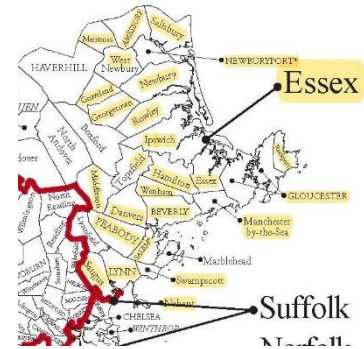


**Massachusetts Department of Housing and Community Development
Community Investment Tax Credit Program CDC Community Investment Plan (CIP)
North Shore Community Development Coalition (NSCDC) 2022-2025**

Section 1 - Community or Constituency (ies) to be served by the organization: NSCDC serves Essex County communities North of Boston, Massachusetts. NSCDC was founded in 2011 following the merger of Salem Harbor CDC and Beverly Affordable Housing. We have evolved over the years to provide an array of integrated programming designed to improve the quality of life throughout the North Shore, in ways prioritized by residents. NSCDC's affordable housing portfolio supports the cities of Salem, Beverly, Gloucester, Manchester-by-the-Sea, and Merrimac. Our housing model is designed to assist low/very low income families, seniors, formerly homeless youth, and others to live in high quality, affordable housing, while also providing quality programming on our own and with partners to address other pressing needs of residents and other community members. In the cities we serve, the primary indicators are low-income, immigrant population groups, seeking affordable housing, alongside services to support economic stability and mobility.



While the bulk of our housing development pipeline is within Salem, we recognize that housing is a regional problem. One of the primary reasons we became a regional agency back in 2011 was to allow us to create affordable housing throughout Essex County. Within this structure, we undertake community engagement prior to development to ensure that we design and implement a structure that is needed and welcomed by residents. In communities outside of Salem, we work in collaboration with local partners who maintain the supportive services model.

With the majority of property ownership in the Point neighborhood of Salem, we have made a programmatic commitment to this community. NSCDC's offices are physically in the Point and our programs and services are relevant to first and second generation immigrant communities. Residency in the Point is not a requirement to participate in NSCDC programs, but we design our program around the identified priorities of the Point's residents.

The Point is historically a low-income, densely populated, immigrant neighborhood with an almost 3 times greater population density than the rest of Salem. Across Salem overall, 15.5% of the population is living below the poverty level.¹ With nearly 100% of affordable housing in Salem located within the Point neighborhood, the percentage of those living in poverty in our target service area is much greater.

Fifty years ago, urban America was a wasteland; with lack of investment and limited homeownership, crime and blight were epidemic. Today, we see housing market pressures in metropolitan areas like Greater Boston overpowering racial and economic stigma. As we provide services within a somewhat below market neighborhood, gentrification is looming. Concurrently, there is a growing recognition that climate change is paramount for the Point as a low lying waterfront community. This topic is now included within all planning meetings. Because of these

¹ 2020 US Census

and other factors, we believe that over the next decade, the cultural and social nature of the Point will face a battle for survival. Facing gentrification while preserving the Point's cultural resilience and identity as a friendly immigrant neighborhood, is an existential challenge faced by people who live in and care about the Point. NSCDC seeks to use our leadership role, and ownership of 30% of deed restricted, affordable housing in the neighborhood, to celebrate and honor the culture of residents through various programs and initiatives led by, supported by, and inclusive of residents. Our goal is for the Point to remain an inclusive, economically diverse community that is welcoming to new immigrants and low income residents.

Programmatically, over the past five years, NSCDC has expanded our programs, services, and geographic reach. Our Small Business engagement services provide support for business owners primarily in Salem and Peabody as well as online businesses. Since 2013, our YouthBuild program and STAND summer youth jobs program have recruited youth participants in our workforce development initiatives from Lynn, Salem, Peabody, and Beverly. In 2021, NSCDC expanded Resident Services to join with the North Shore Housing Action group (NSHAG) to address the regional issue of youth homelessness. In this work, we are providing outreach, engagement, and case management to homeless young adults.

Section 2 - Involvement of community residents and stakeholders: In 2013 NSCDC conducted an extensive community assessment survey of Point neighborhood residents, partners, municipal government, and other stakeholders. This assessment resulted in the award winning Point Neighborhood Vision and Action Plan which identified three primary issues: lack of municipal investment, barriers to services, and stigma separating the Point from the economic growth experienced by the rest of Salem. Over the past decade, NSCDC has joined with Point neighborhood residents, business owners, municipal government and other stakeholders to address these issues which has resulted in significant City investment in infrastructure and increased services for residents, small business owners, opportunity youth, and others.

While we have made much progress, in 2022 we conducted an evaluation of the PNVAP outcomes to date, and determined that in many cases the issues presented in 2013 remain today. Stigma of the Point as an area of crime and blight may be incorrect, but it remains an intractable perception that is coming to the surface as we face the potential of looming development at our border. The COVID pandemic highlighted and exacerbated barriers to access to services for low-income immigrant residents. While NSCDC has attempted to address these elements throughout our work, we are also aware that more needs to be done. Currently we are conducting resident surveys to inform the strategic plan for 2023-2025.

Section 3 - Plan goals: NSCDC is committed to improving our communities by providing quality affordable housing to families and individuals in need including supportive housing for youth and seniors, allowing the agency to engage residents in the full menu of programs and services. NSCDC programs follow key areas: Affordable Housing, Community Building, Resident Services, Workforce Development, and Public Art and Placemaking.

