



South Middlesex Opportunity Council Inc.
Community Investment Plan (CIP) 2021 – 2023
(Please find accomplishments listed in the Statement of Progress 2020)

SECTION 1: COMMUNITIES TO BE SERVED BY THE ORGANIZATION

Founded in 1965 in Framingham, Massachusetts (MA) SMOC is a nonprofit corporation with a 501(C)(3) federal tax designation; a federally designated Community Action Agency (CAA) for the MetroWest and Blackstone Valley regions; a statewide provider of low-income housing; a Community Housing Development Organization (CHDO); a Regional Administrative Agency (RAA); a part of the Regional Housing Network (RHN) and, a certified Ch.40H statewide Community Development Corporation (CDC). SMOC administers over 60 programs through a diverse and dedicated staff of 807 human service workers (559 FT and 248 PT) and 150 volunteers and college interns. SMOC's FY21 projected budget is \$116,917,000.

SMOC's mission is to improve the quality of life of low-income and disadvantaged individuals and families by advocating for their needs and rights; providing services; educating the community; building a community of support; participating in coalitions with other advocates; and searching for new resources and community development partnerships. Central to our mission is working with individuals and families to maximize self-sufficiency and economic independence, especially for the most vulnerable in our society.

As a CAA, SMOC provides social services support and subsidized housing programs to low-income individuals and families. These programs include Head Start and Child Care, Fuel Assistance, HEARTWAP, First-time Homebuyer, Rental Assistance, Individual and Family Shelter and Housing, High School Equivalency Diploma (HiSET) (Formerly GED), English as a Second Language (ESL), Workforce Development, Microloan Fund, WIC nutrition services, Behavioral Health, Substance Abuse Treatment, and Sexual Assault counseling services.

SMOC's 2019 Department of Housing and Community Development (DHCD) Annual Report reports SMOC served 46,102 low-income individuals including 41,276 families. Program demographics: 30% Male, 67% Female, 3% Other/not reported. Race: 53% White, 10.5% Black/African American, 1% Asian, 20% Multi-Race, 3% Other; 36% Hispanic/Latino; 27% Disabled.

MetroWest and Blackstone Valley – Primary Service Area

SMOC's CSBG-designated service area reflects the 10 towns of its origin as a CAP Agency: Ashland, Bellingham, Framingham, Holliston, Hopkinton, Marlborough, Natick, Northbridge, Southborough and Wayland. The total population is 257,879, of which 5.2% of the population is below poverty.

Economic Indicators within SMOC's Primary Service Area				
City/Town	Population	Unemployment Rate Nov 2020	Poverty Rate	Median Household Income
Ashland	17,807	5.0%	3.9%	\$124,130
Bellingham	17,270	5.6%	3.2%	\$101,477
Framingham	74,416	5.0%	8.4%	\$82,709
Holliston	13,547	8.0%	2.1%	\$135,340
Hopkinton	18,470	5.0%	3.6%	\$157,353
Marlborough	39,597	5.1%	5.6%	\$80,943
Natick	36,050	4.8%	2.9%	\$115,545

Northbridge	16,679	5.6%	5.9%	\$81,504
Southborough	10,208	5.8%	3.0%	\$146,544
Wayland	13,835	5.4%	3.0%	\$185,375

Sources: US Census 2010, 2019 American Community Survey and MA Department of Unemployment Assistance

Framingham, where SMOC was founded and is headquartered, is a city with strong ethnic and racial diversity. The US 2019 Census American Community Survey indicates Framingham's race/ethnicity at 63.0% White (non-Hispanic), 7.3% Black, 7.9% Asian and 16.1% Hispanic. 28.4% of the population is foreign born. Framingham is home to substantial and growing communities of Spanish- and Portuguese-speaking immigrants; using the Framingham Public Schools' 2019 data, Portuguese and Spanish make up 85% of non-English home languages. The poverty rate in Framingham is 8.4%, the highest in our primary service area, although some of the city's neighborhoods have higher concentrations of poverty. Framingham's median household income is \$82,709.

The high cost of living is a contributing factor for minimum wage workers being at-risk for homelessness or experiencing homelessness. The Area Median Income in the Boston/MetroWest area is \$119,000, which is well over twice the AML of many parts of the United States. The median cost for rent in Framingham is \$1,434, and 34% of renters pay more than 35% of their income towards rent.

Worcester County, Springfield (Western MA) and Lowell – Satellite Service Areas

As determined by SMOC's Community Services Block Grant Community Action Plan (CAP), SMOC's service area has expanded into other regions of need, with a "satellite" service area encompassing a variety of cities and towns throughout Central (Worcester), Western (Springfield), and Northeastern (Lowell) MA. These areas are served mainly with respect to housing and community and economic development activities. All three are Gateway Cities.

Economic Indicators within SMOC's Satellite Service Areas					
City	Population	Unemployment Rate Nov 2020	Poverty Rate	Median Household Income	Median Monthly Rent
Worcester	185,428	7.6%	20.0%	\$48,139	\$1,095
Lowell	110,997	7.5%	19.0%	\$56,878	\$1,158
Springfield	153,606	10.6%	26.9%	\$39,432	\$877

Sources: US Census 2010, 2019 American Community Survey and MA Department of Unemployment Assistance

The Census indicates that all three cities reflect strong racial/ethnic diversity; Worcester's race/ethnicity is 69.2% White, 13.3% Black, 7.4% Asian and 21.9% Latino. Springfield's race/ethnicity is 63.3% White, 20.9% Black, 2.9% Asian and 45.0% Hispanic. Lowell's race/ethnicity is 61.0% White, 8.0% Black, 23.0% Asian and 18.1% Hispanic.

SECTION 2: INVOLVEMENT OF COMMUNITY RESIDENTS & STAKEHOLDERS

SMOC was founded in 1965 through the efforts of community activists in the Town of Framingham under the Title II of the Economic Opportunity Act of 1964. Since its founding, SMOC operates and is governed through: 1) the direct involvement of residents in the communities that it serves; 2) as part of a consortium of local, regional and statewide service providers, with whom SMOC shares a common constituency of clients; and 3) engagement with municipal and statewide advocacy groups, planning commissions and state and federal agencies, charged to represent, fully or in-part, the needs of low-income, disadvantaged and disabled populations.

Essential to SMOC's planning, operations, effectiveness and accountability is the involvement of a broad cross section of the community in its governing, policy setting, decision-making and accountability process, SMOC's Board of Directors is composed of 23 members who bring tremendous diversity of experience to program and policy development and implementation. (Attachment A: SMOC Board List) One third of the members are representatives of the low-income population who are the recipients of many of our services. Another third are public representatives recommended from SMOC's service communities, and the remaining third are representatives of private business,

philanthropic, faith-based, financial, advocacy and other organizations such as the NAACP. This diversity is essential in ensuring SMOC programs are sensitive and responsive to the basic human needs of the communities it serves. Being drawn from the ranks of public and private community leadership, Board members provide critically important input, advice and direction to the senior management team, including direction regarding the goals, activities, and funding strategies outlined in this CIP. The Board meets monthly for 10 months per year, with a summer recess.

To deliver culturally competent services, SMOC is dedicated to recruiting and employing a diverse workforce which reflects our service population. SMOC's 2019 EEOC Report reports the makeup of SMOC's staff is 70% Female, 30% Male, 59% White, 10.5% African American, 2% Asian, 2.5% Multi-Race, and 26% Hispanic or Latino.

As a CAA, SMOC prioritizes, implements, and operates programs for low-income populations through the development of a three-year Community Assessment Report & Strategic Plan (CARSP). The CARSP is a requirement of the DHCD Community Services Block Grant funding. This Community Investment Plan, as well as our annual Statements of Progress, are based on the stakeholder input and goal-setting processes, as well as program data, from the CARSP and CAR processes. Due to COVID-19, the 2021-2023 CARSP was separated into two documents in 2020 - Community Assessment Report (CAR) due by December 31, 2020 and Strategic Plan due by July 2, 2021. SMOC's Board adopted the 2018-2021 Community Assessment Report on November 17, 2020.

