

**Massachusetts Department of Housing and Community Development
Community Investment Tax Credit Program
CDC Community Investment Plan (CIP)**

A complete CIP must address each of the following nine (9) elements. The Plan may reference other documents and summarize their content but must present complete responses to the required information indicated in the Section descriptions. The adopted Plan may not exceed eighteen (18) pages, not including the cover page. The CIP must be paginated and the footer should include the date range covered.

Section 1

Community or Constituency (ies) to be served by the organization

This section must clearly identify the neighborhoods, towns and/or cities to be served including population, demographics and geographic characteristics and/or identify the particular constituency (ies) to be served – population, demographics and geographic characteristics.

The North Shore of Boston

North Shore CDC (NSCDC) is based in Salem but works throughout Essex County, North of Boston. Essex County is a region with three Gateway Cities and several other small cities with formerly-industrial employment centers and struggling downtown economies surrounded by wealthier towns and enclaves. NSCDC is one of only two certified-CDC's working in this region and our work is concentrated predominantly on the urban cores of the most urban cities within the region.

Massachusetts continues to have some of the highest housing prices in the nation, and NSCDC's target region is no different:

- In 2017, the median property value in Essex County grew to \$405,500 from the previous year's value of \$384,400. The median household income in Essex County is \$73,901.
- 10.9% of the population in Essex County, MA live below the poverty line; the largest population groups in this range are females ages 25-64.
- From 2016 to 2017 employment in Essex County grew at a rate of 2.39%
- As of 2017, 16.1% of Essex County residents were born outside of the country, higher than the national average of 13.7%¹

Target neighborhoods:

Salem's Point Neighborhood: Since 1978, NSCDC's home base has been in Salem with a targeted focus on Salem's Point Neighborhood, a low-income, primarily immigrant neighborhood. The Point has long faced a stigma of excess crime and poverty and this has formed an invisible barrier between the neighborhood and the rest of Salem. Other data indicators include: 53% of residents have not completed high school; 26% are living below the poverty level. The median household income in the Point is \$41,000. According to the 2010 census, the Point is 63% non-white, consisting mostly of Latino immigrants.

The Point is directly adjacent to Salem's thriving downtown and characterized by its density,

¹ <https://datausa.io/profile/geo/essex-county-ma/#wages>

unique architectural heritage and high concentration of immigrants. The Point specifically has an almost 3 times greater population density than the rest of Salem. Officially home to approximately 4,300 people (10% of Salem's total population), it is estimated that it is home to closer to 6,000 on less than 1% of Salem's overall landmass. The green space in the neighborhood is found in a small number of urban parks, one of which NSCDC developed and maintains. Rental rates in the Point are, on average, 10-15% lower than rents in the adjacent downtown but remain comparable to those in South Salem, a more suburban neighborhood which is adjacent to the Point.

NSCDC's full service menu is active in Salem including housing development, community engagement, and community programming. NSCDC has developed 286 units of affordable rental housing in Salem, 246 of which are rental units that remain a part of our real estate portfolio. 188 units are in the agency's development pipeline in Salem including:

- **The Lighthouses:** New construction of two buildings with 46 total units using Passive Haus design. NSCDC will apply for full funding in winter 2020.
- **Lafayette Housing:** The remaining 11 buildings in NSCDC's portfolio on the Point that have not yet been renovated. This project will involve refinance and renovation of 61 units using historic tax credits.
- **New Point Acquisitions:** Three currently market-rate buildings with 18 units on the Point will be transitioned to affordable housing using historic tax credits.
- **Salem Schools Project:** Two buildings outside of the Point neighborhood that are both former school properties; NSCDC will hold a 99 year lease with the Catholic Church to renovate and maintain these properties. Federal Street will include 32 units for older adults age 55+ and Hawthorn Blvd will have 31 units with a preference for artists including community space. Both properties will be a mix of 2/3 affordable and 1/3 market rate.

In Salem, NSCDC maintains deep neighborhood ties. NSCDC has been involved in numerous community campaigns over the past 40 years; the agency led a vision and action plan in 2013 that continues to drive community programming. Neighborhood leaders, residents and small business owners have served on the agency's board of directors over the course of the organization's history. Currently, 1/3 of NSCDC staff live in or grew up in the Point neighborhood.

City of Lynn: Since 2016, NSCDC has increased our involvement in Lynn through the YouthBuild program. This includes recruitment of opportunity youth into the program as well as community service events hosted by YouthBuild in Lynn at homeless shelters, food pantries, and community parks. Over half the young people in the program in 2019-2020 are Lynn residents. NSCDC has developed key relationships with other providers, youth programs and civic leaders to advance the knowledge of the availability of the program as a resource for underserved youth.

