

OneHolyoke Community Development Corporation

Community Investment Plan

Nov. 2019

OneHolyoke Community Development Corporation (OneHolyoke CDC) is a community development corporation dedicated to improving living conditions for low and moderate income residents of the City of Holyoke. This Community Investment Plan (CIP) highlights the existing work of OneHolyoke CDC with its traditional emphasis on affordable housing. But, the CIP also outlines an expanded vision and set of activities OneHolyoke CDC now performs in the field of community engagement. Holyoke has the most severe educational achievement gap in Massachusetts, and we have identified education as the principle need among many that we must work to positively address. In particular, we target outreach and services focused on early education and family engagement for households with children age birth to eight. Our hope is to significantly improve reading proficiency by third grade by convening all relevant stakeholders, facilitating positive activities and transforming the behaviors and expectations of households that now don't realize success. The details of this ongoing initiative are described throughout the CIP, and align closely with other citywide education, housing and economic development plans. We do not limit ourselves to this challenge, however. We can only effectively carry out our mission by being responsive to the voices of our community in a comprehensive fashion. We have proactively acted, and affirm through this document that we will continue to act as a change agent who connects residents, targets vacant and blighted locations, organizes to improve public safety and health, and advocates for the dignified, safer and more attractive community we want Holyoke to be.

Section 1 – Community and Constituencies to be served

Holyoke is a classic New England mill city, with all of the typical challenges of our Gateway Cities. These include loss of manufacturing employment, disinvestment, and abandonment faced by similar urban communities throughout the Northeast. The most recent Census data available from the ACS Five-Year Surveys calculates a 10.2% unemployment rate for the Holyoke civilian labor force (ACS, Table DP03). The city's median household income is \$37,954, with 28.6% of all people below the poverty line (ACS, Table DP03). Holyoke ultimately has the lowest household income of any city in Massachusetts. Additionally, Holyoke is a weak market city, with a low rate of property sale and low property valuation. The currently-available Massachusetts Standardized Assessors' Parcels data ⁱ provides a median property value of \$277,100 statewide; in Holyoke, the median property value stands just above half of that amount at \$154,900 according to the same dataset. These entwined issues of poverty and weak property value lead to chronic abandonment and vacancy, as property owners are not incentivized to invest and improve vacant properties with no guarantee of financial success given Holyoke market conditions and the prohibitive cost of remediation on older mill structures in the city's downtown. Key to the success and prosperity of these new residents and their

families is the improvement of Holyoke’s issues with blight and abandonment to ensure safe, healthy living conditions and livable, walkable communities.

In the 2010 Census, Holyoke was for the first time identified as a minority-majority City (48.4% Hispanic, 4.7% African American. ⁱⁱ Holyoke was a central destination for people displaced from Puerto Rico by Hurricane Maria in 2017. According to data gathered by the City of Holyoke, between 2,200 and 5,000 people received transitional assistance from the City’s community partners in the wake of the hurricane, and a total of 355 new students enrolled in the Holyoke Public School district.

The City owns over 40 vacant and undeveloped properties, and lists an over 100 of vacant structures. The opioid crisis is manifest in every neighborhood, but especially the urban core, straining the capacity of both public safety and social service providers. In addition to substance abuse issues, in considering all social determinants of health, Hampden County is the lowest ranked of all Massachusetts Counties for health factors and health outcomes. ⁱⁱⁱ Holyoke, being the poorest community in Hampden County, is disproportionally challenged. OneHolyoke CDC is actively engaged with the two largest providers of services, Holyoke Medical Center and Holyoke Health Center, to support their community outreach in responding to these issues. Both institutions align with our educational focus. For example, the 2016 Holyoke Medical Center CHIP Implementation Strategy repeatedly highlights low education attainment as an area of need. ^{iv}

Homelessness is a chronic and growing problem in Holyoke, nowhere better demonstrated than in our schools. Below is a chart demonstration that nearly 10% of Holyoke school children are without a fixed residence, and the majority of those are not receiving housing services. They are doubled up in inadequate and sometimes illegally provided housing situations.

School	Current Living Situation					Grand Total
	DoubledUp	HotelMotel	Shelters	Unaccompanied youth	Unsheltered	
Center for Crisis Intervention	5					5
E. N. White Elementary	28		8			36
H. B. Lawrence School	29	3	40			72
Holyoke High School Dean Campus	14		3	1		18
Holyoke High School North Campus	34		22	2		58
Holyoke High School Opportunity Academy	5		4	1		10
Holyoke STEM Academy	18		13			31
Joseph Metcalf School	6		1			7
Kelly Elementary	25		15			40
Kelly Elementary (MS)	15		5			20
Lt Clayre Sullivan School (ES)	26	1	11		1	39
Lt Clayre Sullivan School (MS)	6		2			8