The CAR is the outcome of a comprehensive, collaborative and inclusive process that engages an extensive and diverse array of stakeholders from within and outside the agency, the local communities that we serve and the state as a whole. Poverty is multidimensional and calls for a comprehensive, integrated holistic approach and solution for its ultimate eradication. Bringing stakeholders to the table and participating on boards at the municipal and state level is the most effective way to wage the War on Poverty, an area where SMOC has a demonstrated track record.

The CAR identifies and prioritizes community needs through a discovery process utilizing three survey tools to effectively engage the community at large: a *Community Needs & Customer Satisfaction Survey*, a *Community Organizations Survey*, and an *Internal Needs Assessment*. The *Community Needs & Customer Satisfaction Survey* targets clients and residents and assesses existing services and gaps. This survey is administered in two forms, electronically through Survey Monkey and in paper form. This ensures that we meet low-barrier participation requirements for clients. Surveys are distributed to Program Managers for dissemination to their clients. Most surveys are self-administered but any clients needing assistance were assisted by program staff. To obtain the participation of other low-income populations in the service areas, the surveys are distributed to our various community partners. These include Wayside Family Resource Center in Framingham, Advocates Inc. in Framingham, and Natick Service Council, among others. The survey includes approximately 56 questions covering demographics, housing, health care, employment, income, safety, childcare and assessment of SMOC services. It is translated into Spanish and Portuguese to reflect the language diversity present in our service area.

In addition to surveys, SMOC also conducts focus groups and stakeholder interviews. In FY20, SMOC conducted four focus groups: affordable housing program in Framingham; Young Adult Supportive Housing Program in Framingham; Roland's House Men's Emergency Shelter in Marlboro; ESL Program in Framingham. SMOC also conducted five stakeholder interviews over the phone or in person (before COVID hit) following an interview guide.

The *Community Organization Survey* targets federal, state, local and private agencies that partner with us to serve the needs of low-income populations. Organizations are requested to describe the populations they serve, identify their geographic service area and classify the nature of the services provided. In terms of community needs, they were asked to rank the need in various sectors such as housing, healthcare, financial and economic concerns, child care, nutrition, domestic violence and transportation. Over 20 organizations responded to the last survey.

The *Internal Needs Assessment* consists of an internal Staff Survey, Board Survey and Volunteer Survey which identifies community needs, organization strengths, weaknesses/threats and opportunities for the agency. This

survey is administered through Survey Monkey. All data entry and analysis is completed through Survey Monkey.

Based on the CARSP, an annual Community Action Plan (CAP) is developed and used to track progress toward the achievement of program goals and objectives outlined in the Strategic Plan, similar to how the Statement of Progress is developed. The ultimate goal of SMOC's DHCD Community Services Block Grant CAP and this CIP is to move low-income, disadvantaged people toward greater economic and social self-sufficiency. To monitor and evaluate SMOC's goal achievement with the CAP, goals and objectives are reported in DHCD's data portal which is based on Results Oriented Management and Accountability (ROMA) Next Generation performance management framework.

In order to ensure monitoring for progress, outcome measurements are reviewed and evaluated every 6 months. Program managers review data such as housing placements, incident reports, and other key metrics monthly with their teams. This presents the opportunity for program revision and improvements to further enhance outcomes.

Every three years, the CARSP process is repeated in its entirety. This repeated timely cycle of client and community input and surveying provides information on current community needs, program usage and emerging community needs. The CAP, CARSP and CIP plans require review and adoption by SMOC's Board. The Board makes final approval of all agency goals, priorities and budgets; and ensures compliance with all grant conditions the agency receives. This CIP will come before SMOC's Board for a vote and adoption on the evening of January 19, 2021.

In addition to the CAP planning process, SMOC engages community residents and stakeholders in a wide range of capacities for their input and guidance regarding SMOC's activities. Some examples follow:

- The Lowell Transitional Living Center (LTLC) and Open Pantry Community Services (OPCS) Advisory Committees: As affiliates of SMOC, LTLC and OPCS fall under the same Board leadership as the rest of the organization. However, both programs maintain separate Advisory Committees made up of former clients, residents, and stakeholders from their communities. These Advisory Committees report to managers and to the SMOC Board and provide guidance on programmatic, fiscal, resource development, and administrative activities.
- Head Start Policy Council: Made up of Head Start parents and community members, the Head Start Policy Council meets monthly and is charged with providing oversight and management of the Head Start Program. The Council appoints one representative to serve on the SMOC Board.
- Greater Framingham Hunger Network: This network of 25 local agencies, co-chaired by SMOC, meets throughout the year to collaborate and determine the community's hunger programming needed.
- Lowell Hunger & Homelessness Commission: Advises the Lowell City Manager on hunger and homelessness issues; SMOC/LTLC has a representative. Meets monthly.
- Weekly COVID Planning Meetings: As a result of COVID, SMOC implemented a weekly meeting with the Framingham Health Director, the Metrowest Health Foundation, Advocates, Inc, and Metrowest Medical Center. Weekly discussions include updates on COVID (global and local), guidance for specific cases, developing access to testing clients and staff, crisis response planning, and funding opportunities.
- Recovery Support Center: The Center offers participants (people in recovery from addiction) the opportunity to be involved in planning programs, groups and resources needed to aid in their recovery.
- Housing Peer Support Model: SMOC receives input from tenants at dozens of our properties as to the living conditions and activities offered by the properties. SMOC's supportive housing model incorporates the Peer Support Model, whereby the residents at each location meet monthly to discuss and shape their environment. Each property has a House Manager, who is a resident/service recipient in a leadership role, who in turn provides feedback to SMOC staff on residents' needs and concerns. This creates an ongoing dialogue between SMOC and its tenants allowing SMOC to incorporate tenant feedback into its activities. Due to COVID, there have been fewer meetings in the past year, but some occur outdoors or remotely.
- Client feedback: Focus Groups, Peer Groups and Satisfaction Surveys are institutionalized in the development and review of all our programs. Routinely, SMOC conducts Focus Groups to obtain feedback from program participants and stakeholders regarding program quality, process and performance.

SECTION 3: PLAN GOALS

Goal 1: Sustain and create more opportunities for low-income people to become self-sufficient and economically independent.

Due to COVID-19, unemployment skyrocketed in our service area in 2020, exceeding 20% in early June 2020. There were nearly five times as many unemployed individuals in MetroWest in April 2020 compared to April 2019. (National Community Action Partnership Data Tool). The services, hospitality, retail and other customer service-oriented sectors have borne the brunt COVID's impact. People of color, low-income populations and other vulnerable populations have been disproportionately affected as many of them work in these industries. Unemployment was the second highest-ranked need identified in our community surveys.

BENEFITS: SMOC's employment readiness, training, job assistance and placement programs, and microloan services decrease community unemployment, grow jobs, expand local economies, and provide opportunities for employment for foreign born populations. Program participants acquire skills to compete in the job market, acquire relevant education, become gainfully employed, and obtain and maintain safe, affordable, stable housing.

Goal 2: Sustain and create more opportunities in which low-income, disadvantaged and disabled populations' living conditions are improved.

Affordable housing was the top need identified in our client and stakeholder interviews over the past year. Even before COVID-19, the US Department of Housing and Urban Development's (HUD) 2019 Point-in-Time (PIT) Count indicated there were 18,471 people in MA counted as homeless, including 784 in Lowell, 1,593 in Worcester, and 1,918 in Balance of State (which includes the MetroWest area), where SMOC operates homeless shelters. In Framingham, more than 1/3 of renters pay more than 30% of their income to rent. Sober housing is very limited and the demand for it continues to increase.

BENEFITS: SMOC seeks to decrease homelessness among individuals and families statewide, through homeless prevention services, rapid rehousing and housing first programs; and by preserving affordable housing stock and developing new affordable housing for low-income and disadvantaged populations, including those in recovery. Thus, homeless individuals and families will be housed within their communities and can focus on finding employment to support a permanent housing placement for themselves and their families.

Goal 3: Sustain and create more opportunities for low-income people to own a stake in their communities.

Low-income, disadvantaged and newcomer populations are often excluded from the mainstream community, planning and government and from leadership positions. **BENEFITS:** When given the opportunity to participate, these populations are empowered, enhance self-sufficiency, and contribute to the development of their communities as productive community members. With SMOC services assisting low-income people to attain decent housing, livable wages, adult education, child and family development and more, these families and individuals become more engaged in their communities, have involvement with local school systems, become part of the area workforce and thus better integrate and become more ingrained in civic life and activities. In turn, this enhances the overall well-being of the community at large. SMOC also provides opportunities through client empowerment programs including participation on SMOC Board of Directors, Advisory Boards, and the Peer Support Model embedded in our programs.