NSCDC is currently undertaking a strategic planning process that will intersect our housing, resident services, and community building initiatives. We plan to present a draft strategic plan to

the NSCDC Board of Directors in January 2023. This plan will have four pillars with a defined vision for each;

- **People:** Our most important asset is our team. We value having a supportive, team-based, collaborative environment where good ideas and innovations come from all corners.
- **Community:** NSCDC was founded in the Point neighborhood, is based in the Point neighborhood, and focuses much of its organizational capacity to improve the quality of life for Point residents and business owners through investments, programming, and partnerships.
- **Innovation:** NSCDC believes in the power of innovation and creativity to best fulfill our mission, deliver excellent, effective programs, and lead within the community development field. We prioritize innovation and welcome ideas from throughout our team and community.
- **Sustainability:** We recognize our responsibility to create an operationally excellent and fiscally sound organization so that our investments, programs and organization as a whole will be strong, successful and our impact sustained consistently and deeply.

I. Affordable Housing Summary: Serving Essex County, MA, NSCDC's housing model is designed to assist low/very low income families, seniors, formerly homeless youth, and others. NSCDC's portfolio includes 410 homes with another 275 apartments in an active pipeline across primary cities of Salem, Beverly, Gloucester, Manchester, and Merrimac. This includes a supportive transitional housing program for formerly homeless youth ages 16-24, supportive senior housing, housing for formerly homeless families, and artists housing.

Affordable Housing Goals: Understand the perspective and priorities of our community; align our housing priorities with those of the community; align our housing priorities with the resources that are available; and produce as much deeply affordable housing as possible. *The entire community will benefit from achieving this goal as a result of increased high quality affordable housing availability near where residents seek to live and work.*

II. Community Building Summary: NSCDC engaged residents to identify needs that will empower the community to thrive, grow and lessen the gap of marginalized in low income communities. Our Community Building Team operates a **Resident Ambassador** program to work with community-based leaders to build social capital, promote advocacy, and civically engage residents in planning efforts that align with neighborhood priorities. We continue to support **voter engagement and poll monitoring** efforts that have been a part of our mission since the founding of the Salem Harbor CDC in 1978.

Community Building Goals: To civically engage marginalized residents to address systemic issues that prevent the residents and the communities to grow economically and culturally. This is done through community needs assessments, community leadership development opportunities through our Resident Ambassador program, and programming to support effective civic engagement and community development.

Low-income residents and the community overall will benefit from Community Building through increased engagement at the local level to advocate for change that directly impacts the residents and promotes residents values.

III. Resident Services Summary: NSCDC's Resident Services provides holistic support to Point Neighborhood residents, providing direct access to a menu of supportive services including

case management designed to promote economic stability and mobility. This includes support for families, homeless young adults, and other targeted populations. We plan to double the staff team for the Resident Services team by 2026. We have also brought Small Business Engagement and our work with homeless youth under the Resident Services umbrella.

Resident Services Goals: To serve low to moderate income families and individuals in need of supportive services to become self-sufficient. We provide extensive case management support services and creative community focused programming to help meet the immediate needs of individuals and families to help them live successful, healthy lives. Services are tailored to the unique needs of each individual and family, including homeless young adults, seniors, artists and low-income families promoting economic stability and mobility.

Low-income residents and the community overall will benefit from Resident Services through direct services to meet the needs of residents and increased economic stability and mobility of residents.

IV. Workforce Development Summary: In 2011, NSCDC launched Students Taking Action in Neighborhood Development (STAND), a community workforce development First Job experience initiative for youth and young adults throughout the North Shore. Through STAND, youth gain real life work experience in the non-profit/community development sector. As a real First Job experience, Youth and Young Adults receive a stipend and soft skills employment training. STAND youth stipends are funded primarily by the North Shore Workforce Investment Board (WIB) First Jobs initiative. In 2013, NSCDC adopted the YouthBuild model for year round programming, in response to the demand for youth jobs. YouthBuild has benefitted from four successful multi-year rounds of over one million dollars in Department of Labor funding and other critical program support, industry partnerships, and educational partnerships.

Workforce Development Goals: To provide workforce development training for opportunity youth to promote economic stability and mobility.

Workforce development initiatives benefit residents directly and the community overall as opportunity youth are engaged in structured job skill training, HiSet attainment support, and related supports and will be involved in making the community a better place.

V. Public Art and Placemaking Summary: Launched in 2017, Punto Urban Art Museum (PUAM) is built on resident priorities to decrease stigma, celebrate resident culture, and promote cultural resilience. PUAM is an ‘outdoor public art museum’ featuring numerous interconnected elements. Most visible and well-publicized are the 75 large scale outdoor murals, many by world-renowned street artists, and all painted on deed restricted, permanently affordable housing or small, immigrant owned businesses. Concurrently, PUAM special events, guest speakers, tours, and annual installations engage the community while also collaborating with local artists and small businesses. PUAM provides a platform to talk about issues faced by immigrants in low-income communities throughout the U.S. while we also support cultural resiliency for individuals living and working in the neighborhood. PUAM’s placemaking and cultural resilience programming includes 75 large scale public murals; Bi-Annual Community Mural Wall and Local Artists Mural Wall; Annual Street Fiesta – to be branded as Fiesta en El Parque in 2023 to celebrate a large park/green space that has been recently renovated by the City; and educational tours and speaking engagements throughout the year.

Public Art and Placemaking Goals: 2023-2025 PUAM programming will engage residents and visitors in celebrating the cultural diversity of the Point through unique sculptural installations, community engagement, new headquarters for PUAM, new murals, activation of currently blighted alleyways and public spaces, workforce development, and educational activities.

Public Art and Placemaking benefits the community by dispelling the stigma of the neighborhood, attracting business to the neighborhood, and giving residents pride of place in their community. Residents will also gain opportunities to work, create, and be engaged in the placemaking initiatives.

VI. Organizational Capacity Summary: Through active board recruitment, our role as a teaching organization, staff development and competitive compensation packages, and meeting financial metrics, NSCDC will strengthen internal systems.

