

Way Finders, Inc. 2024-2026 Community Investment Plan (CIP)
1780 Main Street, Springfield, MA 01103 www.wayfinders.org

Section 1: Community and Constituencies to be Served

Since our founding in 1972, Way Finders has committed our resources to end family homelessness, increase the supply of safe, affordable housing, and develop neighborhoods where all people have access to equitable resources that meet their needs and support them in living with dignity. By addressing root causes of disparate outcomes for families and individuals and dedicating resources to sustainable solutions to addressing unjust inequities, we advance our mission of building neighborhoods and communities where all people thrive.

In addition to its Administrative Departments, and two subsidiary companies, Way Finders consists of six integrated divisions and departments that drive our affordable housing and comprehensive community development efforts. Our 2024-2026 Community Investment Plan (CIP) advances goals and activities that are housed within our:

- **Real Estate Division** (which includes the Real Estate Development, Property & Asset Management, and Resident Services departments)
- **Housing Education Services Department in the Housing Center Division** (which includes Homeownership and Financial Education (HOME), the Secure Jobs Initiative (SJI), Competitive Integrated Employment Services (CIES), Supplemental Nutrition Assistance Program (SNAP) Path to Work, and SNAP Employment and Training program, and Community Building & Engagement Department), and
- **Rental Assistance Department in the Housing Center Division** (which administers the Family Self Sufficiency Program (FSS), Self Sufficiency Program (SSP), and Supporting Neighborhood Opportunity In Massachusetts Program (SNO Mass)).

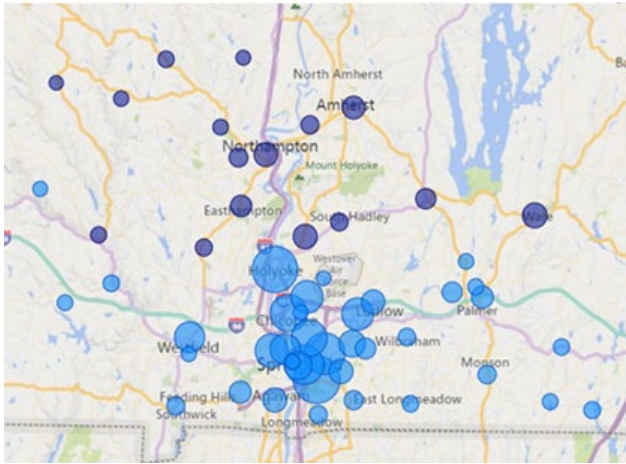
Way Finders serves Hampden, Hampshire, Franklin, and Berkshire Counties in western Massachusetts, a region that includes 101 cities and towns, with populations ranging in size from 150 to a little more than 154,000 people. Over the past 35 years, Way Finders has participated in over 60 completed rental projects and 14 homeownership projects. We own 811 units of housing in 19 developments and manage an additional 60 units in 4 properties.

In addition to being the region's largest affordable housing developer, we are a regional administrator for federal and state-supported programs that bring essential services, economic mobility programs, homeownership opportunities, and fair housing education to thousands of individuals and households each year. Though we have partnerships and services throughout the four counties, our primary service area is Hampden and Hampshire Counties, home to 76% of the four-county region's residents. Of the four Counties, Hampden County is home to 56% of the residents, 83% of Black residents, and 87% of Hispanic residents. (2021 ACS 5-year estimates)

Hampden and Hampshire Counties

The UMass Donahue Institute's Phase I (2021) and Phase II (2022) Greater Springfield Regional Housing Analysis (GSHA) estimates a shortage of 19,000 units of housing in the Springfield MSA by 2025. In January 2024, we had 5,984 households on waiting lists for properties and over 1,000 households have already requested applications for the 62 units that will become available in June 2024 at Rosewood Way in Agawam.

● Hampden, MA ● Hampshire, MA



Density of service delivery in Hampden and Hampshire Counties.

As the regional Housing Consumer Education Center (HCEC) for Hampden and Hampshire Counties, we provide housing assistance at our main office in Springfield and satellite offices in Northampton and Holyoke. The number of client contacts for people requesting assistance has steadily grown from 42,000 in FY22 to 67,000 in FY23, and we estimate more than 70,000 requests in FY24.

HCEC client contacts include phone and walk-in requests for assistance with access to emergency rental and mortgage assistance, emergency housing shelter, foreclosure prevention counseling, employment support, housing search assistance, emergency shelter assistance, financial counseling, food assistance

and a range of concerns that arise from issues with landlords, medical needs, domestic violence, and housing discrimination. We provide services in English and Spanish, the two primary languages spoken by residents here. We can additionally translate from any language and accommodate needs for persons with hearing, visual, and other physical disabilities.

The Gateway Cities: Springfield and Holyoke. Approximately 91% of the 28,939 households we served in FY23 are in Hampden County, and of these nearly 63% were in Springfield and 12% in Holyoke, two of the five Gateway Cities in western Massachusetts. The legacy of redlining and racist housing policies is evident in the ongoing racial and ethnic segregation of Springfield's and Holyoke's neighborhoods and the inequitable distribution of resources across them. Neighborhoods in which people of color comprise a majority of the population are blighted, have aging infrastructure, poor housing quality, among the worst health outcomes in the state, and very high rates of poverty. The Commonwealth's Executive Office of Energy and Environmental Affairs (EEA) has identified Environmental Justice Populations in 100% of Springfield's census block groups and 83% of Holyoke's.

The neighborhoods in which we focus much of our work in Springfield and Holyoke are clustered in several census tracts. The following tables show the disparities in income, racial and ethnic make-up, and other characteristics of these tracts compared to the city as a whole.