Beverly's Gloucester Crossing Neighborhood: NSCDC owns 108 units in the Gloucester Crossing neighborhood of Beverly, MA. The agency's work in this neighborhood has been the catalyst for a major neighborhood revitalization over the course of the past 20 years. This neighborhood's population density is more than 2 times greater than the rest of Beverly. About 56% of residents live below the poverty line, 10% of residents have less than a high school

degree, and 13% have only a high school or equivalent degree. NSCDC continues to be involved at a community engagement-level, providing capacity building for community leaders, conducting various resident-driven community improvement programs and partnering with residents to draw attention to neighborhood priorities within city government.

Downtown Peabody: NSCDC is one of three core partners in the City of Peabody's TDI/Gateway City District program. The partnership, which also includes the Peabody Planning & Community Development Department and the Peabody Chamber of Commerce, continues to work together to advance the city's downtown, promote economic vitality and creatively think about ways to attract further private investment. NSCDC's role is as a development advisor and potential developer within the district, as well as to promote resident and small business owner engagement. NSCDC provides our small business engagement program within Peabody, supporting low-income business owners with one-on-one business consulting.

Downtown Gloucester: In the agency's 2017 strategic plan, Gloucester was identified as a key target given its deep need for affordable housing, because of a significant low-income population and a shortage of affordable housing options. With partner Action, Inc. providing community engagement support, NSCDC is the developer of a 30-unit family affordable housing development. This project will close by the end of 2019, with construction to start in 2020. Construction is scheduled to finish with move in by April 2021. NSCDC is already exploring tenants for the first floor commercial space.

Downtown Merrimac: NSCDC has been working with the Town of Merrimac since 2012 on the revitalization of a major brownfields site within a downtown residential neighborhood. Originally brought into the early stage planning by MassDevelopment, NSCDC remains involved, providing free technical assistance on redeveloping the site and supporting community engagement. We have participated in dozens of meetings with local officials, abutters, and other town stakeholders. In response to a town-issued RFP in 2016, NSCDC is now the designated developer. The intent is to create 36+ units across two properties in downtown Merrimac. The project is still in the clean-up stage, which is taking longer than expected.

Section 2

Involvement of community residents and stakeholders

This section must provide a description and evidence of resident and stakeholder engagement in the organization. Describe the degree to which residents and stakeholders were engaged in the development of the Plan. Include examples of engagement activities, numbers of events, participation figures, and other quantified measures. Describe the role residents and stakeholders have in monitoring and implementing Plan activities. Include examples of current and projected roles to be played, number and type of opportunities for involvement and the mechanisms for monitoring progress.

NSCDC's primary strategies for building *resident and stakeholder engagement* incorporate community residents in program decisions through focus groups, events that reflect cultural backgrounds of residents, volunteer events, and opportunities for residents to gain ownership over many of the community programs offered by the agency. Resident involvement is crucial for building relationships and helping residents improve define and meet personal economic and

other goals while we also seek to improve resident of how they can play a role in municipal leadership.

In the community: For example, in Salem specifically, we reference the 2013 Point Vision & Action Plan², a comprehensive resident-based document that highlights goals extrapolated from more than 300 interviews of residents. Stakeholders in this plan include the City of Salem's Department of Planning & Economic Development, the Point Neighborhood Association, the No Place for Hate Committee, the Salem Police Department, the Office of the Mayor, among others. It is worthwhile to note that NSCDC's Community Engagement team is revisiting this plan in 2020. As the lead stakeholder, NSCDC utilizes the information from this plan to inform programming and plan new initiatives.

In Beverly, North Shore CDC's Community Engagement programs are tailored to the needs of the Gloucester Crossing community. NSCDC recruits, trains, and supports Resident Ambassadors to communicate resident needs and interests to the City. NSCDC hosts monthly coffee hours, dinners, and special events that bring together residents with agency staff, City officials, and partner agency staff to help residents access information and services.

Organizationally, NSCDC is a Certified Housing Development Organization (CHDO), governed by a 15-member Board of Directors consisting of volunteers who are committed and representative of each community served. Thirty-three percent of board members represent the low-income neighborhoods that the agency serves; a requirement of the CDC's CHDO status.

At a staff level, a core piece of NSCDC's strategic plan includes improving diversity of staff to represent the communities we serve; this has been successful. Of the 35 current staff, 5 are African American, 1 is Asian, and 17 are Latino/Latina. 19 staff members are Spanish-speaking, 18 are bilingual, and 1 is trilingual; one is transgender. Printed materials are in English and Spanish and community events and trainings are often led entirely in Spanish.

Through a strong partnership with Merrimack College's graduate program in Community Engagement, NSCDC now has a robust Community Engagement Fellowship program which provides significant capacity. This remains at the core of the agency's work; informing both our real estate development strategy as well as the strategic direction of our other programming. Community Engagement staff includes four full-time staff (Chief Program Officer, Director of Community Engagement, Small Business Initiative Coordinator, Family Stability Coordinator) plus two Community Engagement Fellows from Merrimack College; one supporting Salem and one supporting Beverly and Peabody. The agency hosts a LISC AmeriCorps and is proud to host a Rose Enterprise Fellow in 2020-2022.

