

HAPHousing (HAP, Inc.)
322 Main Street, Springfield, MA 01105 / www.haphousing.org
COMMUNITY INVESTMENT PLAN

Section 1: Community and Constituencies to be Served

The HAPHousing (HAP) primary service area is Hampden and Hampshire Counties. Our secondary service area includes Franklin and Berkshire Counties. The total population of the four-county region is 824,161^[1] spread over 101 cities and towns and 2780 square miles. Just over half of Hampden County's population lives in the urban core of Springfield (population 153,060), Holyoke (39,880), Chicopee (55,298) and Westfield (41,094). The largest cities in Hampshire County are Amherst (37,819) and Northampton (28,549); the largest in Franklin County is Greenfield (17,456) and the largest in Berkshire is Pittsfield (44,737). Several of these communities, including Springfield, Holyoke, Westfield, and Chicopee, have been designated Gateway Cities.

While only 10.6% of all Massachusetts families are living in poverty, the percentages are higher in the region served by HAPHousing, especially in the urban core. In Hampden County, 27.3% of the population lives in poverty but in our target areas the percentages are even higher: 27.6% in Springfield and 31.7% in Holyoke (31.7%). The percentages of people living in poverty in Hampshire County (23.8%), Berkshire County (11.6%), and Franklin County (11.3%) are also higher than the state's average.

There is substantial evidence that minorities continue to be segregated. 67% of the region's African Americans and 62% of Hispanics live in Springfield, the region's largest city, and 80% of Hispanics live in either Holyoke or Springfield. Census figures from 2000 to 2010 show that while African Americans made some progress in moving to other parts of the region, the concentration of Hispanics in the region's urban core increased. The Springfield MSA ranks #1 nationwide for Hispanic-White segregation and #22 for Black-White segregation.

African-Americans and Latinos bear a disproportionate burden in achieving the stability of homeownership. They have more difficulty obtaining mortgage loans, receive higher cost loans, and are more frequently targeted by subprime lenders.^[2] These patterns correlate with Springfield's recent high rate of foreclosure, the highest of any Massachusetts city in 2010.^[3] A 2010 Pioneer Valley Planning Commission study pointed out that foreclosures are concentrated in inner city neighborhoods and that Springfield and Holyoke, which account for just under one third of the region's population and housing stock, accounted for nearly two thirds of foreclosures.

While HAP's Community Investment Plan is a regional approach, two of our initial focus areas are in the Gateway Cities of Springfield and Holyoke. In Springfield, HAP concentrates its efforts on Old Hill, Six Corners and South End which are some of Springfield's older residential neighborhoods and are in a central location, close to downtown and a variety of major institutions and employers. These neighborhoods were gravely impacted by decades of disinvestment, the ongoing foreclosure crisis and most recently the devastating F-3 tornado that destroyed a swath of commercial and residential property in the heart of the City. While these combined circumstances create urgent need, they also create an unprecedented opportunity for wholesale redevelopment of a more compact and sustainable urban center.

^[1] This and other statistics are from the most recent American Community Survey or 2010 Census unless otherwise noted.

^[2] "Owning a Place to Call Home: An Analysis of Subprime Lending in the Springfield Metropolitan Area" December, 2003, www.pvpc.org

^[3] Analysis of statistics provided by The Warren Group, as quoted in the *Springfield Republican* available at www.masslive.com, or www.thewarrengroup.com

Well before the 2011 tornado, they housed some of the City’s lowest income families and were suffering extensively from the economic downturn and foreclosure crisis. Despite high-profile neighbors such as MassMutual, a technology park and three colleges, these neighborhoods suffered years of decline with deteriorating and vacant buildings common. Only 18% of Six Corners, 34% of Old Hill and 6% of South End properties are owner-occupied. Springfield has nearly three times the incidence of poverty as the state overall; in Old Hill, Six Corners, and the South End the percentage of residents living in poverty is 35%, 45% and 58% respectively. These areas are also minority-majority neighborhoods, reflecting the segregated residential patterns of the region. Hispanics make up 57% of Six Corners and 68% of the South End. Old Hill, historically African American, is now 49% African American and 42% Hispanic with 30% of its residents identifying as white.

Our target area in Holyoke is known as the “Tree Streets Neighborhood” in the downtown City center. It is an under-served neighborhood characterized by disinvestment, vacant buildings and lots, with housing stock that is older and dominated by rentals (88%) and one of the highest crime rates in the City. It is estimated that 5,845 residents live in impoverished conditions: 55% live below the poverty level; median household income is only \$13,384; the unemployment rate (11%) is double the state average; 35% of households are female-headed; 59% of renters are cost burdened; 30% of residents have a disability; 77% are Hispanic and only 34% speak English “very well,” fewer than 20% are high school graduates, and fewer than 5% are college graduates.

At the same time, the neighborhood is rich in community assets such as early 20th Century brick walk-up apartment buildings, 1-3 family wood frame homes, churches, commercial, governmental, and institutional facilities. Recent substantial infusions of capital in community assets include development of the \$9 M Holyoke Transportation Center in 2010 and the \$14 M transformative renovation of the Holyoke Public Library in 2013. Library Commons is across the street from the Holyoke Public Library; the site was selected strategically to build upon the Library’s ethos. Not only have there been recent bricks and mortar investments in the neighborhood, there have been critical investments in improving the lives of residents, including the creation of the Picknelly Adult & Family Education Center (located in the upper stories of the multi-modal Transportation Center), offering GED classes, Workforce Development, ESOL, HeadStart, and other programs.

Section 2: Involvement of Community Residents and Stakeholders

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

A. Community Engagement and Resident Leadership Development

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

Resident Engagement in HAP Housing Properties

Formal tenant meetings are conducted on a quarterly basis, and informal feedback is solicited regularly. The following provides a few examples of resident collaboration:

- Residents living in Southampton Housing for the Elderly, a 40-unit federally-funded property for seniors that includes a Section 8 contract, participated in the creation and implementation of a property-wide non-smoking policy that went into effect on October 1, 2014. Resident feedback

informed an overhaul of the aging building's heating and hot water system in 2011. Most notable was an in-place renovation of kitchens and baths that was conducted in 2013. The upgrades would not have been possible without the participation and feedback of the residents. As a result of resident input, for example, the project included leaving one unit "off line" so each resident had a comfortable place to stay while work was being completed in his or her unit.

