

# Revitalize Community Development Corporation, Springfield, MA

## COMMUNITY INVESTMENT PLAN

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### **I. Community or Constituency(ies) Served by the Organization**

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Leveraging the investments of donors, grantors and volunteers, the Revitalize Community Development Corporation (Revitalize CDC, previously known as Rebuilding Together) performs critical repairs, modifications and rehabilitation on the homes and non-profit facilities of low-income families with children, the elderly, military veterans and people with disabilities throughout the City of Springfield, Massachusetts. More specifically, Revitalize CDC focuses on making meaningful improvements to homes to help reduce energy use, save money, and create a safe, healthy and sustainable living environment for our residents and the community. Improvements include: installing or retrofitting HVAC to allow from oil to natural gas heat and solar conversions ; new roofs; energy-efficient windows, doors and appliances; water-saving plumbing fixtures; electrical upgrades; mold remediation, lead abatement and pest control; interior and exterior painting; and, modifying homes for aging or disabled homeowners to include building ramps.

Vacant lots, unused greenspace, dilapidated playground equipment in the area of renovations are also cleaned up and repaired. When applicable, Revitalize CDC coordinates and assists with establishing community gardens to combat the City's designation as a "food dessert" by the United States Department of Agriculture (USDA) – bringing fresh fruit and vegetables to some of the poorest areas that lack full-service grocery stores. Revitalize CDC engages in what others may see as ancillary activities because it has seen how improvements made to yards, gardens and green space add an immeasurable vitality to an area and promote a sense of safety and preservation within a community.

With a population of 153,991<sup>1</sup> living within a 32.1 square mile land area (4,803.4 people per square mile), the City of Springfield is the third largest city in the Commonwealth of Massachusetts and the fourth largest in New England. The population of Springfield represents a very racially diverse community with 63.3% of the total population being a race other than White, in comparison to 23.9% for the Commonwealth. Springfield is also a relatively young community with 27% of the City's population is under the age of 18 years old. As many as 29.4% of the population lives below the poverty line, and the per capita income is only \$18,133 per year<sup>2</sup>. The child poverty rate continues to be one of the highest in the country with 42% of children under 18 living below the poverty line as compared to 12.6% for Massachusetts.<sup>3</sup> With one of the lowest high school graduation rates in the Commonwealth (61.6%)<sup>4</sup>, as many as 24.3% of the City's population does not hold a high school diploma, and only 17.2% of the population holds a bachelor's degree or higher. Further, the City's unemployment rate for the

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<sup>1</sup> U.S. Census Bureau's 2014 American Community Survey

<sup>2</sup> Demographic data from the U.S. Census Bureau's American Community Survey 2009-2013 unless otherwise noted

<sup>3</sup> Posted by MassKids: <http://www.masskids.org/images/stories/kidscount/2010report/2010povertyreport.pdf>.

<sup>4</sup> Massachusetts Department of Elementary and Secondary Education (DESE) District Profiles

month of June 2015 was 9.2%, 4.3 percentage points higher than the Commonwealth for the same time period<sup>5</sup>.

Affectionately referred to as “the city of homes”, Springfield has faced many significant challenges. Over the past 50 years, the City’s robust economic position eroded substantially due to the decline of the manufacturing and textile industries. The obvious result of these industry shifts has created untenable economic conditions, which has impacted every sector of the Springfield’s local economy. Most of the manufacturing industries such as textile and paper mills, distilleries, and metal manufacturing have now disappeared from Springfield and many residents live on or near former industrial and commercial sites. Much of the City’s housing stock is very old, with 39.6% of the homes being built before 1939 and more than two-thirds of the homes built before 1959. In fact, all but 12% of the homes in the City were built before lead paint became illegal in 1978. It is important to note that Springfield has an average lead poisoning rate three times that of the Commonwealth (Springfield blood lead levels are greater than or equal to 25 µg/dL in children ages 6 months - 5 years).