Section 3 **Plan goals**

This section must clearly identify the goals of the CIP. It must identify how low and moderate income households and other constituencies will benefit from achieving the goals, and identify how the entire community will benefit from achieving the goals.

NSCDC's 2018-2021 CIP/strategic plan includes the following goals and strategies:

² http://www.mapc.org/wp-content/uploads/2017/10/SalemPointVisionActionPlanEnglish_FINAL_2013.pdf

Goal 1: Pursue strategic partnerships that improve scale, efficiency and innovation to maximize our impact and improve our sustainability.

NSCDC has intentionally grown programming and partnerships, allowing the agency to serve many more individuals and additional communities on the North Shore. Strategies include:

- Expand real estate development into additional North Shore Communities
- Create dynamic, community-driven neighborhood master plans
- Design and implement innovative community-based learning programs at NSCDC
- Leverage partnerships to enhance economic and civic opportunities for low-income residents and communities

Goal 2: Invest in the development of leaders amongst our communities, board and staff.

Strategies include:

- Create leadership opportunities for low-income and minority residents
- Maintain and expand community-driven governance model
- Raise awareness of issues affecting North Shore low-income communities
- Build board and staff capacity to pursue organizational impact
- Enhance the Punto Urban Art Museum's strength and independence

Goal 3: Build and operate a sustainable organizational platform well-suited for growth.

Strategies include:

- Invest in systems and technology that will allow for transparency, accountability, collaboration and efficiency
- Manage agency assets to ensure stable, long-term growth
- Implement and maintain industry-leading financial assessment tools
- Increase new, flexible revenue by adding market-rate housing development to portfolio
- Increase new, flexible revenue by adding individual giving to portfolio
- Increase organizational sustainability

Goal 4: Create dynamic, community-driven investments in target neighborhoods

Strategies include:

- Produce real estate development projects which have catalytic economic development impact
- Maintain robust affordable housing pipeline
- Expand real estate development to include non-residential opportunities that will bring jobs and revitalization

Benefits to constituencies in achieving plan goals

A strong NSCDC directly benefits low-income families and historically low-income neighborhoods on the North Shore. The agency's real estate development not only creates additional affordable housing opportunities for families in need, it also targets sites which are in need of investment and economic revitalization as a whole. Our comprehensive approach to real estate development includes deep community engagement and planning, advocacy for parallel infrastructure improvements, and a commitment to staying involved with programming and engagement during and after our projects are complete.

Benefits to entire community in achieving plan goals

NSCDC plans to expand our footprint in the region through Housing Development, YouthBuild, Community Engagement, and Leadership Development. Our CIP focus to strengthen our current neighborhood revitalization model while we will also bring that model to scale to better meet the needs of low-income communities regionally. Expanding NSCDC's revitalization model further into new gateway communities and towns that currently do not have affordable housing and community/economic development interests being met by other CDCs will result in more housing, more families and youth served, and a model of leadership development that can be implemented across the region. Further regionalization of NSCDC's organization will allow the agency to have a greater impact on neighborhood revitalization efforts by leveraging resources for small cities and towns that are experiencing post-industrial poverty.

Our community engagement work in the North Shore's three gateway cities aligns with the regional needs. 58% of the poverty in our region (16 cities and towns which make up the Metropolitan Area Planning Council's North Shore sub-region) is concentrated in three of the cities we are involved in: Salem (25%), Beverly (17%) and Peabody (16%). These three communities have the highest concentrations of poverty in the region and have continued to see rises in poverty since the 2010 census. While we have worked in Salem and Beverly for many years, Peabody, Gloucester, as well as most of the other towns on the North Shore have had little, if any, community development capacity prior to NSCDC's involvement.

These communities are in the greatest need for NSCDC's multi-pronged approach to community investment. By providing more affordable housing options, leadership opportunities, and access to programs that provide adults and youth with a chance to increase their assets and access to financial resources, we are helping to stabilize low-income households across a greater geographic region.

Section 4

Activities to be undertaken

This section must clearly describe the activities to be undertaken under the Plan including community development activities consistent with the Program definition of community development activities (see Submission Content, Section II.). The materials must clearly identify the expected impact the activities will have on the identified goals and the community/constituency (ies) to be served.

