

MAIN SOUTH CDC  
COMMUNITY INVESTMENT PLAN

2020–2023



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

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The CIP update for the years 2020-2023 continues to concentrate programmatic and development activities within Census Tract 7313. The rationale behind this decision was originally that the Main South CDC should work to strengthen development in the areas immediately to the north and south of its successful Kilby-Gardner-Hammond (KGH) revitalization project. That rationale is still valid as the Main South CDC's Board believes that focusing collaborative efforts and resources within a concentrated geographic area is the most effective strategy for producing demonstrable economic growth within an ethnically diverse and economically marginalized inner-city community.

Maps of CIP target area and associated land uses are provided as part of *Attachment 1*. The northern and eastern portions of the CIP area adjacent to the CSX rail corridor are characterized by 19th century junction shops and light industrial mill buildings that are largely run down and underutilized. The Main Street Corridor houses a large number of small, largely minority owned businesses operating out of leased premises requiring facade improvements. The area is densely developed, with 25.5 housing units per residentially zoned acre as compared to the City's density of 8.4 units per acre. In addition to contributing to a very densely settled neighborhood, the majority of houses are old: 77.5% were built before 1940 and only 7.3% are owner occupied. Within the CIP area, only 3.4% of the land is park space. Poor infrastructure, site contamination, and public safety concerns have contributed to a continued cycle of disinvestment and decline.

The socio-ethnic breakdown of the CIP area is as follows<sup>1</sup>: 43.3% Hispanic or Latino, 32.9% Caucasian, 16.1% African American and 11.7% Asian. 21.1% of Main South residents over the age of 18 do not consider themselves proficient in the English language. The neighborhood accounts for 6.1% of crime city-wide even though it only comprises 3.1% of the total population. The median household income is \$26,736 compared to a City median of \$45,869. 38.5% of the population is under the age of 24 and 21.8% of the households are headed by single mothers. The unemployment rate is 15.3%, significantly more than the City rate of 9.9%.

Educational achievement levels within the CIP area are low; only 18.7% of the over 25 population has an associate degree or above, and 26.6% of the over 25 population does not have a high school diploma. 26.4% of the workforce either walks or takes public transportation to work and 48% of the workforce works in the production or service industry, compared to the City rates of 9.3% and 35.5%, respectively. Although there have been socio-economic advances in the demographic data for the CIP target area, between 2015 and 2017, which is encouraging, overall it remains an economically challenged section of Worcester.

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<sup>1</sup> 2015 & 2017 American Community Survey

## SECTION 2: INVOLVEMENT OF COMMUNITY RESIDENTS AND STAKEHOLDERS

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

The Main South CDC's CIP update for 2019 is a result of an intensive, participatory, strategic planning process carried out by the agency over the course of the last year. The process was facilitated by Dodi Swope a professional strategic planning consultant. The purpose of the strategic planning work was to reconfirm our values and vision as an agency and to use these to provide a road map for our CIP related programming and development work over the course of the next three years. It was considered of critical importance to ensure that the formulation of the plan would be driven by the board, residents and neighborhood stakeholders. The first step in the process was for the Board to reaffirm and update the values of the agency and its vision for the neighborhood.

Over the first couple of months of the strategic planning process Board members engaged in candid and thoughtful discussions about the agency's values and vision. This process was supplemented by feedback from residents and neighborhood stakeholders who were asked to respond to surveys on this issue. Consensus emerged during this period on shared core values and a united vision for the community and these were institutionalized in a new Mission Statement that would serve as a point of reference for our decision making going forward.

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

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

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

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

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

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

Once the values and vision were established, the Board was divided into four working groups that worked on developing strategies and activities for each of the updated CIP goals. Each of these working groups met at least twice and neighborhood stakeholders and residents who were not on the board also participated.

Over the course of 2019, at least one hour at each monthly board meeting was set aside to allow for discussion on each working group's recommendations and to provide direction to the

consultant in framing the CIP’s priorities.

As part of the planning process, the consultant provided the board members with feed-back from residents who had participated in other collaborative planning efforts for community improvement efforts such as the Mass Development sponsored Transformative Development Initiative work in the Main Street Commercial Corridor and the research findings from interviews and surveys with participants in the Byrne Grant Youth Violence Prevention programs. This inclusive community planning process has informed our decision making in structuring our updates for our CIP that will serve as road map for the Agency over the next three years.