Springfield				
	City	Tract 8018	Tract 8013	Tract 8012
Total population	154,064	4,351	4859	2726
Median household income	\$47,677	\$28,015	\$31,901	\$13,288
Percent People in Poverty	25.3%	37.8%	29.1%	57.5%
Owner Occupied Housing*	47.8%	23.3%	31.0%	0%
White	63.3%	9.5%	13.4%	11.5%
Black/African American	20.9%	27.3%	32.5%	19.8%
Hispanic or Latino	45.0%	58.7%	50.8%	58.7%

Holyoke				
	City	Tract 8116	Tract 8117	Tract 8115
Total population	37,720	3,501	2,050	2,202
Median household income (2015-2019)	\$49,007	\$22,807	\$18,687	\$18,333
Percent People in Poverty	26.0%	49.5%	49.1%	61%
Owner Occupied Housing*	41.5%	10.5%	12.0%	1.1%
White (Not Hispanic or Latino)	43.3%	6.9%	8.1%	3.3%
Black/African American	4.6%	3.6%	3.0%	4.7%
Hispanic or Latino	51.7%	85.7%	77.7%	86.3%

City data source for both tables:

<https://www.census.gov/quickfacts/fact/table/holyokecitymassachusetts,springfieldcitymassachusetts,US/POP815222#POP815222>

Tract data source for both tables: <https://geomap.ffiec.gov/ffiecgeomap/>

The GSHA found that nearly 54% of renters in the area are housing cost burdened, spending more than 30% of their income on housing. The National Low Income Housing Coalition reports the annual income needed to afford a fair market-rent two-bedroom apartment in the Springfield HMFA is \$48,920, more than the median household income for both Springfield and Holyoke and far greater than the income of 1,000s of households in the cities' poorest neighborhoods. (<https://nlihc.org/oor>)

While increasing the availability of affordable housing, our housing developments also generate jobs for the local workforce, from development through construction of the properties, and for the management and maintenance of our completed projects. We value Minority- and Women-Owned Businesses and our goal is to increase the number of MWBEs we use for services we need.

Section 2: Involvement of Community Residents and Stakeholders

Engagement of Community Residents and Stakeholders

Since planning and implementing our 2022-2024 Strategic Plan, Way Finders has broadened and deepened our engagement with residents and stakeholders by connecting with them through conversation, community meetings, focus groups, tenant feedback, meet and greet events, public presentations, service to and partnerships with other organizations, collaborative planning, and advocacy and leadership initiatives and programs. We are connected to a wide network of residents and stakeholders as participants in collaborative efforts, on committees and boards, and through delivery of services that provide daily, weekly, and monthly opportunities for feedback and evaluation of our work in the focus areas of this CIP.

The Real Estate goals and activities of the CIP are informed by the Greater Springfield Regional Housing Analysis, Phases I and II, a research project undertaken by the UMass Donahue Institute in 2020-2022 with support from a coalition of funders and the involvement of 20 representatives from housing agencies, municipalities, businesses, and nonprofits in the region. Way Finders played a key role in bringing the published studies to citizens, elected officials and local housing

leaders, gathering their feedback and input about how to strategically address the housing shortage in the context of the region's history and with current information about demographic makeup, economy, resources, and housing market conditions.

To further engage our broader community in advocacy for affordable housing development, Way Finders spearheaded the formation of and convened the Western Massachusetts Housing Coalition (WMHC) in May 2022. The WMHC has grown to include over 50 organizations, representing public and private housing developers, urban and rural municipalities, regional organizations, and housing advocates who have come together to work cooperatively toward meeting the housing needs of western Massachusetts. Way Finders provides leadership and support to this Coalition, which has developed and advocated for State legislative priorities related to housing production, including the 2024 Affordable Homes Act. As of January 2024, the WMHC has convened nine times and is scheduled to meet at least twice per year over the period of this CIP. The WMHC also regularly engages our State Senators and Representatives on the Coalition's advocacy priorities, and briefed Lt. Governor Driscoll and Secretary Augustus from the Executive Office of Housing and Livable Communities (EOHLC) in October 2023 as well.

Our real estate development planning is undertaken as partners with the municipalities in which we locate our affordable housing projects. We attend town meetings, engage with Mayors or town administrators, council members, state representatives, and other stakeholders in an ongoing manner throughout each phase of development from siting projects to design and construction. We also use feedback from our property managers and tenants, provided through formal reports and tenant meetings on a monthly basis. Their feedback informs consideration of design features that best support housing stability and wellbeing for our tenants.

In implementing our 2022-2024 Strategic Plan, we are advancing several collaborative initiatives, drawing on the experiences and expertise of staff from across our departments and clients from our programs to develop new strategies that will help us increase our impact and advance our mission. These initiatives - Transforming Neighborhoods, Ending Family Homelessness and Building Wealth & Promoting Upward Mobility - align with our proposed Community Investment Plan. Each initiative includes outreach and engagement with clients to ensure their perspectives and feedback. As of January 2024, 29 clients and 5 staff members have been engaged in this process, through 9 sessions of either focus groups or interviews.