- **Opportunities Communities (OppCo) Partnership:** In 2022, NSCDC joined OppCo.² OppCo handles administrative tasks including human resources, financial management, IT, and data and evaluation. OppCo was founded in 2018 by Nuestra Comunidad and The Neighborhood Developers as a joint venture limited liability company. The goal of this partnership is to benefit from an efficiency of scale with OppCo taking on internal HR, financial, data management, and administrative systems.
- **Diversity, Equity, and Inclusion:** NSCDC recognizes our responsibility to be leaders in inclusivity, advancing equity, and fostering opportunities for all. We will name stigmatized words and actions in a constructive way and take advantage of teachable moments to move beyond their normalization. NSCDC plans to undertake significant staff, board, and resident level DEI work in 202. The goal is to define how NSCDC can be a regional and local leader in DEI work both within our staff and board and within the community we serve.

Organizational Capacity Goals: To strengthen internal systems, define the agency as a leader in local and regional DEI efforts, benefit from an efficiency of scale with OppCo taking on internal systems so that NSCDC staff team has capacity and time for programming and community work.

The low-income communities NSCDC supports will directly benefit from these initiatives as NSCDC will improve racial equity within the agency and in our interactions with residents and community partners. As well, NSCDC staff will have increased capacity for programming as OppCo will manage HR, finance, and related administrative tasks.

Section 4 - Activities to be undertaken

I. Affordable Housing Activities:

Property Name	Type	Units	Location	Timeline
Lighthouses 47 and 34	New Affordable Housing	46 units: 16 below 30% AMI, 30 units 30-60% AMI	47 Leavitt St. Salem (Acquired Land); 34 Peabody St. Salem (Previously Owned	Completion Early 2023 / Summer 2023

² www.opppcommunities.org

			Land)	
New Point Family Apartments	Renovation	18 units: 10 below 30% AMI, 8 units 30-60% AMI; 14 occupied by current residents, 4 vacant units prioritized for homeless families; all units to be permanently deed restricted (were not previously)	Salem	Acquired/ Construction scheduled to begin 2022-23
Lafayette Housing	Renovation	61 units: 21 below 30% AMI, 33 units 30-60% ; 1 units 60-120% AMI, 3 market rate	Various sites in Point neighborhood of Salem	Acquired/ Renovating in 2023
The Schools: Hawthorne Lofts and Residences at St. James	Adaptive Use Rehab of Vacant School Building	61 units: 16 below 30% AMI, 40 units 30-60% AMI; 5 market rate ; preference for seniors and the creative workforce	Federal Street, Salem	Pre-Development
El Centro	New in Permitting	47 units across 2 buildings: 25 below 30% AMI, 30 units 30-60% AMI. Senior housing, includes new facility for North Shore Community Health Salem Family Health Center	Lafayette Street, Salem	Fall 2022 permit; Q2 2023 Phase 1 construction start; Q1 2025 Phase 1 construction complete
Palmer Cove Apartments	Future Renovations	15 units	Palmer Cove, Salem	2024 - 2025
Tabernacle	Future new construction	47 units, 30 for formerly homeless youth; 8 below 30% AMI; 38 units 60-120% AMI; one resident manager unit	Salem	2026-2027
Merrimac	Future new construction	42 units	Merrimac	Town pursuing site remediation

II. Community Building Activities:

- Resident Ambassador Program:** Resident Ambassadors are trained community members who offer advocacy, digital equity access, and continued supportive services to residents and small businesses in the community through sharing of critical resources. Annually, five residents are hired, trained, and supported by our Resident Services team. One of these five is trained to be the team leader. In 2023, NSCDC is working with a consultant to assess and expand the impact of the team. We seek to define the leadership capacity of the team and support the engagement of other residents with training on topics including civics,

organizing, and movement building.

- **Voter Engagement and Poll Monitoring:** NSCDC (and its predecessor organization, Salem Harbor CDC), have been engaged in voter empowerment for almost 40 years. Our role in this work is to ensure access to voting. Annually each May, NSCDC engages Resident Ambassadors and community volunteers to begin the process with community education and outreach. NSCDC develops marketing materials and a voting plan with the MA Voting Table. NSCDC will also build a marketing campaign utilizing different media outlets, such as social media, local cable access, email, newsletters, and more. NSCDC Director of Community Building drafts a curriculum and, in collaboration with Salem State University American Study teachers, coordinates Pre-Election activities for SSU students to join the CDC voter engagement efforts. This project is designed to serve two goals:

- 1) Assist NSCDC with ongoing work to increase civic education and voter empowerment in the Point Neighborhood, to help educate Salem residents on the value of voting, and to ensure fair and legal elections in Salem.
- 2) Help SSU students understand the factors that influence voter turnout and how to improve voter turnout, to help students gain knowledge about the process and challenges of electoral politics, and to educate students about the complex historical and structural factors that have led to voter disenfranchisement in Salem and elsewhere.

NSCDC will also collaborate with the Point Neighborhood Association and the League of Women Voters to host candidate forums and related events to support voter registration and offer opportunities for residents to meet and ask questions of candidates.

III. Resident Services Activities:

Staffing: Grow team from a 4.55 FTE staff member team to a 10.55 FTE member team by 2026 with staff specifically focused on internal NSCDC residents as well as staff focused on needs of community-at-large.

Family Success Program: Provide services to support health and wellness, economic stability and mobility of residents including walk-in Case Management, community-wide social activities, recreational and cultural programming, housing stability services, translation services, community referrals (benefits, food, rental assistance), and access to NSCDC's community building programs which include Free VITA Tax Prep Services, Toys for Tots, First Time Homeowner Classes, English for Speakers of Other Languages Classes, Employment Assistance, Citizenship Classes, Financial Wellness, and other services as needed.

Young Adult Housing Outreach (YAHU): NSCDC's YAHU pairs case management with financial assistance to directly address the needs of 18-24-year-olds experiencing housing instability. Our vision is for all young adults in Essex County to have the tools, resources, and skills to thrive. NSCDC provides supportive services and case management to help young adults attain housing stabilization, education, and employment, secure basic needs, wellness, and access to a region-wide supportive network of community partners. Concurrently, we offer support groups, life skills groups, tutoring, and financial assistance for such things as move-in costs, rental stipend, basic furniture, education/trade expenses, child-care, transportation, and more.