NSCDC's three-year plan will build upon the successes of the last three years and adapt to the current needs of the communities served by the agency. NSCDC's agency mission is to invest in neighborhoods to create thriving communities. Activities to be undertaken during the coming three years include the following:

Activity 1: Enhance our programmatic impact

Real Estate: Expand our existing real estate pipeline to increase the amount of housing options we provide, increase our assets and earn revenue to support our overall organizational budget:

- Begin construction on Harbor Village, a 30-unit, mixed-use 100% affordable housing development in Salem.
- Acquire necessary permits and seek funding for The Lighthouses, a 46-unit, 100% affordable, mixed-use development in Salem.
 - a. Achieve Passiv Haus certification on The Lighthouses development.
- Acquire, permit and seek funding for a 35+ unit, 100% affordable family housing development in Merrimac, MA.
- Acquire, permit and seek funding for a 30+ unit, mixed-income housing development on Hawthorne Blvd. in Salem, MA.
 - a. Secure adequate private and public capital to create the highest quality affordable housing developments.
 - b. Pursue mixed-income and market-rate real estate opportunities which have a catalytic economic revitalization quality consistent with NSCDC's mission, creating local jobs, providing alternative revenue streams and supporting all of our programs.
- Acquire, permit and seek funding for a 30+ unit, 55+ housing development on Federal Street in Salem, MA

YouthBuild

- Serve 32 enrolled participants and an additional 32 alumni annually, a total of 64 youth per year.
- Maintain federal, state and private grant relationships to support the successful operation of YouthBuild as it exists in 2019.
- Add to the existing program tracks of Construction, Customer Service, and Certified Nurse Assistant training with at least one new additional track, such as manufacturing technology.

Community Engagement

- Maintain stakeholder accountability in the Point Vision & Action Plan. In 2020, NSCDC plans to revisit the Point Vision and Action plan; Point Vision and Action Plan 2.0. The agency is exploring new opportunities for improvement and also seeking funding to support this work.
- Continue to build NSCDC's Small Business Engagement program with one-on-one coaching and access to a small business retail incubator space on the perimeter of the Point neighborhood.
- Maintain strong partnerships with resident-driven leadership groups including the Point Neighborhood Association, the Latino Leadership Coalition, Salem's No Place for Hate Committee and the Essex County Community Organization (ECCO).
- Engage local residents and small businesses in the North Shore's Gateway Cities through creative placemaking activities.
- Maintain a strong partnership with Merrimack College's Community Engagement program to provide substantial, sustained capacity to our community engagement staff.
- Create a dynamic new social enterprise supporting the Punto Urban Art Museum (PUAM) utilizing NSCDC-owned space on Lafayette Street in Salem's Point neighborhood.

Punto Urban Art Museum (PUAM)

- Complete PUAM strategic plan and present to NSCDC Board of Directors in spring

2020.

- Design and implement relevant arts-based educational programming through partnerships to engage low-income youth in the Point neighborhood and in Salem in general in the arts.
- Develop partnerships with Salem’s sophisticated tourism industry to engage tourists visiting Salem each year to include the PUAM in their travel plans, supporting small businesses and breaking down the invisible barrier between the Point and downtown Salem experienced by Point residents.
- Create a dynamic new social enterprise art gallery on Lafayette Street in Salem’s Point neighborhood to support the PUAM and the artists showcased within it.
- Support the Congress Street Corridor project in order to activate the entrance to the Point neighborhood. This includes parklets in the summer months to attract visitors to small businesses, installation of three painted shipping containers on Ward and Congress Streets to revitalize this green space, and related activities.

Collaborative Programs: Continue providing Family Resource Center services at Espacio including

- Catholic Charities – English for Speakers of Other Languages Classes.
- Salem State University – VITA Tax Preparation provided annually.
- Homebuying Mentors – Homebuyer training including saving to buy a home and how to work with an agent and a broker. Completion of the training includes a certificate upon completion that can help first time homebuyers with financing eligibility.
- Salem Food Pantry and Citizens Inn – Providing a mobile food market in the Point neighborhood twice a month.
- Salem Public Library – A pop-up library once a month with books and other items to check out. Each month, the library designs the materials they bring to be in line with culturally relevant holidays. The main location of the library is far from the neighborhood and this increases access to the library for Point residents.
- Metro Credit Union - Financial wellness classes to ensure residents are comfortable with household budgeting, banking and related topics.
- Citizenship Class - with partner Open Door Immigration residents are invited to attend Citizenship classes offered for 13 weeks every quarter.

Other community groups have access to Espacio including, hosting local Girl Scout troupe, a therapy support group, a musical instrument class, and others based on interest of residents.

Invest in the development of leaders among communities, board, and staff.

- Create leadership opportunities for low-income and minority residents living in NSCDC target communities
 - a. Expand our leadership development curriculum currently centered on youth in our YouthBuild program to include youth throughout the neighborhoods in which we work.
- Maintain a strong partnership with Merrimack College’s Community Engagement program to provide substantial, sustained capacity to our community engagement staff.
 - a. Include Community Engagement Fellows in leadership activities within the organization, including exposure to the Board of Directors, strategic planning and

additional training.