Of the City’s 61,706 housing units, 55,894 of the units are occupied (9.5% vacancy rate), 51.1% are multi-unit structures and 48.5% of the population owns their own home. Due to several factors, banks have foreclosed on more than 3,300 homes in the City since the foreclosure crisis began in earnest in 2007.<sup>6</sup> Vacant buildings, to include homes provide an attractive nuisance for the City’s estimated 32 active gangs. In 2009, outside of Boston, the City of Springfield had the highest incidents of homicide and Nonfatal Assault-related Gunshot and Sharp Instrument Wounds in the State<sup>7</sup>. With more than 2,800 active gang members it is critical to limit locations that may invite and harbor criminal activity.

Americans spend \$230 billion on home energy each year, with lower-income Americans using as much as 15-50% of their incomes on energy.<sup>8</sup> But energy efficiency goes beyond dollar savings, and can translate into improved health, safety and job outcomes while reducing carbon emissions. Home improvements provide an opportunity - sometimes the only opportunity - for trained professionals to enter a home and identify problems like, carbon monoxide or fire hazards, mold and moisture problems, indoor air quality concerns, as well as lead paint and radon. Data from the Massachusetts Department of Health and Human Services (MassCHIP 2007)<sup>9</sup> reveals that 16.5% of Springfield’s children ages 5-11 years have asthma with that number growing to 20.0% for 12-17 year olds. Deteriorated housing has been strongly associated with allergen sensitization and asthma exacerbation<sup>10</sup> and when coupled with low social cohesion in the neighborhood, often results in significantly elevated odds of asthma prevalence.<sup>11</sup>

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<sup>5</sup> United States Department of Labor, Bureau of Labor Statistics

<sup>6</sup> Boston Globe, September 9, 2014; <https://www.bostonglobe.com/opinion/2014/09/09/small-banks-should-stand-down-springfield-foreclosure-laws/mvIDOIneyUkfbZxnLRKa5H/story.html>

<sup>7</sup> Source: Weapon Related Injury Surveillance System (WRISS), MDPH

<sup>8</sup> Habitat for Humanity, <http://www.habitat.org/advocate/publications-resources/shelter-report-2015>

<sup>9</sup> MassCHIP– [www.mass.gov/dph/masschip](http://www.mass.gov/dph/masschip)

<sup>10</sup> S. K. Ahluwalia, “The Indoor Environment and its Effects on Childhood Asthma,” *Current Opinion in Allergy and Clinical Immunology* (2011): 137–143. D. W.-H. Brugge, “Association and Correlation of Self-Reported Home Environmental Factors and Health Symptoms.” *Archives of Environmental & Occupational Health* (2006): 33–41. G. B. Diette, “Home Indoor Pollutant Exposures among Inner-City Children With and Without Asthma.” *Environmental Health Perspectives* (2007): 1665–1669. M. C. McCormack, “Common Household Activities Are Associated with Elevated Particulate Matter Concentrations in Bedrooms of Inner-City Baltimore Pre-School Children.” *Environmental Research* (2008): 148–155. M.C. McCormack, “Indoor Particulate Matter Increases Asthma Morbidity in Children with Non-atopic and Atopic Asthma.” *Annals of Allergy, Asthma & Immunology* (2011): 308–315. D. A. Rao, “Impact of Environmental Controls on Childhood Asthma.” *Current Allergy and*

Looking at some key demographic and socioeconomic characteristics of homeowners served by Revitalize CDC, it is clear that this organization serves a distinct owner population, one who would not otherwise be able to undertake much in the way of home improvement and repair. In 2014, 40.4% of homeowners served were age 65 or older, 19.2% were disabled homeowners, and 16.7% were veterans. Last year (2014), Revitalize CDC served 12.2% Whites, 37.5% Hispanic, and 45.0% Black and 5.3% Other. Having lower-income is a critical factor for partnering with Revitalize CDC, and in fact the typical annual homeowner income is \$38,200 or less. Most homeowner partners have been long-standing members of our community with the average homeowner served living in their homes for 28.4 years.

