

Way Finders (Way Finders, Inc.)
322 Main Street, Springfield, MA 01105

www.wayfindersma.org

COMMUNITY INVESTMENT PLAN

Section 1: Community and Constituencies to be Served

Way Finders serves low- to moderate income households in Hampden and Hampshire Counties with a total population of more than 621,000. Our secondary service area includes Franklin and Berkshire Counties. There are 43 municipalities in Way Finders' region, including large urban centers, small cities, suburban communities, and small rural towns. More than 60% of Hampden County's population and most of our participants live in the urban core of Springfield, Holyoke, Chicopee and Westfield (deemed as Gateway cities). The majority of Way Finders' services are delivered in Hampden County where it has Housing Centers in Springfield and Holyoke. Clients frequent these offices to receive services related to: seeking affordable housing, transitional housing, emergency shelter, financial education, fair housing issues and homeownership.

A key characteristic of this market includes a poverty rate higher than the state average of 11.6%. Hampden County's poverty rate is 17.7% including rates of 30 % in Springfield and 28.8% in Holyoke. Median income in our target area of Hampden County is \$50,036, lower than the U.S median income (\$53,482) and much lower than the state median income (\$67,846). The Hampden County unemployment rate is 6.0% compared to the state of Massachusetts which is 4.4%. Springfield, MA, has an unemployment rate of 8.3%. Way Finders defines a low-to-moderate income household as one with income of less than 80% of Area Median Income. As a whole, Hampden County lags behind both Massachusetts and the U.S. in education: the percentage of those with high school education or higher in Hampden County is 86% compared to 90.2% in the state and 87.1% nationwide.

The area is experiencing a growing Hispanic population, as Census data shows the Hispanic population in Hampden County continues to grow from 18% in 2009 to 24% of the overall population in 2015. Today, 39% of Springfield's population is Hispanic. Further, the Urban Institute's Research Report titled, *The Cost of Segregation* ranks Springfield, MA as #1 nationwide for Hispanic-White segregation and #22 for Black-White segregation.

Further, Census data shows the homeownership rate currently 48%, is 14% below the state (62%) and 16% below the national rate (64%). Renter-occupied housing dominates the market (52%) with the median value of owner-occupied homes at \$146,700 and 12% of the housing stock vacant.

The demand for affordable housing in Western Massachusetts is large and growing, particularly for the very low- and extremely low-income residents. Median incomes for the Springfield metropolitan area, for example, fell by more than 10% between 2008 and 2014 (the latest year for which figures are available); meanwhile Fair Market Rents (FMRs) increased by 10% over that same period. FMRs have continued to increase; 2016 rents are 5% higher than in 2014, and there is no expectation that incomes did anything better than stagnate.

Several neighborhoods in Springfield were gravely impacted by decades of disinvestment and continue to recover from the foreclosure crisis. In 2011, they were impacted by an F-3 tornado that devastated a swath of commercial and residential property in the heart of the City. While these combined circumstances created urgent need, they also created an unprecedented opportunity for wholesale redevelopment of a more compact and sustainable urban center.

Well before the 2011 tornado, these areas housed some of the City's lowest income families and were suffering extensively from the economic downturn and foreclosure crisis. Despite high-profile neighbors such

as MassMutual, a technology park and three colleges, these neighborhoods suffered years of decline with deteriorating and vacant buildings common.

Way Finders over the last 13 years has worked to revitalize the Old Hill and Maple High Six Corners neighborhoods by collaborating with many public and private partners to address vacant and abandoned property through rehabilitation and in-fill development of new homes, while encouraging the city and state to make infrastructure investments. Recognizing the need to strengthen social cohesion and improve public safety and resident health outcomes, Way Finders is now involved in community place making and improving public spaces in these target neighborhoods. Through advocacy for implementation of Springfield's Complete Streets policies and Walk Audit findings conducted in Old Hill and the South End, we are engaging residents, stakeholders and staff of several city departments in implementing multi-year plans to make the neighborhoods more walkable for people of all ages.

Way Finders' Community Building and Engagement (CB&E) line of business supports and collaborates with the Mason Square and South End C3 Public Safety Initiatives. Police officers are engaged in community building activities that build social capital and trusting relationships which are instrumental in increasing crime reporting and improving public safety over the long term.

Way Finders also provides leadership and staff support to the South End Business Association (SEBA). SEBA collaborates closely with the South End Citizens Association to undertake beautification projects and to work with the police department on effective South End public safety strategies. The current focus is to ensure that the revitalization catalyzed by the MGM development, expected to open fall 2018, benefits existing businesses and transforms Main Street and the entire South End business district.

Way Finders efforts in downtown Holyoke are part of a multi-faceted downtown revitalization strategy and include numerous stakeholder organizations. A guiding vision for the development of new affordable and market rate housing in downtown Holyoke is the City of Holyoke's Urban Renewal Plan. Released in 2012 by the Holyoke Redevelopment Authority, the Plan's overall redevelopment goal and strategy is: "to promote economic development and growth in Holyoke by capitalizing on the City's unique characteristics, connecting people and places, constructing infrastructure and creating a more vibrant and prosperous Center City."

Our target area in Holyoke is the neighborhood surrounding the Holyoke Public Library in the downtown City center. It is an underserved community characterized by disinvestment, vacant buildings and lots, with housing stock that is older and dominated by rentals (88%) and one of the highest crime rates in the City. The housing stock in the neighborhood is older and dominated by rentals with 60.9% of households living in poverty and the median household income is only \$11,863. The unemployment rate (26.5%) is more than three times the state average; 41% of households are female-headed; 22.9% of residents have a disability; and 87% are Hispanic, with only 44% speaking English "very well". Only 5% are college graduates, and 49% of adults never graduated from high school (Census 2011-2015 ACS for census tract 8116). The neighborhood is also challenged by a high rate of street crime including prostitution and an "open air drug market" two blocks from Way Finders proposed Library Commons development where in April 2017 a narcotics raid resulted in seizure of 20,000 packets of heroin and \$100,000.

At the same time, the neighborhood is rich in community assets such as early 20th Century brick walk-up apartment buildings, 1-3 family wood frame homes, churches, commercial, governmental, and institutional facilities. Although this neighborhood has suffered from neglect and disinvestment for many years it recently has begun to see transformation. Recent substantial infusions of capital in community assets include development of the \$9M Holyoke Transportation Center in 2010 and the \$14.5M renovation and expansion of the Holyoke Public Library, completed in 2013. There have also been new business investments including a new convenience store and a Dominos Pizza replacing businesses notorious for criminal activity.