Supportive Young Adult Housing: NSCDC maintains Harbor Crossing with 17 units with a Resident Manager and part-time Youth Services Coordinator. By 2027 we anticipate opening The Tabernacle, a second such development in Salem with 30 units for formerly homeless young adults.

Computer Literacy/Free Wifi: In mid-2022 NSCDC launched free Wifi access to the Point

neighborhood. We have trained Resident Ambassadors to set up wifi, distribute laptops, and register residents for our Tech Goes Home program, held in both English and Spanish. We have distributed 212 laptops to families in our housing portfolio.

Financial Literacy/Wellness: NSCDC provides financial literacy and financial wellness classes as well as one-on-one coaching to promote economic self-sufficiency. NSCDC partners with Metro Credit Union to host bilingual Financial Coaching workshops in the community and will use this partnership to connect residents with First Time Homebuyer Classes, banking services, and other services as needed.

Small Business Engagement: NSCDC provides one-on-one technical assistance, assistance with financial aid applications, online/social media promotional opportunities, quarterly workshops, financial literacy, “El Mercadito” Retail Incubator Space, start up support, and much more to help low-income small business owners. NSCDC prioritizes support for BIPOC-Black, Indigenous, People of Color-low income, women-owned and immigrant-owned businesses. Services are offered for business owners from throughout the region who have online and physical businesses. The Small Business team plans regular special marketing events for Small Business owners in Salem. We also promote small businesses monthly during our “Small Business Saturday” social media posts and e-newsletters to stakeholders and supporters, and maintain an active WhatsApp group, providing resources in both English and Spanish.

IV. Workforce Development Activities:

YouthBuild North Shore (YBNS): YBNS is a national workforce development program model designed to support opportunity youth (out-of-school/out-of-work) to get their HiSet and a National Construction Certification Certificate. YBNS has enhanced the national model with multiple tracks including a Certified Nurse Assistant (CNA) track in partnership with North Shore Community College and a Customer Service Excellence training. In an effort to enhance our CSET training model and experience for participants, YBNS piloted an entrepreneurship training in 202 pairing the Network for Teaching Entrepreneurship Training with the CSET. YBNS is a 12-month cycle of comprehensive education and occupational skills training that serves a total of 35 eligible youth ages 16-24 with 50% education, 40% occupational skills training that includes hands-on work experience at the construction work site, and 10% Leadership Development and Community Service. Each YBNS student creates a service plan when they join the program which maps out personal, career, and educational goals. This is a guide throughout the program and to identify training opportunities, future placement, and career tracks. Activities include: Classroom and online literacy and numeracy skill development in order to prepare students to pass HiSet (GED) examination; Hands-on work experience at the construction work site in preparation for students to take the National Construction Excellence Certification exam; Case Management/Life Skills; Job search and interview skills; and related supports. In partnership with AmeriCorps we host community clean up events, Build Day events, work in the local food pantry, and related activities which will support students with money toward college courses.

Students Take Action in Neighborhood Development - STAND: Since 2011, NSCDC has offered summer jobs for youth; for many this is their first job. Youth complete activities that are administrative in nature to support the work of their assigned department. Jobs support various agency departments including Marketing and Events, YouthBuild, Community Building, Resident Services, Small Business, and PUAM.

V. Public Art and Placemaking Activities: NSCDC has developed an arts strategy for PUAM that involves creating programming ourselves and with partners in multiple planned art program spaces in Salem, future art space development throughout our service area, and expanding educational programming including outreach to partners, academic institutions and residents. NSCDC will hire a full-time Director to lead the public art and placemaking agenda by the end of 2022. The Director will manage arts-based partnerships, work with the development team on grants and other resource development efforts, oversee the expansion of PUAM’s educational program and associated partnerships, and ensure cross pollination of the arts agency-wide. Programmatic activities will include:

- Develop and complete construction on PUAM HQ at 98-102 Lafayette Street in Salem by the end of 2023. PUAM HQ will be a headquarters for PUAM programming with space for exhibitions, workshops, and tours as well as a cafe and gift shop.
- Support workforce development goals of residents including a docent training program to provide a tangible way for residents to participate in PUAM on an ongoing basis and a social enterprise cafe and gift shop in the new PUAM HQ that will provide hands-on experience for residents in customer service, to be operated by a program partner.
- Maintain an ambitious and creative installation schedule, planned exhibitions include:
 - Las Muñecas Sin Rostro - Faceless Dolls - Summer 2023: An installation of life sized dolls in traditional Dominican style. This project will engage and educate Salem residents about Dominican heritage while also promoting two new public waterfront spaces - Palmer Cove Park, the largest local green space that has been newly renovated by the City and an adjacent Harbor Walk that is replacing a derelict dead end roadway. Both spaces were previously blighted and regularly flooded due to climate change impacts.
 - Casa De Abuela - Grandma’s House - Summer 2024: Casa de Abuela is an immersive cultural experience of the simple, and minimal life that many people live around the world. Casa De Abuela will be a small structure that is half a Dominican grandmother’s house and half a small colmado, or corner grocery. Casa de Abuela shares the challenges faced by immigrants who move away from their country of origin seeking to make a new home for themselves while it also builds empathy, while also providing opportunity for education and exploration.
- Activate spaces - a parking lot and alleyway - that are on the perimeter of PUAM and will bring improved access to outdoor space to residents and visitors.
 - El Patio Outdoor Space - Summer 2023: Currently a crumbling paved lot, El Patio is located behind a residential building that is currently being redeveloped as a part of Lafayette Housing project. The renovation of this lot into El Patio will provide valuable access to outdoor space that is limited in this neighborhood.
 - Peabody Ward Alley – Summer 2023: The Peabody-Ward Alleyway connects eight NSCDC-owned properties and is used daily by residents seeking to cut across the neighborhood. PUAM murals have served to activate and draw attention to the use of this alleyway. Today, when we give PUAM tours, this alley is one of our main stopping points. We are continuing to make investments in this alley as funding permits by resurfacing the alley and adding accent lighting, built in trash enclosures, seating, and plantings. One of the redeveloped properties will include communal laundry space which residents can access from this alley. This is an important investment in open space and we will work with people who live adjacent to the alley to design this.