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## **II. Involvement of Community Residents and Stakeholders**

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Celebrating its 23<sup>rd</sup> Anniversary in the city this year, Revitalize CDC had historically been an all-volunteer grass-roots organization (a full-time executive director and part-time program manager were hired in 2009 to set up its first office). The majority of the volunteers had been and continues to be local people who wish to make a difference in their community. One hundred percent (100%) of Board Members are elected, 100% of Board Members Live and/or Work in Springfield, MA, and 85% of Board Members are low to moderate-income persons. Board Members represent a diverse range of businesses and in turn bring a great deal of professional experience, as well as nonprofit advocacy perspectives. The Membership meets at least monthly to discuss priorities and projects.

As a grass-roots organization all of Revitalize CDC's services are a direct result of local residents identifying local needs. Resident and stakeholder engagement in the planning process and implementation of our programs is paramount to what we do. The goals, objectives, and activities identified in our Community Investment Plan have been identified and chosen in the same way. The projects below undertaken by Revitalize CDC were a result of community and stakeholder engagement.

**Old Hill Neighborhood:** In 2013 Revitalize CDC undertook a needs assessment to identify the economic needs within the City's low and moderate income areas/blocks; to include targeted neighborhoods like, the North End, South End, Six Corners, and Old Hill. This assessment was completed while working alongside the City of Springfield. As part of the process, surveys were taken from the City's residents and data was used from a study by the UMass Donahue Institute. The criteria, progression, and documentation of the City's Neighborhood Revitalization Strategy Areas (NRSAs) was also reviewed and the priority goals and projects in the NRSAs were used to establish a framework of the City's broader economic development strategy. Knowing a great deal of resident engagement went into the NRSAs, Revitalize CDC took as much of the NRSA planning tool as it could to formulate its current and future projects.

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Asthma Reports (2011): 414–420. J. M. Gaffin, “The Role of Indoor Allergens in the Development of Asthma.” *Current Opinion in Allergy and Clinical Immunology* (2009): 128–135.

<sup>11</sup> E. Rosenbaum, “Racial/Ethnic Differences in Asthma Prevalence: The Role of Housing and Neighborhood Environments.” *Journal of Health and Social Behavior* (2008): 131–145.

To build upon its momentum and success in the Old Hill neighborhood, Revitalize CDC has lead meetings at the Old Hill Neighborhood Council seeking input from the residents and inviting other nonprofits such as the City, HAPHousing, Springfield Neighborhood Housing Services, and Mason Square Health Task Force. Ethel Griffin, Revitalize CDC's Associate Director was the Council's President until 2014 and has been the Treasurer since that time. The most recent meeting that Revitalize CDC held was September 3, 2015.

**Springfield Healthy Housing Collaborative:** Revitalize CDC's President Colleen Loveless is a committee member and participant in a city-wide collaboration with community partners/stakeholders from many sectors to begin to address the health issues faced by residents due to poor housing conditions. In addition to Revitalize CDC, the following agencies play a role in the collaborative: ARISE, Bay Path University, Baystate High Street Pediatrics, Chase Management Service, Commonwealth Care Alliance, Community Legal Aid, the US Environmental Protection Agency, Eversource, Columbia Gas, HAPHousing, Mason Square Health Task Force, Massachusetts Fair Housing, Partners for a Healthier Community, Pioneer Valley Asthma Coalition, Old Hill Neighborhood Council, Springfield Department of Code Enforcement, Springfield Health & Human Services, Springfield Housing Authority, Springfield Neighborhood Housing Services, Springfield Office of Housing, and Springfield Partners for Community Action. Key activities accomplished as part of this collaborative are:

- Healthy Homes training for health care, housing and other providers, including community health workers, weatherization and home repair contractors, building inspectors, landlords
- Housing Forums to gather information on community concerns about housing and educate residents about Healthy Housing principles
- Development of new coordinated referral system for concerns related to housing and health
- Community health worker pilot project to combine asthma home visits with referrals to housing resources such as weatherization