The agency will continue to involve community residents in the decision making and implementation processes associated with its CIP activities. However, due to staff limitations and with over 11,000 residents within the Main South CDC’s service area it is unrealistic to expect that the agency alone can adequately ensure the meaningful involvement of all its constituents. It has therefore adopted a two-pronged approach to resident and stakeholder engagement, both of which are on-going: 1) working as part of a network of service providers to continuously prioritize neighborhood needs as identified by residents with whom individual service providers connect and 2) direct engagement of residents by Main South CDC staff.

Resident and community stakeholder involvement has been, and will continue to be, a governing principle in all stages of development and implementation of the Main South CDC’s CIP. Residents and stakeholders helped to create the original CIP in 2014 and have shaped the Plan’s priorities, modifications, and progress over the past several years.

## SECTION 3: PLAN GOALS

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The Main South CDC board has revisited our original CIP goals and has restructured them in order that they fall within one of the four new developmental and programmatic priority areas. This work will be guided by our mission, vision and values and will be grounded in our commitment to racial equity and social justice. Our CIP will continue to focus our physical development revitalization efforts in two geographical priority areas. University Park North and the Main Street Commercial Corridor.

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

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

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

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### PRIORITY AREA: ECONOMIC EMPOWERMENT:

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

## INITIATIVE DISTRICT.

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

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

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

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

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

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

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### PRIORITY AREA: COMMUNITY BUILDING AND ENGAGEMENT

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

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

While the Main South neighborhood is defined by blocks on a map, it is so much more. Our diverse constituents, all the people who live, work, own property and engage with others within the Main South neighborhood, together make up our unique diverse and multifaceted community. Our community is home to families raising children, students and working young adults, innovative

entrepreneurs and businessmen serving a diverse group of patrons and customers, as well as non-profit organizations, academic institutions and civic leaders who have invested years in working to make the Main South neighborhood a better place for everyone. All these constituents have a role in making Main South a vibrant, diverse and thriving community.

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

## SECTION 4: STRATEGIES & ACTIVITIES

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

#### STRATEGIES:

- Prioritize the acquisition of smaller residential properties (1-6 units) that are abandoned, distressed or in foreclosure in order to renovate and manage them as affordable family housing units and reduce neighborhood blight:
- Assume management responsibilities for properties that are at risk of losing their affordability restrictions through foreclosure.
- Develop an ongoing pipeline for developing LIHTC assisted 20 plus unit, affordable housing developments with the goal of initiating such a project every five years.
- Explore the feasibility and benefits of providing property management services to non-MSCDC owned properties.
- Negotiate an ongoing line of working capital with Clark University in order to acquire targeted properties in the University Park North section of the CIP area that is a priority area for concentrated revitalization efforts
- Initiate affordable first-time homeownership opportunities through the subsidized acquisition and renovation of one to three-unit properties and the sale to eligible buyers.

#### ACTIVITIES:

- The MSCDC will acquire and renovate one distressed 2- 6 unit building per year over the course of this CIP. Acquisitions and renovations will primarily be strategically targeted in the University Park North section of the CIP area in order to build upon the successful revitalization efforts that have taken place in the KGH neighborhood.
- The Main South CDC will complete the construction of 48 affordable LIHTC units as part of a \$17.8 million development on a vacant lot within the University Park North neighborhood. This development will be environmentally friendly. It will incorporate solar panels and sustainable construction materials and provide 46 units of housing that are affordable to families with incomes of less than 60% of median. Ten of these units shall be further restricted so that they are affordable to families with incomes of less than 30% of AMI.
- The Main South CDC will initiate the development of another LIHTC planned development of over 25 affordable housing units during the term of the CIP update

- The Main South CDC will continue to provide fair and culturally appropriate property maintenance and management services for over 300 units of high quality affordable rental housing and will initiate a planned schedule of capital improvements for the 34 units of housing that it owns on Oread Street.
- The Main South CDC will assume management responsibilities for 25 units of state subsidized affordable housing that are at risk of default in order to ensure that these units do not lose their affordability restrictions.
- The Main South CDC will provide access to financial literacy workshops, and credit mending support for potential first home buyers looking to purchase a home in the Main South neighborhood. Interested buyers will be given the opportunity to apply for any 1-3 unit buildings acquired and renovated by the CDC.