Key Housing Support Services staff participate in monthly meetings with the Western Massachusetts Network to End Homelessness; Chicopee, Holyoke, and Springfield Public Schools' McKinney-Vento homeless education meetings; and the Springfield-Hampden Continuum of Care chronic homelessness committee. The Ending Family Homelessness Initiative has resulted in an HomeBASE Enhanced Stabilization pilot, which we launched in February 2024. The pilot was informed by our participation in the Springfield-Hampden CoC, the Holyoke Hub, and the Western Mass Network to End Homelessness. In 2022 we engaged residents who participate in our HomeBASE program through focus groups with them to learn about their experiences and needs as we designed the pilot. For example, we learned that the participants would benefit from peer group meetings and life skills education including financial education, tenant-landlord relations, and that flexible funding to assist in overcome obstacles to

successful employment and tenancy are critical. All of these elements have been incorporated into the pilot and are enhancements to the existing HomeBASE program.

We are advancing Economic Mobility Programs that are informed by engagement with municipalities, EOHLC, DTA, residents, businesses, tenants, and other stakeholders. The Building Wealth and Promoting Upward Mobility Initiative is in the process of developing a similar pilot. This initiative is informed by our regular engagement with city representatives, businesses (including MassMutual, banks, and local realtors), NeighborWorks program representatives, and other nonprofit organizations. The initiative has conducted focus groups with current participants in our economic mobility programs, to learn from them about how we can best support their goals. We learned that peer support groups and one-on-one coaching would be very beneficial, and plan on incorporating this feedback into our pilot proposal.

In 2023 CB&E expanded its reach and engaged 1,028 residents, including municipal leaders and elected officials, through its programs and events. The Community Building & Engagement (CB&E) Department staff are continually in conversation with residents through Resident Leadership and Community Advocacy Training Programs in Springfield and Holyoke, convening Holyoke's Chestnut Community Alliance meetings, and providing digital literacy training.

We will continue to convene and support the Digital Equity Alliance, a resident-led group that grew out of our digital literacy program and is just one example of the ways we are engaged comprehensive community development: Springfield and Holyoke residents requested we facilitate their alliance by convening meetings, providing transportation to them, and connecting them to other community groups and leaders addressing the issue. Digital literacy and digital equity initiatives resulted in two Digital Literacy Tech Goes Home training workshops for 27 residents.

Efforts to advance health equity were resident-driven and included Walk Audits in Holyoke and Springfield to identify public safety issues. The audits result in reports that are delivered to the Mayors of each City and to members of city and neighborhood councils. A "Meet Us at the Park" event in Holyoke engaged residents and city administrators to support safety, enjoyment, and revitalization of green spaces. Advocacy for remediation of threats to public safety is a top priority for residents in both Cities.

CB&E is the Community Engagement Coordinator for the Pioneer Valley Planning Commission's Springfield Neighborhood Investment Plan (SNIP). Our Community Engagement Coordinator in Holyoke leads Holyoke TDI's Activation Committee for the Placemaking Project committee and held focus groups, giving 46 residents the opportunity to offer feedback and ideas for the development of High Street.

Residents have raised other issues that are important to improving the quality of life in their communities: health equity, improvements to the built environment, fair housing, transportation, the digital divide, civic engagement, and systemic racism. They want access to in-depth information about the issues and to increase civic engagement and advocacy for policy and systems change in their communities.

The following is a partial list of organizations we partner with to advance comprehensive community building. Way Finders is represented on working committees in some of these organizations, collaborate with them on community development initiatives, like digital equity and climate justice, and we work with many of them to bring grant funding and other resources to our communities.

- The Cities of Springfield and Holyoke to increase housing opportunities improve public safety and infrastructure justice and increase outreach and inclusion of black and Hispanic residents in city planning.
- Pioneer Valley Planning Commission: Serve as the community engagement coordinator and convenor for a series of community engagement activities in Springfield's neighborhoods.
- Holyoke Transformative Development Initiative (TDI) as a member of the Activation Committee for the Placemaking Project, which includes convening resident focus groups to inform development planning.
- Trinity Health's Transforming Communities Initiative as a member of the planning committee alongside many local partners.
- Public Health Institute of Western Massachusetts, a longtime collaborator on many projects, including their LiveWell Springfield Program and Age Friendly initiatives.
- Western Massachusetts Alliance for Digital Equity, including serving as a lead member of the Older Adult Digital Equity subcommittee.
- Baystate Health Community Benefits Advisory Council (CBAC), meeting monthly with Hampden and Hampshire County CBAC members.
- Hampden County Health Improvement Plan (CHIP): attend monthly meetings with stakeholders working on transportation and food insecurity in Hampden County.
- MACDC Public Health and Equity Committee: CDC member organizations working together on neighborhood revitalization, housing, and public health.
- NeighborWorks America (NWA) Community Leadership Institute (CLI): member of the Network Planning Committee.
- Chestnut Community Alliance in Holyoke: Providing support to Alliance members to convene meetings and undertake community events and advocacy programs.

Other active partnerships include Enlace de Familias in Holyoke, OneHolyoke CDC, WalkBike Springfield and Walk Massachusetts, Men of Color Health Awareness (MOCHA), Neighbor to Neighbor, and Holyoke Safe Neighborhood Initiative.

Governance, Leadership, and Staff

Examples of resident and stakeholder engagement are found throughout Way Finders. Our Board of Directors is diverse group of residents who live in our service area and, in accordance with our by-laws, at least one of the Board members is a formerly homeless person and at least one-third are representatives of a low-income community or neighborhood. Other members of the Board are associated with local or regional government agencies, organizations and businesses, and/or are individuals who have expertise in areas such as affordable housing development, community development, human services, and/or business operations. The Board's standing committees often include non-voting Advisory Members who provide additional input, insight, and expertise for our comprehensive community development efforts. Currently, the Way Finders Board includes one resident of a Way Finders property, three residents of a low-income community, and two representatives of organizations that serve the community (Community Action Pioneer

Valley and the Food Bank of Western Massachusetts).