- Residents of both Southamptton Housing for the Elderly and Ahrend Circle located in Southwick expressed an interest in more activities that would improve their health and well-being. As a result, we sought HUD funding to hire a full-time Resident Services Coordinator, who conducts and coordinates educational programs, bus trips, and helps connect residents to a wide spectrum of services including adult day programs, meal delivery, and personal care assistants.
- We are presently developing a formal survey tool, the purpose of which is to increase resident engagement and enable HAP to improvement property management practices and communication. The survey will be introduced in Holyoke and Springfield during 2015 and then extended to the entire portfolio in subsequent years.

Resident Engagement in Community Revitalization

Resident engagement in our target Springfield neighborhoods has consistently been a feature of our work and more recently, we have begun a similar level of engagement in Holyoke. In Springfield, neighborhood stabilization efforts became even more essential after the 2011 tornado cut a path of destruction through our three target neighborhoods in the center of the City. We connect and engage with residents and neighborhood associations through a number of avenues to learn first-hand the needs and opportunities to be pursued in their communities. HAP's Community Building & Engagement (CB&E) team recruits, trains, and supports residents to engage in revitalization planning efforts. In Springfield's Six Corners and Old Hill neighborhoods, we work closely with the resident-led Neighborhood Councils, provide support to them to develop and implement neighborhood action plans and help them to reach and engage more resident leaders.

For example, in response to the 2011 tornado, we supported residents to contribute to the planning effort that resulted in the 500-page Rebuild Springfield Plan which was created in collaboration with community residents, businesses, the City, and many community organizations including HAP. HAP then raised foundation funding to hire staff and contract with the Pioneer Valley Planning Commission (PVPC) to help residents stay at the table to develop an Action Plan they could implement in their neighborhood based on the Rebuild Springfield Plan. This process actively engaged 25 residents in developing the Watershops District Action Plan. We assisted residents to effectively advocate for CDBG-Disaster Relief funds for implementation and helped the Neighborhood Council raise \$10,000 to develop a neighborhood marketing plan fulfilling another implementation goal. As a result of these efforts, the Neighborhood Council expanded its resident leadership and organizational capacity.

We are now working with our PVPC consultants and the Old Hill Neighborhood Council to develop a neighborhood action plan to capitalize on the tornado rebuilding and redevelopment opportunities surrounding a planned supermarket. DevelopSpringfield, supported by MassMutual and the City, hired a Boston-based consulting firm to create a significant commercial redevelopment plan for that area and as such, our neighborhood planning is linked to a catalytic commercial redevelopment effort.

Another example is the role HAP played in engaging 100 residents with the City of Springfield and others in a Choice Neighborhoods planning effort in the South End of Springfield. We assisted with outreach and facilitation of several large community meetings and smaller meetings to engage residents in having a meaningful voice. Many resident recommendations are now being addressed as part of a public safety initiative being launched.

In Holyoke, HAP has engaged residents to provide input during the Library Commons development process. Initial outreach to existing groups such as Holyoke Alleyway Revitalization Project, Tree Streets Neighborhood Watch, Girls Inc., and Citizens for the Revitalization and Urban Success of Holyoke (CRUSH), began prior to a community meeting in April to begin to gather feedback from the public. The CB&E team helped to turn out a very diverse group of 106 people for the meeting. The goal has been to engage existing groups to hear resident concerns and interests regarding development of Library Commons and revitalization efforts in the neighborhood. We have expanded the number of groups we are working with and deepened our working relationships. Based on feedback shared by residents in 6 community meetings, we are now working with Greater Springfield Habitat for Humanity and Olde Holyoke Development Corporation to create a home improvement program for existing homeowners in the neighborhood involving grants, volunteer labor, and community engagement.

In order to ensure that residents feel fully equipped to serve in meaningful capacities at the table with City officials and planners, HAP trains residents in a myriad of leadership skills locally, and also supports residents to attend nationally recognized training programs sponsored by NeighborWorks America. In 2013-14, 13 adults and 15 youth participated in at least one form of training, some in multiple programs. Residents report that HAP's training and one-on-one support has helped them get into positions to influence change, to prioritize and advocate for community needs, to gain confidence and knowledge, and most importantly, to help residents to build their own leadership capacities to engage others and lead the community building efforts themselves. Other community stakeholders have noted that HAP's overall success at neighborhood revitalization has been significantly enhanced due to its dedication and skill at engaging and training residents to lead. Stakeholders reported that community engagement enables HAP to have a better understanding of the true challenges and opportunities faced by the residents, and to develop plans accordingly.

B. Governance Structures

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

HAP believes that strong engaged leadership is critical to its success, and also to the families and individuals that it serves. During 2015, up to three HAP Board Members and its CEO will take part in a formal training program with preference for the NeighborWorks Excellence in Governance Initiative. This program will help the HAP Board of Directors create lasting, adaptive change and transform from responsible to exceptional—the ultimate beneficiaries being the communities and residents we serve.

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

Residents played a vital role in the design of the CIP and the accompanying strategic plan through individual contact, interviews, focus groups, and surveys. As part of NeighborWorks America's Success Measures program in 2009, 2011, and again in 2013, HAP surveyed over 400 residents through door-to-door interviews about a range of issues that impact their quality of life. The most recent surveying targeted parts of the Old Hill and Six Corners neighborhoods that were most affected by the tornado. The findings confirmed our understanding of neighborhood concerns, but also suggest the untapped potential

to engage neighborhood residents in neighborhood improvement and rebuilding efforts. Confirming the need to address and prioritize public safety in the implementation of the neighborhood Action Plans, we found that nearly 60% of respondents reported feeling somewhat or very unsafe walking in the community at night, about 40% felt somewhat or very unsafe in recreational areas, and 30% of residents reported the police response to be fair or poor.