Lt Elmer J McMahon Elementary	8		11			19
Lt Elmer J McMahon Elementary (MS)	2		2			4
Maurice A Donahue Elementary	38	3	14			55
Maurice A Donahue Elementary (MS)	12		8	1		21
Mill Pond			1			1
Morgan Full Service Community School (ES)	22	5	26			53
Veritas Prep Holyoke	9		3			12
William R. Peck School (ES)	7	1	13			21
William R. Peck School (MS)	19		18			37
Grand Total	328	13	220	5	1	567

Source: Holyoke Public Schools

The greatest undermining factor is low educational attainment. In April 2015, after decades of lower levels of intervention and remediation efforts, the Holyoke Public Schools were placed in Receivership. While progress has been made, the deficits compared even to other urban districts, and the scale of achievement gaps in the City, is staggering.

Holyoke

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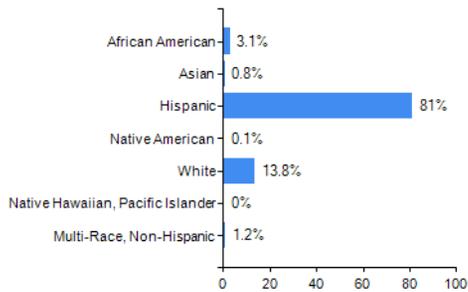


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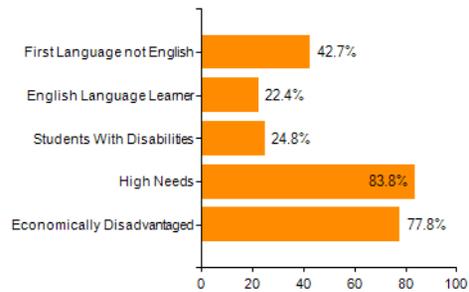
Superintendent : Stephen Zrike



Student Race and Ethnicity



Selected Populations



Select Education Data Indicators for Holyoke and Massachusetts

Select Education Indicators	Holyoke	Massachusetts
3rd Grade Reading - Proficient or Higher	24.0%	56.0%
3rd Grade Math - Proficient or Higher	14.0%	49.0%
4-Year High School Graduation Rate	72.0%	87.9%
Churn Rate - % in/out of school	19.5%	8.5%

Source: Massachusetts Department of Elementary and Secondary Education

Despite the challenging socio-economic and social issues our residents encounter, we are also a vibrant and proud city with numerous venues and annual festivals that celebrate arts, our diverse cultures, and history. Holyoke has one of the largest Saint Patrick's Day Parades in the United States, an annual music festival called Celebrate Holyoke, A Puerto Rican Parade an Festival, neighborhood block parties like the Taste of South Holyoke and many other civic events. These expressions of civic and cultural pride are important venues for connecting with the residents of the City we serve.

Section 2 – Involvement of community residents and stakeholders

OneHolyoke CDC has always been improving the housing, economic development and quality of life residents of the City. This has centered primarily on low-income residents in four contiguous Census Tracts in Holyoke's urban core, where we continuously work with a wide range of citizens, tenants and stakeholders. The engagement of residents and stakeholders in the development of this Plan can be organized into three categories: 1) existing engagement activities, which include methods of obtaining input from participants that are aligned with the goals of this Plan; 2) collaborative partnerships over a dozen city agencies and non-profit partners to obtain direct input on Holyoke assets and needs; and 3) The development of an advisory board of residents through our community engagement department.

In September, 2014 our Board of Directors recently approved a Community Engagement Resolution that formally recognizes the important role of engaging with residents, and specifically states: "Community Outreach and Engagement: At least four times annually, on a quarterly basis, the President shall organize and hold community meetings on topics reasonably related to the siting, development, design, location and management of affordable housing in the City of Holyoke; which shall be open to the general public. Outreach to low income residents of Holyoke and program beneficiaries of OHDC programs will be undertaken. The specific topics shall be at the President's discretion. The President shall also make his best efforts to actively and substantively engage with a broad range of community organizations, agencies and residents active in the City of Holyoke. The President shall regularly report to the Board of Directors the specific actions taken relative to community outreach and engagement." From this initiative, we have built a community engagement department that now incorporates community engagement into our daily work.

Prior and Existing Community and Stakeholder Engagement Activities

More than ever, we are a presence at community meetings and public hearings that impact the quality of life in our neighborhoods. We remain active participants in the Holyoke Safe Neighborhood Initiative (HSNI), a large collaborative of providers and change agents in the South Holyoke neighborhood. We are active participants in the Chestnut Neighborhood alliance, a grassroots group of stakeholders in Holyoke's Churchill neighborhood. We have an active presence on the Holyoke Chamber of Commerce Latino Advisory Board, and the Holyoke Attendance Coalition. We host annual events such as the Flats Community Dinner, which brings together hundreds of neighborhood residents. We hosted basketball & volleyball tournaments, and sponsored a neighborhood youth soccer team. We are present at large community gatherings such as Celebrate Holyoke and the taste of South Holyoke. At all of these venues, we are speaking, hearing concerns and aspirations, and developing a deep understanding of the voice our community needs us to be.