Our Library Commons development, when complete will add 47 units of housing in this neighborhood, of which 39 will be affordable and 8 market rate. This brings new life to the area. Way Finders is not stopping there and already has an additional phase of the Library Commons development in the Real Estate pipeline. Library Commons Phase II will bring an additional 45 affordable units to the neighborhood. The first phase of Library Commons is expected to be placed in service by the end of 2019 and Library Commons Phase II is projected to be placed in service in 2022. These investments are focused on preserving Holyoke's historic urban character, upgrading public infrastructure, rehabilitating blighted properties addressing abandoned and vacant properties and increasing housing choices with buildings that complement the character of the neighborhood. The positive impacts of this level of cumulative investment on such a targeted area will be exponential.

Section 2: Involvement of Community Residents and Stakeholders

Resident and community stakeholders are engaged in Way Finders at two levels: directly at the community level and in our overall governance structure. To complement our existing mechanisms for resident engagement, residents and other stakeholders were engaged in significant ways throughout the assessment and planning phase of our strategic planning process. This five-year strategic plan, completed in 2014, is aligned with the CIP.

Community Engagement and Resident Leadership Development

Way Finders regularly collaborates and communicates with residents living in the properties that we own and manage and more broadly in our community building and resident engagement strategies targeted to neighborhood revitalization.

Resident Engagement at Way Finders' Properties

Way Finders has made great strides in encouraging the residents of our properties to participate in activities that involve our Resident Service Coordinators and volunteers. Our goal is to continue to create platforms and opportunities to help each of our residents reach their fullest potential. The categories that we are focusing our efforts include: community engagement, tenant personal growth and healthy living. Each one of these categories has sub-tiers that help create the benchmarks needed for our tenants to reach their own personal goals as well as our community building goals. Formal tenant meetings are conducted on a quarterly basis and informal feedback is solicited regularly. The following provides a few examples of the services Way Finders coordinates to engage residents throughout our portfolio:

- ***Community Engagement activities include:*** community social gatherings, movie nights, mom time-out day, and group painting sessions.
- ***Tenant Personal growth activities include:*** education advancement connections, credit restoration, and financial literacy education.
- ***Healthy Living activities include:*** nurse services, high blood pressure check-ups, education in green practices and fire safety prevention education.

Resident Engagement in Community Revitalization

Resident engagement in our target Springfield neighborhoods has consistently been a feature of our work and more recently, we have cemented a similar level of engagement in Holyoke. In Springfield, we connect and engage with residents and neighborhood associations through a number of avenues to learn first-hand the needs and opportunities to be pursued in their communities. Way Finders' CB&E team recruits, trains, and supports residents to engage in revitalization planning efforts. In Springfield's Six Corners and Old Hill neighborhoods, we work closely with the resident-led Neighborhood Councils, provide support to them to develop and implement neighborhood action plans and help them to reach and engage more resident leaders.

CB&E's primary revitalization effort in Springfield has become known as The Healthy Hill Initiative (HHI). The Healthy Hill Initiative is working at the dynamic intersection of two social determinants of health: public safety and access to physical activity. HHI's overarching goal is to improve mental and physical health

through improved diet and exercise and reduced violent crime in the Old Hill community. With the BUILD Health planning grant received in June 2015, Way Finders began a year-long process of acquiring and assessing data from multiple sources. Our team was able to geo-code data from Baystate Health and local public schools within our target neighborhood of Old Hill. We also acquired crime statistics from the police department and state public health data. To include the residents' voice and experience within our research, we conducted 27 key informant interviews and held two neighborhood forums. This level of neighborhood input was very effective in helping us confirm the health issues and neighborhood challenges suggested by the data and prioritize our goals and objectives.

To strengthen resident engagement in HHI, we recruited and trained a team of Resident Health Advocates (RHAs) to engage other Old Hill neighborhood residents in three areas – health programming, physical infrastructure planning and policy advocacy. RHAs play a variety of roles in helping to improve residents' health and fitness by leading walking groups and involving youth in a variety of physical activities. They also involve residents in planning and advocacy efforts to improve the physical infrastructure of the neighborhood and increase the number of residents participating in the public safety initiative and in reporting crime. They also engage residents in health workshops on topics that have included physical activity, eating smarter, oral health, vision screening, asthma awareness and public safety.

In order to ensure that residents feel fully equipped to serve as effective leaders, Way Finders trains residents in a myriad leadership skills through its Resident Leadership Program and also brings a team of residents each year to attend the national Community Leadership Institute organized by NeighborWorks America. CB&E has run its Resident Leadership Program (RLP) each year for the past three years in Holyoke. There were 16 graduates in 2015, 14 in 2016, and 19 in 2017. With 49 trained leaders, Way Finders has assisted in the formation of two neighborhood associations. Alumni from each of the three *RLP* classes are helping to lead a Community Action Planning process that includes 50 residents, with 15-20 attending monthly meetings and planning improvement activities like a neighborhood clean-up that included 18 neighborhood residents and their children in spring 2017.

Residents report that Way Finders' training and one-on-one support has helped them get into positions to influence change, to prioritize community needs, to gain confidence and knowledge, and most importantly, to help other residents build their leadership capacities to engage others and lead community building efforts themselves. Other community stakeholders have noted that Way Finders' overall success at neighborhood revitalization has been significantly enhanced due to its dedication and skill at engaging and training residents to lead. Stakeholders reported that community engagement enables Way Finders to have a better understanding of the true challenges and opportunities faced by the residents, and to develop plans accordingly.

The following provides a snapshot of how Holyoke residents are utilizing their training to make impactful change within their neighborhoods:

- Over 50 residents are involved in a Neighborhood Action Planning (NAP) process focused on several blocks around the Holyoke Public Library where Way Finders is developing Library Commons.
- The playground at Lawrence school has been a huge concern to local families. Until recently, people hung out in the school yard at night leaving needles, condoms, beer bottles, and broken glass which the janitor had to pick up before recess. A resident leader wrote a letter to the Superintendent of the Holyoke Public Schools, asking that the schoolyard be closed at night. She and her fellow advocates also requested that a tarp be hung on the fence to protect children from witnessing and being seen by people across the street who loiter and drink outside a liquor store.
- As a result of this letter and resident advocacy, the Superintendent has acted on many of their requests. The school yard is now locked at night and the fence is covered with an attractive tarp that creates privacy and protection for the children.

Governance Structures

The Board of Directors of Way Finders includes a diverse group of residents who live in our regional service area. Our Board is comprised of one-third representatives of low-income neighborhoods: elected representatives from low-income community-based organizations, residents of low-income neighborhoods, and low-income individuals. Way Finders' by-laws and its charter with NeighborWorks America require that one Board member be an individual who has experienced homelessness. Our Board also includes representatives of public and private lending institutions, municipalities, and others concerned with affordable housing and community development. The Board's standing committees often include non-Board members who provide additional input, insight and expertise to the development and implementation of policies.