- Maintain board and staff diversity to represent the communities NSCDC serves, including in particular the low-income neighborhoods within the communities we serve.
 - a. Provide regular board and staff diversity and cultural awareness training
 - b. Provide incentives for additional staff training and leadership development.
 - c. Establish PUAM Resident Docent training program to train residents to lead tours of the art in their neighborhoods.

Strengthen the financial and operational systems to support existing needs as well as build a platform for significant needs-based programmatic growth in the next three years.

- Diversify our real estate development pipeline and revenue streams.
 - a. Expand to include market rate housing developments into development plans
- Increase our liquidity and net worth.
 - a. Create 180 new housing units on time and on budget.
 - b. Develop an investment strategy for our operating reserves to achieve market-rate investment returns.
- Invest in sustainable systems which support accountability, growth and transparency amongst staff, board and external stakeholders.
 - a. Continue to enhance our real estate development accounting systems.
- Diversify our donor pool significantly.
 - a. Continue to explore opportunities for increased giving within our existing donor pool through research, cultivation and active engagement.
 - b. Continue to explore opportunities for giving from new individual and corporate donors leveraging the impact of CITC.
 - c. Continue to expand the number of donor engagement activities and balance them throughout the year.

Section 5

How success will be measured and/or evaluated

This section must identify the evaluation process, the participants in the process and the role(s) they will play. Tell us how you measure success in your goals, policies and activities, including benchmarks and both quantitative and qualitative outcome achievements.

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

Success will be measured by the agency's:

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

Using our neighborhood investment approach, North Shore CDC aims to achieve a number of

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

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

Benchmark	Description	Projections
Increased Housing Opportunities	The agency’s real estate development pipeline success will be measured by comparing the units produced or in production with our stated development goals. Economic impact in the communities in which we work will be measured through real estate tax comparisons before and after development, taking into consideration market fluctuations.	188 units in development over the next three years
Greater Community Involvement in NSCDC Programs	NSCDC tracks resident involvement in Family Resource Center program at Espacio, YouthBuild programs, and other services. The agency administers surveys to evaluate the impact on program participants and the program as it relates to the greater community.	6,000 residents involved in NSCDC community programs annually, per year this is approximately: <ul style="list-style-type: none"> • PUAM Educational Tours-3,500 students • PUAM Public Events- 2,000 residents and visitors • YouthBuild-32 members and 32 alumni • Espacio-300 residents benefit from the full menu of Family Resource Center services • VITA Tax Prep -200 residents • Small Business Engagement-25 clients receive one-on-one coaching • Harbor Crossing-17 youth in residence who also receive supportive services
Increased Resident Leadership	NSCDC seeks to increase civic engagement among the residents served, as measured by voter participation. Concurrently, we seek to increase the community engagement of low-income residents as measured by resident	Activities will include: <ul style="list-style-type: none"> • Poll Monitoring including training volunteers to serve as poll monitors • “Why Your Vote Matters” resident forum • Door to door voter engagement

	attendance at community meetings and residents taking on leadership roles on boards and committees.	<ul style="list-style-type: none"> • 2020 Census activities • Resident engagement in MLK Day of Service, Build Days and other community service events • PUAM Resident Docent training program
Increased organizational financial sustainability	<p>NSCDC aims to be equipped to execute mid- to large-scale housing and commercial development opportunities of a growing scale by the end of the CIP period.</p> <p>Improved reporting capacity will provide NSCDC leadership with an overview of the impact of the agency’s revitalization efforts to be used for strategic planning and for reporting to key stakeholders, residents, and funders.</p>	<p>Growth of NSCDC’s net worth and liquidity, including diversified revenue streams and goals, a reserve strategy leading to 5% operating reserve, and technology infrastructure improvement to support growth.</p> <p>Improved data management to measure the success of the agency’s program performance.</p>

Participant Roles

NSCDC’s status as a CHDO organization allows target communities to hold the organization accountable to the benchmarks and CIP goals outlined through active board membership. Monitoring of the plan is done on an ongoing basis through NSCDC board and committee meetings. Additionally, the Board of Directors conducts a formal evaluation of NSCDC’s community impact as NSCDC’s strategic plan identifies goals for board assessment of our ability to implement CIP goals.

Section 6

Collaborative efforts to support implementation

This section must identify existing and proposed collaborative relationships with other stakeholders, such as nonprofits, other Community Partners, businesses, state and municipal government. Identify known collaborators when possible. Clearly identify the role of existing and proposed collaborations in supporting implementation of the Plan including the financing strategy, as applicable.

NSCDC has evolved as an organization through successful collaboration with municipalities, other agencies, and the residents in target communities. The nature of neighborhood revitalization requires investments of partners and NSCDC’s central role has been as a facilitator in engaging others around collective impact.