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

The CIP targeted section of the commercial corridor that runs between King Street and Wellington Street is a Mass Development TDI District. Within this District efforts are underway to establish a cross sector partnership that is committed to supporting a thriving small business community along a section of Main Street that struggles to attract investment. Strategies for progress in this area includes an emphasis on strategic investment, property owner engagement, small business support and public realm activation.

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

STRATEGIES:

- Create a core of small business owners in the corridor who are also economic stakeholders and have an investment and interest in the upkeep of the commercial properties that house their businesses.
- Incentivize and organize businesses to engage more actively in projects that are designed to reduce blight, enhance public safety and generally serve to enhance the business environment in which they are located.
- Enhance the physical appearance of the Commercial corridor, improve perception of public safety and eradicate blight
- Activate Public Space with Arts programming

ACTIVITIES:

- The Main South CDC will continue to work in alignment and collaboration with the TDI project and will specifically focus on how to sustain the most effective elements by integrating them into our ongoing work in business development over the coming three to five years.
- Commercial Condominium Development: The Main South CDC is proposing to develop a 9,000 SF commercial structure on the 16,000 SF vacant lot at 807 Main Street. The site is in the heart of the TDI target area and has negatively impacted the aesthetic appearance of the corridor for

many years. Upon completion the commercial development will contain six 1,500 sf individually owned commercial condominium units with associated on-site parking. Innovative Financing and Subsidy will be necessary to ensure that the condominium units are affordable for local businesses to purchase. Mass Development has already expressed interest in making an equity contribution to the project to help it achieve its goal and the City of Worcester is willing to look at CDBG support to ensure that the development will help establish economic stakeholders in the District. The CDC will seek to acquire site control and close on the purchase of the property before the end of 2020. Site plans and schematic drawings are being developed at the present time and financing commitments are already being sought. The MSCDC would hope to begin construction on the project in early 2021.

- **Marketing and Credit Counseling Services:** The Main South CDC will work with the Mass Development Fellow and the new Main South Business Association to identify interested candidates and help them through the credit and mortgage process. The Main South CDC will consider initiating a lease to own model in order that Merchants who require it can have time to correct any credit issues or demonstrate bankability to secure mortgage financing. The CDC will work with an interested local lender to see if these mortgages can be kept in a local portfolio to allow for more forgiving underwriting standards.
- **Development of Business Center Facility for TDI's newly formed Business Association:** Much of the TDI Fellow's early work was focused developing a Business Association of the predominantly minority business owners who were interested in becoming actively engaged in improving the local business environment. There was a clear need for such an association who had previously felt isolated from efforts to improve the area. **The Main South CDC will continue to provide support to** the Business Association to ensure that it is successful in attaining its early goals. As part of the effort to establish a sustainable and effective business association and provide a resource center for trainings, meetings, counselling, co-operative purchasing plans, social media and marketing assistance etc., the Main South CDC will donate up to 4,000 SF of office space at the rear of its operational facility to meet the needs of the Association and help it to become an effective and impactful force for neighborhood improvement that benefits its members economically and also attracts new members. The Main South CDC will also work with Clark University's Small Business Development Center to schedule three business training seminars during the grant period as a way of assisting businesses grow and develop.
- **Coordinate Storefront Improvement Program within the District:** The CDC will work with the property owners, business owners, the City of Worcester and Mass Development to initiate a coordinated and culturally sensitive storefront improvement program. Six storefronts will be renovated in the first eighteen months of the CIP timespan.

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

STRATEGIES:

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

ACTIVITIES:



- Continue to operate the Volunteer Income Tax Assistance Program from the Main South CDC's Community Center for the next three years. Since 2007 the Main South CDC VITA site has prepared over 3,000 free tax returns for low/moderate income residents, resulting in a total of almost \$4,000,000 in tax returns back to the community.
- Main South CDC will offer Financial Literacy Seminars in tandem with the VITA program. These seminars educate residents about ways to understand and improve credit, how to open bank accounts, save money for retirement, and prepare for major purchases such as a home.
- The Main South CDC's workforce development and economic opportunity center will offer computer classes for Main South residents as well as offer assistance with resume preparation and employment searches.

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

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

**STRATEGIES:**

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

**ACTIVITIES:**

- The Main South will directly partner with the staff of the City of Worcester's newly awarded Racial and Ethnic Approaches to Community Health (REACH) grant program in order to target health disparities within the Latinx community.