Goal 4: Sustain and increase partnerships among community providers and supporters of low-income people.

SMOC has built a comprehensive network of housing and support programs to meet the needs of low-income people. SMOC does so in partnership with community-based organizations, employers, private, for-profit companies and federal, state, and local governments, within the communities that we serve. **BENEFITS:** Strategically, this allows SMOC to leverage and link low-income people to existing community services and then create new programs to fill gaps in those services to effectively address the needs of this target population, especially the homeless. Moreover, this reduces duplication of services, decreases program operation costs and strengthens the agency's fiscal capacity.

Goal 5: Sustain and increase SMOC's capacity to achieve results.

With continued contraction in state and government funding it is imperative for nonprofit organizations to operate efficiently, seek alternative sources of revenue and in many cases affiliate to decrease overhead and continue to provide much needed services to the community. **BENEFITS:** By implementing best practice accounting and systems management, SMOC demonstrates

strong administration and programmatic goal attainment, enabling SMOC to continue receiving state and federal contracts. Efficient accounting, relevant training, and accurate reporting ensures public and private funds are spent wisely with maximum public benefit. SMOC's overhead rate returns 88.75% of revenue to community programs.

Goal 6: Sustain and create opportunities for low-income people to achieve their potential. The Council for Community and Economic Research consistently ranks the Boston area in the top ten most expensive urban areas, an indicator of the cost of living throughout the state. The area median income in the Greater Boston area, which includes Framingham, is \$119,000, yet Massachusetts' minimum income is \$12.75, which annualizes to \$26,520 for a full-time job. **BENEFITS:** SMOC directly provides connections to public entitlement, private supports, emergency services, asset development, workforce development and childcare programs to help low-income individuals and families stretch their budgets, weather financial crises, and retain and maintain stable housing, thus decreasing community issues of homelessness. Connecting low-income individuals and families to Behavioral Health services provides the support and resources to help this population succeed at work and at home and decreases the cycle of poverty and domestic violence. SMOC serves as a one-stop shop in the communities it serves, enabling clients to access many needed resources under one roof with seamless referrals.

Goal 7: Sustain and create food security opportunities for low-income people. Food Insecurity continues to be a major challenge for low-income people in SMOC's service area. Project Bread estimates that 1 in 7 Massachusetts residents experienced food insecurity in 2020. SNAP and WIC applications have increased since the start of the pandemic. Feedback from SMOC's community surveys indicates that access to SNAP benefits, and at a sufficient level to sustain the household, is a primary method of improving food security. Local food pantries help alleviate food insecurity but can be difficult to access due to transportation or work schedules, and the quality and cultural appropriateness of food varies. **BENEFITS:** Food security is a basic human right; without sufficient food, children cannot learn, and adults cannot work. Proper nutrition is especially critical for babies and young children and helps ensure they will develop into healthy, productive members of society. SMOC operates a variety of programs providing both short- and long-term solutions to food insecurity.

SECTION 4: ACTIVITIES TO BE UNDERTAKEN

SMOC achieves its goals through the implementation of a variety of programs that are multidimensional and multi-sectoral. Through SMOC's current finance strategy and an allotment of CITC, SMOC seeks to maintain and expand its existing community and economic development programs and services. These programs and new projects are as follows, although existing programs are described by name alone, due to space limitations. (Attachment B, List of SMOC's Programs with Descriptions)

Goal 1: Sustain and create more opportunities for low-income people to become self-sufficient and economically independent. *SMOC accomplishes this goal through the following existing programs:*

Employment Programs: HiSET, ESL, Green Jobs Academy, Mobile Resource Team, Summer Jobs for Youth, MetroWest Career Center, Women's Transition Program, and Individual Placement and Support (IPS).

Microbusiness Development Services: SMOC Financial Services.

New Projects Underway or Scheduled for Implementation:

- Virtual ESL Classes: Due to COVID, SMOC's ESL program began offering classes virtually. Due in part to the ease of taking classes this way, enrollment in the program grew in the fall of 2020 to 45 enrollees and expanded to include six volunteer teachers alongside its paid program manager.
- COVID Emergency Fund: In late 2019, in partnership with the Framingham Health Department and local funders, SMOC created a program for low-income COVID-positive households unable to quarantine.

Since launching the Microloan Fund, SMOC Financial Services has closed 15 loans, totaling \$422,896. SFS loans and technical assistance have helped start 8 businesses, stabilize 5, and created or preserved at least 63 jobs. Since the inception of the Green Jobs Academy, 362 low-income/unemployed weatherization installers have graduated; 288 placed in permanent jobs. Although it did not operate in 2020, to date more than 100 youth have held paid

Internships through SMOC's Summer Jobs Program. Since JBALC's inception in 1992, 188 JBALC students have earned their GED/HiSET. Since 2010, over 540 ESL students have increased their confidence in speaking English.

Goal 2: Sustain and create more opportunities in which low-income, disadvantaged and disabled populations' living conditions are improved. *SMOC accomplishes this goal through the following existing programs:* **Community Improvement and Revitalization Programs:** Family Shelter, Recovery Housing, Housing for People With AIDS, First Step Supportive Housing, Family Self-Sufficiency Program, Home Modification Loan Program, Housing and Consumer Education Center, Common Ground Resource Center, Emergency Single Adult Shelter, Weatherization & Heating System Assistance, South Middlesex Non-Profit Housing Corporation, Lowell Transitional Living Center/Emergency Shelter, Greater Worcester Housing Connection/Emergency Shelters.

Projects in Development or Scheduled for Implementation:

- 237 Chandler St, Worcester: Renovations began during COVID to repurpose the second floor into an emergency shelter to depopulate the main Worcester shelter on Queen St, creating 50 emergency beds. Further renovations are in the design phase and plan to create an additional 20-25 units of supportive housing.
- 226 Main St., Leominster: Creation of 19 units of low-income housing for adults in recovery.
- 94 Highland Ave., Fitchburg: Creation of 14 units of low-income housing.
- 30 Winfield St., Worcester: Creation of 18 units of new construction low-income housing.
- 6 Wyman St., Worcester: Preserving 16 units of low-income housing; property suffered extensive damage due to a fire in summer 2020 (no injuries). Currently in the design phase to rebuild with insurance proceeds.
- 10-12 Roxanna St., Framingham: Renovating this early education, childcare & community space; 10 Roxanna has been gut-rehabbed; planning HVAC and entryway improvements to 12 Roxanna St in summer 2021.
- 74-76 Andover St. and 128-134 Westford St., Lowell: Preserving 31 units of supportive housing for LTLC shelter clients transitioning into more permanent housing. Expect to close on the property by Q4 of FY21.

SMOC's real estate holdings includes 155 buildings, including permanent affordable housing, group residences, emergency housing/shelters, service-enriched housing, and offices/ commercial space in 26 communities. SMOC owns and manages 1,725 low-income rental units. In the past three years we have developed 89 new units of housing. Listed above, SMOC is currently working on projects that will result in the production of 76 new units of housing and the preservation of 47 units. (Attachment C, Summary of SMOC's Real Estate Portfolio)

In addition to developing new units of housing, SMOC is also committed to preserving its existing housing stock by investing in capital repairs that improve their comfort, efficiency, sustainability and "curb appeal." SMOC began compiling a master list of capital repairs in early FY20. To address these needs and take advantage of favorable financing, SMOC closed on a tax-exempt bond through MassDevelopment in September 2020, refinancing an existing portfolio loan (25 properties) along with other mission-core buildings in the MetroWest and Worcester areas. This established a new capital repair reserve fund in excess of \$5,000,000 and included 46 properties. Several more refinancing packages are scheduled to close by the end of FY21, making available a further \$3.4M.

These funds will allow SMOC to invest in our buildings with new roofs, windows, appliances, mechanical equipment and other capital items. SMOC created a Real Estate Sub-Committee in July 2020 with seven Board members and five SMOC staff, and an internal working group of SMOC's real estate development, maintenance, and resource development staff. These committees oversee project scopes and timelines, triaging work based on which projects require immediate attention. Work will primarily focus on building envelopes and heating systems. The bond financing will be spent by the close of FY23 and is expected to preserve up to 588 units of housing.