Way Finders believes that strong engaged leadership is critical to its success, and also to the families and individuals that it serves. During an 18-month span, six members of Way Finders' Board and its CEO took part in a formal training program called the NeighborWorks Excellence in Governance Initiative. This program has established a heightened level of engagement among our Board while creating lasting, adaptive change and the ultimate beneficiaries being the communities and residents we serve. The leadership team has explored characteristics of effective Board governance and the board's role in improving organizational health, performance, and sustainability. Currently, this team is creating a recruitment and orientation work plan with the hope of engaging more, diverse individuals to serve as a part of Way Finders' Board.

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

Participants in Way Finders' programs played a vital role in the design of the CIP and the accompanying strategic plan through individual contact, interviews, focus groups, and surveys. In 2014, Way Finders commenced its multi-year strategic planning process and as a key component, community residents and stakeholders provided input. Nearly 30 community residents and stakeholders were interviewed or participated in a focus group, 324 residents who were using our services participated in the survey conducted in our main office lobby, and an additional 25 people from the community, both residents and other stakeholders, participated in a series of strategic planning task force and work group meetings.

Of the clients surveyed, 78% were from Springfield and 7% from Holyoke. An analysis of the data demonstrated that Way Finders was providing 38% less service per capita to residents of Holyoke than Springfield. Clients told many stories of it taking nearly an entire day for clients to take a bus from Holyoke to the Springfield office and back. Human service partners were providing bus passes to our Springfield office for clients who could not afford the trip. This data and feedback led to the creation of our Holyoke office in 2015. A storefront was identified in a central location across from Holyoke City Hall in close proximity to organizations providing complementary human services and job training.

A Resident Advisory Council was established in Holyoke, composed of five residents and has recently been expanded to seven. All were trained through Way Finders' RLP and/or through attending a Community Leadership Institute. This Advisory Council was instrumental in guiding decisions related to the location of the office and the hours of operation that would best meet resident needs. The Advisory Council meets regularly and its members help lead the Community Action Planning process in the neighborhood surrounding Way Finders' Library Commons development.

Residents and stakeholders will continue to be front and center as we implement, monitor and evaluate our progress in reaching the goals outlined in the strategic plan and the CIP.

Another example of resident input determining key goals of the CIP is Way Finders' regular implementation of NeighborWorks America's Success Measures program. In 2009, 2011, and again in 2013, Way Finders surveyed over 400 residents through door-to-door interviews about a range of issues that impact their quality of life. The survey data led CB&E to focus on a set of public safety strategies to reduce violent crime. Most recently, we surveyed 280 residents (June-October 2017). With our new focus on health we added several health questions to the survey.

The data from the surveys is presently being analyzed and initial indications point to the need to continue prioritizing public safety efforts. Once a report is developed detailing the data and the findings, it will be shared with two Neighborhood Councils, our team of Resident Health Advocates and with the C3 Public Safety Initiative that includes many residents. Ultimately, all community feedback helps inform Way Finders' Community Investment Plan and future goals we may seek to accomplish. During the planning year for the HHI, Way Finders conducted focus groups, two community meetings and 27 key informant interviews that lead to the design of the multi-sector collaboration.

Section 3: Plan Goals

Way Finders has defined three overarching goals for our Community Investment Plan and has identified how low- and moderate-income households, other constituencies, and the entire community will benefit from achieving our goals.

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

Currently, Way Finders has 425 units region-wide in its Real Estate development pipeline. While the need for affordable housing is great throughout our service area, the challenges facing individual communities are disparate. There are communities with weak markets, such as Springfield and Holyoke, suburbs lacking multifamily housing in general and having an acute lack of affordable multifamily housing, such as Ludlow and Agawam, and thriving urban centers where affordable housing exists but is not growing fast enough to keep pace with gentrification, such as Northampton and Amherst. All of these issues contribute to the challenges facing low-income households in Way Finders service area. There remains tremendous demand for affordable housing units in our weak market cities and it is important to continue to invest in affordable housing production and preservation within these communities.

Addressing fair housing issues through the creation of affordable housing in areas of opportunity is a priority on a national level and a priority for Way Finders. Way Finders intentionally seeks development opportunities in areas of opportunity and already has three pipeline projects in suburban communities. A lack of low-income housing in these communities not only serves to perpetuate racial segregation but also leaves existing low-income residents of those communities cost-burdened.

Western MA is also home to high opportunity urban centers, such as Northampton and Amherst. These are communities that have aggressively worked to preserve affordability amidst rapid appreciation within their real estate markets. While both communities have more than 10% of their housing stock designated as affordable by the State of Massachusetts, housing costs have risen so rapidly that many renters are cost-burdened and others have been priced out entirely. Way Finders is working with these communities to address this challenge through three current projects in development.

Way Finders is committed to increasing and preserving the supply of affordable rental housing and ensuring the highest quality property and asset management so that the housing continues to be a valuable resource for residents and the community. Over the next three years, Way Finders will complete the development of the following properties:

- Live 155 in Northampton, MA-70 units
- Lumber Yard in Northampton, MA-55 units
- Library Commons in Holyoke, MA-47 units
- Carlos Vega Townhomes in Holyoke, MA-18 units
- 82 Bridge Street in Northampton, MA-31 units

Goal Two: Family Economic Stability and Asset Building

One of Way Finders' strategic goals is to achieve greater household and economic security for all people in our communities. This vision is accomplished by educating and empowering residents to build assets and

break the cycle of poverty and homelessness. Our goals include the following:

- Graduate 220 individuals from Financial Education services.
- Enroll and graduate 750 individuals from both our online and in-person first-time homebuyer education program and guide at least 25% of graduates (187 individuals) to purchase a home within one year.
- Provide pre-purchase counseling to at least 500 prospective homebuyers.
- Serve 300 individuals through Economic Mobility Programs (EMP) and identify 10 families who are ready to secure homeownership.
- Enroll 200 clients in the Secure Jobs Initiative (SJI), our successful collaboration achieving job placement and retention.
- Assist 100 clients in securing employment through SJI.