- Build collaborations to improve access to quality health programming available in the neighborhood and develop programs with partners to address gaps such as programs that the CDC runs at University Park every year i.e. Yoga classes, Zumba lessons, Youth Soccer etc.
- Engage early childhood partners and families in developing more public play spaces in Main South for children aged 0-12.
- Introduce health and wellness and early childhood programming in the space at the rear of the Main South CDC's Community Center.

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

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

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

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

**STRATEGIES:**

- Create and facilitate opportunities for community building and bonding through summer programming at the parks and in the community, and in the back of the building space throughout the year.
- Develop civic leadership and support residents and tenants as they fully engage in civic actions (such as policy or resource development) to support their vision for the Main South community.
- Ensure staff are culturally and linguistically responsive to the diverse members of the Main South community and have basic skills and information regarding resident rights, how to access basic services and how to fully participate in city government to address the issues that impact them.
- Coordinate and facilitate opportunities for community members to speak with elected officials; support community member advocacy for themselves, their family and the community
- Initiate a resident led task force to complete an analysis of safety issues in the community and develop a safety plan that addresses root causes and makes sustainable change in the real and perceived safety of the neighborhood.

**ACTIVITIES:**

- Community-Building: The CDC will continue to run its Youth Police Dialogue program in local schools over the next three years. Two courses of six sessions each will be run each year,

involving about 30 students and six police officers. Tenant Socials, Halloween parties for kids and Neighborhood socials and placemaking events will be organized as part of our community building initiative.

- **Community Organizing:** Monthly Neighborhood MTGs will be held at the Main South CDC's offices. Municipal officials and Police representatives will be in attendance and residents will be able to express their concerns regarding public safety, blight and litter and other issues that affect their quality of life and negative perceptions of the area.
- **Community Engagement:** The Main South CDC will maintain an active resident data base and actively outreach to community to engage them in neighborhood planning discussions and encourage them to become civic advocates at the municipal level on issues that affect them.
- **Public Space Activation & Placemaking.** The Main South CDC will continue its efforts to transform blighted or vacant lots in the area through organizing placemaking events to take place on them. These events will include music performances and seasonal activities.
- **The CDC will coordinate Arts & Culture and Recreational Programs for Main South families:** The focus of this programming will be in University Park and will continue our Byrne Grant Initiative work aimed at reclaiming public spaces for safe family friendly activities. The Main South CDC's work at the Park over the last three years has been spectacularly successful and has brought many new visitors into the neighborhood for these events, which in turn supports local business.

## SECTION 5: HOW SUCCESS WILL BE MEASURED

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

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

- The number of affordable housing units created, both rental and homeownership, and both the renovation of existing units and the creation of new housing units created will be the measurement criteria for success. (Over the timespan of this CIP, at least 58 new affordable units will be created and a pipeline for a further 25 in process.)

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

- The development of six affordable condominium units and their sale or lease to own transition to local merchants.
- The introduction of a storefront façade improvement program that results in a minimum of nine storefront renovations over the term of the CIP.
- The establishment and incorporation of a Main South Business Association with at least twenty active members and the establishment of associated office space in the Main South CDC's Community Center.

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

- VITA participants records will be compiled in a database to track the number of tax returns that are filed and the amount of tax money returned to the community. We expect to process 350 clients per year and generate an average return of \$1,000.
- Records will be maintained on the number of clients served in the Workforce Development Center, through resume assistance, computer classes, career seminars, and job search/placement assistance. We expect to serve 20 clients annually in the computer classes and assist 10 clients annually with resume or employment placement assistance.
- We would expect that five new construction employment opportunities or property management employment service contracts would become available for Main South residents over the course of this CIP.

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

- The Main South will initiate a pilot program in its residential properties which are predominantly occupied by Latinx tenants in partnership with the staff of the Racial and Ethnic Approaches to Community Health (REACH) grant program in order to target health disparities within the Latinx community. Over 100 families will be provided access to REACH's services.
- The Main South CDC will build collaborations to improve access to quality health programming available in the neighborhood by working with the YMCA, the Regional Environmental Council and the Youth Soccer Program. Ten participants will use the space donated by the Main South CDC to REC on Benefit Street as a Community Garden. REC will continue to operate a Farmer's Market in University Park on Saturday mornings to provide local residents with fresh produce and in return the main South CDC will provide them with free storage space in one of their facilities.
- Engage early childhood partners and families in developing more public play spaces in Main South for children aged 0-12. One vacant lot will be developed for such a purpose over the CIP implementation period.
- The number of new health and wellness and early childhood programs that utilize the free space being offered in the rear of the Main South CDC's Community Center will be a measurement of success.