Pointing to untapped potential to engage neighborhood residents were the following findings: While only 20% of residents said they were involved in community events in the past year, over 60% reported being willing to work with others to make things happen or increase their leadership skills. The survey also revealed a high degree of “neighborliness,” i.e. 75% of residents reported that they were either very likely or somewhat likely to help others in need such as watch someone’s home if they were away, look in on an elderly person, or take care of a neighbor’s child. A majority (57% of residents) thought that they could make a fair amount or a great deal of positive difference in their neighborhoods, and 75% reported being satisfied with living in the community. A majority of residents also reported that they felt some or a lot of improvement was possible over the next three years. Taken together, these findings demonstrate a stronger willingness to engage and desire to improve the community on the part of residents than is presently being harnessed. In 2015, HAP will work with neighborhood councils to further realize this potential for greater resident involvement and leadership in rebuilding and revitalizing these neighborhoods.

Other input for the CIP was collected during our strategic planning process. Early in 2014, HAP commenced its multi-year strategic planning process and as a key component, community residents and stakeholders provided input. Nearly 30 community residents and stakeholders were interviewed or participated in a focus group, 324 residents who use our services participated in survey conducted in our main office lobby, and an additional 25 people from the community—both residents and other stakeholders—participated in a series of strategic planning task force and work group meetings. This feedback and input throughout the process is reflected in our strategic plan and the CIP.

A key example of how residents influenced the CIP is in the resident leadership goals articulated below. During focus groups and interviews, residents and other community stakeholders praised HAP for our dedication to and excellence in building the leadership capacity of residents. This, along with HAP’s role in actually facilitating residents’ participation in major community rebuilding efforts, was noted as a unique niche that no one else in the community fills, and one that HAP should continue. As such, the community building and resident leadership sections of the CIP reflect the input HAP received during the assessment phase of this plan.

Another key feature of our strategic plan and this CIP is the creation of an expansion office in downtown Holyoke with full-time staffing. The decision to create this office was driven by our recognition of the needs of residents. In April 2014, when we surveyed 324 clients in the lobby of our Springfield office we found that: 78% were from Springfield; 7% from Holyoke (more than 10 times as many clients from Springfield as from Holyoke). Most clients had not driven themselves to the office—they had used public transit, walked, or gotten a ride. This expansion will target people with low incomes and high housing needs, most of whom do not own a car. It will improve access and customer service for high-need clients living in downtown Holyoke and, through marketing, increase our service to residents throughout Holyoke and in neighboring communities.

The planned expansion will increase the level, quality, and access to services HAP provides in and around downtown Holyoke. As part of this expansion, we will pilot a new collaborative model of operations among all of our departments and services. By breaking down programmatic silos, we will offer more

holistic services to clients. We will pilot this model in Holyoke in conjunction with planned affordable housing and community building initiatives in a core downtown neighborhood.

Residents and stakeholders will continue to be front and center as we implement, monitor and evaluate our progress in reaching the goals outlined in the strategic plan and the CIP. In 2015, we will form a resident-driven Holyoke Advisory Committee to play a similar role as the Springfield Neighborhood Councils to ensure that the voice of the community is present when making strategic decisions.

Section 3: Plan Goals

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

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

HAP is committed to increasing and preserving the supply of affordable rental and homeownership housing and ensuring the highest quality property and asset management so that the housing continues to be a valuable resource for residents and the community. Our focus is region-wide with specific projects in two targeted Gateway Cities, Springfield and Holyoke.

- Renovate 51 residential family units and construct 39 new family units at Hill Homes Cooperative in Springfield.
- Recapitalize and renovate 60 family units at Kenwyn and Quadrangle in Springfield.
- Construct 6 single-family owner-occupied homes in Springfield.
- Acquire and begin redevelopment of 55 new or substantially rehabilitated units and 19 recapitalized and renovated units at Library Commons in Holyoke.
- Create 38 new family units at Parsons Village in Easthampton.
- Launch pre-development activity on 72 efficiency and one-bedroom units on Pleasant Street in Northampton.
- Increase to 4 the number of HAP properties that offer services on-site and link residents to opportunities for personal, health, education, and financial services.
- Implement green maintenance strategies including products, systems and design where feasible, and educational materials and trainings for residents concerning green cleaning and recycling practices.
- Continue the high-quality, efficient management of 574 units to meet and exceed industry standards for resident satisfaction.

Goal Two: Family Economic Stability and Asset Building

One of HAP's strategic goals is to achieve greater household and economic security for all people in our communities. This vision is accomplished by educating and empowering residents to build assets and break the cycle of poverty and homelessness.

- Formally establish and lead the Western Massachusetts Homeownership Collaborative (WMHOC) to increase the number of qualified homebuyers and help others avoid foreclosure.
- Enroll and graduate 375 individuals from our first-time homebuyer education program and guide 40 graduates to purchase a home within one year.
- Provide comprehensive foreclosure prevention counseling services to 225 households at risk of losing their homes; at least 15% will achieve home preservation.

- Build self-sufficiency for 60 participants in the Massachusetts Learning, Employment, and Asset Program (MassLEAP), a collaboration with Holyoke Community College and several public housing authorities.
- Connect 100 residents to jobs through the Secure Jobs Initiative, our successful collaboration achieving job placement and retention.
- Assist 100 clients to obtain a diploma or GED.

Goal Three: Comprehensive Community Development and Resident Engagement

Our overarching goal is for residents in targeted neighborhoods in the Gateway Cities of Holyoke and Springfield to possess the capacity to lead and influence positive change in their own lives and in their communities. In 2015, we will build the capacity of resident led groups (advisory boards, councils or committees) by coaching them as we collaborate to develop and implement action plans to revitalize their neighborhoods.