The Way Finders' Board of Directors and executive team are committed to increasing diversity and inclusion within the organization so that we are representative of the communities in which we work. When hiring, we take steps to expand the pool of candidates for vacant positions, including reaching out to other organizations in our region with a similar commitment to racial, ethnic, and economic diversity. In January 2024, the demographic composition of the Board and organization is:

- *Board of Directors:* Fifty-nine percent of the 17-member Board identify as women; 53% identify as white, 24% as Black or African American, 12% as Hispanic/Latino, and 12% as two or more races.
- *Chief executive team:* 63% of eight executives identify as women. Thirty-eight percent identify as Black or African American, 38% White, 13% Asian, and 13% Latina.
- *Staff:* 70% of our 342 staff members identify as women and 73% identify as people of color. Fifty-four percent identify as Hispanic or Latino, 32% identify as White, 10% identify as Black/ African American, and 4% identify as two or more races.

Keith Fairey is our President and CEO. Keith has elevated the issues of racial and economic equity as areas for organizational growth, and this is a key area of focus within our current Strategic Plan. Keith is also a thought leader and strong advocate for affordable housing development in our region, and currently serves as a member of the Governor's Housing Advisory Council. Under Keith's direction, Way Finders will continue to move forward with community development strategies that include affordable housing, economic mobility, and community building and engagement.

In addition to the six departments housed within our Real Estate Division and Housing Center Division, Way Finders has seven administrative departments: the Executive Office, Resource Development & Marketing, Information Technology & Facilities, Finance, Legal, Business Intelligence, and Human Resources. Our CEO and executives often serve on working committees or boards of directors of community stakeholders including state agencies and other nonprofit organizations.

Resident and Stakeholder Roles in Developing, Implementing, and Monitoring the CIP

Way Finders maintains a high degree of accountability and transparency in developing, implementing, and monitoring the CIP goals and activities. Our affordable housing developments have been planned and constructed in partnership with other CDCs and with formal input from residents and civic leaders, as well as state agencies. Way Finders has relationships with the Regional Housing Network, MACDC, Housing Partnership Network, Western Massachusetts Housing Coalition, MassDevelopment and NeighborWorks America, among others. As we move forward with housing development, we engage with local governments to ensure our developments align with their community development plans and serve those most in need in the community. We meet with elected leaders and residents in public forums to discuss plans and are responsive to their input and concerns. Residents of properties we own and manage have formal and informal mechanisms to engage with us.

Our Economic Mobility Programs have support from the state as well as from local leaders,

colleges, and businesses. Their investments in our programs over many years include their ongoing participation in the delivery of our programs, such as hiring and mentoring our program participants, facilitating financial education and homeownership workshops, designing courses for participants and offering scholarships for enrollment in them. Program stakeholders engage us in evaluation of the programs we implement and offer feedback to assist in refining practices, activities, and goals. Way Finders often has a place at the table on state and local advisory committees for workforce and economic development. We have piloted several economic and housing mobility programs for EOHLC, and for the development and implementation of data management programs.

Our Community Building and Engagement (CB&E) Department is actively engaged in Comprehensive Community Development, working with elected city councilors, the Pioneer Valley Planning Commission (PVPC), the Public Health Institute of Western Mass (PHIWM), Baystate Health, WalkBike Springfield, local school leaders, LiveWell Springfield, the Mass Senior Action Coalition (MSAC), and Neighborhood Councils. As our partners, these stakeholders provide ongoing feedback and assessment and work with us to make certain our programs' activities align with theirs to achieve greater progress toward common goals. Participants in our community building programs not only inform the design and planning of our work but are involved in implementation through participation in program activities. Participants are also included in ongoing internal and external assessment of the programs.

Way Finders is a partner in MassMutual's Live Mutual Project. We work with Springfield's New North End Citizens' Council and other stakeholders in planning and implementing comprehensive community development in the North End neighborhood. Additionally, we provide free financial education in the neighborhood with a grant from the MassMutual Foundation.

Several of our partners have reported that their programs are enriched by the inclusion of our program participants, noting that Way Finders brings the voices of people of color and low-income residents to the table, informing the work they do so it is aligned with the real needs of people living in Springfield's and Holyoke's neighborhoods. Involvement in these partner organizations works the other way when participants bring information about community development projects back to their neighbors and community groups.

Section 3: Plan Goals

Way Finders has three goals for our Community Investment Plan that will benefit low- and moderate-income households, people of color who have been denied opportunities for safe, affordable housing, economic security, and equitable resources, and will make significant progress in sustainable community development to benefit entire communities. Our goals for the period between January 2024 and December 2026 are made with the assumptions that 1) we are continuing to see and respond to the economic impacts of the pandemic, 2) state and federal programs we administer will be level-funded, and 3) private foundations and individual donors will continue to support the work we do.

Goal One: Development, Preservation, and Management of Affordable Housing

Way Finders' overarching goal for the period between January 2024 and December 2026 is to address the housing crisis in our region by developing affordable housing in Hampshire and Hampden County communities. As of January 2024, we have 7 projects in our Real Estate Development pipeline that we anticipate will add 384 units of housing through new construction and full or partial rehabilitation.

Our aim is to have 218 units completed and 166 under construction by December 2026. Our developments will meet the Massachusetts Sustainability Principles and provide high quality property management and resident services. In addition to developing housing in the urban centers of the two counties, we will address fair housing issues through the creation of affordable housing in areas of high opportunity.