In FY20, Energy Conservation Services audited and repaired heating systems in 387 homes. Since 2010, SMOC's Home Modification Loan Program initiated and closed 583 loans ranging from \$1,000 to \$30,000 in the Southeast region and MetroWest regions, providing funds for individuals and families to modify their homes for a household member with a disability. Aggregate lending totaled approximately \$12,800,000.

Due to COVID, SMOC's VITA program closed early in 2020. However, SMOC remains committed to offering this program and expects to serve an average of 600 clients in non-COVID years.

SMOC's Common Ground Resource Center in Framingham provides shelter, housing placement, and wrap-around homeless services to approximately 800 single adults annually. Currently, the Family System of Care manages 80 units of congregate family shelters in six locations. We operate 129 scattered site shelter units throughout the region. Through our Housing Consumer Education Center, we expect to assist at least 2,000 individuals with housing needs such as First-time Homebuyer classes, Foreclosure prevention, and stabilization services. Services such as rental assistance rose dramatically in 2020 due to COVID (RAFT served 114 individuals in 2019 and 338 in 2020).

Goal 3: Sustain and create more opportunities for low-income people to own a stake in their communities.

SMOC accomplishes this goal through these existing Client Empowerment Programs: Positions on SMOC Board of Directors, Head Start Advisory Board, Peer Support Housing Model, Lowell Transitional Living Center Advisory Board and Springfield Open Pantry Community Service Center Advisory Board.

New Projects Underway or Scheduled for Implementation:

- Recovery Support Center: The Center offers participants (people in recovery from substance use) the opportunity to be involved in planning programs, groups and resources needed to aid in their recovery.
- Social Justice Coordinator (not yet hired): SMOC has created a new position to assist SMOC in building relationships, facilitate trainings on social justice issues, and engage clients and the community.
- SMOC Financial Services Redesign: Starting in 2021, SFS will focus more on providing technical assistance and training to low-income businesses in the Framingham and Worcester areas that are struggling due to COVID.
- LTLC Fundraising Committee: In 2019, LTLC created a Fundraising Committee comprised of five members of its Advisory Committee and three staff. The Committee is tasked with assisting in fundraising and communications.

In 2020, despite COVID regulations that greatly reduced the number of volunteers we could utilize safely, SMOC benefited from the work of over 550 volunteers. We anticipate closer to 1,200 in non-COVID years to come.

Goal 4: Sustain and increase partnerships among community providers and supporters of low-income people.

SMOC has partnered with an extensive assortment of agencies and providers throughout the state during our 55 years of existence. The agency has collaborated with other subject matter experts in the field to develop and deliver an integrated system of services to low-income and disadvantaged populations. We are committed to expanding and strengthening these relations in 2021-23. (Attachment D: List of Community Partners)

Goal 5: Sustain and increase SMOC's capacity to achieve results. *SMOC accomplishes this goal through these existing efforts:*

Sound Fiscal Practices: For a briefing, please see Section 8. **Staff Continuing Education:** Tuition Reimbursement and an internal Continuing Education web platform, Relias Learning. **Data and Outcome Collection:** Please see Section 5. **Resource Development:** Please see Section 8.

New Projects Underway or Scheduled for Implementation:

- Centralized Property Management Systems: The RealPage implementation for the Property Management Team was completed mid-Q1 of FY20. We expanded the system to include Scattered Sites during Q2 of FY20. Streamlined property management processes better serve the housing needs of the disadvantaged.
- Central Purchasing: In early CY20, SMOC's purchasing team implemented a new purchasing procedure throughout the agency, to help analyze the cost and control purchases and grant more cost control.
- Migration to Salesforce Nonprofit Starter Package: In FY21, SMOC is transitioning from GiftWorks to Salesforce to track donor and grant information, which will improve development documentation processes.
- Staff Training: In FY20, 444 SMOC staff participated in online Relias Training modules. In 2021, all staff will be invited to participate in moderated virtual diversity training in groups of 50 staff.
- Diversity, Access and Inclusion (DAI) Committee: Formed in mid-2020; the DAI Steering Committee's three board members and 15 staff plan staff trainings, send a monthly newsletter, and plan events.
- MIP transition to cloud-based platform: The database software currently utilized for tracking, processing, and

generating reports for all agency financial information recently migrated to a cloud-based system. Most Finance staff now work remotely; consistent, efficient, and reliable access to their data system is essential.

- Transition to CareLogic: SMOC Behavioral Healthcare transitioned to a full Electronic Health Record system in 2017. CareLogic manages claims more efficiently, has reduced losses and increased revenue, and provides clinical staff with real time information on clients and insurance status.
- Tracking COVID client vaccinations: SMOC is planning to use our client data systems and spreadsheets, in some instances, to track client COVID vaccinations. Staff will add vaccination information to the client record in our data systems when the client receives each shot and we can run reports of client vaccination dates.

Goal 6: Sustain and create opportunities for low-income people to achieve their potential. SMOC

accomplishes this goal through the following existing programs: **Asset Development Programs:** Volunteer Income Tax Assistance (VITA), First Time Homebuyer; **Emergency Assistance Programs:** Voices Against Violence, Foreclosure Prevention, Fuel Assistance (LIHEAP), Marlboro Resource Center, and Open Pantry Community Services. **Child and Family Development Programs:** Head Start and Child Care, **Behavioral Health Programs:** Sage House, Framingham Recovery Support Center, Serenity House, COE House, New Beginnings, Rhodes House, Community Support Program, Family and Child Counseling Services, Behavioral Health Outpatient Services. **Access to Arts & Culture:** Framingham Cultural and Community Center, Community Kiln.

New Projects Underway or Scheduled for Implementation:

- Framingham Cultural and Community Center: In 2020, SMOC renovated and converted part of its Suburban childcare and athletic complex in Framingham into a Cultural and Community Center that will develop and host a number of programs for the community. Its first program is a Social-Emotional Learning Mentoring program in partnership with Framingham State, which expects to serve 145 pre-k children in FY21.
- Framingham Recovery Support Center: Opened in downtown Framingham in 2020, the FRSC provides a welcome space for peer-to-peer recovery support services. There are ten active groups there each week.
- Pay for Success CSPECH Expansion: The Pay for Success CSPECH initiative targets high utilizers of Medicaid services, providing the most vulnerable homeless population with intensive care management, housing search, and support throughout their housing tenure. The program serves 105 homeless adults in our service region.
- COE House: COE House is a residential program in Framingham for women with Co-Occurring Enhanced substance use and mental health disorders. The program opened in 2019 and served 36 women in its first year.
- ACO Flex Services: In 2018, MassHealth created Accountable Care Organizations to improve care coordination. SMOC delivers Flexible Services for three MassHealth ACOs. Eligible members may receive support such as obtaining and completing housing applications, transitional assistance, and home modifications.

In FY21, SMOC Behavioral Healthcare outpatient clinics expect to provide 93,000 encounters/services across all modalities. The Child & Family program expects to serve approximately 875 of its families at home. Voices Against Violence expects to serve 7,500 people through direct services, outreach, and educational events. 1,800 survivors will receive direct services and 35 will be placed into temporary housing. Substance Abuse Residential programs expect to help 250 individuals address their recovery. Childcare programs are dependent upon COVID restrictions; however, in FY21, the Head Start and Childcare programs expect to educate and nurture 1,000 children, plus the families of 550 Head Start participants. In FY21, Fuel Assistance expects to provide heating assistance to over 6,500 households due to COVID-related increases. Rental Assistance expects to help at least 2,000 families stay housed.

Goal 7: Sustain and create food security opportunities for low-income people. SMOC accomplishes this goal through the following existing programs: Women Infants, and Children (WIC), Loaves and Fishes and Emergency Food Pantry in Springfield, Supplemental Nutrition Assistance Program (SNAP), Head Start, Greater Framingham Hunger Network; and Food Security and Nutrition Education Program.

New Projects Underway or Scheduled for Implementation:

- Greater Framingham Hunger Network: SMOC co-facilitates this network of 25 local agencies, including funders, providers, faith communities and educational institutions. The network is currently developing a 3-year plan to provide hunger relief and reduce food insecurity in Greater Framingham.