- Engage 60 residents and other stakeholders in implementing the Watershops District Action Plan and Old Hill Action Plans.
- Complete and implement a marketing plan for the Six Corners neighborhood of Springfield.
- Engage at least 10 residents in redesign of Hill Homes Co-op.
- Engage 15 residents and 5 small business owners in the South End Public Safety Initiative in Springfield.
- Increase membership of the South End Business Association to 50 and launch a SEBA website promoting all members.
- Engage 100 residents and other community stakeholders in neighborhood revitalization efforts in the Tree Streets Neighborhood of Holyoke including HAP rental voucher holders and residents of HAP properties.
- Open a satellite office in Holyoke and hire a CB&E manager to manage the office and lead community building efforts in the Tree Streets neighborhood.
- Create and launch a home improvement initiative to repair five owner-occupied homes in collaboration with Greater Springfield Habitat for Humanity and Olde Holyoke Development Corporation.
- Conduct resident leadership training with 13 youth and 20 adults.
- Convene and facilitate an alumni association of 6 resident leaders.

Section 4: Activities

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

- ***Begin renovation of 51 residential family units and construction of 39 new family units at Hill Homes Cooperative in Springfield.*** This project consists of major renovations to 51 residential units located at 454-468 Hancock Street, Springfield, Massachusetts and the construction of 39 new residential units at a location either at or in the vicinity of the existing Hickory Street units, which were either destroyed or damaged by the 2011 tornado; the effort will take 2-5 years to complete. These rental units will be affordable to families earning a maximum 60% of median income. This property is adjacent to Springfield College, a partner of HAP's, in the Old Hill neighborhood. HAP has been selected as the preferred developer to significantly rehabilitate this property and preserve its affordability. Hill Homes will incorporate many energy-efficient elements, including the use of solar panels.
- ***Recapitalize and renovate 60 family units at Kenwyn and Quadrangle in Springfield.*** This project will make 60 units of affordable rental housing available to families at 60% or less of

median income. 10 of the units will be rented to families at 50% or less of median income, and 6 will be rented to families at 30% or less than median income. These properties will be recapitalized and renovated to improve energy efficiency and other necessary improvements to support a high quality of life for residents and for the neighborhood.

- ***Construct 6 single-family owner-occupied homes in Springfield.*** HAP will increase the number of single family owner-occupied homes by 6 via a strategic partnership with Springfield Neighborhood Housing Services.
- ***Acquire and begin redevelopment of 55 new or substantially rehabilitated units and 19 recapitalized and renovated units at Library Commons in Holyoke.*** The Library Commons project consists of the acquisition and redevelopment of 4 residential buildings and 2 parcels of land in downtown Holyoke. The project will create 55 new or substantially rehabilitated units and 19 recapitalized and renovated units for a total of 74 affordable and market-rate housing apartments.
- ***Create 38 new family units at Parsons Village in Easthampton.*** HAP will complete development of Parsons Village in Easthampton, 38 units of highly energy efficient affordable rental housing in a community that needs it. The project was developed by Valley CDC with HAP as a partner. Parsons Village will house residents with varied income levels, ages, and housing needs with access to services and will be managed by HAP.
- ***Launch pre-development activity for 72 efficiency and one-bedroom units on Pleasant Street in Northampton.*** In 2015, HAP will acquire and manage in its existing condition a 59-unit SRO property in downtown Northampton, known as Northampton Lodging. This project will involve HAP assisting the current residents financially with relocation during construction, and HAP will help them to return if desired. The new building will result in an increased total number of apartments plus retail space in a prime downtown, walkable location adjacent to public transportation, including the new commuter rail and bike path.
- ***Increase to 4 the number of HAP properties that offer services on-site and link residents to opportunities for personal, health, education, and financial services.*** HAP currently manages two sites with services for elderly residents (Ahrend Circle in Southwick and Southampton Housing for the Elderly), and we make referrals to senior centers at two other properties (Church Street in Ware and Silver Meadow in Wales). We will add residential services at two additional sites in 2015: Stevens Memorial in Ludlow and Olympia Oaks in Amherst.
- ***Implement green maintenance strategies including products, systems and design where feasible, and educational materials and trainings for residents concerning green cleaning and recycling practices.*** As we are constantly improving performance, we anticipate this “greening” of our properties to include all units in 2015. This will include integrated pest management into landscaping, reduced reliance on pesticides, and the planting of non-invasive native materials.
- ***Continue the high-quality, efficient management of 574 units to meet and exceed industry standards for resident satisfaction.*** On a quarterly basis, staff will meet with at least 20% of residents to seek feedback and implement resident-suggested improvements where possible. In 2015, HAP will design a formal survey tool and survey 40% of all residents. We will use this information to design a Resident Services program, with the intention of expanding it ultimately to our entire portfolio.

Goal Two: Family Economic Stability and Asset Building

- ***Formally establish and lead the Western Massachusetts Homeownership Collaborative (WMHOC) to increase the number of qualified homebuyers and help others avoid foreclosure.*** WMHOC is comprised of HAP Housing, Springfield Neighborhood Housing Services, Berkshire Housing & Development Corporation, Franklin County Regional Housing & Redevelopment

Authority, and Valley Community Development Corporation. WMHOC has an inspiring vision statement: "Every person in Western Massachusetts with sufficient financial resources and the dream of sustainable homeownership will have access to a continuum of services to make that dream a reality."