Goal Three: Comprehensive Community Development and Resident Engagement

Our overarching goal is for residents in targeted neighborhoods in the Gateway Cities of Holyoke and Springfield to possess the capacity to lead and influence positive change in their own lives and in their communities. In 2018 - 2020, we will continue working with four public safety initiatives and expand our efforts to improve resident health outcomes in target neighborhoods through the three P's of Programming, Physical infrastructure and Policy. (Framework developed by Active Living by Design) Resident leadership training and increasing the capacity of resident-led groups will also be a focus in three target neighborhoods in Springfield and two in Holyoke. Goals include:

- Increase number of residents engaged in the Healthy Hill Initiative from 300 to 400 and those demonstrating higher levels of engagement from 50 to 100.
- Residents will collaborate in advocating for Complete Streets implementation in the three target neighborhoods in Springfield and collaborate with two elementary schools to implement Safe Routes to Schools strategies.
- The team of 5 Resident Health Advocates will exercise increased leadership in HHI activities and advocacy efforts.
- Develop Health and Wealth workshops, in partnership with Homeownership and Financial Education that will be presented in three neighborhoods to a total of 90 residents.
- The South End Business Association (SEBA) will sustain and strengthen the involvement of its 50-member businesses and enhance the South End Business district.
- Increase the number of residents who have graduated from Way Finders' Resident Leadership Program in Holyoke from 49 to 70 by 6/30/18. Of those, we will support 20 in playing active leadership roles in the community.
- In the neighborhood surrounding the Holyoke Public Library and Library Commons, the number of residents involved in an Action Planning process will increase from 50 to 60 and the number of resident leaders guiding the process will grow from 12 to 18.
- From 2018 – 2020, collaborate with six multi-family property owners and managers to reduce crime and close the open drug market in an area that is 2-3 blocks from Library Commons.

Section 4: Activities

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

- ***Live 155 in Northampton, MA-70 units.*** Live 155 is a new high quality, energy efficient, mixed-use, mixed-income development in the heart of Northampton. This transformational 70-unit rental community will be provide studio and one bedroom living spaces to residents who want to be in the middle of it all and live in this highly desirable city.
- ***Lumber Yard in Northampton, MA-55 units.*** The Lumber Yard Apartments is a new high quality, energy efficient, mixed-use, development in the center of Northampton. Way Finders, in partnership with the Valley CDC will be developing 55 units of family rental housing in this

highly desirable and an increasingly expensive market. The Lumber Yard will include 1, 2 and 3 bedroom units in a four-story building.

- ***Library Commons in Holyoke, MA-47 units.*** Library Commons entails the acquisition and rehabilitation of 3 vacant historic buildings and construction of a new building near the renovated and expanded Holyoke Public Library. Library Commons will contain 47 apartments, 3 one-bedroom, 29 two-bedroom, and 15 three-bedroom apartments and 8 of the apartments will be rented at market rates.
- ***Carlos Vega Townhomes in Holyoke, MA-18 units.*** Carlos Vega Townhomes is 18 units of off-farm labor housing under the United States Department Agriculture Rural Development (“RD”) Section 514 program. 17 of the 18 units are subsidized under Section 514 and all units currently house low income tenants. The property is in need of improvements, energy efficiencies and increased accessibility in common areas and dwelling units.
- ***82 Bridge Street in Northampton, MA-31 units.*** 82 Bridge Street is another Way Finder and Valley CDC Partnership. The redevelopment/refinancing and expansion of Valley CDC’s 15-room Single Room Occupancy (SRO) will create 31 Enhanced SRO units.

Goal Two: Family Economic Stability and Asset Building

- ***Graduate 220 individuals from Financial Education services.*** The Financial, Budget, and Credit Workshop is composed of three 2-hour sessions that take place at least once per month. The goal of this workshop is to stabilize a client’s financial capabilities so they can achieve their goal, whether it is homeownership or housing stability. Each session will cover *Money Management, Budgeting Basics, and Credit Awareness.*
- ***Enroll and graduate 750 individuals from both our online and in-person first-time homebuyer education program and guide at least 25% of graduates (187 individuals) to purchase a home within one year.*** The course, offered about 18 times annually in Springfield and Holyoke, covers finding, financing, purchasing and maintaining a home. Participants receive a certificate of completion that is necessary to access several down payment assistance programs and special mortgage products.
- ***Provide pre-purchase counseling to at least 500 prospective homebuyers.*** Our trained and certified counselors will help our participants understand the lending process and provide information to assist them in making important decisions for financing their homes. As part of each counseling session, counselors explain the full costs of homeownership and help create a budget that balances new obligations.
- ***Serve 300 individuals through Economic Mobility Programs (EMP) and identify 10 families who are ready to secure homeownership.*** The EMP is comprised of two programs; Family Self-Sufficiency Program (FSS) and our Massachusetts Learning, Employment and Asset program (Mass LEAP). The target population is low-income families who receive rental assistance through the Section 8 Housing Choice Voucher Program, Massachusetts Rental Voucher Program and Public Housing. Our goal is to support our participants in breaking the cycle of poverty and achieve economic well-being. We support our participants in their pathway to economic independence by providing support in the area of education, employment, financial education, homeownership, and other related supportive services. The EMP staff provides culturally appropriate, strengths-based case management coaching and counseling services that assist participants to set and achieve goals that build their self-confidence, job readiness skills, and ability to manage their money and support their families.
- ***Enroll 200 clients in the Secure Jobs Initiative (SJI), our successful collaboration achieving job placement and retention.*** The SJI program follows a spectrum of services that begins at a participant receiving housing support services and ends at a participant securing increased self-sufficiency for their family by gaining employment. After Way Finders’ case managers first secure transitional,

permanent or rapid rehousing for the participant (if needed), our Employment Specialists assess the needs of the market for positions in which the client is interested in and assist them in meeting the demands of a constantly changing workforce. This assessment also includes working through barriers to employment through CORI sealing, education services, training services, day care arrangements and transportation. Way Finders has formal agreements with regional day care providers who provide internships to young mothers, outside of our Employment Support Services (ESS), and some provide day care services through DTA-funded vouchers. We realize that to ensure our outcomes are met, we must remove barriers to service that limit a woman's ability to at minimum, earn a living wage.

- **Assist 100 clients in securing employment through the SJI.** Way Finders provides assistance with achieving educational goals, which creates conditions allowing formerly homeless, unemployed, or underemployed clients to obtain and retain well-paying jobs. Stable jobs allow families to achieve financial stability that, in turn, opens doors to adequate, affordable housing.