- Framingham COVID Meal Delivery Program: Starting in April 2020, SMOC has provided over 25,000 prepared meals to families and individuals in Framingham who were experiencing food insecurity due to COVID.

In FY20, SMOC's WIC program provided food and child and maternal health services to 7,490 individuals. Head Start/Child Care Family Nutrition provided approximately 43,500 lunches to the children that it serves in 2020; the number was down in 2020 due to COVID closures and we anticipate the post-COVID number to be closer to 60,000. Approximately half of SMOC's clients receive SNAP. The Emergency Food Pantry in Springfield provided bagged groceries to 5,035 individuals last year. The Food Security and Nutrition Education program served 590 individuals in FY20 and expects to serve a similar number in FY21 with nutrition, meal planning, and workshops.

SECTION 5: HOW SUCCESS WILL BE MEASURED AND EVALUATED

SMOC is an outcome-based performance management agency and implements tools to evaluate agency, program and individual client performance. Agency wide, SMOC completed its first joint DHCD/Northeast Institute for Quality Community Action (NIQCA) agency-wide assessment in May 2013. SMOC fully met the NIQCA organizational management and governance Best Practice Operating Standards. Since then, the agency has been assessed annually by DHCD using the federal Office of Community Service CSBG Organizational Standards, as well as triennially with additional DHCD standards, and continues to perform well. SMOC utilizes the nationally recognized Results Oriented Management Accountability (ROMA) methodology, as articulated by DHCD, to set standards for projecting, measuring and reporting outcomes. All SMOC program directors utilize ROMA methodology in their 6-month and annual progress reports to DHCD.

SMOC's Planning and Compliance department oversees functions related to community assets and needs assessments, strategic planning, program development, client data management, outcomes reporting and evaluation, data systems training, general compliance matters and quality assurance policies and procedures. They work with all programs and maintain relationships with private, state and federal funding and oversight agencies and are the primary drivers of SMOC's planning and evaluation processes.

On a programmatic and individual client level, SMOC utilizes qualitative and quantitative processes to evaluate program performance. Quantitatively, SMOC utilizes 13 different web-based data collection tools required by federal, state or foundation funders and in combination with SMOC's internal database CSG Engage. For all programs, through a formal intake and data collection process, SMOC collects baseline, progress and outcome information and data for program participants. Data is compiled for the duration of the clients' participation in a SMOC program.

Quantitative Processes

Databases utilized: CSG Engage (see following paragraph). Efforts to Outcomes (ETO): Utilized by SMOC family homeless programs and some individual and family housing programs, required by MA DHCD. Clarity: Utilized by our Worcester programs, required by the Worcester Continuum of Care. RealPage: Utilized by SMOC housing programs to track property management functions. MRI/TenMast: Utilized by SMOC rental assistance programs to calculate and record payment. Empowerdb™: Utilized by SMOC Voices Against Violence program. CareLogic: Utilized by SMOC Behavioral Health programs for service provision, scheduling, and billing. Child Outcome Planning and Administration (COPA): Utilized by Head Start and Child Care. Virtual Gateway: Utilized by SMOC programs funded by the MA Department of Transitional Assistance, Department of Public Health and US Department of Agriculture. CSG Identity Data Systems: Utilized by LIHEAP and Energy Conservation; CMS: Utilized by our Housing Consumer Education Center, required by the Regional Housing Network; eClinical: Utilized by OPCS Open Door Social Services Program, required by the City of Springfield; MySeniorNetwork: Utilized by LTLC in addition to CSG Engage; ClientTrack: Utilized by some supportive housing programs, required by MHSA:

SMOC's primary internal case management database, CSG Engage, is a multi-program web-based software product that enables staff to collect, track, report and share data amongst all its affiliates. CSG Engage captures client intake, referral, service participation, outcome, and case management information. CSG Engage provides aggregate and

individual client reports which assist in assessing program and client performance. The data system has the functionality to include data from some of the aforementioned databases so we can produce an unduplicated count and profile of the households and individuals served across the agency.

Qualitative Processes

Focus groups, peer groups and satisfaction surveys are institutionalized in the development and review of all our programs. In the early stages of the Secure Jobs Program, SMOC brought together homeless or formerly homeless heads of household clients, town officials and representatives from MassBay Community College, United Way of Tri County, Natick Service Council and the Firemen Foundation to evaluate the program rollout. The Peer Support Model is embedded in SMOC low-income and supported housing programs. Due to COVID, house meetings were significantly reduced, but some still occurred outdoors or virtually. This model fosters a culture of community input, support and accountability. Residents help maintain the houses' cleanliness, hold weekly residents' meetings, and participate in substance-abuse programs such as Alcoholics Anonymous and Narcotics Anonymous. One resident serves as House Manager and coordinator of house activities and as a liaison with the Property Manager and Case Manager on matters like maintenance, landscaping, house rules, behavior and health. SMOC's education programs utilize satisfaction surveys. Client feedback is critical in shaping and evaluating our classes.

Measuring Success

Every three years, SMOC convenes a series of meetings with the Executive, Senior Management team and Board representative to oversee and guide the implementation of the community and internal needs assessment. During the process, we prioritize the key needs that emerged from the needs assessments and identify the agency's strategic three-year goals to address these needs. Each goal is supported by specific objectives for the next three years, along with funding strategy, service delivery details, and strategic partnerships.

Every year, SMOC submits both a CITC Statement of Progress and a CSBG Community Action Plan (CAP), which contains extensive information about SMOC's programs and their need, goal/strategy, and performance data for the past year. In the FY20 CAP, just a few examples of this data include:

- Home Modification Loan Program: there was a target of 40 participants in FY20 target, and the actual result was 41 participants, of whom 100% achieved the objective of individuals with disabilities receiving a home improvement to increase mobility (handicap access improvements, shower grab bars, etc)
- Family Self-Sufficiency Program: Our FY20 goal was to serve 50 participants, and the actual number served was 54. Of those 54, four participated in First Time Homebuyer counseling to purchase a home and 24 received VITA tax preparation assistance to increase their income due to a tax credit.
- Housing Consumer Education Center: Our FY20 goal was to help 150 households avoid evictions by providing rental assistance; the actual number served was 273, thanks to the increased volume of applicants and the corresponding increase of COVID-related rental assistance funds from the CARES Act.

SECTION 6: COLLABORATIVE EFFORTS TO SUPPORT IMPLEMENTATION

SMOC benefits from many collaborative relationships, programs and efforts. SMOC presents the following examples of SMOC's reach, breadth and extent of our partnerships in the planning, execution, and funding of our programs:

COVID Response: Beginning in March 2020, SMOC initiated conversations with Framingham's Health Department regarding safety measures for staff and clients. These early conversations developed into a strong partnership where the agency collaborated with the City on testing for staff and the community, guidance for specific cases in our shelter and housing programs, numerous Question and Answer sessions provided to SMOC managers, and Health Department review and approval of all SMOC plans to re-open buildings in Framingham and Metrowest.

As a result of this partnership, in the fall of 2020, SMOC, the Framingham Health Department, and local funders, including the MetroWest Health Foundation and Foundation for MetroWest, created an emergency fund specifically for low-income households in Framingham who tested positive for COVID or needed to quarantine due to an

immediate exposure. The Health Department saw that many people in these situations were unwilling or unable to stay home from work to quarantine due to financial restraints. Referrals come from the Health Department to SMOC and SMOC then communicates directly with the family to determine the level of assistance needed. This program has prevented hundreds of community exposures because of the quarantine compliance it makes possible.

Another area during the pandemic where community organization came together was in response to food insecurity. At the onset of the pandemic, and especially during the state's mandate to stay at home, many of SMOC's clients did not have access to meals. We quickly mobilized a small group of organizations and, in collaboration with those agencies and the City of Framingham, SMOC led the effort on developing and implementing a delivery system to low-income housing residents. During the spring and summer, the agency was delivering 1,000 meals a week.

Serenity House: SMOC opened Serenity House, a residential treatment program for women, including pregnant and post-partum, in recovery from addiction, more than 20 years ago. Originally located in Hopkinton, in 2016, SMOC determined that the program had to move in order to expand. A former nursing home in Framingham became available, which would serve Serenity's House needs, once renovated. SMOC purchased the building in 2017.