- ***Enroll and graduate 375 individuals from our first-time homebuyer education program and guide 40 graduates to purchase a home within one year.*** Our very popular and established first-time homebuyer education program is a multi-session course conducted at HAP offices by HAP-trained staff and features experts in the field. Participants learn how to assess their credit and homebuyer readiness, and are guided to make prudent decisions about financing options. Understanding all of the responsibilities connected with homeownership helps not only with buying a house, but retaining homeownership for many years to come. A certificate of completion from our homebuyer program affords clients access to several special mortgage products, such as the Massachusetts Soft Second Loan Program. Homebuyers considering purchasing multi-family homes can enroll in a HAP rental property management workshop.
- ***Provide comprehensive foreclosure prevention counseling services to 225 households at risk of losing their homes; at least 15% will achieve home preservation.*** HAP operates a foreclosure telephone hotline as a means of triage and connecting distressed homeowners with certified and experienced counseling staff. For clients seeking immediate assistance, HAP counselors offer twice-weekly walk-in clinics with in-person consultation and assessment. Counselors will continue the effective practice of detailed client intake, supplemental document collection, financial education, budget counseling, and foreclosure prevention option education. For efficiency, files are primarily submitted to servicers via the Hope Loan Portal. Weekly check-in calls and emails with services are used to procure status updates, effective file progression, mortgage modification term negotiation and achieve greater overall success.
- ***Build self-sufficiency for 60 participants in the Massachusetts Learning, Employment, and Asset Program (MassLEAP), a collaboration with Holyoke Community College and several public housing authorities.*** HAP is leading a collaborative effort and new initiative with public housing authorities designed to build and sustain self-sufficiency for 50 residents who continue enrollment throughout the multi-year program. HAP provides financial education and family self-sufficiency training, and job readiness training and counseling.
- ***Connect 100 residents to jobs through the Secure Jobs Initiative, our successful collaboration achieving job placement and retention.*** Working in concert with the Western Massachusetts Network to End Homelessness, CareerPoint, Corporation for Public Management, FutureWorks, and Square One, HAP has leveraged its proven ability to provide centralized administration of a housing/workforce development collaboration. As a result, partners providing workforce development are freed up to focus exclusively on delivering services and managing outcomes.
- ***Assist 100 clients to obtain a diploma or GED.*** HAP provides assistance with achieving educational goals, which creates conditions allowing formerly homeless, unemployed, or underemployed clients to obtain and retain well-paying jobs. Stable jobs allow families to achieve financial stability that, in turn, opens doors to adequate, affordable housing.

Goal Three: Comprehensive community development and resident engagement

- ***Engage 60 residents and other stakeholders in implementing the Watershops District and Old Hill Action Plans.*** Both plans include numerous projects being undertaken by multiple parties including the City and DevelopSpringfield. We will work with the neighborhoods to hold quarterly meetings to track implementation progress and challenges and to prioritize and act on the projects the Neighborhood Councils are implementing themselves.
- ***Complete and implement a marketing plan for the Six Corners neighborhood.*** HAP secured a grant to support the engagement of a marketing firm to work with a committee of the

neighborhood council to develop a neighborhood marketing plan. After six months working with the marketing consultant, we have held a focus group meeting, are close to finalizing a logo, expanding the neighborhood's Facebook presence and completing a plan to be implemented over the next few years. In 2015, the neighborhood anticipates producing banners to be installed on light posts in prominent parts of the neighborhood and holding community events that build community spirit and the profile of the neighborhood.

- ***Engage at least 10 residents in redesign of Hill Homes Co-op and keep other residents informed of design and development decisions.*** Involve residents in design charettes with the architect and in discussions regarding goals and priorities for their new and renovated units. With the co-op board, we will develop newsletters or other communication tools to ensure that all residents are informed of meetings, design decisions and plans that will affect their living environment.
- ***Engage 15 residents and 5 small business owners in the South End Public Safety Initiative in Springfield.*** This initiative, funded with a \$1 million Byrne grant from the Department of Justice, is replicating an initiative in Springfield's North End that has received national attention for its success in reducing crime in the neighborhood. The initiative involves building trust in order to engage residents and other stakeholders in providing information and reporting crime. HAP is engaging residents in activities that will build relationships among residents and create positive opportunities for children in the spring and summer of 2015.
- ***Increase membership of the South End Business Association (SEBA) to 50 and launch a SEBA website that includes all members.*** SEBA is now 41 members and through additional recruitment we will grow this number to 50 in 2015. HAP is working with a UMass Isenberg School of Business e-marketing class to develop a website that includes descriptions of all SEBA members and serves to market the South End.
- ***Engage 100 residents and other community stakeholders in neighborhood revitalization efforts in the Tree Streets Neighborhood of Holyoke including HAP rental voucher holders and residents of HAP properties.*** We are meeting with residents through meetings of the Tree Streets Neighborhood Watch and other community meetings. HAP will hold a series of informational meetings during 2015 to engage the neighborhood in providing advice on the design and development of Library Commons and to discuss neighborhood improvement projects. We will contact the 18 households living in the Carlos Vegas Apartments (farm worker housing HAPHousing developed and manages in downtown Holyoke) and invite them to engage in these the neighborhood revitalization efforts. We will also work through HAP's Rental Assistance staff to invite residents who hold rental vouchers in the Tree Street neighborhood to engage in our neighborhood revitalization efforts. (HAPHousing provides vouchers to 500 households in Holyoke, some of whom are in this neighborhood.)
- ***Open a satellite office in Holyoke and hire a CB&E manager to manage the office and lead community building efforts in the Tree Streets neighborhood.*** First, we will develop a business plan for establishing a Holyoke neighborhood office. During 2015, a CB&E manager will be hired and an Advisory Board created to advise HAP on our work in Holyoke. We will acquire space and open the office during 2015. This satellite office will enable clients in Holyoke to more easily access HAPHousing staff and services and will enable the delivery of HAP's services more comprehensively through collaboration among HAP lines of business.
- ***Create and launch a Home Improvement Program to repair five owner-occupied homes in collaboration with Greater Springfield Habitat for Humanity and Olde Holyoke Development.*** This initiative will combine volunteer resources with grants up to \$4,800 for single-family and up to \$7,200 for multi-family homes enabling us to meet the needs of very low income homeowners including seniors. By February 2015, the program will be designed and marketing materials produced for its launch in the spring.
- ***Conduct resident leadership training with 13 youth and 20 adults.*** We will engage 13 youth in #powerUP, our youth leadership initiative with the goal of involving each of them in multiple

sessions to strengthen their leadership capacity and engagement in the community. In FY14, we involved 12 people in our Resident Leadership Program over the course of 6 evening workshops. In 2015, we will expand this number to 20 participants.

- ***Convene and facilitate an alumni association of 6 resident leaders.*** Residents trained in our Leadership Program will meet and discuss neighborhood projects, challenges and opportunities and build a support network for each other.

Section 5: How Success will be Measured and Evaluated

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

HAP has established a Performance Measurement Committee that has been expanding the use of this dashboard tool across departments. Updated monthly, the dashboard allows program managers and senior staff members to monitor performance by grant periods, fiscal year, or calendar year, and provides historical information related to reporting needs. This data is used to evaluate outputs, outcomes, program effectiveness, to identify problems or barriers to achieving goals, and make recommendations for changes or improvements in marketing, program content, and/or methodology, ensuring that HAP programs meet commitments and achieve measurable results.