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

- The number of blighted properties that are renovated and any other physical environment improvement work will be tracked and will display success in our goal of working together to improve the community
- A reduction in the amount of citations through Inspectional Services for illegal dumping or code violations in the neighborhood.
- A reduction in the incidents of graffiti sightings in the target area.
- The implementation of a successful Youth Police dialogue series for each of the next three years with end of series surveys demonstrating the improved relations between Police Officers and Youth participants.

- Monthly Neighborhood Meetings held at the Main South CDC’s offices will attract at least ten residents and Municipal officials and Police representatives. The meetings will result in demonstrable reductions in blight and litter and other issues that affect their quality of life and negative perceptions of the area.
- Public Space Activation & Placemaking. The Main South CDC’s efforts to transform blighted or vacant lots in the area through organized placemaking events that will be carried out monthly during the summer months will be seen to benefit local businesses. The CDC will survey businesses to see what if any benefit they perceive the placemaking activities have on their operations.
- A summer concert series will be held in University Park that comprises six events in Year One of the CIP and as many thereafter as funding allows. Additional programming such as family film nights will also take place and we expect at least 100 people to attend each of these events. Worcester Police Department Crime Statistics for the Park will continue to be monitored to ensure the reduction in incidents continues its downward trend.

## SECTION 6: COLLABORATIVE EFFORTS

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

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### CLARK UNIVERSITY:

Clark and the Main South CDC have been partners in efforts to revitalize the Main South neighborhood since the CDC was founded in 1986. Clark’s collaboration in the CIP will involve both direct development work and academic support for implementation of the CIP.

*Neighborhood Revitalization Efforts:* Clark University’s Community Affairs Committee is presently engaged with Main South CDC Board Members to review how the Institutional/Community Partnership can be strengthened in the coming years. Both the CDC and Clark are focused on promoting revitalization efforts in the Commercial Corridor and in the University Park North neighborhood. The completion of Clark’s track and athletic field complex in the KGH area in 2017 marked the end of work in the KGH section of the neighborhood. Clark is now providing working lines of credit to the Main South CDC for more speculative development projects in the University Park North neighborhood. Clark also provides free tuition to any student from the neighborhood that is accepted to the University. Furthermore, Clark will continue to incentivize employees to purchase homes in the neighborhood by offering financial assistance. Clark will become an active partner in raising development capital and resources necessary to implement the University Park Neighborhood Revitalization project.

*Academic support:* Faculty and students from Clark’s International Development Community Environment department will work closely with the Main South CDC as its institutional research partner through the BCJI project. Clark is responsible for collecting and analyzing data, and monitoring and evaluating project success. Students will also work on data assembly and mapping projects associated with research components of the CIP. Clark interns will work at the CDC offices

on specific components of the plan, including evaluation strategies.

The Main South CDC provides educationally relevant work opportunities for six Clark work study students annually.

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#### PUBLIC PARTNERS:

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The support and collaboration of the City of Worcester will be essential in facilitating the regulatory aspects of the project as well as providing the necessary capital investment to support the implementation of the plan (see financing strategy). The City Manager, has engaged his staff in the Revitalization efforts in the Transformative Development District and together with Mass Development, is willing to commit funding to support the storefront improvement program and the development of the commercial condominium development. The Main South CDC provides office space and staff support to the Mass Dev Fellow for this initiative.

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#### PRIVATE PARTNERS:

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

In years past, a major obstacle to the revitalization of this stretch of Main South's commercial corridor has been the absence of an organized Latinx Business Association that can help merchants work together to develop a vision for the corridor that would help them grow economically. The new Association is working to develop that vision and is already demonstrating a united voice working with the City administration to address the public disorder concerns that negatively impact their businesses as advocating for CDBG funding to support storefront façade improvements and other infrastructure improvements that will enhance the aesthetic appeal of the corridor.

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#### NON-PROFIT PARTNERSHIPS

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

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

traditionally underserved populations. The Main South CDC is providing the REACH staff with subsidized office space to help support this initiative.