1. Examples of Existing Collaborations

- YouthBuild North Shore: As of 2019, YouthBuild has received nine years of funding from the Department of Labor for \$1.1 Million each three-year award. In 2019, NSCDC’s Chief Program Officer and former YouthBuild Director, Felicia Pierce, MSW, was recognized as

the Director of the Year for YouthBuild USA Affiliated Network which is a network of over 250 YouthBuild programs across the country and was elected as the Secretary of the National Directors Council. The YouthBuild program is also contracted with the Department of Transitional Assistance Young Parent Program to support DTA-involved young parents. In 2019, YouthBuild partnered with the University of Massachusetts CEE-STEM CAST program to develop and pilot an engagement and exploration tool that will help alternative learners and opportunity youth in connecting their interests, readiness, skills, and aptitudes toward relevant STEM career pathways. Importantly, YouthBuild maintains an extensive and comprehensive list of collaborative partnerships locally that support the goals of the program and participants including colleges and universities, local employers, accreditation and certification programs, unions and apprenticeship organizations, and much more.

- Harbor Crossing: Completed in Spring 2019, Harbor Crossing provides 17 units of protected affordable housing for youth who were formerly homeless or aged out of Foster Care. NSCDC staffs the position of an onsite Youth Services Coordinator as well as a live-in Resident Manager who provide supportive services to residents to help these youth become fully self-sufficient. Lead referral partners include Lynn Housing (LHAND) and the Haven project to support security deposits and other needs for formerly homeless youth.
- Internship and Fellowship programs: NSCDC maintains long-term partnerships with Salem State University, Merrimack College, Endicott College, and North Shore Community College that provides access to qualified interns, faculty, and additional training opportunities. to support existing projects, pilot new programs, and provide valuable research and evaluation of our work. Examples of these partnerships include serving as Fellows in our Community Engagement programs, registering voters, helping coordinate our YouthBuild program, attending community Build Day events, aiding with fundraising for our annual events, providing college campus tours, providing access to certification and advanced training, and much more.
- Espacio – Family Resource Center: NSCDC offers programming directly and hosts numerous partner agencies who provide direct services as our Espacio community center in Congress Street in Salem. Espacio services include:
 - English for Speakers of Other Languages (ESOL) which has been running since 1995. In 2013, NSCDC partnered with Catholic Charities to administer the ESOL program.
 - Volunteer Income Tax Assistance (VITA) which has been provided since 2012 in partnership with Salem State University.
 - Homebuying Classes provided since 2013 in partnership with the Homebuying Mentors.
 - Financial Wellness classes in partnership with Metro Credit Union. NSCDC Community Engagement staff have also attended United Way Financial Literacy Trainings to support clients one-on-one.
 - Food Pantry in partnership with Salem Food Pantry and Citizens Inn.
 - Reading groups in partnership with the Salem Public Library.
 - Citizenship classes in partnership with Open Door Immigration services.

2. Proposed Collaborations and Expanding Current Collaborations

- Real Estate: NSCDC will continue to pursue potential development partners or service contracts that will allow for community support or greater expertise in real estate

development. Working with local planning departments, the North Shore Home Consortium, Community Preservation Boards, and Affordable Housing committees, NSCDC will identify viable revitalization projects and support projects by committing local funds. NSCDC will help partner agencies and organizations meet their objectives by working with existing community plans and priorities to meet specific housing needs within individual communities.

- Espacio Community Center: NSCDC continues to seek new partnerships and programming to host in Espacio that is responsive to resident needs.
- Small Business Engagement: NSCDC has hired a Small Business Program Manager to join the community engagement team. This is a new position that demonstrates increased commitment and funding for this program. The Small Business Program Manager will be responsible for providing one-on-one business coaching, to support a new small business retail incubator space, and to assist small businesses with facility and marketing redesign. The agency received funding for this staff position from the City of Salem and the Massachusetts Growth Capital Corporation in 2019 and has a pending request to the Urban Agenda to deepen this work in Salem.
- PUAM: With funding from the Barr Foundation, NSCDC undertook a strategic planning process in 2019 for the agency's public art initiative – Punto Urban Art Museum. This was in response to tremendous public attention for the program and the agency's interest in ensuring long-term financial sustainability for the program. The strategic planning Advisory Board is scheduled to present an organizational strategy for PUAM to the NSCDC board for a vote in Spring 2020. Concurrently, programming remains in high demand. NSCDC staff provided tours of PUAM to more than 3,500 visitors in 2018 and 4,000 to date in 2019. The educational tours leverage the art to discuss redlining, racism, immigration, and related topics in an age-appropriate manner. The agency is also aiming to link the design aesthetic of PUAM directly with Small Business engagement clients to support the facility and branding redesign, continuing to promote the Point as a creative district while maintaining deed-restricted affordable housing.
- YouthBuild: Building off of the tremendous success of this program and to capitalize on the program's dedicated workshop and classroom space that was completed in 2019, YouthBuild is seeking to add a fourth training program in the next three years. In addition to the three existing core tracks of construction, Certified Nurse Assistant training and Customer Services training, we are exploring manufacturing technology as a focus area and the agency has requests pending to support the purchase of a 3-D printer and related training resources.