We anticipate reaching the goal of a \$195,831,000 investment in affordable housing. In addition to the benefit of creating affordable and safe housing for low-income residents with this investment, we also generate jobs for the local workforce, from development through construction of the properties, and for the management and maintenance of our completed projects. We value Minority- and Women-Owned Businesses and our goal is to increase the number of MWBEs we use for services we need.

At the same time, we recognize that the longer-term solution to the current housing crisis will require more than our efforts alone to address. As a result, we have additional goals in this area, to increase public awareness of the housing crisis and solutions to it; to work on systems-level change through our policy and advocacy efforts, engaging with our state, local, and federal elected leaders and building coalitions with regional housing partners to ensure funding, resources, and support for housing development in our communities; and to seek funding for the development and publication of the third phase of the Greater Springfield Regional Housing Analysis, engaging the UMass Donahue Institute as our research partner, to continue to inform the housing policy conversation with up-to-date statistics and facts.

Goal Two: Family Economic Stability and Asset Building

Way Finders embraces the goal of economic security for all people. We aim to educate and empower low-income and BIPOC residents through our economic mobility programs, employment support and employment placement, homeownership opportunities, and financial education programs. As we advance this goal, we benefit neighborhoods and communities with economic development, families who remain stably housed and can meet their own needs, wealth building through homeownership for first-time homebuyers, safety net accounts, and other indicators of wellbeing, safety, resilience that result from economic stability. We create the additional benefit of building networks of trusted business partners whose practices demonstrate their commitment to equitable access to financial health resources and investment in wealth-building opportunities for low-income and BIPOC residents. During 2024-2026 we will continue to offer programs that support economic stability and asset building to low- and moderate-income residents:

Economic Mobility Program (EMP), providing culturally appropriate case management to assist participants in setting and achieving goals that build their self-confidence, job readiness, and personal finance skills. The EMP is comprised of three programs: Family Self Sufficiency

program (FSS), Supporting Neighborhood Opportunity in Massachusetts program (SNOMass), and MassHire Career Pathways.

Employment Support Services (ESS), providing multiple opportunities for employment readiness with the goal of career-path employment and living wages. Employment Specialists and Job Developers will deliver the Secure Jobs Initiative (SJI), Competitive Integrated Employment Services (CIES), SNAP Path to Work, and SNAP Employment and Training programs. We will assist clients in working through barriers to employment such as CORI sealing, education attainment, day care, and transportation.

First-time Homebuyer (FTHB) and Credit Success (CS) Workshops assist clients in achieving homeownership, personal financial goals, and economic mobility. FTHB will take clients through finding, financing, purchasing, and maintaining a home and they will earn a certificate of completion which is necessary to access several down payment assistance programs, special mortgage products, and post-purchase counseling. The CS Workshop will provide personal finance skills, providing information and tools needed for budgeting, utilization of banks and banking products, improving credit scores, and asset building.

Goal Three: Comprehensive Community Development and Resident Engagement

Our goal is for residents in targeted neighborhoods in Holyoke and Springfield to possess the skills and knowledge necessary to lead and influence positive change in their own lives and in their communities. This effort involves engagement with residents and stakeholders, often bringing them together at one table, to develop and plan implementation of sustainable initiatives, community development plans, and policy changes to address inequities in resources.

Another goal is to broaden and strengthen community and stakeholder engagement that extends beyond these communities and includes our cross-sector partnerships with many local, regional, and state organizations. We are engaged with Chambers of Commerce in five towns, public schools, banks and credit unions, neighborhood councils, EOHLC, the Springfield-Hampden CoC, and many others who share our values and commitment to investing time and resources in comprehensive community development.

Section 4: Activities

Goal One Activities: Development, Preservation, and Management of Affordable Housing Real Estate Development Activities for 2024-2026 Community Development Plan

Name of Project	Location	Units	Status in January 2024/Anticipated Completion
Rosewood Way Townhomes	Agawam	62	New and under construction, will be completed in June 2024.
Greenstead Grove	Ludlow	43	New Construction. Starts in summer 2024 and development will be completed by December 2025.

Continues on next page.

Name of Project	Location	Units	Status in January 2024/Anticipated Completion
City of Homes	Springfield	12	Mixed New and Rehabilitation. Site control is secured for six city-owned properties to date with four in process. Construction of first homes will begin in summer 2024 and be completed by December 2026.
Plaza Apartments	South Hadley	60	New Construction, Construction will be underway in winter 2024/25 and will be finished in 2026.
Essex Village (Library Commons, Phase II)	Holyoke	41	Mixed New Construction and Rehabilitation, construction will be underway in winter 2024/2025 and completed by December 2026.
New Court/Rainville	Springfield	88	Rehabilitation of three properties owned by Way Finders and site control secured for a 4 th building. Construction will begin in 2026.
The Bluebird (Belchertown/South East Street)	Amherst	78	New Construction, Passive Building design. Site control has been secured for two city-owned properties. Construction will begin in 2026.

Additional Activities

- Provide high-quality Property Management services and Resident Services for tenants.
- Increase public awareness of housing issues including speaking at public events, media coverage of housing-related issues, featuring development efforts on our social media.
- Work on systems-level change through our policy and advocacy efforts, engaging with our state, local, and federal elected leaders regularly and convening the Western Massachusetts Housing Coalition at least twice per year to plan advocacy efforts.
- Develop and publish third phase of the Greater Springfield Regional Housing Analysis, engaging the UMass Donahue Institute as our research partner.