Relocating to a building located in the heart of downtown Framingham required fostering new relationships with stakeholders and neighbors. This began many months prior to the program opening for services. The rehab of this property took 8 months to complete. The Framingham Building Commission and Fire Department were consulted throughout the renovation due to extensive electrical, plumbing, and accessibility upgrades.

While renovations were underway, the agency reached out to key stakeholders in the community and the surrounding neighborhood. Community meetings were conducted for SMOC to educate the community on this program and the value that it would bring to Framingham. Though there was some initial opposition, SMOC engaged in one-on-one discussions with neighbors such as local churches, the police department, the public library, banks, and a funeral home, to cultivate a smooth transition for the relocation. During the open house in November 2018, many community members attended that had previously opposed the siting for this program. They saw the transformation and received tours that explained the program. Slowly but surely, Serenity House became positively integrated into the community.

Lowell Collaborations: Thanks to SMOC's participation in the Lowell City Manager's Task Force on Homelessness beginning in 2019, SMOC entered into conversations to purchase two distressed properties for the purpose of converting them to permanent supportive housing for chronically homeless individuals. As a result of these collaborative efforts, SMOC expects to purchase the properties by spring 2021 and will convert the buildings to 31 units of SROs. These units of housing will help provide a pipeline for those in the emergency shelter system who can benefit from a private unit along with continued case management and support to help ensure successful tenancy.

SMOC collaborates with numerous Lowell community-based partners to provide the necessary array of services and supports needed by clients. These organizations include: Lowell House to provide substance abuse prevention programs; Merrimac Valley Food Bank to provide food resources; South Bay Mental Health and Eliot Community Human Services for Mental Health Support and crisis intervention; several VNA programs; Lowell Community Health Center and Lawrence Family Health Center for primary care; Lowell Police Department for identification of potential clients and outdoor camp sites; Community Teamwork, Inc. for housing subsidies and financial assistance; Greater Lowell Workforce Investment Board for employment support; and Community Teamwork for financial assistance.

A Place To Live: Beginning in early 2017, SMOC began working with MA Housing & Shelter Alliance to develop a plan to create micro-unit housing. The initiative's goal is to create 250 new units of supportive housing for chronically homeless single adults in Massachusetts. SMOC has also partnered on this initiative with the City of Worcester and with the Worcester Housing Authority, which is creating similar housing for the chronically homeless. SMOC will be the service provider for the WHA's property and the WHA will provide vouchers for SMOC's units. Currently SMOC's Winfield Street property has completed the predevelopment and due diligence processes.

Framingham Community and Cultural Center Mentor Program: Starting in the summer of 2020, SMOC entered into discussions with Framingham State University around creating a Social-Emotional Learning (SEL) mentorship program between FSU students and pre-school children in SMOC's childcare programs. SEL programming has been offered by SMOC's Head Start program for years, but has not been available to the childcare program, which serves a population of children of whom 97% receive subsidies. Along with guidance and funding provided by the Metrowest Health Foundation, the program was developed by SMOC and FSU based on the nationally-recognized Second Step curriculum, with adaptations for virtual use. This program will serve approximately 150 low-income preschool children.

Chandler Street, Worcester: Even before COVID-19 emerged, SMOC's emergency shelter in Worcester was experiencing chronic overcrowding. Once social distancing became imperative in the spring of 2020, SMOC began working with local partners to develop the second floor of SMOC's property on Chandler Street into a second permanent homeless shelter for single adults. Partners include the City of Worcester, DHCD, the Health Foundation of Central MA, and Greater Worcester Community Foundation.

Behavioral Health Partners of MetroWest: In partnership with Advocates, Spectrum Health Systems, and Wayside Youth & Family Support Network, BHPMW coordinates patients' care needs through a continuum of behavioral health and social services. Access to services is through a referral line, where care coordinators offer services and support options. SMOC provides behavioral health, substance use and addiction treatment, housing, food resources, and more.

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

As a participant on community boards, SMOC integrates and implements community and economic development priority goals developed by local, municipal, regional and statewide planning entities. Historically, and by federal mandate, SMOC has been an advocate and activist agency for low-income populations.

- In 1985, SMOC convened the *MetroWest Area Homeless Task Force*, consisting of local community-based organizations and town leaders to examine the growing issue of homelessness within its jurisdiction. At the time the focus was on emergency shelter. With the recognition that lack of affordable housing was the number one factor in low-income populations becoming homeless or being at-risk of homelessness, SMOC began converting its emergency homeless services to a Housing First Model.
- In 2006, MA instituted a *Special Commission Relative to Ending Homelessness in the Commonwealth*. SMOC played a significant role in its leadership. Its findings recommended a paradigm shift in homeless services, away from emergency shelter-oriented to prevention-oriented, rapid rehousing and permanent housing.
- In 2008, Governor Deval Patrick established the *Interagency Council on Housing and Homelessness* consisting of a cross section of state agencies and community-based organizations to carry out its recommendations and to overhaul the state's homeless services from emergency shelter to the Housing First model in 10 regions.

On the local and regional levels SMOC has been asked by several municipalities to help solve the complicated community issue of homelessness. This assistance typically began with local officials contracting with SMOC to manage their existing emergency shelters, which were struggling. Then, as a local provider, SMOC sat on the local task forces working to end homelessness. Subsequently, the local programs affiliated with SMOC as subsidiaries.

- Beginning in 2006, SMOC assisted the City of Worcester in coordinating closing the People in Peril Emergency Shelter, and set in place the infrastructure and support programs to operate a Housing First program. The outgrowth of *Worcester's 3-Year Plan to End Homelessness (2007)*.
- In 2009, SMOC affiliated with Open Pantry Community Services of Springfield, which operates a number of social service programs including a food pantry in the Springfield area. This program supported the City's *10-Year Plan to End Homelessness (2007)*.
- In 2013, SMOC affiliated with Lowell Transitional Living Center (LTLC), which provides food, shelter and programs for low-income and homeless individuals in Lowell. Though this partnership SMOC assisted Lowell in enacting the *10-Year Plan to End Homelessness (2008)*.

SMOC works with numerous planning entities that oversee, develop and prioritize community and economic development projects which benefit low-income people. These entities, plans, and outcomes are listed below.

- Worcester City Manager's Task Force on Sustaining Housing First Solutions: Worcester convened a 28-member Task Force in March 2018 on which SMOC was represented, which worked for months to explore gaps and resources related to homelessness. The group issued a report in July 2018 which included a number of action items currently in progress to address homelessness among single adults in Worcester.
- Downtown Framingham Homelessness Taskforce: SMOC participated along with members of the Framingham Police Department, City officials, and business owners in a regular series of meetings to review quality of life issues and concerns that occur in the downtown area. The group developed strategies for enhanced communication and intervention to address emerging issues.
- SMOC's Community Series: The Community Series started with an idea to provide a workshop on the guidelines for SMOC's financial assistance resources to be shared with faith-based communities that frequently requested this information. We found that there were many questions about other programs SMOC provides so in fall 2020, SMOC created this series for one hour a week. Each week, SMOC provides a brief overview of one program, with emphasis on how to access the service during the pandemic. The audience has expanded to local City and town employees including schools, other non-profit agencies, and representatives from our local legislative delegation. It is vital to provide this platform for people to connect and ensures that all who participate receive accurate information on our services to share with their communities.
- Greater Framingham Hunger Network: SMOC co-facilitates this network of 25 local agencies, including funders, providers, faith communities and educational institutions. The network is currently developing a 3-year plan to provide hunger relief and reduce food insecurity in Greater Framingham.
- Lowell City Manager's Task Force on Homelessness and Sustainable Housing: In Winter 2019 Lowell's City Manager formed a Task Force comprised of community leaders (including SMOC) to change how the City responds to growing homelessness, housing, and other associated issues. SMOC has been an active participant in the Task Force on Homelessness and Sustainable Housing to provide housing and support services to low-income, disadvantaged single adults with a variety of disabilities. One of the goals of the Task Force was the creation of more housing for chronically homeless single adults with multiple supportive service needs. To help achieve this goal, SMOC is acquiring two properties which will provide a total of 31 units of CSPECH housing. A final report was issued in August 2019.