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

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

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

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

- The Main South CDC revised its Mission Statement to specifically recognize the need to promote development work and programming that is consistent with its values of promoting social equity and racial justice. The strategic planning process that took place during 2019 evaluated existing and proposed new programming and activities related to our CIP through this lens.
- The Main South CDC's CIP's goals now fall within one of four priority areas that the Board of Directors feel encapsulate the impact areas that the agency should primarily focus on over the course of the next three years. These are:
  - (a) The Provision of Safe, Quality Affordable Housing
  - (b) Economic Empowerment
  - (c) Community Building and Engagement
  - (d) Building Equity in Health and Education

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

The overall goal of the CIP is to create economic growth within the target area that directly benefits the area residents. The proposed CIP activities contribute to that end goal. Together the activities are

designed to provide a consistent and supportive interrelationship that will create new economic opportunity for the area residents and serve to turn around a history of economic exclusion.

## SECTION 8: FINANCING STRATEGY

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

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

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

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

However, the Main South CDC recognizes that State housing subsidy is in high demand and that in order to be competitive for State funding support projects have to demonstrate a meaningful commitment of local funding towards a project. The CDC recognizes that the City of Worcester has limited resources (HOME funds) of public subsidy and is generally only able to support one project per year that is seeking state funding. In order to increase the City supply of matching funds and therefore allow more affordable housing funding requests to be competitive in each State funding cycle the Main South CDC will partner with other affordable housing advocacy groups for the local adoption of CPA legislation and for tax levy set asides from new developments. It is estimated that these two sources alone could generate an additional \$4 million per year of affordable housing subsidy.

For the proposed 48-unit affordable housing development at 92 Grand Street that is part of the development vision for this CIP, the Main South CDC has submitted a funding application to DHCD seeking 9% Federal Low-Income Housing Tax Credits and State Low Income Housing Tax Credits. In addition, State Home funds, Affordable Housing Trust Funds, Housing Stabilization and Community Based Housing Funds have also been requested. The City of Worcester has committed \$825,000 of Federal HOME funds to the project. Equity commitments in exchange for credits are in place, the LIFE Initiative has approved \$10 million of construction financing and MHP is interested in providing the permanent financing for the project. Taken together these subsidies will allow the project to remain affordable for families earning less than 60% of the area Median Income.

In order to acquire and renovate at least one 2-6 unit building annually over the course of the CIP, the Main South CDC will utilize the City of Worcester's new housing renovation program that commits up to \$50,000 per unit of City CDBG towards creating affordable units in run down or distressed properties. In some instances, this amount of subsidy may be inadequate to ensure the affordability of housing as rental units and it in this case the feasibility of selling the housing to first time buyers may be the preferred option.

The CIP calls for a concentrated revitalization strategy targeting the University Park North section of the neighborhood. The Main South CDC has a \$500,000 line of credit available through Clark University that it can use to acquire at risk properties and hold them whilst it assembles the



financing to renovate them and maintain them as affordable rental units managed by the Main South CDC. In such a scenario the Main South CDC would assemble the pre-requisite number of units to either apply for an allocation of LIHTC and associated grant funding or it would seek to use DHCD's Community Scale Housing Initiative Funding that supports projects with between 5 and 20 units. Local Home funds would be sought in combination with this funding.

The Main South CDC has completed a refinancing of its 34-unit development on Oread Street and has a set aside of funds from this process that it will seek to combine with CDBG funding to undertake capital improvements to these projects during the first two years of the CIP's timeframe.

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

Financing for the proposed activities suggested to achieve the above goal are heavily dependent on our partnership with Mass Development and the City of Worcester.

To enable the development of an affordable 6-unit commercial condominium on the vacant lot at 807 Main Street, the Main South CDC will request an equity investment in the project from Mass Development and a contribution of CDBG funds from the City of Worcester. Mass Development may be the source of the construction and permanent financing, although Berkshire Bank and UMass Memorial have both been approached about providing some favorable financing to enhance the affordability of the project. New Market Tax Credits would be considered only as a last resort if there was not alternate subsidy in place to help the project realize its affordability goals. An Urban Agenda grant has been applied for to help move the project forward and LISC has also provided a \$25,000 grant to seed the project and initiate the due diligence work.

Mass Development has committed a \$45,000 grant to fund the initial façade improvements of six storefronts and the City of Worcester has agreed to match this with CDBG funding. The owner of the identified project has agreed to contribute between 10 and 15% of the overall cost.

Urban Agenda grant funding has been applied for to help establish the office space for the Merchant's association and to cover 50% of the rent for one year. The Main South will offer a discounted rental of 50% as its contribution to supporting the Association through its formative stages.