Goal Two Activities

- Maintain an enrollment of 310 individuals each year in our Economic Mobility Programs (FSS, SSP, or SNO Mass).
- Support 10 EMP participants in purchasing their first home by December 2026.
- Enroll 205 clients in the Secure Jobs Initiative (SJI), 35 clients in CIES, and at least 30 clients in SNAP programs by December 2026.
- Assist 135 clients in securing employment by December 2026.
- 260 individuals will complete the CS Workshop by December 2026.
- Hold 26 CS workshops by December 2026, 11 in English and 4 in Spanish.
- 1600 individuals will complete the FTHB Workshop by December 2026.
- Hold 36 FTHB workshops by December 2026 (online and/or in person), 24 in English and 12 in Spanish.
- At least 35% of FTHB graduates, per year, for three years will purchase their first home.

Goal Three Activities

- Convene and facilitate four Resident Leadership Training Programs to build residents' capacities as change-agents in their communities.
- Convene at least three Flexing Civic Muscle workshops in Springfield and Holyoke that will inform, educate, and activate around issues such as built environment, food insecurity, housing and transportation, climate, racial justice, and age-friendly policy efforts.
- We will continue to convene meetings and provide support for the Digital Equity Coalition, an alliance of Springfield and Holyoke residents and the Chestnut Community Alliance.
- Participate in the Holyoke TDI Activation Committee for the Placemaking Project.
- Convene four meetings of the Western Massachusetts Housing Coalition
- Meet with city and state elected officials regularly.
- Hold a minimum of six focus groups by December 2026 with residents and other stakeholders on topics related to the goals set out in this proposal.

Section 5: How Success will be Measured and Evaluated

Way Finders improves the quality of our work within each department and across the organization by continuously evaluating program outputs and outcomes. Organizational and/or programmatic decision-making is based on program-generated data, research, measurable outcomes, benchmarking, client satisfaction surveys, and/or client feedback.

Way Finders has established a uniform method for setting goals and evaluating progress across all departments in the organization. This method will incorporate the quantifiable activities identified in this CIP so we can track quarterly progress in meeting them. We also have in place methods for collecting reports from the field and minutes of meetings in each department and these will contribute to our evaluation. Program managers and senior executives will undertake review of the quarterly reports. The Grants Manager will work with senior executives to prepare and submit the Statements of Progress each year.

Way Finders Business Intelligence Department (BID) oversees the collection, management, and analyses of data for the organization. We employ CMS to track client entry into and progress through our service programs. Nearly all the funders of our operations and programs require that we submit monthly or quarterly reports using their data management programs and these reports are integrated into the CMS system, to the degree possible. We collect demographic information from our participants, the type and number of services we provide, and the number of events we hold and attendance at the events.

BID maintains data dashboards that are regularly updated to allow program managers and senior staff members to monitor performance by grant periods, fiscal year, fiscal quarters, or calendar year, and provide historical information related to reporting needs. They provide timely data that allow us to identify trends in community needs and organizational capacity.

We are working with other agencies on the development of state-wide, shared data management systems that would standardize and/or streamline housing information. One collaboration is with the Regional Housing Network on the Data Warehouse project, and the other, the Housing Navigator, is funded by the Kresge Foundation, and is a searchable database of all affordable

housing units across the state. This effort will facilitate housing assistance programs in locating units for emergency shelter as well as long-term, affordable housing.

The Economic Mobility Programs we administer are accountable to our public and private funders. Metrics for evaluation are established by the funders and Way Finders is obligated to meet their requirements and report regularly to them. For example, some state-funded programs, like SNAP and Secure Jobs, establish the methods for collecting, managing, and assessing the data and require use of their data management systems, like Salesforce and Voyager.

Our Comprehensive Community Development and Resident Engagement programs and activities are tracked to capture the number of residents participating in our engagement activities, how often and what types of activities we hold, and conduct short interviews or group discussions and/or administer surveys after events and workshops to understand what worked or didn't work for the participants, and what they gained by participating. We also discuss and note how successful we were in facilitating the events/workshops and/or how successful external presenters were by asking questions: did we/they accomplish the goals of the activity, were participants engaged with us and one another, and how did we respond to any difficulties that arose. All this information is maintained in an internal database and qualitative record system.

Meetings with stakeholders are documented with meeting notes, recordings, photos, and written accounts of the meeting or event. These are maintained by program staff, senior and chief executives, and other staff members as appropriate.

Way Finders is in good standing with all public and private funders, submitting reports in a timely manner. Regular financial reporting is required of each department and includes balance sheet and income statement reports, cash flow projections, and other data. Reports are reviewed monthly by the Chief Executive Team and are also provided to and reviewed by the program directors and the Finance and Audit Committee of the Board of Directors. Our monthly results are measured against fiscal year goals and the goals of our multi-year strategic plan and annual business plans.

Section 6: Collaborative Efforts to Support Implementation

Way Finders works with a broad range of partners, including residents and resident associations, municipal leaders, other nonprofit organizations, businesses, institutions of higher education, and other stakeholders doing business in the area. We are engaged in cross-sector work with multiple organizations and have existing MOUs with 10 organizations, among them Behavioral Health Network, Mercy Medical Center, Springfield-Hampden County Continuum of Care, and the Public Health Institute of Western Massachusetts.

Our multi-sector economic mobility and comprehensive community development programs involve informal collaboration with several City departments, the Pioneer Valley Planning Commission (PVPC), LiveWell Springfield (LWS), MassMutual, Baystate Health, WalkBike Springfield, MassDOT, the Old Hill Neighborhood Council, Gardening the Community, and others, who participate in one or more aspects of program implementation. As examples, MassDOT and WalkBike Springfield assist in our walk audits of Holyoke and Springfield

neighborhoods.