VI. Organizational Capacity

- Board recruitment: NSCDC has been intentional about board recruitment to assure our board is diverse and representative of the communities we serve and have expertise and experience in all touch points of the work we do.
- Teaching Organization: NSCDC invests in the capital of the future workforce of the community development field and rely on life experience and expertise to help inform our work. We prioritize community members to participate in these roles to support our community wide evaluations and strategic planning. We also leverage our relationships with Merrimack College, Salem State University, Salem State's School of Social Work, and Endicott College to engage interns where we create an extensive, hands-on learning environment to help them grow in their careers.
- Staff Development: NSCDC will have an industry-leading benefits package.
- Financial goals: Build organizational reserves, secure appropriate financing to support ambitious real estate development pipeline; lay the groundwork over the course of the next three years to be in a position to do a capital campaign; align financial systems with OppCo network which starts with financial management software; implement Salesforce system with new grants/contract management staff.
- Data Management: Align systems with OppCo network.

OppCo Activities: In 2023-2025, we anticipate resolving elements of this partnership that will streamline financial and HR departments, and increase overall agency effectiveness. This will free up more NSCDC staff to engage the community directly as OppCo will take on these organizational details.

Diversity, Equity, Inclusion Activities: We plan to adopt the MACDC Racial Equity pledge³ and create a joint Board/Staff READI committee. The proposal to do this will be presented to the Board of Directors for a vote in January 2023 at a Board retreat where we will define how we want to approach DEI at the Board level, and what actions should we take to ensure this is a priority at the board level. With expected Board approval, we will then task the READI committee with converting the racial equity pledge into an annual monitoring process that will include programming throughout the year and an annual assessment.

Section 5 - How success will be measured and/or evaluated

Over the next three years, NSCDC will measure and evaluate the success of our CIP through qualitative and qualitative data collection and assessment from residents, stakeholders, and investors. Overall impact will be considered successful when the organization is seen as a viable resource to city officials, partnering organizations, local businesses, and residents. The evaluation process as it relates to the tools, methodologies, and responsibilities are listed below. Success will be measured by the agency's:

- 1) Ability to have a greater impact in the region.
- 2) Ability to offer more opportunities to low-income residents.

Using our neighborhood investment approach, NSCDC aims to achieve a number of benchmarks to indicate success in meeting our mission to create thriving communities of choice. Within each investment plan goal, NSCDC will be monitoring success of the outlined activities in section 4 of the CIP.

³ <https://www.macdc.org/macdc-racial-equity-pledge>

Evaluation Goals: Expanding programming through strategic partnerships and new housing developments will provide a greater number of low-income individuals and families access to quality, affordable housing and to services that can support their economic stability and mobility.

I. Affordable Housing Measurement Methods: The agency's real estate development pipeline success will be measured by comparing the units produced or in production with our stated development goals. Economic impact in the communities in which we work will be measured through real estate tax comparisons before and after development, taking into consideration market fluctuations.

Affordable Housing Benchmarks-Qualitative and Quantitative: NSCDC's portfolio includes 410 homes with another 337 apartments in a pipeline of all stages across primary cities of Salem, Beverly, Gloucester, Manchester, and Merrimac. Highlights include, first designated supportive senior housing; 41,400 sq.ft medical center space; 30 units designated housing for formerly homeless youth; preferred artist housing; and 1,000 sq. ft. of art work space.

III. Resident Services Measurement Methods: NSCDC tracks resident involvement in all programs. The agency administers surveys to evaluate the impact on program participants and the program as it relates to the greater community.

Resident Services Benchmarks-Qualitative and Quantitative:

Resident Services Hiring Plan:

2022	2023	2024	2025
4.55 FTE	6.55 FTE	7.55 FTE	10.55 FTE
Chief Program Officer (.15 FTE)	Chief Program Officer (.15 FTE)	Chief Program Officer (.15 FTE)	Chief Program Officer (.15 FTE)
Community Engagement Mgr (.5 FTE)	Director of Community Building (1 FTE)	<i>Position moves to Community Building Dept</i>	
—	—	Director of Resident Services (1 FTE)	Director of Resident Services (1 FTE)
Americorps (.5 FTE)	Americorps (1 FTE)	Americorps (1 FTE)	Americorps (1 FTE)
Young Adult Service Coordinator (.5 FTE)	Young Adult Service Coordinator (.5 FTE)	Young Adult Service Coordinator (.5 FTE)	Young Adult Service Coordinator (.5 FTE)
YAHOC Coordinator (.75 FTE)	YAHOC Coordinator (.75 FTE)	YAHOC Coordinator (.75 FTE)	YAHOC Coordinator (.75 FTE)
Community Engagement Fellow (1 FTE)	Community Engagement Fellow (1 FTE)	Community Engagement Fellow (1 FTE)	Community Engagement Fellow (1 FTE)
MSW Intern (1 FTE)	MSW Interns (2 FTE)	MSW Interns (2 FTE)	MSW Interns (3 FTE)
—	—	Resident Services Coordinator (1 FTE)	Resident Services Coordinator (1 FTE)
—	—	—	Resident Services Coord-Seniors (1 FTE)

–	–	–	Resident Svcs Coord- Formerly Homeless Young Adults (.5FTE)
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Family Success Program: 250 very low-, low-, and moderate income Salem residents will complete either a one-month session of First Time Homebuyer Courses, attend a Free Tax Preparation workshop, receive Career Counseling services, or attend a Financial Literacy workshop. Approximately 125 of these residents will go on to achieve any of the following outcomes: 1) purchase a home within 1 year of attending a First Time Homebuyer course, 2) advance on ELL educational level, 3) receive tax returns, EITC, or Child Care Credit, 4) improve their finances through increased credit score, reduced debt, or increased savings, or 5) get a job or advance in their career.