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

The Main South CDC will continue to run its workforce development programs and computer training classes which are funded through private donations. CDBG funding and corporate donations will be sought to continue funding the Volunteer Income Tax program at the Main South CDC's offices. The Main South CDC has consistently been able to raise the required funding to support this program over recent years.

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

This is new area of involvement for the Main South CDC. In order to partner with the REACH program and provide effective health and advocacy outreach services to the tenants of our housing developments as well as provide specific health related programs and activities as identified in our CIP activities relating to this goal, the Main South CDC will have to pursue new financing sources.

One of these sources of funding is through the CHIP process and the Main South CDC will pursue this in the second year of implementation of this CIP, once we have decided on a specific role for the agency in collaboration with partners in the health care field. We will also seek CITC contributions from the health care foundations in the City to support this work

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

The Youth Police Dialogues Program has been funded for the coming year with a donation from the Greater Worcester Community Foundation and is expecting to also receive funding from the City of Worcester's Shannon grant application. Shannon grant funding would ensure the sustainability of the program for the next three years.

The Public Space activation and programming work is funded through an Art's Council grant and local foundation money from the Fletcher, Stoddard and Fuller Foundations. Some of this will be combined with Local Lift funds from Mass Development to promote these activities in the targeted section of the commercial corridor.

The summer concert series and the University Park programming is similarly funded through local contributions and Foundation support. The District Attorney's office provides financial support for these activities and the State representative for Main South is seeking an earmark of State funding to support the continued programming in the Park due to the impact it has had on transforming this public space and bringing new visitors to the neighborhood who help support local businesses.

The Main South CDC has demonstrated the capacity to leverage a wide range of resources necessary to undertake comprehensive successful neighborhood revitalization initiatives such. Over \$50 million of development in Main South to date is a direct result of work undertaken by the agency and its development partners.

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

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### DEVELOPMENT

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

The first act of this group was to commission a planning study of the area to analyze the socioeconomic characteristics of the various sub-neighborhoods within Main South and to offer recommendations about a realistic but strategic approach to combat the ongoing disinvestment and social problems that were negatively impacting the quality of life for residents and threatening the economic viability of Clark University. As a result of this study, the group of activists decided that they needed to establish a capable development entity that implemented the plan's recommendations, promoted desirable neighborhood change, and was accountable to the community that it served.

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

Perhaps the most visible physical sign of success of this 30 - year partnership is the KGH Neighborhood Revitalization Project (2000-2016). The KGH Project represents a community driven approach to the redevelopment of an inner-city neighborhood. The Main South CDC worked with its development partners (Clark University, the Boys and Girls Club, and the City of Worcester) to reclaim a 30-acre blighted section of the neighborhood that had over 40 vacant lots and over \$600,000 of property tax liens. The guiding philosophy for the redevelopment of this area was established through a series of community planning sessions that led to the creation of a strategic plan. The vision was to bring about the social, physical and economic resurgence of a the neighborhood through the cleanup of contaminated property, the construction of affordable housing for both first-time home-buyers and renters, development of a new Boys & Girls Club facility and an outdoor athletic complex, and the provision of quality of life enhancements and economic opportunity for neighborhood residents.

Through multiple construction phases, the KGH project produced 122 affordable housing units (58 of new construction and 64 renovated units), including 44 units that were sold to First Time Homebuyers. The Main South CDC used DHCD's *Sustainable Development Principles* as a guide to its construction of these units and incorporated as much green design as financially possible. KGH units have energy efficient appliance and heating systems, low flow plumbing features, R-4 rated windows and bamboo flooring. Ten of the homeownership units even have photovoltaic solar panels on the roofs of the new buildings. Not only were vinyl products avoided for the exterior of the properties, healthy indoor environments were promoted through the use of non-toxic materials, adequate natural ventilation and plentiful natural daylight. In addition, passive measures included optimizing southwesterly orientation for solar heat gain in winter and use of deciduous trees for shading in summer.

The KGH Redevelopment Plan incorporated more than housing development. A critical component of it was the acquisition, clearance and remediation of the 7.8 acre industrial brownfield site. Section 108 loan authority was used to assist in financing the acquisition of the site, which originally housed turn of the century manufacturing facilities that had become obsolete and largely abandoned. The revitalization plan called for the clearance of these structures and the creation of a new clean site on which to build a new Boys & Girls Club and a track and field facility that would be owned by Clark University but also provide for shared usage with the adjacent Boys & Girls Club.