We are especially focused on the crisis of early literacy proficiency in Holyoke; a root cause of the City's schools having been placed in receivership in April 2015. Our executive director long term involvement and leadership in the Holyoke Early Literacy Initiative, The Massachusetts Reading Proficiency Network, and the national Campaign for Grade Level Reading culminated in his appointment to the Massachusetts Board of Elementary and Secondary Education. He has been a board member since September 2015. This has connected our staff with parents, teachers, after school providers and all manner of advocates, so that we have a deep and wide knowledge of the educational challenges confronting Holyoke.

In a similar vein and through all of our venues and contacts, we work hard to know in detail the housing, safety and quality of life issues that undermine daily life for Holyoke's residents. We participate regularly in the City's CDGB and HOME Consolidated Five Year Planning Hearings, testified before Holyoke City Council sub-committees on issues related to business development and abandoned properties. Beyond our city borders, we are engaged as an invited participant in policy planning meetings regarding the funding of affordable home ownership at the Department of Housing and Community Development, MACDC, MassDevelopment and other state organizations.

Understanding a strong connection to quality of life, learning, and the arts; we partnered with the Holyoke High School Drama Club and the Massachusetts International Festival of the Arts to bring a staged production of *To Kill a Mockingbird* to Holyoke in May 2015. We raised sufficient funds through private donations and a GoFundMe page to cover all costs of the event, enabling over 1,000 Holyoke residents, including all city 8th & 9th Graders, to attend two performances of the play. We also hosted a community conversation about the story and its themes of race and social justice, which was attended by several dozen residents. We are actively seeking opportunities for similar activities.

In addition, the housing development and education-related projects and services that we provide and hope to expand are very well-aligned with other city-level initiatives that included significant public input. For example, the Holyoke Redevelopment Authority's Urban Renewal Plan (URP), entitled "Connect. Construct. Create.: A Plan for the Revitalization of Center City Holyoke", was prepared utilizing extensive community input to prepare a strategy to revitalize the heart of Holyoke. The URP builds upon the 2009 Center City Vision Plan, which encapsulated how the community would like to see the historic heart of the City redeveloped over the next 20 years and beyond. The URP was focused on exactly the same geography and residents as Olde Holyoke's focus area (the four Census Tracts of the Flats, Churchill, South Holyoke and Downtown). One of the core principles of this plan, informed through significant public input, was to Improve Housing Options by:

- Improving housing options;
- Providing more housing choices — market rate and affordable housing, rental and **ownership**;
- Improving housing stock — better quality, more choices, rehabilitate existing; and
- Increasing home ownership opportunities —a policy statement for Holyoke Redevelopment Authority supported actions.

Section 3 – Plan goals

The primary goal of OneHolyoke CDC Community Investment Plan (CIP) is to expand our capacity as a collaborative, engaged catalyst for positive growth and quality of life in our neighborhoods, while maintaining our established ability to improve and maintain quality affordable housing opportunities. Building on our vision to enhance the livability of the places & improved capacity, we will better fulfill our mission: "Every resident of Holyoke deserves to live in a dignified home and a safe attractive neighborhood. Everything OneHolyoke CDCOne Holyoke Community Development Corporation does is intended to fulfill that need." To advance our mission we will continue to:

- Identify community needs through public participation, and support appropriate solutions.
- In collaboration with residents, service providers, government agencies and all other persons or groups of good will, advance, develop and sponsor programs that promote economic opportunity and social equality.
- Actively further existing programming to address Holyoke's crisis in early literacy proficiency. We have branded our activities "Holyoke – A City that Reads"; an umbrella for the array of our actions described in Section 4.
- Advocate for effective services for the poorest sections of Holyoke, including education, transportation, housing, public safety, and any others residents inform us are lacking or inadequate.

- Serve all who live and/or work in our City and especially its four census tracts that comprise our area of focus, emphasizing support for low and moderate income residents and businesses.
- In 2019, we will have particularly focused activities supporting responsible development in the Opportunity Zone designated Census Tracts in our community, and will be actively supporting our local and regional 2020 Census Complete Count committees.

Community Investment Plan activities will have an impact on low to moderate income constituents as well as on the entire community of Holyoke residents. To the greatest extent possible, all funded initiatives will be designed collaboratively, bringing together the public, private and non-profit sectors. The “Holyoke – A City that Reads” concept will build and strengthen a network of support for residents of our neighborhoods of focus, especially households with children ages eight and younger. It will also grow our capacity for resident services in an innovative, purposeful and effective way.