Young Adult Homelessness Outreach (YAHU): NSCDC anticipates serving 60-70 youth annually with this program. 75% will complete high school or complete the HISET/ GED; 85% will report increased housing stability; 75% will gain meaningful employment or be reemployed into a higher paying job; 100% will attend support groups; 80% will receive financial assistance; 100% will participate in Financial coaching and develop a personal budget; 100% will be engaged with case management and supportive services.

Supportive Youth Housing: Maintain Harbor Crossing 17 units of supportive youth housing; Pursue additional youth housing initiatives in our region.

Financial Literacy: 120 clients participate in financial wellness services, classes and one-on-one case management.

Small Business Engagement:

- Technical Assistance: 50 small businesses will receive technical assistance services; 1,500 hours of technical assistance provided annually; 50 small businesses will be preserved or created; 50+ jobs will be preserved or created.
- “El Mercadito”: Four cohorts of businesses annually.
- Quarterly Workshops: Four online workshops on topics including social media/marketing, financial literacy, human resources, and business planning.
- Restaurant Tour, Walking Tours, and Special Events: In 2023, this will include a two-day Restaurant tour and Fiesta En La Parque, celebration of the public art in the community that will include small business support. We also promote small businesses monthly during our “Small Business Saturday” social media posts and e-newsletters to stakeholders and supporters.
- Networking and Engagement: Monthly Small Business e-Newsletter and maintains an active WhatsApp group.

Free Wi-Fi/Digital equity: 200 residents are provided with computer literacy training and support logging into new free wi-fi in the neighborhood. Ongoing one-on-one technical assistance to 25 small business owners around computer use and accessing the free wi-fi now available in the Point neighborhood.

III. Community Building Measurement Methods: NSCDC seeks to increase civic engagement among the residents served, as measured by voter participation. Concurrently, we seek to increase the community engagement of low-income residents as measured by resident attendance at community meetings and residents taking on leadership roles on boards and committees.

Community Building Benchmarks-Qualitative and Quantitative:

- **Resident Ambassadors:** 5 Resident Ambassadors are provided leadership and resource training. The Resident Ambassador team will engage with more than 500 residents and small business owners annually.
- **Voter Engagement and Poll Monitoring:** Annually, 20-40 volunteers are engaged in get out the vote efforts; 1-2 candidate information/Q&A forums planned. Voter engagement is tracked through the number of residents who respond that they will vote.

IV. Workforce Development Measurement Methods: NSCDC tracks student progress toward obtaining HiSet, completing and obtaining certifications, and literacy/numeracy goals. NSCDC tracks employment outcomes for YBNS specifically, including number of students employed in FT/PT positions, pay rate at positions, length of time employed, Alumni engagement in YBNS. STAND programs evaluate student attendance and participation in the summer jobs initiative, and student satisfaction.

Workforce Development Benchmarks-Qualitative and Quantitative:

YouthBuild North Shore has a track record of success with career placement in construction jobs as well as customer service related first jobs. In 2021 we enrolled 31 youth and 53 alumni. 100% obtained a certificate or degree; 100% demonstrated literacy/numeracy gains (TABE test); 97% of participants were placed in employment or education; 100% of those placed retained their education and employment up to 1 year after exit; 74% passed the HiSet (High School Equivalency). We continue to work to improve these outcomes, by adding new programs, deepening HiSet tutoring, and offering new pathways for participants.

STAND has been providing first jobs for youth during the summer since 2011. We provide 6-8 youth with part-time summer employment annually.

V. Public Art and Placemaking Measurement Methods: NSCDC will track the number of special events, attendance at special events, number of tours and attendance at tours, as well as implementation of our ambitious placemaking agenda for 2023-2025.

Public Art and Placemaking Benchmarks-Qualitative and Quantitative:

- Hire Director of Arts and Placemaking
- Create space for celebration of the culture of the community and dialogue about issues facing this community and its residents through the physical public exhibitions, Las Muñecas Sin Rostro, and Casa De Abuela.
- Invest in people and workforce development, with the new Cafecito and gift shop social enterprises, new PUAM HQ gallery and gathering space, Peabody Alley, and El Patio outdoor space.
- Increase public green space for residents to access, through the installation of Las Muñecas Sin Rostro sculptures in Palmer Cove Park as well as the new Alleyway and El Patio space.
- Add multiple new exhibition/gallery spaces throughout the community including Peabody Street Gallery, PUAM HQ, and newly activated public alleyway on Peabody Street.
- Improve signage for adjacent businesses to align with overall neighborhood design.
- Capture the lessons learned in our work in this cultural resilience space through a white paper that will illustrate how we are using art to promote positive, cultural identity. We have frequently been asked to provide public workshops and presentations on this topic and the role of placemaking in the work of a CDC and seek the resources to produce this.

- PUAM Educational Tours-Approximately 500 students and other visitors will be engaged in tours, annually.
- PUAM Public Events-2,000 residents and visitors

VI. Organizational Capacity Measurement Methods

NSCDC will measure progress toward plan goals through capacity to undertake programs as proposed. NSCDC aims to be equipped to execute mid- to large-scale housing and commercial development opportunities of a growing scale by the end of the CIP period. Improved reporting capacity will provide NSCDC leadership with an overview of the impact of the agency's revitalization efforts to be used for strategic planning and for reporting to key stakeholders, residents, and funders.