Section 7

Integration of activities/consistency with community strategy and vision

This section must describe how Plan activities fit together in addressing plan goals and how the Plan fits into a larger vision or strategy for the entire community. It must describe how the Plan is consistent with other specific neighborhood, community or regional plans. Please be advised, a listing of other plans that the Plan is aligned with is not sufficient, an explanation of the correlation of specific goals and activities should be noted.

NSCDC's views quality community development as occurring, by definition, in collaboration with others at all levels of the community. The priorities for this CIP have been developed in concert with broader plans in our communities, and with active dialogue with civic leaders and

residents.

Each of the target communities in the CIP has their own community development planning process and NSCDC staff are in constant dialogue with leaders from these communities. Agency community engagement staff work with Beverly and Salem residents on a consistent basis. Because Peabody, Gloucester and Merrimac are new communities for agency, resident input systems are currently in development.

The CIP is the result of synthesizing and prioritizing community development goals from the following community and neighborhood-level plans:

- The 2013-2020 Salem Point Vision and Action Plan, a collaborative plan developed by the City of Salem, North Shore CDC and the Metropolitan Area Planning Council was a year-long grassroots community planning process establishing priorities for the Salem Point neighborhood.
- The 2013 Peabody Housing Development plan was approved by Peabody City Council in 2013 and includes a community-wide plan to meet residents' affordable housing needs.
- The Salem Working Cities Plan, implementation activities from the Vision and Action Plan.
- Annual Beverly Gloucester Crossing Resident Surveys that include identification of high priority resident needs and goals, as well as progress assessments on past goals.
- Annual Salem Point Resident Surveys that include identification of high priority resident needs and goals, as well as progress assessments on past goals.
- Beverly's "Downtown 20/20" Plan. This plan, spearheaded by Beverly Main Streets, a North Shore CDC ally, has laid out a vision to create an arts' district overlay in downtown Beverly.
- Salem, Beverly and Peabody have each adopted the Community Preservation Act. NSCDC was centrally involved in the local advocacy efforts in Salem and Beverly, both of which adopted CPA in 2012. NSCDC chaired the Salem campaign and is on the committee.
- In Gloucester, NSCDC partners with Action, Inc. who is on the ground and engaged with community engagement work.

The Larger Community: Lacking resources and capacity to rebuild and reposition, smaller Massachusetts cities such as Beverly, Merrimac, Gloucester, Salem, and Peabody (the latter two of which are Gateway cities) have been slow to draw new economic investment. North Shore region is anchored by these midsize urban centers and the regional economy very much depends upon their economic revitalization and progress. In each community, NSCDC provides an organizational framework for robust public-private partnerships representing a significant economic development opportunity for smaller, suburban cities to achieve economic growth while addressing the growing needs of the communities' low-income residents.

Section 8

Financing strategy

This section must describe how the CDC will finance implementation of the Plan's activities.

It must demonstrate an understanding of the availability of financing sources and their applicability to implementation of the Plan. It must describe the CDC's past experience in using

the proposed financing sources. The Section should identify the level of commitment of other funding sources to implement the Plan including capacity and strategies related to donations that result from available investment tax credits.

NSCDC's financing strategy is central to our growth over the next three years and to the success of our CIP. The agency 2020 budget is projected to be \$2,815,000.

1. Revenue Growth

Track Record – Philanthropy

We have vastly increased our individual donor pool in the past three years. We made a major focus on engagement events, relationships and volunteerism that has turned people into donors. We now have two annual funds, one for PUAM and one for NSCDC.

Plan for Growth – Philanthropy

NSCDC now has a full-time Development Director running the program. This has increased stewardship, engagement events, CITC connections, and much more. With specific strategies we will be able to increase and deepen our donor relations, point of contact, stewardship and dollars so we can reach our campaign goals and beyond for the next 3 years.

- **Individual Giving** – Currently, we have around 200 donors and corporations that are in our donor base. We would like to double that amount by 2018. This will be done by stewardship, individual engagement, follow up, and creating a donor pipeline from volunteerism and event introduction to donor.
- **Board Engagement** – The Board helps with auction sponsorships and introductions to new donors. We have trained the board in how to make a fundraising ask and will be utilizing these techniques for CITC and sponsorships for our events.
- **United Way** – As the statewide community partner of CITC, NSCDC has strengthened our relationship with the United Way. We give them 50,000 credits per year, received a multitude of donations through them, and we host co-events to highlight NSCDC as a north of Boston CITC community partner. NSCDC also engaged a new board member from this relationship.
- **Events** – NSCDC has numerous events planned throughout the year including a Day of Service in January, Polar Plunge in February, Donor Thank You Event in March, Youth Get to the Point Day in April, Art week in May, Annual Breakfast event in June, and many more. All are geared toward fundraising, engagement and donor stewardship. Please see attached events list for more information.