In Holyoke, we are collaborating with the City, Transformative Development Initiative, and High Street Planning Committee on plans for the revitalization of the High Street district in downtown Holyoke. This includes engaging the Mayor, the City Planner, the Director of Community Development, and several city departments.

We are a recipient of a Shared Equity Housing (SHE) grant from NWA, exploring this avenue to building wealth for people of color. With support from NWA, we will be convening a two-day training workshop for community development and housing organizations in April 2024. We will continue to explore SHE in the coming years to see if the model could benefit our region.

Regionally, Way Finders has relationships with other nonprofits and for-profits that have helped expand its real estate pipeline. Partnerships allow Way Finders to mitigate the risk and financial burdens associated with pre-development and occasionally incorporate various supportive service elements. Another strategy for growing and maintaining the pipeline involves referrals by municipal partners. Way Finders works with local leaders, to the extent possible, to ensure our development projects are part of their broader municipal plan and larger, ongoing community development efforts.

Finally, Way Finders is a partner in the Live Mutual Project in Springfield's North End, a comprehensive revitalization effort for the neighborhood funded by MassMutual. We participate in the Live Mutual Project Action Tank which convenes key stakeholders to identify persistent barriers to financial and social well-being and works with the New North Citizens' Council to take action to remove those barriers.

Section 7: Integration of Activities and Consistency with Community Strategy and Vision

Way Finders is committed to working in a cooperative and collaborative manner, aligning our development and community engagement plans with those of the towns and cities where we work.

Way Finders and the City of Holyoke hold common housing and economic redevelopment goals such as increasing affordable housing and undertaking the revitalization of High Street and downtown neighborhoods. Our projects specifically address the City's Core Principles stated in plan to increase housing choices, create an active Center City with events, family destinations and other activities, revitalize the Center City, and preserve historic urban architecture. Way Finders is engaged with the Mayor, city councilors, and state representative for the City to best use our collective resources in service of improvements that bring equitable resources – housing, health, infrastructure, transportation, economic security – to Holyoke residents. In addition to housing, we engage with the City and its residents in thinking about green spaces, placemaking, cultural events, and other hallmarks of a thriving community.

In Springfield, our programs in the Old Hill Neighborhood began with a master plan developed by a collaborative involving Springfield College, the Neighborhood Council, and other residents and stakeholders. The primary goal of the plan was to increase public safety and improve health

outcomes for residents. The work we continue to do with our Flexing Civic Muscle program is aligned with the goals of Neighborhood Councils and other stakeholders and is advocating for implementation of programs and policies the City has already adopted, such as Complete Streets, and for the equitable allocation of City resources.

Way Finders is working with Springfield's Mayor, city councilors, businesses, and nonprofit organizations on the City of Homes Pilot Project which is aimed at increasing homeownership and generational wealth for low-income households through an alternative to receivership model.

Section 8: Financing Strategy

Way Finders' annual operating budget is supported by contracts, grants, and private fundraising. Over our 51-year history, we have developed a strong reputation for effective and productive collaborations and for wisely using resources. We have demonstrated fiscal prudence and strength by adapting to a changing environment and funding sources, which inspires the confidence funders need to invest in our vision, programs, and initiatives.

Funding sources supporting CIP include real estate development net income; property management fees; program administration and other providers service fees; NeighborWorks America underwriting; corporate and foundation grants; state and local contracts and grants; and individuals' donations.

Each year, Way Finders is the beneficiary of philanthropic funding from local, regional, and national sources. Annually, our resource development team works with organizational leadership, program staff, and our board of directors to identify new sources of private funding. We then strategize donor and prospective donor priorities to find the most appropriate matches regarding specific projects, programs, community partnerships, and other opportunities.

In March 2017--shortly before the submission of our CIP at that time--we rebranded ourselves from 'HAP Housing' to 'Way Finders.' The new brand implementation, launch, and introduction took a year. Over the next two years it was adopted internally and externally. At this point, our "Way Finders" brand is fully accepted and adopted, and 'HAP Housing' is never referenced.

Way Finders is investing more in marketing and communications, especially on owned media (website, newsletters, social media) and earned media, meaning news outlets. The results have been impressive. Social media and website analytics are up, as is our media coverage, which has seen a spike in the last year. Pursuing opportunities to communicate with both donors and prospects outside of our traditional donor solicitation, acknowledgement, and retention efforts helps deepen our engagement with funders.

Existing funders include, but are not limited to, The MassMutual Foundation; the Irene E. and George A. Davis Foundation; Baystate Health; The Beveridge Family Foundation; Point32 Health Foundation; NeighborWorks America; the Division of Banks; and banking institutions including Wells Fargo, TD Bank, Santander, Citizens Bank, Key Bank, Bank of America, PeoplesBank, Florence Bank, and Freedom Credit Union.

Our relationships with funders have been strengthened by utilization of CITC. This important program has brought new levels of funding not only to Way Finders but has had significant impact for our regional partner agencies who are awardees. This is vital. Philanthropic dollars in Western Massachusetts are limited due to few foundations and an overall lower income population. CITC fosters increased investment by foundations, corporations, and individuals.