Organizational Capacity Benchmarks-Qualitative and Quantitative:

- Board recruitment: On board, 4 new members recruited to support goals of Board and organization
- Teaching Organization: Maintain 4 educational partnerships and agency's role as a teaching organization
- Staff Development: Align compensation with industry and regional standards
- Financial activities: Growth of NSCDC's net worth and liquidity, including diversified revenue streams and goals, a reserve strategy leading to 5% operating reserve, and technology infrastructure improvement to support growth. (this was from 2020-2023 CIP)
- Improved data management to measure the success of the agency's program performance.

OppCo: In 2023-2025, we will resolve elements of this partnership that will streamline financial, data management, and HR departments, and increase overall agency effectiveness.

DEI: Successfully adopt the MACDC Racial Equity pledge and create a joint Board/Staff REDI committee that will meet at least 2-4 times per year. Task the REDI committee with converting the racial equity pledge into an annual monitoring process that will include programming throughout the year and an annual assessment by the end of 2023. Continue with annual monitoring. This proposal will be presented to the Board of Directors for a vote in January 2023.

Section 6 - Collaborative efforts to support implementation

NSCDC has evolved as an organization through successful collaboration with municipalities, other agencies, and the residents in target communities. The nature of neighborhood revitalization requires investments of partners and NSCDC has not only been a direct program provider, but we also aim to be seen as a facilitator in engaging others around collective impact.

NSCDC continues to pursue potential **Affordable Housing** development partners or service contracts that will allow for community support or greater expertise in real estate development, as well as to gain access to additional funding. Two recent examples of this partnership include our development in Manchester-by-the-Sea in partnership with a local grassroots residents group and in Gloucester in partnership with Action, Inc. Our current El Centro project is being undertaken with numerous partners including North Shore Health Center. In Salem, a new

youth supportive housing project, The Tabernacle, is being developed in partnership with the church congregation that owns the property. Working with local planning departments, the North Shore Home Consortium, Community Preservation Boards, and Affordable Housing committees, NSCDC identifies viable revitalization projects and supports projects by committing local funds. NSCDC will help partner agencies and organizations meet their objectives by working with existing community plans and priorities to meet specific housing needs within individual communities.

As of 2019, **YouthBuild** has received 13 years of funding from the Department of Labor for \$1.1 to \$1.5 Million each three-year award. The YouthBuild program is also contracted with the Department of Transitional Assistance Young Parent Program to support DATA-involved young parents. Importantly, YouthBuild maintains an extensive and comprehensive list of collaborative partnerships locally that support the goals of the program and participants including colleges and universities, local employers, accreditation and certification programs, unions and apprenticeship organizations, and much more.

Completed in Spring 2019, **Harbor Crossing** provides 16 units (plus one Resident Manager unit) of protected affordable housing for young adults who were formerly homeless or aged out of Foster Care. NSCDC staffs the position of an onsite Youth Services Coordinator as well as a live-in Resident Manager who provide supportive services to residents to help these youth become fully self-sufficient. Lead referral partners include Lynn Housing (LHAND) and the Haven project to support security deposits and other needs for residents.

To provide **Resident Services**, NSCDC offers programming directly and hosts numerous partner agencies who provide direct services at our Espacio community center on Congress Street in Salem. Resident Services include:

- NSCDC is a member of the Essex County / North Shore Housing Action Group (NSHAG). In this role, NSCDC works with all area youth organizations including Department of Youth Services, Department of Transitional Assistance, Lynn Housing (LHAND), North Shore Community Action Programs, local public schools, Younity, Haven Project, Youforward, nAGLY, Salem State University, North Shore Community College, Community Giving Tree, Merrimack Valley Food Bank, and numerous others to support homeless young adults.
- In 2021, we formed a new partnership with The Artful Life, a counseling center who we refer youth/young adults to and in 2022 we are seeking funding in 2023 to host The Artful Life for scheduled counseling hours and programming to support the needs of our members.
- In 2022, NSCDC partnered with House of Seven Gables to administer the English for Speakers of Other Languages (ESOL) programs.
- Volunteer Income Tax Assistance (VITA) has been provided since 2012 in partnership with Salem State University.
- Home Buying Classes provided since 2013 in partnership with the Homebuying Mentors.
- Financial Wellness classes in partnership with Metro Credit Union. NSCDC Community Engagement staff have also attended United Way Financial Literacy Trainings to support clients one-on-one.

- Food Pantry in partnership with Salem Food Pantry and Citizens Inn.
- Reading groups in partnership with the Salem Public Library.
- Citizenship classes in partnership with Open Door Immigration services.
- NSCDC's **Small Business** Program Manager connects the agency with training partners and program participants in order to improve outcomes for small businesses, both in person and virtual. The agency receives funding for this program from the City of Salem, the Massachusetts Growth Capital Corporation, and the Urban Agenda program from the Executive Office of Housing and Economic Development.
- NSCDC's **Public Art and Placemaking** efforts rely on significant partnerships with local artists, funders, and residents. PUAM partners with residents, resident associations, and artists to plan programming and community engagement activities. PUAM hosts student groups, tour groups, and others to view the public murals and discuss the issues that the murals address. We also partner with City government, Essex County Heritage Area and National Park Service through the Salem Maritime National Historic Site, the Peabody Essex Museum, and other public agencies to host exhibitions, special events, and more. Artists and residents are the largest partners in creating artwork that responds to calls for work and the issues faced by the community we serve.
- To host **interns and fellowships**, NSCDC maintains long-term partnerships with Salem State University, Merrimack College, Endicott College, and North Shore Community College that provides access to qualified interns, faculty, and additional training opportunities to support existing projects, pilot new programs, and provide valuable research and evaluation of our work. Examples of these partnerships include serving as Fellows in our Community Engagement programs, registering voters, helping coordinate our YouthBuild program, attending community Build Day events, aiding with fundraising for our annual events, providing college campus tours, providing access to certification and advanced training, and much more.
- **Workforce Development Partners:** NSCDC has an extensive list of program partners that support our Workforce Development with youth, including: New Liberty Innovation School (supporting non-traditional youth seeking a high school diploma); Catholic Charities North (HiSET classes); North Shore Community College (healthcare training, space, college resources, and college readiness activities); and MassHire North Shore/Career Center (job search supports). Our YouthBuild program has a signed Employment agreement with the Associated Builders and Contractors of Massachusetts, the largest construction trade association in the Commonwealth, representing over 450 local general contractor, subcontractor, supplier and associate companies. These companies employ more than 25,000 men and women throughout Massachusetts. In our agreement, the Associated Builders and Contractors of Massachusetts will host our members for events, interview graduates, provide internships and training. The Workforce Director for the Associated Builders and Contractors Association of Massachusetts is also a sitting member on the YBNS Employer Advisory Committee. In addition, YBNS has numerous other professional/career partners reflecting a wide range of fields including customer service, food service, carpentry, military, athletics, arts, painting, etc. Specific retail/customer service partners include numerous local businesses.