Goal Three: Comprehensive community development and resident engagement

- **Increase number of residents engaged in the Healthy Hill Initiative from 300 to 400 and those demonstrating higher levels of engagement from 50 to 100.** Activities include Let's Play, Chair Aerobics, Healthy Living Workshops and advocacy efforts. Let's Play, for example, is held in an underutilized neighborhood park and held twice a month. It involves physical activity led by an adventure company contracted by Way Finders.
- **Residents will collaborate in advocating for Complete Streets implementation in the three target neighborhoods in Springfield and collaborate with two elementary schools to implement Safe Routes to Schools strategies.** RHAs will play a key role in policy-advocacy efforts that include prioritization and implementation of the city's Complete Streets Pedestrian and Bicycle Plan. Complete Streets, approved by the Springfield City Council in October 2015, is in the beginning stages of its implementation. Resident engagement is crucial to executing the plan that will result in improved safety, pedestrian and wheelchair accessibility and mobility for bikes and cars. Residents are in a position to play an important role in this effort as streets are being redeveloped our three target neighborhoods over the next several years. Engaging residents in advocacy for implementation consistent with best practices, not only benefits these neighborhoods but also sets the stage for successful implementation throughout the city.
- **The team of 5 Resident Health Advocates will exercise increased leadership in HHI activities and advocacy efforts.** We will provide additional leadership training and coaching to achieve this.
- **Develop in partnership with HOME, Health and Wealth workshops that will be presented in three neighborhoods to a total of 90 residents.** Outreach will be conducted in target neighborhoods. The Health and Wealth seminars will encourage participants to make positive behavior changes to simultaneously improve their health and personal finances.
- **The South End Business Association will sustain and strengthen the involvement of its 50 member businesses and enhance the South End Business District.** We are working to ensure that revitalization catalyzed by the MGM development, benefits existing businesses and transforms Main Street and the entire South End business district. Way Finders is supporting SEBA and the South End Citizens Council to advocate for improved lighting along the Main Street corridor to improve safety and attract more customers to this business district.
- **Increase the number of residents who have graduated from Way Finders' Resident Leadership Program in Holyoke from 49 to 70 by 6/30/18. Of those, we will support 20 in playing active leadership roles in the community.** In collaboration with resident leaders and community partners we will hold 25 events during the year including neighborhood clean-ups, and family-fun events many of which will be held in two underutilized parks.
- **In the neighborhood surrounding the Holyoke Public Library and Library Commons, the number of residents involved in an Action Planning process will increase from 50 to 60 and the number of resident leaders guiding the process will grow from 12 to 18.** Over 50 residents are involved in a

Neighborhood Action Planning (NAP) process focused on several blocks around the Holyoke Public Library where Way Finders is developing Library Commons.

- ***From 2018 – 2020, collaborate with six multi-family property owners and managers to reduce crime and close the open drug market in an area that is 2-3 blocks from Library Commons.*** Way Finders will collaborate with partners and the police department to convene quarterly landlord meetings and develop a communications system among landlords and residents. To support these strategies, the collaborators will receive Crime Prevention through Environmental Design (CPTED) training and we will advocate with the District Attorney for funds from neighborhood drug seizures be directed to CPTED implementation.

Section 5: How Success will be Measured and Evaluated

Way Finders improves the quality of our work continuously with planning and decision-making based on data, research, measureable outcomes, benchmarking, and client satisfaction surveys. We have made a strong commitment to be a data-driven organization. Evaluation of our progress in achieving the goals of our CIP will first be based on the metrics established and projects outlined in the Goals and Activities sections. Progress will be measured through a system of dashboards carefully monitored by Way Finders' leadership that provide detailed monthly activity and financial results.

Updated monthly, the dashboard allows program managers and senior staff members to monitor performance by grant periods, fiscal year, or calendar year, and provides historical information related to reporting needs. This data is used to evaluate outputs, outcomes, and program effectiveness, to identify problems or barriers to achieving goals, and make recommendations for changes or improvements in marketing, program content, and/or methodology, ensuring that Way Finders programs meet commitments and achieve measurable results.

Since 2006, Counselormax has been the main software used to manage housing counseling client data within Homeownership and Financial Education. Way Finders has just implemented the Sustainable Homeownership Project (SHP) technology suite as its main system of record for homeownership and financial education clients. The customer relationship tool is based in Salesforce, and will enable better communication with clients throughout their relationship with Way Finders' services. Daily system pushes will take place between Salesforce and CounselorMax (a client management system created by NeighborWorks America for tracking and reporting on contacts and services provided, including first-time homebuyer and foreclosure prevention activities) to enable HUD reporting. The use of CounselorMax will phase out within two years.

Way Finders utilizes many other tools and measurement systems for effectively tracking outcomes:

Success Measures: A tool created by NeighborWorks America that allows us to collect and analyze data measuring quality of life in the community based on door-to-door surveying.

Hope Loan Portal: An electronic reporting system allowing us to submit home loan modification applications directly to participant lenders and servicers on behalf of our clients.

Property Watch List: A Way Finders performance financial tracking tool. Our philosophy is that financial results are directly associated with satisfaction, health, and well-being of our residents and could be an early indicator of resident concerns that have not yet been articulated directly to management staff.

WePlanWell: A comprehensive online management tool that tracks the efficient implementation of our Strategic Plan, including scorecard reports with at-a-glance information about what efforts are moving forward and where there are roadblocks to overcome.

Currently, a portion of our ESS program is funded through Secure Jobs Initiative dollars through DTA. These cases are managed through the HMIS Tracking Outcomes (ETO) system. This software is managed by DHCD. All DHCD required data is collected at intake and quarterly progress reports are completed on each participant. SNAP E&T is managed by UMASS and all participants that fall under the SNAP E&T category are directly inputted into the UMASS system. These cases are also tracked internally with excel files. Other portions of our program that are not funded through DTA and entered into ETO are tracked through excel

files in our departmental shared drive at the agency. Each participant engaged with ESS also has a physical file on site to maintain copies of intakes, referrals, releases, resumes, progress in the program, and other ESS related information.

Regular financial reporting includes balance sheet and income statement reports, cash flow projections, and others. Reports are reviewed monthly in a face-to-face meeting of the Executive Team, which includes the senior vice presidents and leaders of Way Finders' lines of business, plus the Corporation's executives (i.e. the Chief Executive Officer, Chief Operating Officer, Chief Financial Officer, Chief Legal Officer, Chief Administrative Officer, and SVP of Resource Development). Financial reports are also provided to and reviewed by the Finance Committee of the Board of Directors. Our monthly results are measured against fiscal year goals and the goals of our multi-year strategic and business plans.

The outcomes of the CIP will be measured using a variety of formal and informal methods, including tracking performance of the Goals and Activities in Section 3 and 4 above.

Section 6: Collaborative Efforts to Support Implementation

In the target areas described for the CIP—primarily Springfield and Holyoke—Way Finders works with a broad range of partners, including residents and resident associations, municipal leaders, other nonprofits, businesses, institutions of higher education, and other stakeholders doing business in the area. For example, in Springfield, our multi-sector Healthy Hill Initiative and our other health related revitalization initiatives involve broad collaborations including several City departments, Springfield College, DevelopSpringfield, Revitalize CDC, Pioneer Valley Planning Commission, The Western Mass Public Health Institute, LiveWell Springfield, the Springfield Housing Authority, Baystate Health, Mercy Medical Center, the Old Hill Neighborhood Council, Martin Luther King Jr. Family Services, Gardening the Community, and two neighborhood elementary schools.