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

- **CounselorMax:** A client management system created by NeighborWorks America for tracking and reporting on contacts and services provided, including first-time homebuyer and foreclosure prevention activities.
- **Success Measures:** A tool created by NeighborWorks America that allows us to collect and analyze data measuring quality of life in the community based on the results of our survey tools
- **Hope Loan Portal:** An electronic reporting system allowing us to submit home loan modification applications directly to participant lenders and servicers on behalf of our clients
- **Property Watch List:** A HAP performance financial tracking tool. Our philosophy is that financial results are directly associated with satisfaction, health, and well-being of our residents and could be an early indicator of resident concerns that have not yet been articulated directly to management staff.
- **WePlanWell:** A comprehensive online management tool that will track the efficient implementation of our Strategic Plan, including scorecard reports with at-a-glance information about what efforts are moving forward and where there are roadblocks to overcome. HAP will be implementing use of WePlanWell in 2015.

Regular financial reporting includes balance sheet and income statement reports, cash flow projections, and others. Reports are reviewed monthly in a face-to-face meeting of the CEO Council, which includes the senior vice presidents and leaders of HAP's lines of business, plus the Corporation's executives (i.e. the Chief Executive Officer, Chief Operating Officer, Chief Financial Officer, Chief Legal Officer, Chief Administrative Officer, and Chief Resource Development Officer). Financial reports are also provided to

and reviewed by the Finance Committee of the Board of Directors. Our monthly results are measured against fiscal year goals and the goals of our multi-year strategic and business plans.

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

Section 6: Collaborative Efforts to Support Implementation

HAP has an excellent track record of collaboration across all of its departments and services. In the target areas described for the CIP—primarily Springfield and Holyoke—HAP works with a broad range of partners, including residents and resident associations, municipal leaders, other nonprofits, businesses, institutions of higher education, and other stakeholders doing business in the area. For example, we currently collaborate with the Cities of Springfield and Holyoke, Springfield College, DevelopSpringfield, Springfield Neighborhood Housing Services, Habitat for Humanity, Pioneer Valley Planning Commission, Sustainable Knowledge Corridor Regional Housing Planning Committee, LiveWell Springfield, Rebuilding Together, and First Resource (developer), among others.

For the past several years, HAP has played a leadership role in collaborative efforts to revitalize Springfield's Old Hill and Six Corners neighborhoods, purchasing foreclosed, vacant, and abandoned properties to create new affordable homes for first-time homebuyers. HAP became involved in Old Hill during a master planning process. To help implement that Master Plan, HAP, Springfield Neighborhood Housing Services, and Greater Springfield Habitat for Humanity, in collaboration with the Old Hill Neighborhood Council and Springfield College, created the Neighborhood Revitalization Collaborative and its LLC to acquire and redevelop distressed and foreclosed one and two-family properties for sale to eligible homebuyers. One of HAP's primary roles has been to solicit input from the Old Hill Neighborhood Council, residents, City officials, and other stakeholders to identify properties in key locations and plan for their redevelopment. This housing development work is part of the broader collaborations to improve public safety, enhance educational opportunities, improve facilities, and redevelop parks and key streets within and bordering the neighborhood.

After parts of Springfield were ravaged by a major tornado in 2011, our focus expanded to include a third adjacent neighborhood, the South End. Our primary partners are the Old Hill and Maple High/Six Corners Neighborhood Councils, the City of Springfield and Springfield College as well as several non-profit collaborators. In Springfield's South End, HAP is working with a broad coalition implementing a Choice Neighborhoods planning grant, where we have canvassed and engaged neighborhood residents in the planning process, and more recently, the South End Public Safety Initiative. In the Rebuild Springfield effort, DevelopSpringfield is a key partner. HAP has entered into a significant subcontract with the Pioneer Valley Planning Commission to assist with neighborhood planning efforts.

As we began affordable housing development work in Holyoke, HAP engaged with Holyoke City officials as well as entities including Girls, Inc. of Holyoke, Open Square, Olde Holyoke Development Corporation, Massachusetts International Festival of the Arts (MIFA), the Chamber of Commerce, Nueva Esperanza, Nuestra Raices, Valley Opportunity Council, and Habitat for Humanity. These entities have been identified as stakeholders whose active participation will be encouraged and coordinated. For example, Girls, Inc. owns key properties in the target area and has identified the need for supportive housing for girls aging out of foster care. MIFA is working to restore Holyoke's historic Victory Theater as a vehicle for community reclamation. HAP also collaborates with the Holyoke Alleyway Revitalization Project (HARP), the Tree Streets Neighborhood Watch, and local religious organizations. HAP staff members take a leadership role, along with the City, to coordinate other activities that are strategically designed to further neighborhood revitalization.

Finally, HAP has developed significant collaborative efforts to support implementation of critical initiatives and service provision, including the Western Massachusetts Foreclosure Prevention Center, Western Massachusetts Homeownership Collaborative, the Secure Jobs Initiative, and Massachusetts Learning, Education, and Asset Program, among others.

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

As often as possible, HAP works in the context of other plans developed through a collaborative process with other stakeholders. For example, HAP's development of affordable homes for first-time homebuyers has been concentrated for the past several years in Springfield's Old Hill neighborhood as part of implementation of a Master Plan. This initiative was launched as a result of a master planning process undertaken by the City of Springfield, Springfield College, and the Old Hill Neighborhood Council, and involved a needs analysis and input from residents and other stakeholders. Since the Plan called for increased homeownership, HAP joined with Springfield Neighborhood Housing Services and Habitat for Humanity to develop new and rehabilitated homes, redevelop vacant and abandoned properties, and significantly increase the neighborhood's homeownership rate.