Section 7 - Integration of activities/consistency with community strategy and vision: As mentioned previously, since 2013, NSCDC has been undertaking initiatives as directed by a

Point Vision and Action Plan that was designed with resident, stakeholder, and community input. In preparation for a potential revision to this plan, in 2022 NSCDC commissioned a professional evaluation of the original Point Neighborhood Vision and Action Plan, which documented the progress in investments to date. While there has been a lot of progress to report, this evaluation documented that the vast majority of needs remained in place. With these findings it was decided not to undertake a full Vision and Action Plan for 2023. Through this evaluation process, we identified nuances on properties and initiatives that need more attention, updated perspectives, and confirmed that the original PNVAP remains a relevant tool for program direction and implementation.

Section 8 - Financing strategy: NSCDC has significant experience in garnering and managing State and federal resources for real estate development and operating purposes. 11 years ago, at the time of our merger, NSCDC had a \$1M annual budget organization with 172 units of housing. Today, we have more than 400 units plus an active pipeline of over 200 units, and an annual operating budget of close to \$5M. This growth is attributed to our focus on revenue diversification.

As an agency, we have made an effort to be less dependent solely on development fees, to invest in grant capacity from public and private grants to support all of our work, and to prioritize increasing corporate and individual giving. Community Investment Tax Credits have played an important role in the success of our increased annual giving. We maintain an excellent track record with our major funding sources including the Department of Labor, Department of Elementary and Secondary Education, and many others. In 2022, public art and placemaking initiatives received a two year \$500,000 grant from the Barr Foundation which is a major benchmark in sustainability for that program. Also in 2022, the planned development of PUAM HQ received a \$300,000 Underutilized Properties Grant and a \$200,000 grant from the Massachusetts Cultural Council Cultural Facilities Fund.

NSCDC's operating budget continues to grow at a steady pace. Going forward, we continue to focus on prioritizing revenue diversity. NSCDC is working to make sure that we have the capital available to advance our real estate development pipeline. In 2022 we secured our largest predevelopment working capital line of credit with PCI for \$2.5M. We also in 2022, became the 3rd member organization of Opportunity Communities, the primary goal of this was to create excellent financial management capacity, and long term improved financial sustainability.

Asset Mgmt	Resident Services	Development	Grants Fdn	Grants Govt	Contributions	Event	Interest	In-Kind
2.4%	1.5%	21%	13.9%	35.2%	16%	1.3%	8.2%	.5%

Section 9 - History, Track Record and Sustainable Development

1-History and track record of past practices and approaches to implementation of proposed activities in the Plan

Founded in 2011 following the merger of two regional affordable housing agencies, NSCDC has a deep history and track record of past practices and impact in Essex County, North of Boston. We have much success to report, in summary:

- 410 homes with another 275 apartments in an active pipeline across primary cities of

Salem, Beverly, Gloucester, Manchester, and Merrimac.

- Since 2013, we annually serve 30-35 youth and young adults who are out of school/out of work receive training, construction certification, HiSet, and employment with our thriving YouthBuild program
- Since 2016 we have provided more than 600 services to small business owners and entrepreneurs with Small Business technical assistance.
- 400-500 residents provided voter education, voting access, opportunities for community service and engagement to make their community a better place to live and work.
- Thriving public art initiative that brings positive attention and energy, funding, and increased business to the region.

2-Narrative and examples of the Plan’s consistency with the Commonwealth’s Sustainable Development Principles: NSCDC joins with the Commonwealth to promote the Sustainable Development Principles presented in the NOFA (exhibit 5). NSCDC’s development initiatives aim to concentrate development and provide mixed use opportunities to revitalize town centers, conserve land, and promote vibrant public spaces. Our incorporation of public art and placemaking efforts bring a modern, unique approach to civic and social engagement, through deliberate planning, design, construction and management. NSCDC’s community engagement efforts and community building services seek to advance the equity of residents, preparing them to be community leaders. Our Resident Ambassador initiative in Salem is one example of this, where we have trained two cohorts of five residents to provide 12 months of Ambassador services to their neighbors, ensuring residents are connected to services and NSCDC is responsive to resident needs.

Our work within the Cities we serve promotes efficient decision making, and ensures that resident voice is heard in the larger outline of development and infrastructure need identification.

Climate change is impacting all coastal communities, and those low income residents will be the ones facing the greatest impact. In Salem’s Palmer Cove Park, for example, we are working to redesign an ocean front public park and City-owned senior housing to be better protected from regular flooding and also to create an accessible, flood resistant waterfront walkway with public art-inspired seating and educational features that residents can enjoy, rather than a crumbling washed out paved roadway.

Transportation is an issue North of Boston. Public transportation can be costly and inconvenient. We are seeking to ensure our future developments are closer to the commuter rail.

Job and business opportunities remain critical for Point residents, and we aim to create sustainable jobs that are close to where they live, address transportation barriers, and support other agencies (i.e. North Shore Community Health) as they seek to expand and grow.