**Build HEALTH Challenge Committee:** Revitalize CDC is part of the BUILD Health Challenge - a national award program funded by The Advisory Board Company, the de Beaumont Foundation, The Kresge Foundation, the Robert Wood Johnson Foundation, and the Colorado Health Foundation. It was created to foster and expand partnerships among health systems, community-based organizations, local health departments, and other organizations to identify and address the complex, upstream problems that influence the overall health of local residents. Springfield was awarded a planning grant to increase public safety and ramp up economic development in the Old Hill neighborhood. Led by: HAPHousing, Springfield Department of Health and Human Services, Baystate Health System, and Sisters of Providence Health System, partners include Revitalize CDC, the Springfield Public Schools, the Martin Luther King Family Center, Partners for a Healthier Community, Mason Square Health Task Force, Pioneer Valley Asthma Coalition, Springfield Police, Housing, and Health Departments, Develop Springfield, and Old Hill Neighborhood Council.

**Health's Green & Healthy Homes Initiative:** Revitalize CDC is part of the Pioneer Valley Asthma Coalition's Pay for Success program under the Health's Green & Healthy Homes Initiative (GHHI). The GHHI Initiative is dedicated to breaking the link between unhealthy housing and unhealthy families. With support from U.S. Department of Housing and Urban Development (HUD), Department of Energy (DOE), Centers for Disease Control and Prevention

(CDC), Council on Foundations and numerous philanthropic partners, GHHI serves as the national model for green and healthy homes interventions and has produced more than 5,000 GHHI housing units nationwide. Through this model, Baystate Health's PVAC and Revitalize CDC, along with its other partners, Baystate Partners for a Healthier Community, Springfield Partners for Community Action, and HAPHousing, are seeking to improve the health, economic and social outcomes for low income families across the City of Springfield.

Revitalize CDC is also a regular and active participant at meetings convened by CHAPA (Citizens Housing & Planning Association), MACDC (Massachusetts Association of Community Development Corporations), the City of Springfield, Develop Springfield, and the Pioneer Valley Planning Commission.

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### **III. Plan Goals**

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With a mission to, "Revitalize[ing] homes, neighborhoods and lives through preservation, education and community involvement", Revitalize CDC has identified the following goals to ensure it realizes its mission.

#### **Goal 1: Preserve homeownership and reduce the risk of homelessness**

Revitalize CDC is committed to making sure homeowners can stay in their homes. Unfortunately, homeowners are often faced with the difficult choice of choosing between paying their property taxes or performing vital, sometimes life-saving home repairs. Everyone who works with Revitalize CDC will not only receive assistance with renovations, but will also receive assistance with the City of Springfield Collector's Office to establish a payment plan thereby avoiding costly tax/title processes and potentially foreclosure. Unsafe and unhealthy housing places a great deal of burden on families and place an unnecessary burden on tax-payer-funded entitlement programs.

#### **Goal 2: Increase energy efficiency and overall health of the house**

Revitalize CDC is committed to making homes healthy and safe for everyone, especially vulnerable populations such as children, elderly, and persons with disabilities – to include veterans. In fact, Revitalize CDC has earned a reputation for assisting disabled Veterans and been fortunate to have many compassionate people volunteering to work on Veteran-owned home projects as these volunteers express their gratitude to those who have served our country. Unfortunately many homes in the City of Springfield are deteriorating, mostly due to their age. Eighty eight percent (88%) of the homes in the City were built before 1978 which means much of the City's housing stock has lead paint that has not been abated. As previously mentioned the City has an incidence of lead poisoning three times that of the Commonwealth. Common allergens and other air pollutants such as mold and mildew are also prevalent – contributing to the 16.5% of Springfield's children ages 5-11 years, and 20.0% ages 12-17 becoming asthmatic. Further, many of these homes are not equipped with simple handrails for elderly persons to walk through the home safely. While installing a handrail (or three) may seem trivial, for elderly individuals that may not have anyone in the area to assist, this kind of modification saves lives. Further, preserving aging homes maintains Springfield's inventory of sustainable low-income housing.

**Goal 3: Improve the quality of life, sense of community and civic pride for residents**

Revitalize CDC is committed to making Springfield’s neighborhoods stronger by increasing neighborhood empowerment. By revitalizing dilapidated homes throughout the City and creating community gardens and safe/clean playgrounds, Revitalize CDC is promoting strategies to reduce crime, increase walkability, maintain the existing urban fabric and density, and ultimately add value to the neighborhood.