Community Investment Tax Credits

In 2018 we doubled CITC supporters to a total of 61. In 2019 to date we have 40 supporters, which we anticipate reach 70 by the end of the year. NSCDC is increasing major gifts engaged in CITC.

Track Record – Real Estate Development

We have successfully maintained an active real estate development portfolio, with two low-income housing tax credit deals scheduled within the next 3-5 years. This pipeline has allowed our organization to grow through development fees as well as increase our overall financial health through increasing our stabilized housing portfolio

Plan for Growth – Real Estate Development

- Housing Development – Over the course of three years, we will maintain a steady, annual pipeline of affordable housing developments with 188 units either rehabilitated or newly built.
- Commercial Development – Our strategic plan calls for the pursuit of non-residential development as a secondary means of real estate investment, community impact, and revenue growth. In fact, a current commercial project is located within the first floor of our affordable housing project in Gloucester, where we are developing commercial space. At this time, we are already reviewing applicants from potential business partners for April 2021 occupancy.
- Additional Communities – By the end of 2022, we will be working actively in at least one additional community on a housing or commercial development.

Investment in Finance

Our strategy over the next three years is to improve our financial position to bring greater sustainability to our organization. We will do this both by growing our revenue streams as discussed but also through an informed investment strategy. Over three years, we will place resources into reserves to enhance our balance sheet, improve our liquidity and provide sufficient resources to support our growing organization. Our CFO, finance staff, and board finance committee continue to be focused on the goal of having four to six months of operating activity in an operating reserve account, as well as a revolving real estate fund as key priorities.

Section 9

History, Track Record and Sustainable Development

This section must address two additional topics. It must provide a record or listing of examples demonstrating the CDC's history and track record of past practices and approaches implementation of proposed activities in the Plan. It must also provide narrative and examples of the Plan's consistency with the Commonwealth's Sustainable Development Principles (see Exhibit 5).

Housing and Community Development

NSCDC has created over 400 units of affordable housing and is now one of the largest community development organizations in Massachusetts. Long-neglected communities have seen dramatic improvements in the past decade. We continue to work on projects that have significant neighborhood-wide benefits. Progress is regularly monitored, and plans adjusted to ensure success, through annual neighborhood resident surveys.

Community Building. Founded by two grassroots organizations, NSCDC has a rich history of successful and innovative community building. From its home in Salem's Point neighborhood, NSCDC maintains integral ties to the Point Neighborhood Association and a host of local leaders, businesses, and community members. Additionally its work in Beverly has created lasting partnerships between residents, city officials, and other agencies, which have led to activated neighborhood groups and dramatic reductions in crime. This community engagement continues into the new communities the agency is serving including Gloucester, Peabody and Merrimac.

Alignment with Commonwealth Sustainable Development Principles. NSCDC’s approach to community development is both philosophically and practically aligned with the Commonwealth’s Sustainable Development principles. The following are examples of specific NSCDC’s ongoing programs that carry for the Commonwealth’s goals in this area:

Real Estate Development-Related Priorities (Concentrate Development and Mix Uses, Protect Land and Ecosystems, Use Natural Resources Wisely, Expand Housing Opportunities, Promote Clean Energy and Plan Regionally)

North Shore CDC’s three-year focus on developing affordable housing and improving neighborhoods in the Salem Point, Beverly Gloucester Crossing, downtown Peabody, downtown Gloucester and downtown Merrimac will strengthen core small urban centers and focus development on densely populated areas and re-use/ revitalization of existing structures. This development strategy provides opportunity for preservation and elevation of cultural and historic preservation in neighborhoods. NSCDC’s consistent practice (identified in its core values and development strategies) of utilizing green building materials and design ensures optimal conservation of energy and minimal use of environmentally problematic materials. Projects include Passive Haus design, incorporate public art and energy efficient practices, and much more.

Community Development-Related Priorities (Advance Equity, Provide Transportation Choice, Increase Job and Business Opportunities)

North Shore CDC has identified priority needs such as cultural celebration, transportation, and job access. North Shore CDC either meets these needs in its range of community-based programs, such as English language (ESOL) classes and Youth Build activities, or establishes partnerships with other communities that can do so. North Shore CDC goes beyond helping residents identify needs, however. Results of annual neighborhood surveys feed priorities for community engagement and teaching staff at the CDC, and feed the large scale priorities of the organization. Recent examples of this include expansion of ESOL classes and hours, the addition of new training tracks to YouthBuild, the Punto Urban Art Museum and the tourism dollars it attracts to support area small businesses, and much more. All activities are based on resident-identified need related to increased employment and income.