SECTION 8: FINANCING STRATEGY

According to SMOC's FY19 Audit, revenues were \$104,471,958, with total expenses of \$99,179,950. SMOC's fiscal strength and capacity comes from the diversity of our programs, which are all mission-oriented to help meet our clients' needs in order to help them become more self-sufficient and productive members of society. In FY19 SMOC managed \$82,742,645 in federal, state and local contracts for funding. Through the Housing Corporation, SMOC earns revenue from real estate development, rental property income and sublease income which contributes to the sustainability of our housing programs. In FY19, SMOC received \$7,660,059 in rental revenue.

Through a Resource Development department of six full-time professionals, SMOC has set ambitious fundraising goals to garner considerable new and increased income from individual donors, foundation, corporations, events and annual appeals benefiting various SMOC programs. In FY21, SMOC's overall resource development goal is \$2,501,000 in revenue from the development of these revenue sources and others in our primary service areas. As of the close of Q2, we have raised \$1,866,761, approximately 75% of our annual goal. Over \$500,000 of the funds raised to date in FY21 have been from individual, corporate and foundation donors who received credits.

CITCs have enabled SMOC to outreach to current and potential donors and solicit new and/or larger gifts. Of our 31 CITC donors in 2020, 5 were new or lapsed (including two United Way transfers), 9 gave more than last year, 13 gave the same as last year, and 5 gave less. 39% of gifts supported SMOC shelters; 22% supported the Framingham Community & Cultural Center (a new program); 18% supported our ESL program; 15% were unrestricted gifts; 4%

supported feeding programs, and 2% supported SMOC Financial Services. Three of our largest gifts are multi-year commitments that were negotiated in part due to the availability of CITCs. Many more of our existing corporate and individual donors qualify for CITC Program Tax Credits (We had over 200 donors give \$1,000 or more in 2020), but we run out of credits each year. SMOC's goal is to cultivate and expand its solid and growing base of existing donors to utilize \$250,000 of Tax Credits, should DHCD grant us this allotment and raise \$500,000 in revenue to fund new and existing programs presented in this CIP.

SMOC's affiliates, Lowell Transitional Living Center and Open Pantry Community Services in Springfield are significantly reliant and successful at raising funds to support its programs from the community.

- Open Pantry Community Services' FY21 budget is \$2.5M. This year, OPCS' fundraising goal is \$440,000, and at Q2 has successfully raised \$303,129 (69%) from donors, grants and fundraising events to support its operations.
- Lowell Transitional Living Center's FY21 budget is \$1.7M. This year, LTLC's fundraising goal is \$350,000, and at Q2 has successfully raised \$688,879 (197%) from donors, grants and fundraising events to support operations.

The capacity to develop low-income property requires a development model with grants and low interest financing to keep housing affordable for individuals, at or below 30% of the area median income. For more than 20 years, SMOC's Housing Corporation has partnered with the MA Department of Housing and Community Development, the Massachusetts Community Economic Development Assistance Corporation, HUD, Federal Home Loan Bank as well as local banks for grants and low-interest loans.

The size of our organization helps to leverage costs over a larger base when compared to other nonprofits, and positions us to continue earning grants, contracts, and donations from many sources. Our overhead rate is 11.25%.

The diversified Net Assets (balance sheet) of the Corporation consist of real estate assets comprising 1,725 rental units spread throughout our service area, various highly collectible receivables (expected to be collected within 30-90 days) mostly with the Commonwealth, and healthy positive cash balances.

SMOC is in good standing with the MA Department of Revenue, the Commonwealth of MA Office of the Attorney General and the Commonwealth of MA Secretary of the Commonwealth, having met all of our legal and contractual obligations in a timely manner since the inception of the Corporation.

SMOC is audited annually in accordance with generally accepted auditing standards in the United States; "Government Auditing Standards" issued by the Comptroller General of the United States; the provisions of the Single Audit Act, OMB Circular A-133 and OMB's Compliance Supplement for Audits of Institutions of Higher Education or Other Non-Profit Organizations; and provisions of the UFR Auditor's Compliance Supplement issued by the Commonwealth of MA Executive Office for Administration and Finance, Operational Services Division. Those standards, circulars, supplements or guides require that the audit be performed to obtain reasonable assurance that SMOC's financial statements are free of material misstatements whether caused by error, fraudulent financial reporting or misappropriation of assets. The most recent audits have resulted in unqualified opinions with no material findings.

In addition to reporting on South Middlesex Opportunity Council, Inc. and SMOC affiliates' financial statements, the following types of reports are issued with the same level of independent auditor responsibility as is assumed for financial statement reports:

- A supplementary report on the fairness of the presentation of the organization's Schedule of Federal Awards;
- Audit of the organization's Uniform Financial Statements and preparation of the Uniform Financial Report (UFR) for the Commonwealth of MA;
- Reports on compliance with statutory, regulatory and contractual matters that meet the requirements of the Government Auditing Standards and the requirements of the OMB Circular A-133 and the requirements of the UFR Auditor's Compliance Supplement issued by the Commonwealth of MA Executive Office for Administration and Finance, Division of Purchased Services, dated June 1994.

- A combined report on the organization's internal control structure and controls used in administering Federal award programs that meet the requirements of Government Auditing Standards and of the OMB Circular A-133.

SMOC's documented processes and procedures are reviewed and tested by our public accounting and independent auditing firm, Mayer, Hoffman, McCann P.C, a national accounting firm with an extensive non-profit auditing and tax practice. The processes and procedures reviewed include: revenue and billing system, purchasing system, payroll system, cash receipts and disbursements procedures, invoicing/payables system and IT system. Mayer, Hoffman, McCann P.C has not noted any material or significant findings as a result of their testing. (Attachment E: Internal Controls and Fiscal Management).

Strategies Going Forward:

As presented, SMOC's fundraising strategies have produced a growing base of individual, foundation, and corporate supporters that qualify for the Community Investment Tax Credit Program. Historically, SMOC has successfully leveraged the CITC program to raise funds and, if awarded, a subsequent allocation of \$250,000 will help SMOC raise a minimum of \$500,000 in revenue to fund new and existing programs presented in this CIP. Furthermore, SMOC has a proven ability to process and utilize the tax credits promptly and in support of our shared goals.

Going forward, SMOC's management team will continue to utilize a strategic budget planning process that includes all Divisions, Administration and Finance, and the Senior Management Team working together to construct the agency's respective budgets and strategic initiatives that shape the operating framework for each fiscal year's budget. For FY21 SMOC's revenue is projected at \$116,917,000 and expenses at \$116,538,000. (Attachment F: SMOC's FY21 Budget). SMOC's financing strategy is to continue to partner with federal, state and local entities for contracts to fill housing and programmatic needs in the communities we serve. The Housing Corporation will continue to add and improve developments that have solid funding for implementation and ongoing operations.

The Resource Development department will continue to focus on increasing grant, foundation, corporate and individual donations through agency-wide and program-specific fundraising. A few of these efforts are listed below:

- Voices Against Violence Annual Purple Passion Run/Walk: Raised \$55,000 in 2019 and \$30,000 in 2020
- Annual Charity Golf Tournament: Raised \$65,000 in 2019; cancelled in 2020 - appeal in lieu raised \$15,775
- Evening of Giving (Benefit for Roland's House in Marlboro: Raised over \$25,000 in 2019; cancelled in 2020
- Open Pantry Community Services Holiday Events: Raised \$104,738 in 2019 and \$102,929 in 2020
- Lowell Transitional Living Center: Steps to Home Walkathon: Raised \$38,000 in 2019 and \$33,000 in 2021

SECTION 9: STORY, TRACK RECORD AND SUSTAINABLE DEVELOPMENT

SMOC was incorporated in 1965 in Framingham, following President Johnson's War on Poverty. Johnson's Economic Opportunity Act in turn created Community Action Agencies "to "strike poverty at its source -- in the streets of our cities and on the farms of our countryside..." SMOC's first program was Head Start.