Low and moderate income households, and the entire community, will benefit from:

- Increasing the scope and effectiveness of services to families of infants and young children.
- Supporting and engaging neighborhood and charter schools, pre-schools, child care providers, and ancillary educational service providers.
- Strengthening the capacity for resident services in our capacity as property managers.
- Recognizing that family displacement has a seriously disruptive impact on learning, we will enhance our capacity for tenant stabilization and counseling. A portion of proceeds will be set aside for rental assistance for families at risk of displacement during the course of their children’s school year.
- The creation and improvement of affordable housing units in the region.
- The renovation of substandard housing stock for low and moderate income households.

Holyoke is profoundly impacted by student transiency, chronic absence, and especially alarmingly low levels of reading and math proficiency by 3rd grade. These are among the several reasons that the state took receivership over the city’s school system. The rate of children who come and go from schools during the school year is measured as a “churn rate”, and Holyoke has one of the highest churn rates in Massachusetts each year. Homelessness and housing instability are a root cause of student transiency. The affordable housing sector can assume an important role in changing this dynamic. Our “Holyoke – A City that Reads” concept is intended to take on that role creatively and affirmatively. Done right, we can be a significant change agent in Holyoke’s most challenged neighborhoods, making the entire city a better place for children to grow up and families to thrive.

Section 4 – Activities to be undertaken

By June 30, 2021 the following activities will have occurred. Every activity will promote support from CITC donors based on their interests and relationships with us.

Ongoing Homeownership Development and Vacant Property Improvement:

We anticipate the completion of four units of housing, and will be actively pursuing resources for twelve additional units to sell at locations scattered throughout Holyoke. In addition, we will continue to pursue and accept appointments as receivers of vacant and abandoned properties through the Housing Court. Our work as receiver has occasionally resulted in homeownership outcomes in the past.

The two sites now under active development are:

278 Pine Street, Holyoke

We accepted the donation of a structure that was slated for demolition from a Holyoke based Savings



Bank, and the donation of a vacant lot from the city of Holyoke. In June, 2018 we built foundation and moved that house to the lot. This highly visible event was related to the receipt of two of our largest CITC donations. We have now secured funding and are actively proceeding to the second phase of this project, the rehabilitation of the building into a two family house that will be sold to an affordable homeowner.

276 Lyman Street, Holyoke



We oversee the receivership of this abandoned house, by appointment of the Western District Housing Court. It will be demolished. The resulting lot is not large enough for new housing. Recent charrettes encourage us to pursue a creative place

making project.

Ongoing Affordable Rental Development & Management:

In 2019 we purchased a vacant six unit building which was partially rehabbed. We will complete that project and hold the units in our rental inventory.

In the next eighteen months we will engage our board and staff in the development of a strategic plan focused on the extensive capital needs of our entire portfolio, and the direction of our property management office as a



53 Elm Street Holyoke
6 unit rehab

social enterprise. We are actively seeking support from a local philanthropy who has been a CITC Donor. A major financial institution is providing in kind services to facilitate the strategic planning process.

Opportunity Zones

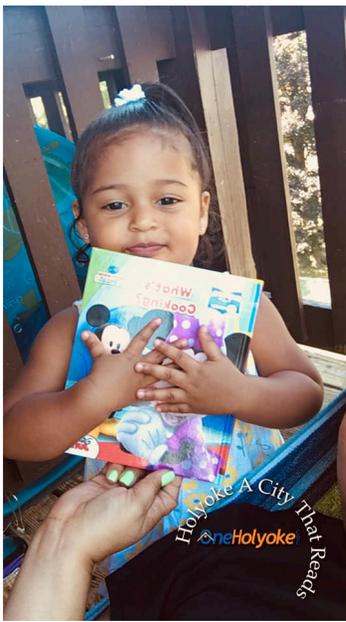
We have received funding from LISC Boston to hold a series of charrettes in the two designated Opportunity Zones in Holyoke. We will develop a prospectus for residents and developers, highlighting the potential of the area, the best opportunities to align with existing urban planning documents, and the feedback from residents. We hope this is a model for a grass roots pathway to positive and responsible reinvestment in our community. The final product is a vehicle for additional support from potential CITC donors.

2020 Census

Ensuring an accurate count for the City of Holyoke is a priority. We are actively engaged in the Complete Count Committees of the City of Holyoke and the Pioneer valley Planning Commission. We are seeking support to engage in a focused and targeted outreach plan that will improve outcomes in known hard to reach sub-tracts identified in the City of Holyoke. We have already collaborated with Census Bureau personnel by hosting a job fair at our Flats Community Building. Encouraging the presence of enumerators who are part of the community is a core part of our strategy. We are actively seeking underwriting support and grant resources in this endeavor.

