funding to support this program over recent years.

PROMOTE EQUITY BY IMPROVING HEALTH OUTCOMES, ENGAGING WITH FAMILIES, BUILDING STRONG COMMUNITY BONDS, AND SUPPORTING A STRONG CRADLE TO CAREER PATHWAY TO SUCCESS FOR ALL OUR YOUTH.

This is new area of involvement for the Main South CDC. We do not have a well-defined strategy yet as to how best to engage in a more comprehensive and collaborative approach to addressing the health care needs of residents. We plan to engage with UMass Memorial as they facilitate discussions on the issue between various stakeholders in Main South and Piedmont. Once a consensus is agreed upon as to the matters of most pressing concern and strategies developed as to how best to address resident needs, U-Mass will make funding available through its Anchor Institution Fund to support implementation strategies. However, this is a new process and much work remains before impactful programming can take place.

BUILD AND STRENGTHEN RELATIONSHIPS WITH AND AMONG MEMBERS OF THE MAIN SOUTH COMMUNITY TO BUILD SOCIAL CAPITAL AND WORK TO IMPROVE THE COMMUNITY TOGETHER.

The Youth Police Dialogues Program has been funded for several years through the State's Shannon Program. Continued Shannon grant funding would ensure the sustainability of the program for the next three years subject to continued demand and relevance of program materials.

The Public Space activation and programming work is funded through an Art's Council grant and local foundation money from the Fletcher, Stoddard and Fuller Foundations.

The summer concert series and University Park programming is similarly funded through local contributions and Foundation support. The State representative for Main South has been able to secure an earmark of State funding to support the continued programming in the Park due to the impact it has had on transforming this public space and bringing new visitors to the neighborhood who help support local businesses.

The Main South CDC has demonstrated the capacity to leverage a wide range of resources necessary to undertake comprehensive successful neighborhood revitalization initiatives such, not least of which is the use of the CITC credit which is associated with this CIP. The CITC credit is critically important in helping to raise core operational funding on an annual basis to support our agency's work. Last year we received an allocation of \$205,000 of CITC and have already placed \$175,000 of that amount.

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

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### DEVELOPMENT

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During the early 1980's, Clark University and the surrounding neighborhood shared a troubled co-existence. Viewed by residents as isolated and unresponsive, Clark was the focus of many of the traditional town and gown tensions. However, in 1985 Richard Traina and under his stewardship, Clark took corrective actions to address community concerns of noise and parking, and the inflationary impact of student demand on apartment rentals. These actions fostered a new sense of trust between residents and the institution. As a result, a working group of community members and Clark representatives who were worried about the socio-economic and physical decline of the neighborhood was formed.

The first act of this group was to commission a planning study of the area to analyze the socioeconomic characteristics of the various sub-neighborhoods within Main South and to offer



recommendations about a realistic but strategic approach to combat the ongoing disinvestment and social problems that were negatively impacting resident's quality of life and threatening the economic viability of Clark University. As a result of this study, the group of activists decided that they needed to establish a capable development entity that implemented the plan's recommendations, promoted desirable neighborhood change, and was accountable to the community that it served.

A grant application was prepared and submitted to SEEDCO for grant funding to finance the creation and initial staffing of such an organization. Through this, the Main South CDC was established and has subsequently enjoyed a long and successful working partnership with Clark University. The tangible benefits of this partnership are visible in over \$50 million of new investment within the Main South area.

Perhaps the most visible physical sign of success of this 30 year partnership is the KGH Neighborhood Revitalization Project (2000-2016). The KGH Project represents a community driven approach to the redevelopment of an inner-city neighborhood. The Main South CDC worked with its development partners (Clark University, the Boys and Girls Club, and the City of Worcester) to reclaim a 30-acre blighted section of the neighborhood. Through multiple construction phases, the KGH project produced 122 affordable housing units (58 of new construction and 64 renovated units), including 44 units that were sold to First Time Homebuyers. A new Boys & Girls Club and a Clark University athletic complex were built on reclaimed Brownfield.

The Main South CDC has subsequently targeted the blocks adjacent to the KGH area for ongoing focused revitalization efforts. Its work here has included the acquisition and site remediation of an old mill complex that was subsequently sold and redeveloped as 90 units of affordable housing as well as the CDC's own redevelopment of an old industrial 90,000 SF site at 92 Grand Street upon which it constructed 48 new affordable rental units and two commercial spaces. As a result of efforts in this area, Table Talk Pies relocated its primary production and distribution facility into the area providing local employment opportunities for residents.

The CDC's work as a lead partner in the Transformative Development Initiative work in the commercial corridor has expanded the scope of the CDC's specialized work and the impact of the agency throughout the entire Main South community. The engagement of the local business community and the creation of wealth generating commercial ownership opportunities bode well for the District's revitalization. Over the course of this CIP.

Throughout all this the CDC's work has been undertaken in a manner that is consistent with the State's Sustainable Development Principles. We have introduced solar panel installations at 92 Grand Street, undertaken electrification pilot projects in our residential rental building units, committed to the use of sustainable construction materials in our development projects, undertaken the reclamation of Brownfield sites as part of our development work etc. Throughout our work has been cognizant of and in keeping with the guiding principles of the State's Sustainable Development Principles.

# ATTACHMENT #1

## CIP Target Area





# Main South CDC's CIP Map

TDI DISTRICT

- ★ Main South Center for Community Revitalization
- CIP Area
- Service Area
- Boys & Girls Club of Worcester
- Project Areas**
  - Beacon Federal Area
  - Crompton Knowles
  - Kilby Gardner Hammond
- Projects**
  - 92 Grand Street
  - 93 Grand Street
  - 95 Grand Street
  - Chess King
  - Clark University Athletic Field
  - New Bike Path and Retaining Wall
  - Street and Sidewalk Improvements
- Schools**
  - Claremont Academy
  - Clark University
  - Goddard School of Science and Technology
  - University Park Campus School
  - Woodland Academy

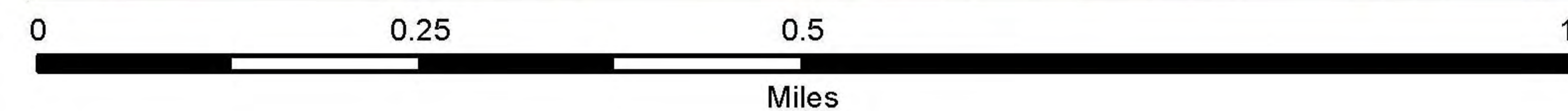
Located at the Main South CDC office are both the Workforce Development and Economic Opportunity Center and the Virtual Library Site

Sources: Esri, DeLorme, NAVTEQ, USGS, Intermap, IPC, NRCAN, Esri Japan, METI, Esri China (Hong Kong), Esri (Thailand), TomTom, 2013

Data Sources: Main South CDC, Esri, Massachusetts Office of Geographic Information (MassGIS)

Coordinate System: UTM Zone 19N

Matthew Gibb - GISDE '15





## ATTACHMENT #2

Rendering of Commercial Condominium Development  
807 Main Street