In 1986, SMOC created a wholly owned subsidiary, the South Middlesex Non-Profit Housing Corporation (Housing Corporation) to respond to the local and statewide crisis of affordable housing. SMOC's Housing Corporation has created a unique and successful approach to serving the needs of low-income households by integrating case management and SMOC's wrap-around services and community-based support services with rental units, with the goal of tenants sustaining stable housing which supports self-sufficiency. Real estate holdings include 155 buildings, including permanent affordable housing, group residences, emergency housing/shelters, service-enriched housing, and offices/commercial space in 26 communities, including 1,725 low-income rental units.

In 1991, SMOC absorbed Trinity Mental Health Services, thus creating SMOC Behavioral Healthcare. Today, SBH provides a wide range of outpatient services, including substance use and mental health services, to children, adults and families. SBH also oversees four residential treatment programs. Due in part to the increase in COVID-related mental health and substance use issues, SBH is on track to provide 93,000 points of care this year.

In 2010, in partnership with the City of Worcester, SMOC incorporated with the People in Peril (PIP) Emergency Shelter in Worcester. The shelter closed and the Greater Worcester Housing Connection opened. GWHC is a Housing First program consisting of three integrated programs: a triage center and two emergency shelters which provides short-term emergency housing and daily meals for 75 homeless individuals; 500 low-income housing units located in and around the City of Worcester; and case management.

In 2009, SMOC affiliated with Open Pantry Community Services of Springfield, which operates a food pantry, soup kitchen, Teen Parent Program, and other social service programs in the Springfield area. In 2020, OPCS provided meals to 965 individuals and distributed more than 5,000 bags of groceries.

In 2013, SMOC affiliated with Lowell Transitional Living Center (LTLC), which provides food, shelter and programs for low-income and homeless individuals in Lowell. Its emergency shelter facilitates beds for 60 men and 30 women. Additionally, LTLC maintains 12 single occupancy apartments, 55 below-market Single Room Occupancy (SRO) units and 6 units of housing for chronically homeless individuals. In 2020, LTLC provided case management, employment search, financial management services and more to 1,390 clients.

SMOC has a track record of innovative programming. SMOC was the first pilot of the CSPECH project in 2006 in Massachusetts. Since then, it has become a statewide program and continues to expand its services. SMOC piloted the Transition Age Youth CSPECH Program (TAY) to deliver the Community Support Services level of care to up to 40 homeless individuals ages 18 to 24 in the city of Worcester with the goal of stabilizing these youth and interrupting the cycle of homelessness. The program is still running today. SMOC Financial Services was launched in 2016 to provide micro loans to start-ups and small businesses unable to obtain a regular bank loan. Providing lending and technical assistance to primarily low-income and/or minority entrepreneurs has created or preserved at least 63 jobs. In 2020, we opened the Recovery Support Center in downtown Framingham, to offer people in recovery an opportunity to design and lead their own recovery groups and services. Also in 2020, SMOC became a flexible service provider for three Accountable Care Organizations, providing better linkages to care.

Sustainable Development

The following examples illustrate SMOC's consistency with the Commonwealth's Sustainable Development Principles including Concentrate Development and Mix Uses; Advance Equity; Make Efficient Decisions; Protect Land and Ecosystems; Use Natural Resources Wisely; Expand Housing Opportunities; Provide Transportation Choice; Increase Job and Business Opportunities; Promote Clean Energy; and Plan Regionally.

SMOC's Housing Corporation Building Practices: SMOC created its Housing Corporation in 1986 to **Expand Housing Opportunities** for those in need of affordable, supportive, and/or emergency housing. SMOC's development strategy is to invest in substandard and distressed properties and redevelop them into affordable and/or supportive housing. In accordance with **Concentrate Development and Mix Uses**, revitalizing existing structures rather than building new construction preserves neighborhoods and conserves open spaces. SMOC often develops these properties into lodging houses, which is a dense housing model; one building may contain 16 or more units. The Dover Amendment provides for **Efficient Decisions** when it comes to zoning for these dense properties, allowing for more concentrated living arrangements without requiring lengthy zoning relief efforts. SMOC has a number of **Mixed Use** properties: in Spencer, a building with three commercial units and 18 SROs; in Palmer, a building with four commercial units and 19 SROs; and in Three Rivers, one commercial unit and one affordable unit.

SMOC's major investment in capital repairs over the next three years will **Protect Land and Ecosystems** by fixing existing structures, rather than building new properties on open spaces. A recent exception is SMOC's micro unit housing project in Worcester, which will create 18 SRO units for chronically homeless adults using modular construction assembled off-site at a manufacturing facility, which is significantly more efficient than custom construction in an effort to **Use National Resources Wisely**.

SMOC owns and operates six family emergency shelters in the MetroWest area. By situating these shelters within neighborhoods, we **Advance Equity** by housing homeless families within converted single-family homes in residential settings, which helps remove some of the stigma of living in a shelter. These properties are not labeled from the outside and blend into their neighborhoods. We **Expand Housing Opportunities** for those with physical disabilities by ensuring the availability of accessible housing, from ramps and ADA-compliant bathrooms and kitchens in many properties, to installing a bed-shaker in one of our family shelters to accommodate a deaf family.

Many of SMOC's properties in Framingham are within walking distance of the downtown area, which includes a hospital, restaurants, markets, bus stops, a train station, and businesses. Likewise, many of SMOC's affordable units in Worcester are on local bus lines. This proximity **Provides Transportation Choice** for a population often without a car. Many of our programs, as well as our office buildings, are within proximity of public transportation and other services also helps to reduce reliance on personal automobiles and travel times, which helps to **Mitigate and Adapt to Climate Change**. SMOC operates its main offices as "service hubs," where low-income individuals and families can access an array of services in one stop, reducing travel times and creating triage and coordination efficiencies.

Suburban Athletic & Child/Framingham Community & Cultural Center (FCCC)

Built in the mid-70s and purchased by SMOC in 2019, Suburban Athletic & Child contains Head Start and childcare classrooms, a pool, indoor courts, offices, and community spaces. SMOC is renovating this facility to preserve and update the classrooms to meet COVID safety guidelines and to create space for community programming to **Advance Equity** in an underserved and low-income area of Framingham. The FCCC launched a Social-Emotional Learning mentor program for low-income preschool children in Suburban's childcare programs, to help them develop the social-emotional skills they need to learn and grow. Revitalizing a childcare, athletic and community space in the heart of a low-income neighborhood shows investment in a population deeply deserving yet underserved.

Besides operating buses for students in the childcare programs, the property is also located blocks from the MetroWest Regional Transit Authority's hub and half a mile from the Framingham Commuter Rail station to **Provide Transportation Choice**. One of SMOC's largest buildings, Suburban is powered by rooftop solar panels to **Use National Resources Wisely** and **Mitigate and Adapt to Climate Change**.

Affordable childcare is a critical component to **Increasing Job and Business Opportunities**. According to a 2019 report by the Economic Policy Institute, Massachusetts was the second most expensive state in the country for infant childcare, costing more than the average monthly rent. Without sufficient slots of Head Start and voucher-based childcare, low-income parents are unable to afford childcare and necessities such as rent and food. SMOC's Head Start and Child Care programs expect to serve over 1,000 children this year, 97% of whom are on vouchers or other subsidies. Preserving this complex and the classrooms and community resources within the complex is an example of **Planning Regionally**, as it will offer long-term benefits to Framingham's community development.

Green Jobs Academy and Energy Conservation Services: SMOC created the Green Jobs Academy to assist low-income un/under employed population in obtaining jobs with a living-wage and a career ladder in the weatherization industry, and to provide cutting edge continuation education. GJA operates a training facility (currently moving from Worcester to a new location in Marlborough) featuring classroom and hands-on courses, as well as a robust set of online courses. GJA helps **Increase Job and Business Opportunities** by training un- or underemployed workers in a field with many living-wage job opportunities, helping to meet the demand for skilled labor in a major industry in Massachusetts. Weatherization and related fields are expected to continue growing due to Massachusetts' commitment to **Mitigate and Adapt to Climate Change**. SMOC's Energy Conservation Services (ECS) provides assessments of heating systems, appliances, and lighting and offers replacements in all these areas to reduce costs and improve energy efficiency. ECS is available to low-income households. ECS also assesses SMOC properties and provides guidance and best practices to help SMOC properties purchase energy-efficient appliances. Working to better educate SMOC tenants through the integration of ECS staff and property managers is a goal for near future.