In Holyoke, we are collaborating with the Mayor, City Planner, Director of Community Development, city departments and two Ward Councilors (who live in the neighborhood), and community organizations including Nuestras Raices, One Holyoke CDC, and the New Horizons Family Center who are all very supportive of Library Commons, the Action Plan process and our other revitalization strategies. In addition to CB&E's ongoing efforts to revitalize the area surrounding the Holyoke Public Library, Way Finders' Real Estate Development, Property and Asset Management and Housing Support Services lines of business are working with community-based organizations to mobilize and support the influx of individuals relocating to Holyoke due to the devastation caused by Hurricane Maria.

Our Library Commons project includes an important supportive services component managed by The Care Center (www.carecenterholyoke.org), a Holyoke not-for-profit organization. The Care Center's program will provide housing and supportive educational services for up to 10 low-income, single-parent headed households residing at Library Commons. Way Finders also plans for additional supportive services to be available on-site, including financial literacy, career counseling, job training, and job placement services available to all residents of Library Commons.

Regionally, Way Finders also has relationships with other nonprofits and for-profits that have helped expand its real estate pipeline of identified projects. Partnerships are valuable to Way Finders' mission as they allow an increased production pipeline. Partnerships also allow Way Finders to mitigate the risk and financial burdens associated with pre-development and occasionally incorporate various different supportive service elements. Another strategy for growing and maintaining the pipeline involves referrals by municipal partners. To the extent, Way Finders can actively work with local leaders as part of a broader municipal plan it is happy to do so, especially if investment can be part of a larger, ongoing community effort.

Finally, Way Finders has developed significant collaborative efforts to support implementation of critical

initiatives, including the Western Massachusetts Foreclosure Prevention Center, Western Massachusetts Homeownership Collaborative, the Secure Jobs Initiative, and Massachusetts Learning, Education, and Asset Program, among others.

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

As often as possible, Way Finders works in the context of other plans. Its collaborations in the Old Hill Neighborhood began with a master plan developed by a collaborative involving Springfield College, the neighborhood council and many other residents and stakeholders. After the 2011 tornado, Way Finders participated in the extensive planning process that resulted in the Rebuild Springfield Plan. Based on this comprehensive plan, Way Finders worked with two neighborhood councils and many community residents and stakeholders to develop the Old Hill Action Plan and the Watershops District Plan. The planning year for the Healthy Hill Initiative (July 1, 2015 to June 30, 2016, Way Finders FY16) was centered on resident input. One goal of the HHI planning effort was to lift up and align with the recommendations of the Old Hill Action Plan, 2015-2020, created by the Old Hill Neighborhood Council through a year of planning in 2014 (with support from Way Finders and the Pioneer Valley Planning Commission). HHI validated the voices and desires already documented by 50+ residents who participated in the Action Plan process, and strategically integrated their priorities into the HHI planning process.

Further, the Maple High Six Corners Neighborhood Council and the City are implementing the Watershops District Action Plan. Way Finders was instrumental in the development of this plan and continues to support the neighborhood in advocating for its implementation through attending neighborhood council meetings, and facilitating neighborhood meetings (including some with the Department of Public Works).

Way Finders' Library Commons project aligns with the goals and vision outlined in the City of Holyoke's Center City Vision Plan. In 2009, the City of Holyoke and the Holyoke Redevelopment Authority undertook a comprehensive planning process, including a series of community meetings. The result was a Center City Vision Plan "to set the framework for the revitalization of the historic core of the City." One of the implementation strategies identified was the creation of an urban renewal plan, which has since been completed.

Section 8: Financing Strategy

The \$18M Way Finders annual operating budget is supported by contracts, grants, and private fundraising. Over our 40-year history of consistent growth and expansion, and service to more families and individuals, Way Finders has developed a strong reputation for effective and productive collaborations and for using resources wisely. We have demonstrated fiscal prudence and strength in adapting to a changing environment and funding sources, inspiring confidence in numerous funders to invest in our programs, initiatives, and vision. Sources of funds to support this CIP include: net income from real estate development, property management fees, service fees from program administration with other providers, underwriting from NeighborWorks America, corporate and foundation grants, state and local contracts and grants, and donations from individuals.

Way Finders has demonstrated its ability to develop strong relationships with both local and Boston-based/regional funders. We intend to further develop these associations, and believe that many of our existing and former funders will continue and increase their support with grants to further this Community Investment Plan. NeighborWorks America, of which Way Finders is a chartered member, just provided a grant of \$50,000 to support Way Finders' efforts to work with resident leaders to revitalize the neighborhood surrounding our Library Commons development. The continued confidence of NeighborWorks, as well as other funders, will allow us to leverage both revenue and community impact in seeking support for this Community Investment Plan. Representative existing funders include: Irene E. and George A. Davis Foundation, Baystate Medical Center, United Way of Pioneer Valley, TD Bank, Santander, Citizens Bank, Bank of America, Division of Banks, and the MassMutual Foundation.

We know that financial support must increasingly come from individual donors in order to create a more secure future for Way Finders and the communities we serve. This year, Way Finders took significant steps to expand its fundraising efforts by hiring a Senior Vice President of Resource Development. Meg Talbert brings over 12 years of non-profit management and fundraising experience to our team. Together, the Resource Development team is working to identify new sources of private funding from individuals, corporations, foundations, and the community at large.

Way Finders has incorporated the Benevon model to cultivate and foster new relationships with constituents in the community, stakeholders, staff, local officials and funders. The goal of the Benevon model is to raise awareness of and engagement in our organization's mission through biweekly information sessions, one-on-one follow-ups, and increased opportunities for meaningful engagement with potential supporters.

This year, we have continued to identify new foundations in Massachusetts and beyond who may be interested in our work by investing in a subscription to the Foundation Center Directory Online. This has expanded our grants pipeline of private foundations and allows us the capability to track where funders have historically given to.

To improve our chances of gaining individual support, Way Finders successfully submitted an application to the *Commonwealth of Massachusetts Employees Charitable Campaign (COMECC)*. This opportunity will help Way Finders appeal to and reach constituents across the state who are looking to donate time and resources to worthy organizations. The charitable campaign also sends alerts for speaking engagement opportunities in the Western MA region where Way Finders staff can share information on our services.

Way Finders has also established the Resource Development Committee of the Board of Directors. Chaired by a formerly homeless person who now is a business professional, the committee is comprised of board and members with a mission of promoting Way Finders and engaging potential donors to support its work.