Community Engagement

Hiring our first community engagement director in 2016 was instrumental in effectively expanding our place as an agency that connects with residents, transforms neighborhoods and improves lives. In addition to adding staffing, we purchased the Flats Community Building, a two story, 4000 sq foot facility which has become the hub of most of our activities. No other activity has been more effective in garnering financial support from CITC level donors. In the next eighteen months, we have the following activities planned:



Learning in Place activities – our initial CIP named our intentional and primary efforts “Learning in Place” but we have since publically branded the work “Holyoke - a City that Reads”. For several years, we have made a practice of gifting books to every resident in our portfolio under the age of 14. We include information for parents about best practices in literacy development. Our belief is that by encouraging all of our tenants to build age appropriate home libraries with the gift of a book, we have a positive impact. We have invited parents back to participate in focus groups to measure effectiveness. We have also hosted trips to the Eric Carle and Dr. Seuss Museums, local early literacy institutions,

both for tenants and the third grade classes at our nearest elementary school. These practices will continue.

Annually, we partner with Massachusetts Festival of the Arts and Holyoke High School to present a staged version of a classic literary work for high school students. This year, we will present Diary of Anne Frank. The play is performed by the National Players, America's longest continuously running travelling theater troupe.

Finally, we have been engaging local residents in a yearlong social media campaign mimicking the famed "Humans of New York" photo series. This will be used as an introduction to a speaker series we will launch in 2020, focused on topics and narratives identified in the responses to our readers. This is our most publically recognized iteration of the "Holyoke – City that Reads" Campaign.

The Flats Community Building will be the center of an array of events that further our mission through community engagement. Residents drive the decision making, through a volunteer advisory board that meets monthly to oversee operations. By-laws require a majority of members to live in the immediate neighborhood. They are tasked with ensuring that our management of the facility creates a community asset that is valued, sustainable and has a positive impact. An established series of events that will be replicated in 2020, including quarterly youth programs. There is youth programming based on arts and environmental education. We will continue monthly themed Meet & Greet Events to introduce different cohorts of stakeholders to the space. Neighbor Circles that give voice to resident concerns and needs will continue.

Activities outside the Flats Community Building include an annual community dinner attended by hundreds of Holyoke residents. We organize tournaments for basketball, volleyball and dominoes. We have a presence at community gatherings like Celebrate Holyoke and the Taste of South Holyoke, at which we offer photo booths and other engaging activities.

Section 5 – How success will be measured and/or evaluated

The Goals articulated above need to be measured differently, based on the activities we are engaged in.

Ongoing Homeownership Development and Vacant Property Improvement:

By the end of a three year period, we aspire to create at least 8 new home ownership units. This would be double the output we have experienced in this decade. In years past, we would generate from 40-50 units per decade. As a result of the severe reduction Federal Home Investment Partnership funding in 2008, we have not been able to produce at the rate we once enjoyed. We actively advocate at the state and federal level for increased resources to carry on this work.

Ongoing Affordable Rental Development & Management:

This is a primary area of activity in the next three years. We first need a board approved strategic plan. We then need an articulated process to intentionally proceed to both upgrade our existing portfolio and create additional units. The strategic plan will be documented and approved no later than June 2021. No later than December 2023, we will have at least four buildings in our inventory in full compliance with the 2010 Building Code, including with such other updates and revisions as may be put in effect as we move forward.

Community Engagement

By December 2023, we should have completed all renovations to the Flats Community Building that are needed to ensure a flexible, viable center for community gatherings & engagement. Our Flats Community Advisory Board will have then been in existence for four years, supported by a membership base of at least 180 residents of Holyoke (tripling the number now in place). We will annually generate a end of the year report, demonstrating that the space has been utilized on at least 100 occasions that advance the mission of our organization and the goals set by this community board.

Section 6 – Collaborative efforts to support implementation

Collaboration is an area of particular strength for our community development organization. It is a core value of our leadership. There are very few Holyoke based agencies or organizations that we do not work with directly on a variety of issues.

We led the following activities in 2019: **KeepItClean2k19**, in which we partnered with over a dozen community agencies and businesses including Nuestras Raíces, Nueva Esperanza, The May Center, Marcella Kelly School, Wayfinders, HB Lawrence School and many others. This project will be resumed in 2020. We are organizing a panel presentation and stage performance of **Diary of Anne Frank** at Holyoke High School with Partners including Massachusetts Festival for the Arts, Holyoke High Theater and Medai Arts Academy, and the National Players.

We are currently active and regular participants in community collaborations that include, but are not limited to: The **Holyoke Safe Neighborhood Initiative**, a monthly gathering of agencies, faith leaders, city departments and citizens to exchange news upcoming events and activities. The **Chestnut Street Alliance**, organized in partnership with Wayfinders and the Hampden County Sheriff's Department, this is grass roots organization that supports efforts to address blight and safety issues in the Churchill and Downtown areas of Holyoke, The **Holyoke Attendance Coalition**, focused on best practices and monthly reviews of school attendance data, The **Holyoke Early Literacy** Initiative, a group of after school providers and city agencies partnered with the Holyoke Public Schools to address low literacy attainment. We are active partners in a community art project, **El Corazon de Holyoke**, led by UMass Professors Caryn Brause & Joseph Krupzinski, along with the City of Holyoke Planning Department, Holyoke Bound, Holyoke Media, Nueva Esperanza, Providence Ministries and many active community members.