HAP's Library Commons project aligns with the goals and vision outlined in the City of Holyoke's Center City Vision Plan. In 2009, the City of Holyoke and the Holyoke Redevelopment Authority undertook a comprehensive planning process, including a series of community meetings. The result was a Center City Vision Plan "to set the framework for the revitalization of the historic core of the City." One of the implementation strategies identified was the creation of an urban renewal plan, which has since been completed. The October 2010 "Baseline Economic Conditions & Market Characteristics of the Center City Urban Renewal District" completed by RKG Associates, in association with VHB, Inc., contains much of the data that would constitute a needs analysis. It researched and summarized baseline conditions and market characteristics in the Center City, the City of Holyoke as a whole, and Hampden County. RKG reviewed demographic and employment trend data as well as tax base, ownership, and real estate characteristics. They evaluated the supply of properties in Center City by individual neighborhoods and collectively in relationship to the City. The report includes detailed charts including counts of parcels by type (residential, commercial, industrial, taxable, tax exempt), by ownership entity, and lists of available commercial/industrial buildings and of vacant buildings. This needs analysis and planning is informing HAP's proposed project. In fact, HAP was a major source of funding for the plan, providing \$75,000 in community stabilization funds secured through NeighborWorks America in 2014.

Section 8: Financing Strategy

The \$16M HAP annual operating budget is supported by contracts, grants, and private fundraising. Over our 40-year history of consistent growth and expansion, and service to more families and individuals, HAP has developed a strong reputation for effective and productive collaborations and for using resources wisely. We have demonstrated fiscal prudence and strength in adapting to a changing environment and funding sources, inspiring confidence in numerous funders to invest in our programs, initiatives, and vision. Sources of funds to support this CIP include: net income from real estate development, property management fees, service fees from program administration with other providers, underwriting from NeighborWorks America, corporate and foundation grants, state and local contracts and grants, and donations from individuals.

HAP has demonstrated its ability to develop strong relationships with both local and Boston-based/regional funders. We intend to further develop these associations, and believe that many of our existing and former funders will continue and increase their support with grants to further this Community Investment Plan. NeighborWorks America, of which HAPHousing is a chartered member, just provided a grant of \$100,000 to support a HAP Holyoke office and the other Holyoke initiatives described earlier in

this plan. The continued confidence of NeighborWorks, as well as other funders, will allow us to leverage both revenue and community impact in seeking support for this Community Investment Plan. Representative existing funders include: Irene E. and George A. Davis Foundation, Barr Foundation, The Paul and Phyllis Fireman Foundation, Community Foundation of Western Massachusetts, United Way of Pioneer Valley, TD Bank, Citizens Bank, Bank of America, Women's Fund of Western Massachusetts, and MassMutual.

We know that financial support must increasingly come from individual donors in order to create a more secure future for HAP and the communities we serve. Last year, HAP took significant steps to expand its fundraising efforts by hiring a Chief Resource Development Officer (CRDO), a senior professional who reports directly to the President and CEO. Over the past ten months, the CRDO has reorganized the entire Resource Development operation and hired staff with over 50 years of combined fundraising, special event, and nonprofit expertise. Together, the Resource Development team is working to identify new sources of private funding from individuals, corporations, foundations, and the community at large. A social media intern from UMass Amherst has been hired to assist with promoting our mission and programs by engaging others in critical conversations about homelessness. A detailed and aggressive 12-month fundraising and communications plan has been adopted, with long-term fundraising and marketing efforts included in the HAP five-year strategic plan.

HAP launched an annual fundraising dinner in May 2014, newly branded as *The Way Home*. The dinner attracted nearly 500 attendees, more than 30 corporate sponsors, and keynote participation by ABC40 news anchor and manager Dave Madsen. Madsen was so impressed by the mission of HAP and the six clients who shared deeply personal stories about their journeys into and out of homelessness that he has signed on as Chairperson of the 2015 dinner.

Last year, we undertook significant research to identify new foundations in Massachusetts and beyond who may be interested in our work. In expanding our horizons, we continue to identify additional funders whose interests are aligned with our mission. To improve our chances of gaining support, we are pursuing local colleagues and supporters to introduce HAP to new prospects. In 2015, HAP intends to conduct a series of intimate introductory activities and private tours that highlight its programs, mission and philanthropic needs. For example, a well-known Hampshire County business professional and community leader who has become engaged in our work has agreed to host and pay for a private fundraising reception in 2015 to which he will invite his peers and prospective donors. This event is separate from *The Way Home*, and is an example of the ways HAP is expanding its network of funders and friends.

Finally, HAP recently established the Resource Development Committee of the Board of Directors. Chaired by a formerly homeless person who now is a business professional, the committee is comprised of both board and non-board members with a mission of promoting HAP and engaging potential donors to support its work. This committee recently held its first meeting and began drafting roles and responsibilities to carry out the HAP fundraising agenda.

Section 9: History, Track Record and Sustainable Development Principles

HAP is an industry leader in the development of affordable housing, a collaborative partner in sustainable urban neighborhood revitalization, and serves as the region's Housing Consumer Education Center.

HAP opened its doors in 1973 for the purpose of operating the so-called Experimental Housing Allowance Project, a research and development effort that was created to explore an alternative to large public housing projects. We were one of ten test sites in the nation, carrying out the research that would

lead to the creation of the Section 8 program. The organization was originally named the Housing Allowance Project and became known to most people as simply HAP.

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

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

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

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

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

HAP has also rehabilitated or built 96 one and two-family owner-occupied homes. This work has often been undertaken as part of a large neighborhood stabilization or revitalization initiative, often in tandem with other partner organizations. Currently, two rental developments, totaling 70 units, just began leasing in the autumn of 2014—28 units of rental housing for seniors at Stevens Memorial in Ludlow and 42 units of family housing at Olympia Oaks in Amherst.

Our current pipeline includes 4 projects consisting of 274 units plus a recapitalization of two projects that will upgrade an additional 60 units. Our work has included the rescue of derelict multi-family properties that had long been blighting neighborhoods in our cities, including Holyoke, Chicopee, and Springfield. This work also has often been part of a larger neighborhood stabilization or revitalization effort. Our past efforts also have included the creation of housing for senior citizens in Southampton and the little town of Wales.

We have converted former schools and other facilities into housing, including the transformation of the former Church Street School in Ware and the Ludlow Boys and Girls Club into senior housing developments. We have brought family housing to Amherst and Northampton and currently have an Easthampton project in construction and another Northampton project in pre-development.