Way Finders is at a pivotal juncture to ensure that our core services continue to support and improve the quality of life for low and moderate income communities in Western MA. L.E.a.D.E.R., a comprehensive leadership development initiative, will develop a deeper leadership bench to continue strategic plan implementation and advance mission delivery, and importantly, expanded capacity to support successful leadership transitions that will happen in the future. L.E.a.D.E.R involves 26 Way Finders staff in leadership positions who will be working to develop a greater range of practices and leadership behaviors that will directly contribute to accomplishing the 12 Indicators of Success in the organization's strategic plan. These illustrative practices and behaviors range from expanding ownership and responsibility for the organization's vision and culture to increasing accountability on planned actions to achieve goals and objectives.

Finally, Community Investment Tax Credits have proven to be an effective leveraging tool to secure donations from corporate funders and individuals. Spread over six of Way Finders' lines of business, the tax credits we have received thus far have incentivized new and former funders to donate. For example, Baystate Medical Center awarded Way Finders with a \$250,000 contribution in 2016 to implement the Healthy Hill Initiative. In return, Way Finders was able to offer CITC in the amount of \$125,000. We believe that through the use of the CITC program, our relationships with funding partners has strengthened.

Section 9: History, Track Record and Sustainable Development Principles

Way Finders is an industry leader in the development of affordable housing, a collaborative partner in sustainable urban neighborhood revitalization, and serves as the region's Housing Consumer Education Center. Today, Way Finders serves over 23,000 unique individuals each year with the majority of those individuals residing in Hampden County.

Way Finders opened its doors in 1973 for the purpose of operating the so-called Experimental Housing Allowance Project, a research and development effort that was created to explore an alternative to large public housing projects. We were one of ten test sites in the nation, carrying out the research that would lead to the creation of the Section 8 program. The organization was originally named the Housing Allowance Project and became known to most people as simply HAP.

Our work helping program participants to successfully lease apartments led us to the dilemma of housing discrimination. In response, we initiated fair housing training for both tenants and property owners. Ultimately, Way Finders was the sponsor and fiscal agent for a grant from the U.S. Department of Housing and Urban Development leading to the creation of the Housing Discrimination Project, now the Massachusetts Fair Housing Center.

Our work with tenants demonstrated that many more households, for whom there were no vouchers, still had trouble keeping a roof over their heads. We created the Housing Services Program, funded by the Massachusetts Department of Social Services in response. Through this program, we were able to work with tenants and landlords to reach mutually agreeable solutions – with the owners often receiving back rent and the tenants avoiding eviction and displacement – and the state saved the cost of more expensive solutions.

Over time, funding changed again most notably during the recession of the early 1990's. With the continuing need to prevent families from becoming homeless, Way Finders led a successful effort by the regional non-profit housing agencies to create the current Housing Consumer Education Center program. Strong support from the legislature made this possible and every subsequent Governor has included this program in their budgets. Through the Housing Consumer Education Center, we continued our focus on prevention of homelessness through education, counseling, mediation, and other forms of low cost assistance.

In the mid-80's, family homelessness became a crisis. Many families were being left behind and state government acted to create state-funded family shelters. Way Finders again responded, submitting the first Western Massachusetts proposal to create a family shelter, in this case Prospect House which we operate to this day. Our congregate shelter is staffed 24/7 with people who understand our responsibilities to the residents and to the Commonwealth, including active case management and assistance with the mission of finding permanent and stable housing. Today, Way Finders is the lead agency in western Massachusetts providing comprehensive case management and supportive services, as well as shelter.

Realizing from our work that the region lacked an adequate supply of decent, affordable housing, Way Finders turned to real estate development. We have developed or sponsored 40 rental projects, consisting of 900 units of rental housing. This includes family housing, senior citizen housing, and housing for people with special needs.

Way Finders has also rehabilitated or built 96 one and two-family owner-occupied homes. This work has often been undertaken as part of a large neighborhood stabilization or revitalization initiative, often in tandem with other partner organizations.

Our current pipeline includes nine projects consisting of 425 units, including the recapitalization of two projects to necessary improvements and to upgrade energy efficiencies. Six of the properties, Live 155, Northampton, Library Commons, Holyoke The Lumber Yard, Northampton, 188 Fuller Street, Ludlow, Rosewood Way, Agawam, Library Commons II, Holyoke are new units for our portfolio. Our work has included the rescue of derelict multi-family properties that had long been blighting neighborhoods in our cities, including Holyoke, Chicopee, and Springfield. This work also has often been part of a larger neighborhood stabilization or revitalization effort.

Currently, one rental development, totaling 70 units, is in construction and we are about to start construction

on another 55 units in the City of Northampton. Our past efforts also have included the creation of housing for senior citizens in Ludlow, Southampton and the little town of Wales. We have converted former schools and other facilities into housing, including the transformation of the former Church Street School in Ware and the Ludlow Boys and Girls Club into senior housing developments. We have brought family housing to Amherst and Northampton and currently have 70 units in construction and another Northampton project, 55 units that recently had a groundbreaking in November 2017.

Accomplishments

Today, Way Finders provides rental assistance to more than 5,500 families. We are a HUD-approved housing counseling agency and regional Housing Consumer Education Center (HCEC) recognized by the state of MA. Way Finders has also been a member of NeighborWorks America since 2008. As a part of this network of 245 organizations across the country, we have maintained an exemplary status through NWA's Organizational Health Tracking System (OHTS) since joining the network.

The cornerstone of CB&E's Springfield-based work, the HHI, also received notable recognition. In June 2017, Baystate Health nominated the Healthy Hill Initiative for the BusinessWest and Health Care News' "Heroes in Health Award."

Recently, Way Finders has undergone a major rebranding process in addition to forming a strategic alliance with Common Capital, Inc. (CCI); a community development financial institution (CDFI) focused on economic development in low-to moderate-income communities. Capitalizing on its strategic affiliation with Way Finders, Common Capital plans to triple its lending portfolio in the region. CCI has deployed \$4.85 million of loan capital into the City of Springfield, for example, that created or retained 205 full-time jobs over the last 15 years and is committed to assisting with the revitalization of our urban hub.

Way Finders has also acquired MBL Housing and Development Corporation. MBL is an affordable housing development consultant, driving the production of affordable housing in our region. The firm partners with non-profit and for-profit developers, local municipalities, lenders, property management companies and architects to build new and rehabilitate existing, often historic, structures. MBL has successfully created thousands of new, affordable and attractive housing units for low to middle income people in dozens of Massachusetts communities. The strategic partnership with MBL and CCI will bring us to new level of opportunity, designed to create a comprehensive approach to community development. It is intended to strengthen the network of relationships, supporting the region's families, neighborhoods, and communities by supporting the people and the organizations that will make a difference.

Way Finders' full spectrum of services include supportive and shelter programs for homeless families, pregnant teens, and domestic violence survivors; rental assistance; foreclosure prevention; housing stabilization; employment support services; family self-sufficiency counseling and coaching; financial and homebuyer education; affordable housing development and property management; and community building and engagement. We are also exploring the possibility of linking CCI's small business development and lending services to Way Finders' client base.