Section 7 – Integration of activities/consistency with community strategy and vision

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The existing and planned activities of OneHolyoke CDC remain very well aligned with the City's overall strategic direction and vision. As one of the poorest cities in Massachusetts, Holyoke has been studied extensively in recent years and received significant attention from state leaders as a Gateway City. As the data (provided earlier) on the socioeconomic conditions and weak educational performance of Holyoke's four Census Tracts indicate, Olde Holyoke's geographic focus for housing and education is squarely focused on the city's heavy concentration of low- income residents. This area of Holyoke includes multiple new and improved assets that demonstrate the focus of state, regional, and local leaders:

- Turnaround Plan for Holyoke's Public School District^{vi} - Perhaps most relevant to our plans for the Learning in Place initiative is the alignment between our proposed, family-centric Neighbor Circles and the recently released Turnaround Plan by Holyoke's Receiver.⁵ The Turnaround Plan identifies six critical action steps and one of them is to "Engage families as active partners, repairing relationships and building trust in the district." Further, one of the five priority items identified in the plan is to "create a climate and culture that supports students and engages families." These educational goals are central to the Learning in Place initiative proposed as part of our CIP. To further our capacity in this area, we have become a tier 3 partner with Empath, a Boston based human service model with a proven model to support self-sufficiency, We have communicated with leadership at Holyoke Community College, Holyoke Medical center, Holyoke Health care Center and The Holyoke Chamber of Commerce who all support this work.
- MassDevelopment's Transformative Development Initiative^{vii} - actively promotes economic development in the same four census tract area in which we place most of our attention – those in the City's urban core. Construction of Massachusetts Green High Performance Computing Center (MGHPCC) in 2011, and its continued operation by a unique partnership of Massachusetts-based universities in need of world- class computing facilities (Harvard, MIT, Boston University, UMass, and Northeastern) led to the selection of Holyoke as a TDI district, to maximize the benefits of the MGHPCC to this part of Holyoke and the broader regional economy. The work of this initiative continues on with one of the more recent projects, again focused on the downtown area of Holyoke, an entrepreneurial program focused on existing and potential Latino businesses known as SPARK and funded through the Boston Federal Reserve's Working Cities Challenge.

- Closely related, an Innovation-Based Economic Development Strategy for Holyoke and the Pioneer Valley was developed to better understand the broader economic development issues and opportunities for the city. One of the primary strategies outlined in this plan was focused on a goal of Outstanding Talent Delivery and Educational Assets. In particular, this strategy recognized the important role of education for economic development and highlighted a number of aspects of improving early educational performance that are aligned with our Learning in Place initiatives.
- A series of transportation and infrastructure investments have been focused on this area of Holyoke, including completed (and planned) segments of the Canal Walk, a new Amtrak passenger rail station completed in 2015 and now operational, and various sidewalk and street lighting improvements. All of these projects received significant levels of state funding demonstrating the coordinated investment in the physical improvement of this area of Holyoke.
- Holyoke's Center City Vision and follow-up Urban Renewal Plan (Connect. Construct. Create.: A Plan for the Revitalization of Center City Holyoke)⁴ are yet again focused on the exact same four Census Tracts with expanding and improving housing options one of the primary goals of the plan.

Section 8 - Financing Strategy

In our original Community Investment Plan we explained in detail our intention to grow from a small niche provider of affordable housing to a more fully comprehensive catalyst for positive community development in the City of Holyoke. We have made significant strides, in no small part through funding made possible by Community Investment Tax Credits. In short, CITC enabled us to successfully execute the three strategies (direct outreach, networking and learning with peer organizations, and effective traditional & social media marketing).

We believe our mission is best achieved by engaging the residents of the Holyoke neighborhoods we serve. We have extensive, documented information about of the aspirations, concerns and needs of residents ^{viii}. We are well positioned to continue being a convener of Holyoke stakeholders, and to deliver the informational, social, and civic capacity services needed by the most marginalized residents of our city to be better engaged and have increased agency.

Successful Use of Our Prior CITC Award

We maintain contact with a base of 271 renters, several hundred recipients of home improvement grants we administer, and several dozen owners of affordable housing units that we have produced.

These people reside in every section of Holyoke, but most strongly represented in the four urban core neighborhoods in and near the city center. Since submitting our initial CIP, we have engaged this base of contacts, and have expanded to connect with homeowners, tenants in public housing, and multifamily dwellers outside of our portfolio. Outreach has occurred through basketball and volleyball tournaments, neighbor circles, youth afterschool and summer programming, community dinners, and focused programs of literacy initiatives. We have formed a resident advisory board in the Flats, the majority of whose membership are not tenants of our properties.