A summary of our accomplishments for the most recently completed fiscal year (July 1, 2013 through June 30, 2014) follows:

- Completed 42 units of affordable family units in Amherst (Olympia Oaks) and advanced to near-completion 28 elderly units in Ludlow (Olympia Oaks)
- Delivered \$42,811,420 in rental assistance to 2,262 landlords on behalf of 5,219 tenants enabling them to afford decent, safe housing
- Provided over \$984,629 in Home Modification Loans to 33 homeowners to make their homes accessible for family members with disabilities
- Helped 9,913 people with housing questions and problems through our Housing Consumer Education Center
- Provided pre-purchase counseling to 378 prospective homebuyers
- Trained 123 landlords in educational workshops
- Counseled 412 households facing foreclosure
- Helped 191 heads of households work toward economic independence through our Family Self-Sufficiency Program
- Helped 300 families avoid becoming homeless
- Rehoused 200 homeless families into new apartments
- Provided transitional housing to 46 formerly homeless survivors of domestic violence and teen mothers

HAP has a long history of developing affordable housing that reuses vacant buildings, including non-residential buildings such as a historic school, rehabilitating long-vacant residential buildings and building new homes on urban in-fill sites. Three HAP-owned and managed properties include commercial space, and future development at 129 Pleasant Street in Northampton will include 3,500 square feet of retail space. HAP's philosophy favors siting of properties in town centers and center city locations close to public transportation.

Our dedication to sustainable development is evident in our response to the June 1, 2011 tornado affecting core neighborhoods of Springfield. The attention focused on Springfield because of this natural disaster highlighted a long-existing great need for redevelopment. We are working with many partners to seize the opportunity to rethink land use in order to rebuild in ways that create compact neighborhoods with a greater mix of residential and commercial uses including the addition of a supermarket in an area now considered a "food desert." Addressing basic needs in neighborhoods rather than forcing residents to drive to outlying suburbs is far more sustainable than the present reality.

HAP makes it a priority to develop affordable housing in communities of opportunity by collaborating with and often responding to requests for proposals from municipalities. We develop in or close to town centers or commercial nodes, near jobs, transit, and where services are available in a way that is compatible with a community's character and vision. This is evident in several suburban developments that are all in close proximity to public transportation: For example, Paradise Pond Apartments in Northampton (abutting Smith College), Butternut Farms and Olympia Oaks in Amherst, and the compact condominium development The Orchard at Cold Springs Commons in the center of Belchertown.

The Olympia Oaks site abuts UMass Amherst, one of the region's largest employers. The development includes over seven acres of reserved open space, and abuts 13.5 acres of municipally owned conservation land that opens onto a nearly mile-long woodland trail, giving residents access to important recreational opportunities.

Regionally, HAP's leadership has provided for lasting change that has benefited thousands of adults and children in Greater Springfield and Western Massachusetts seeking safe, secure and affordable homes. HAP has consistently engaged like-minded collaborators to acknowledge and address the burgeoning housing crisis that plagues Western Massachusetts.

For example, HAP led the creation of the Western Massachusetts Nonprofit Developers group and the Partnership Loan Fund which provided loans for predevelopment construction costs. The Fund has supported 28 projects in 14 Western Massachusetts municipalities resulting in 644 affordable units. The Developers group continues to this day.

HAP led the effort to create the Western Massachusetts Foreclosure Prevention Center, comprised of 15 nonprofit organizations and designed to assist homeowners in danger of losing their homes. Trained foreclosure prevention counselors provide confidential guidance to help address the needs of current homeowners facing possible mortgage default and foreclosure. Subsequently, HAP has initiated the Western Massachusetts Homeownership Collaborative with the goal of educating a larger percentage of first-time purchasers and empowering them with knowledge to make good choices before buying a home.

HAP's leadership spurred revitalization in the region and put Western Massachusetts on the map, making it more appealing to funders who saw its need and potential with fresh eyes. HAP spearheaded a state-wide collaboration of housing agencies across the Commonwealth to form the Housing Consumer Education Centers Initiative with the purpose of maximizing housing stability. These Centers provide tenant, landlord, homeowner and prospective homebuyer information to tens of thousands of people each year.

HAP continues its dedication to this work by serving on: the Plan for Progress (a regional economic development plan), Western Massachusetts Network to End Homelessness, All Roads Lead Home (the Pioneer Valley's 10-Year Plan to End Homelessness), the Steering and Regional Housing Committees of the Sustainable Knowledge Corridor Plan, and other local, regional, and statewide task forces and efforts.

The work of HAP is closely aligned with the Commonwealth's goals of using natural resources wisely, reducing waste and pollution through energy efficiency, and promoting clean energy by supporting conservation strategies. HAP recently received a grant from NeighborWorks America to facilitate the incorporation of NWA's green organization guidelines into our business practices and become eligible for NWA's designation as a Green NeighborWorks Organization. HAP is dedicated to protecting the natural environment and integrating environmentally friendly materials, sustainable design, and energy efficiency measures into our housing development, community plans, and business operations, such as:

- Adaptive re-use of an existing historic building in Ludlow (Stevens Memorial)
- Increased insulation, upgrade to EnergyStar appliances, water efficiency, and mold remediation at Woodland Walk in Charlton
- Integrated pest management into landscaping to reduce reliance on pesticides at all HAP-owned properties
- Replacement of windows and heating/cooling systems at Kenwyn and Quadrangle Apartments, as well as several other developments managed by HAP
- Upgrade of HVAC system and controls, installation of motion-sensor lighting, replacement of select windows, and comprehensive recycling activities at our main offices in Springfield

Finally, HAP supports economic development and small business growth through our work in the South End of Springfield with the South End Business Association, and by providing access to education,

training and entrepreneurial opportunities through our collaboration through the MassLEAP and Secure Jobs Initiative collaborations. HAP's housing development activity creates employment opportunities, such as contractors, builders, tradespeople, and property management jobs among others. All of these are examples of HAP's commitment to not only strengthening the vibrancy of local businesses but also to building the economic resiliency of the residents who live and work in communities across the region.

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