The Homeownership and Financial Education line of business has also begun the successful build-out of a customized version of Salesforce, which was developed for use throughout the NeighborWorks network. This tool includes a customer facing technology that will allow for clients to create accounts and input their own intakes, creating efficiency for staff. Clients will be able to schedule appointments and register and pay for workshops within the system, therefore, eliminating our need for a separate scheduling software.

A summary of our accomplishments for FY2017 (July 1, 2016 through June 30, 2017) follows:

- Currently, Way Finders' Real Estate Development (RED) line of business has 425 units in our portfolio, representing a 22% increase over the last year.

- Acquired a 5.3-acre parcel of land at 188 Fuller Street and is currently proposing to build 43 units of affordable rental family housing.
- Provided over \$541,766 in Home Modification Loans to 21 homeowners to make their homes accessible for family members with disabilities.
- Within the Homeownership and Financial Education line of business, we have experienced a 116% increase in the number of individuals completing our Financial Education Workshop from 112 in FY16 to 243 in FY17.
- Assisted 121 first-time homebuyer graduates to purchase homes in the region, representing an 80% increase from FY16.
- Graduated 571 First-Time Homebuyer graduates through in-person and online classes.
- Provided pre-purchase counseling to 378 prospective homebuyers.
- Graduated 123 landlords in Rental Property Owners Workshops.
- Counseled 105 households facing foreclosure.
- Employment Support Services (ESS) staff facilitated 39 Job Readiness workshops throughout Way Finders' Residential Services (including residents who are young adult mothers and domestic violence survivors), 32 Job Development groups held at our Springfield Housing Center and 28 Job Development groups at our Holyoke Housing Center.
- Assisted 78 families in maintaining housing or move to more stable and sustainable housing because of job placement and increased household income through Way Finders' ESS program.
- None of the 140 families receiving employment retention services returned to shelter during the year ESS staff track families for housing stabilization and employment retention.
- Way Finders' Employment Specialists enrolled 207 participants and helped secure employment for 100 individuals in comparison to 46 proposed enrollments and 37 proposed placements.
- 91% of Way Finders' placements retained employment after one year compared to a proposed retention rate of 80%.
- The average wage for Way Finders' Employment Support Services program increased from \$11.35/hr. to \$12.26/hr.
- Assisted 83 participants increase their credit score by paying down debt while establishing positive credit lines. Further, based on a sample of this data, average FICO scores increased by 25 points from 617 to 642.
- The Economic Mobility Program has served 294 families in the area of Financial Education and has accomplished: a total of 203 participants have received individual coaching and counseling in the area of preparation for employment and retention counseling; 84 participants obtained employment; 74 participants have reported retention in current employment; 88 participants increased earning through earned income; and, 100 participants have established escrow accounts.
- In the first six months of 2017, 1,987 clients were served in the new Holyoke office, with an additional 500 clients of the Rental Assistance line of business being served from that office even though they may not have physically visited the office.
- Engaged 300 Old Hill residents in physical activity, healthy living workshops, and advocacy while building community spirit.
- Recruited a team of five volunteer Resident Health Advocates, who are involving residents in activities, building social cohesion, and developing other neighborhood leaders; 200 people learned about healthy eating, fitness, asthma, oral health, vision health, and public safety with workshops facilitated by LiveWell Springfield, a cross-sector health collaborative.
- From July 1, 2016-June 30 2016, more than 25 seniors participated in "Chair Aerobics" that is held twice weekly with a core group of 12 attending regularly with residents reporting weight-loss, increased energy, and a sense of community spirit.
- *Let's Play* at Donna Blake Park in Old Hill was created, with now over 65 youth participating in fitness and team building activities. It connects Community Police with youth who are having fun together and building trusting relationships.

Way Finders has a long history of developing affordable housing that reuses vacant buildings, including non-residential buildings such as a historic school, rehabilitating long-vacant residential buildings and building new homes on urban in-fill sites. Way Finders' philosophy favors siting of properties in town centers and center city locations close to public transportation.

Way Finders makes it a priority to develop affordable housing in communities of opportunity by collaborating with and often responding to requests for proposals from municipalities. We develop in or close to town centers or commercial nodes, near jobs, transit, and where services are available in a way that is compatible with a community's character and vision.

Way Finders also maintains the Western Massachusetts Foreclosure Prevention Center, comprised of three nonprofit organizations and designed to assist homeowners in danger of losing their homes. Trained foreclosure prevention counselors provide confidential guidance to help address the needs of current homeowners facing possible mortgage default and foreclosure. Way Finders also oversees the Western Massachusetts Homeownership Collaborative with the goal of educating a larger percentage of first-time purchasers and empowering them with knowledge to make good choices before buying a home.

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. Way Finders recently received a grant from NeighborWorks America to facilitate the incorporation of NWA's green organization guidelines into our business practices and become eligible for NWA's designation as a Green NeighborWorks Organization. Way Finders is dedicated 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, such as:

- Since 2014, we have added a total of 80 units between Olympia Oaks (42 units) and Parsons Village (38 units). Both properties were constructed to meet energy star standards and with sustainable materials. Further, we have also implemented recyclable containers at both properties.
- We have added photovoltaic panels at Parsons Village at in some locations at Olympia Oaks to generate electricity to offset owner usage of electricity in the complex
- Resident Service Coordinators have educated residents and their children on energy conservation. Further, Way Finders disseminates an e-newsletter which continues to highlight green practices.
- Integrated pest management into landscaping to reduce reliance on pesticides at all Way Finders-owned properties
- Outdoor lighting at Library Commons, for example, will incorporate LED (Light-Emitting Diode) fixtures throughout the site. All lighting fixtures will respect "Dark Sky Compliance" standards offering visual comfort and a design that harmoniously blends into the landscape. There will be no spillover of light outside of the project's property lines.

Finally, Way Finders supports economic development and small business growth through our work in the South End of Springfield with the South End Business Association, and by providing access to education training and entrepreneurial opportunities through our collaboration through the MassLEAP and SJI collaborations. Way Finders' housing development activity creates employment opportunities, such as contractors, builders, tradespeople, and property management jobs among others. All of these are examples of Way Finders' commitment to not only strengthening the vibrancy of local businesses but also to building the economic resiliency of the residents who live and work in communities across the region. Additionally, our strategic alliance with CCI provides us economic development and small business growth through their micro-lending and community loan fund. These programs are committed to a thriving local economy and creating positive social and community impacts. CCI accomplishes this by providing loans and a range of skill-building tools to small businesses and high-impact community projects.

Way Finders is grateful for the opportunity to create this Community Investment Plan and to apply for related tax credits in partnership with the Commonwealth of Massachusetts.