Since 2015, as set forth in our initial CIP, we have been able to add staffing of a resident services coordinator and a community engagement director. This has had a powerful impact on our outreach, not only to our base of contacts but to many other residents and stakeholders in the neighborhoods we serve.

In addition to the above mentioned staffing, we have twice been awarded AmeriCorps support through LISC Boston, and have been able to provide support for activities through summer and part time positions. Our community engagement staff has built a volunteer base of over 150 community members who have donated at hour or more of time to OneHolyoke CDC activities in the last year. Prior to this expanded community engagement effort, our volunteer support was limited to the membership of our uncompensated board of directors.

In addition to volunteer coordination, we are now effectively managing numerous public events, vibrant traditional and social media outreach and neighborhood advocacy. All of this has been sustained by gifts from businesses, philanthropies and individuals who have utilized our Community Investment Tax Credits.

In addition to increasing staff and capacity, we made use of a CITC supported gift to underwrite the rebranding of our agency. The process has been extremely helpful in reintroducing our mission and expanded scope of service to our community, launching a much upgrade website and improving our presence on social media.

In 2018 we added a key resource to our community engagement capacity, when in 2018 we purchased 43 Canal Street, Holyoke. This was the site of a former Portuguese American Club from 1946 until sold to us. This was once a vibrant ethnic social organization, a use we have modified into a community asset for the entire Flats neighborhood. To avoid vacancy and blight, we have committed our own resources to keep the property in continuous active use, including several. Consisting of two open spaces of about 2000 square feet each on two stories, we have improved the building as an attractive event and meeting space. Resources to accomplish this include several CITC supported donations, Community Preservation Funding, and proceeds from rentals and an array of sponsored events. 43 Canal Street will be the hub of much of our community engagement work going forward.

Finance Plan Moving Forward:

Going forward, we need to sustain our momentum and secure resources for maximum impact. We are a stable and solvent organization with sixteen full time employees that produce housing, manage our

rental portfolio. Simultaneously, we are an evolving CDC that continues to grow from a small niche housing producer and manager to a more comprehensive actor in the community development field.

Our revenue mix remains mostly dependent on our portfolio of rental properties, a core social enterprise in delivering our mission. This has always been supplemented by development fees and revenues from housing production of a mix of affordable rental and home ownership production. In the last four years an incipient growth of revenues from donor, sponsorship and philanthropic development has taken place. Averaged since 2015, the mix is about 90% rental revenue 8% real estate development and 2% donations.

In the next three to five years, we want maintain our results in rental revenue, but grow our position in the other areas so the mix becomes 80%/10%/10%, with total revenue growth of about 2.5% annually. In addition, we should derive some liquidity and increased cash reserves from our portfolio assets as we

We have a small cohort of established donors who will renew CITC supported donations. We will also continue to leverage our many mission based events by securing targeted grants and sponsorships. Often these are gift below the \$1000 CITC threshold, but are very much part of the growth we expect to nurture.

Rental Portfolio: In 2020 we will initiate a strategic planning process focused on the properties we own and expect to acquire. We depend on a long established scattered site portfolio notable for minimal debt service but fully depreciated and in need of extensive capital investments. We will embark on a multi-year action plan that will improve the quality of the product we rent while preserving affordability for the household we serve in the low socio-economic demographic of Holyoke. We will incur a higher level of debt mixed with an appropriate level of subsidy from varied state and federal resources. Part of this activity will withdraw some liquidity now embedded in the portfolio.

Real Estate Development: Historically we operate in the black as long as we earn development fees for six units of new housing in any 12 month period. Our production is not consistent, so our goal to average this level of production over five year windows. We did so successfully in the 2013-2018 period. We have acquired ten vacant lots, a partially rehabilitated six unit apartment block, and a vacant eight unit building. This inventory will provide the basis for sufficient production to meet our goal for 2019-2024.

Foundation and Individual Giving In large part because of the CITC opportunity, we have become an agency with no experience in this area to one with a small but growing track record. Philanthropic, business and individual donors in excess of \$10,000 on four occasions, between \$1,000 to \$9,999 over a dozen times, and have received support from over 100 donors below the \$1,000 level. We have logged hundreds of hours of volunteer service each year. This support is driven by the wide array of events and community engagement activities we have created since creating a community engagement office late in 2016. In 2020, we are moving from early stages of development to refining and building upon the events and activities that drew both the greatest financing backing and participation. By so doing, we expect to perform more efficiently and increase revenues by at least 50%.