Funding Sources for 2024-2026	2024	2025	2026
Unrestricted funding (any activities)	\$129,708	\$136,000	\$150,000
Funds Restricted for Development, Preservation, and Management of Affordable Housing (Mixed sources)	\$53,000,000	\$3,000,000	\$64,000,000
Funding Restricted for Family Economic Stability and Asset Building (Private sources)	\$240,000	\$260,000	\$260,000
Funds Restricted for Comprehensive Community Development and Resident Engagement (Private sources)	\$182,000	\$182,000	\$95,000
TOTAL	\$53,551,500	\$3,578,000	\$64,505,000

Section 9: History, Track Record and Sustainable Development Principles

Our successful track record in implementing the activities proposed in this CIP, and attaining their related goals, are listed below.

Development, Preservation, and Management of Affordable Housing

Live 155 in Northampton, MA – 70 units

Construction is complete and all 70 apartment units are rented to low-income households.

Lumber Yard in Northampton, MA – 55 units

Lumber Yard is completed and is fully leased up.

Carlos Vega Townhomes in Holyoke, MA - Renovation of 18 units.

The renovation of 18 townhome units for low-income families is complete and all units are leased.

Library Commons I (Phase I) in Holyoke, MA – 38 Units.

Construction of the first building, with 12 units, is completed and will be occupied in January 2021. Construction of the remaining 26 units will be completed during the summer of 2021.

Library Commons II (Phase II) in Holyoke, MA – 41 Units

We own the property and have secured funding for construction.

Sergeant House, Northampton (82 Bridge St.) – 31 Studio Apartments

The project is complete and all 31 units are occupied.

Real Estate Development since 1983: We have completed 60 housing development projects, totaling 1,333 units of affordable housing.

Property Management: We manage 811 residential units and own 746 of them.

Family Economic Stability and Asset Building Accomplishments

Highlights of our accomplishments during the period of the 2021-2023 CIP:

- 3,134 individuals completed our workshops/programs.
- 652 individuals bought their first home.
- 234 individuals were placed in employment.
- An average of 280 people were participating in FSS.

Community Engagement and Comprehensive Community Development

Each year for the past three years, we have accompanied for four residents to the NeighborWorks' Community Leadership Institute (CLI). In 2023, we went to the CLI in San Francisco with two residents and two representatives from two different partner organizations in Holyoke.

We designed and implemented the Flexing Civic Muscle Program, an advocacy training program for older adults, which was funded for five years by Point32Health Foundation (fka Tufts Health Plan Foundation). Because of the success of the program, we have been invited to apply for funding for another three years.

Other Organizational Accomplishments

- The Housing Centers located in Springfield, Holyoke, and Northampton serve approximately 57,000 men, women, and children each year.
- Awarded and administer the HUD Rental Assistance/Housing Choice Voucher Program Contract (Regional Administrator)
- Awarded and administer EOHLC Emergency Assistance Program Contract
- Awarded and administer EOHLC Self-Sufficiency Program Contract
- Awarded HUD Fair Housing Education and Outreach Initiative grants in 2018, 2019, 2020, 2022 and 2023.
- Launched the City of Homes Pilot Program in partnership with Baystate and the City of Springfield.
- Administered DHCD RAFT/COVID Emergency Assistance Funds and housing counseling under the Housing Partnership Network's (HPN) Wells Fargo COVID Relief Fund.
- Raised over \$2.2M in philanthropic gifts and multi-year pledges through our Capital Campaign.

Alignment with Massachusetts Sustainable Development Principles

Projects in Way Finders' real estate pipeline are consistent with Massachusetts Sustainable Development Principles. To the degree possible, we prioritize conservation and rehabilitation of existing buildings, including non-residential buildings, in our affordable housing developments. Essex Village (Library Commons, Phase II), New Court/Rainville, and City of Homes are examples of this.

We favor developments that provide access to hospitals, schools, full-service grocery stores, and public parks. Essex Village, in the Churchill neighborhood of Holyoke, is near two city parks, across the street from the public library, and is within walking distance of the Holyoke Transportation Center. Our CB&E department is working with residents to revitalize the public

parks, making them safe and enjoyable spaces for families to use. In our existing portfolio, Live 155 and Lumber Yard are excellent examples of affordable multi-family housing that is fully integrated into the heart of a city. In Northampton, these developments are sited in its downtown area and provide residents with access bike paths, Amtrak, downtown shopping, city transportation, excellent public schools, and access to the cultural and natural resources Northampton offers its residents.

The Bluebird, in Amherst, is a Passive Building design, and is adjacent to, and protective of, wetlands, will have storage for bicycles that promotes their use, and is located on bus lines that provide access to the downtown, to nearby walking trails, and other amenities. The Bluebird is one example of Way Finders' dedication to protecting the natural environment and integrating environmentally friendly materials, sustainable design, and energy efficiency measures into our housing development, community plans, and business operations.

Way Finders is working with municipalities to site housing that aligns with their community development goals. We have advocated for affordable housing developments in communities that were not eager to have multi-family affordable housing, working with municipal leaders to design our projects to mitigate some of their concerns while maintaining our commitment to building in high opportunity communities. We advocated over a period of years for Greenstead Grove and Rosewood Way.

The work of Way Finders is closely aligned with the Commonwealth's goals of using natural resources wisely, reducing waste and pollution through energy efficiency, and promoting clean energy by supporting conservation strategies. Our developments are designed to keep tenants comfortable through all seasons while conserving energy through building materials, HVAC systems, appliances, and lighting.

The Western Massachusetts Housing Coalition (WMHC) was formed as a response to one of the UMass Donahue Institute's Regional Housing Studies key findings: regional planning is required to strategically meet housing needs in our regions rural and urban communities. We are committed to that approach to development. We will continue to convene the WMHC and are seeking funds for a third research study with UMass Donahue Institute as our research partner.