Section 9 – History, Track Record and Sustainable Development

As described throughout this CIP, OneHolyoke CDC's history and track record is a successful one, marked by a steady stream of fairly traditional housing development projects - rehabilitation of existing homes, development of new low-income housing units, programs to help homeowners improve the value and sustainability of their new homes. The organization's origin and track record stems from the Model Cities program created as part of Lyndon Johnson's vision for a Great Society. For more information on this program and Holyoke's first 40 years of residential development and rehabilitation work, we invite you to visit: https://en.wikipedia.org/wiki/Model_Cities_Program and <https://www.oneholyoke.org/about-us/our-history/>

In the four years since receiving an allocation of Community Investment Tax Credits, we have received funding from a small but diverse array of participants, including individual donors, local business, philanthropies and financial institutions. As of November 2019, we have not fully expended that allocation, but the credits we have used have been instrumental; in changing the scale scope and focus of our small community development corporation. Our greatest challenge, which remain an aspiration, is to build a stringer done redevelopment program, while continuing the growth of our new community engagement office and robust real estate development activities.

OneHolyoke CDC thus has nearly 50 years of experience in low-income housing initiatives in Holyoke, and successful management of funds from the federal government (CDBG via the city of Holyoke) and rent payments from tenants of our properties. We have processed over 2,800 home improvement projects through the Neighborhood Improvement Program , we have built over 160 housing units, and we are an engaged and proactive property manager.

But, we seek an expanded set of programs, services and initiatives to better serve and help our constituent communities. The Learning in Place initiative will be the central organizing theme of OneHolyoke CDC moving forward. We look forward to a much more active role in family engagement (via Neighbor Circles) and a range of coordinated services focused on early educational performance and tenant stability. Through already established collaborations with a wide range of city and private agencies, we believe we can model effective practices to connect often disenfranchised and underserved residents to many often underutilized or unknown support opportunities that can improve neighborhoods and families.

The CIP's Consistency with the Commonwealth's Sustainable Development Principles

OneHolyoke CDC's existing housing-related activities are neatly aligned with many of the Sustainable Development Principles (SDP) of the Commonwealth, and our plans to extend activities

with much greater community engagement, family support and retention, and ultimate goals to improve educational performance further enhance this alignment. More specifically:

Our activities are directly consistent with the SDPs of: Expand Housing Opportunities (#6) and Advance Equity (#2). Everything we have done for approximately 50 years is geared towards supporting "the construction and rehabilitation of homes to meet the needs of people of all abilities, income levels, and household types." We directly serve almost exclusively low-income residents and thus strive to advance equity and opportunities for Holyoke's residents. We primarily support "multifamily and smaller single-family homes, in a way that is compatible with a community's character and vision and with providing new housing choices for people of all means. It's simply what we do.

The new/restored passenger train station is approximately at the center of our focused area in Holyoke (along with a recently updated bus transfer building), and thus our housing initiatives are also near transit options - Provide Transportation Choice (#7).

Our concentration on the four Census Tracts of the traditional downtown (more dense land development) areas of Holyoke is perfectly aligned with the SDP of Concentrate Development and Mix of Uses (#1) near the center of Holyoke, protecting/preserving historic neighborhoods, rehabilitating existing buildings, and integrating uses. Our housing properties all have strong pedestrian access and focus on reuse/revitalization of existing sites.

While our direct efforts in economic development and small business support have been modest to date (connecting residents with entrepreneurial interests to the Holyoke Chamber and other business groups), our Learning in Place initiative directly aims to "expand access to education" (Increase Job and Business Opportunities - #8).

Our work also Promotes Clean Energy (#9) by increasing the energy efficiency and conservation of residential buildings, Uses Natural Resources Wisely (#5) based on our rehabilitation and construction efforts in downtown Holyoke, and is consistent with regional plans (#10) such as the Sustainable Knowledge Corridor talent/workforce and housing plans which places emphasis on increasing affordable housing and expanding access to early childhood education. For many years, we have ensured that all new construction is Energy Star rated, and we incorporate sustainable practices in our property management wherever possible.

ⁱ <https://docs.digital.mass.gov/dataset/massgis-data-standardized-assessors-parcels>

ⁱⁱ <https://factfinder.census.gov/faces/tableservices/jsf/pages/productview.xhtml?src=CF>

ⁱⁱⁱ <http://www.pvpc.org/hampdenchip>

^{iv} <https://www.holyokehealth.com/wp-content/uploads/2019/05/pdf7.pdf>

^v <https://www.oneholyokey.org/holyoke-a-city-that-reads/latest-from-the-campaign/>

^{vi} https://www.hps.holyoke.ma.us/wp-content/uploads/2018/10/HPS-renewed-Turnaround-Plan_October2018_-_english-vF.pdf

^{vii} <https://www.massdevelopment.com/what-we-offer/key-initiatives/tdi/tdi-districts/holyoke>

^{viii} See e.g. https://www.oneholyokey.org/wp-content/uploads/2017/03/PAM-Holyoke-Community-Report_FMM.pdf?fbclid=IwAR1M20nMdnhsUF_KG7JmrPhZslftOQtNRXYNfATGNyDqRFt0VcDg-7UCHpl