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**IV. Activities**

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Founded in 1992, Revitalize CDC performs critical repairs, modifications and rehabilitation on the homes and non-profit facilities of low-income families with children, the elderly, military veterans and people with disabilities. To do this, the agency leverages the investments of donors, grantors and volunteers to make significant home repairs that stabilize neighborhoods, strengthen the tax base, and allow elderly homeowners to "age in place." Below are the activities that will be undertaken to support operations and see that the previously mentioned goals are met.

***Goal 1: Preserve homeownership and reduce the risk of homelessness***

***Objective 1: Prevent a minimum of 25 houses from condemnation or abandonment each year.***

***Activities:***

- Rehabilitate a minimum of 50 homes each year
- Interview and select homeowners in need
- Organize both skilled trade volunteers for specialty work such as plumbing or electrical and unskilled volunteers for more general repairs and tasks
- Purchase necessary materials

*Intended Outcome: 80% of the homeowners who work with Revitalize CDC will save an average of \$5,000 in necessary home repairs*

- Continuously connect and offer guidance to 100% of the homeowners who receive building assistance with the City of Springfield Collector’s Office to review tax bills and establish a payment plan if needed

*Intended Outcome: Revitalize CDC participants will avoid costly tax/title processes and potentially foreclosure*

- Modify at least 20 homes with one or more elderly person(s) living in the house each year

*Intended Outcome: at least 90% of these seniors who receive “Age in Place” modifications will remain accident-free for at least 6 months*

***Goal 2: Increase energy efficiency and overall health of the house***

- ***Objective 1: Make energy and life-saving improvements on a minimum of 30 homes each year***

***Activities:***

- Contractors and volunteers will perform home repairs and improvements on 30 homes each year to increase each home’s energy efficiency, health and safety

- Convert homes from oil to natural gas or other cleaner forms of energy
- Convert kitchen and bathroom fixtures to low-water and/or energy-efficient units
- Replace or restore roofs, exterior doors, and/or siding doors to conserve heating and cooling
- Provide electrical upgrades to conserve electricity
- Install insulation throughout the houses to retain energy

*Intended Outcome: All 30 homeowners will realize an annual cost savings of at least \$600 as seen in their energy bills*

- Provide mold remediation, pest control, and/or lead paint abatement on 20 homes each year
- Provide proper removal procedures to get the job done safely and correctly

*Intended Outcome: People living in the homes that were renovated are expected to be healthier and have fewer doctor/emergency room visits*

### **Goal 3: Improve the quality of life, sense of community and civic pride for residents**

**Objective 1:** Neighborhoods throughout the City of Springfield will become stronger as homes and their surrounding green spaces are rehabilitated.

#### **Activities:**

- Support and expand the Old Hill community garden that Revitalize CDC built and offer guidance to other neighborhoods who want to create a community garden of their own

*Intended Outcome: provide fresh produce and plants to the neighborhood residents*

- Assist other non-profit agencies and the City of Springfield Park's Department clean and stabilize unsafe playgrounds and their surrounding areas

*Intended Outcome: more families will come together to utilize the parks and open space*

- Renovate 25 homes in the Old Hill Neighborhood on the upcoming Annual Green-N-Fit Day

*Intended Outcome: 1,200 volunteers will come together with over 80 supporters to revitalize an entire city block in one of the City's most needy areas - the Old Hill neighborhood*

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## **V. How Success will be Measured and/or Evaluated**

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Revitalize CDC currently utilizes a variety of qualitative and quantitative measurement tools to evaluate success of the programming and routinely evaluates its performance. Data is collected, analyzed, and when necessary reported based on the following metrics:

- Number of homes repaired/improved
- Amount of money homeowners saved on repairing their homes
- Number of homeowners who avoided foreclosure
- Number of homes that were remediated for lead
- Number of homes that received lead abatements
- Number of homes that received energy-saving improvements
- How much money each homeowner saved as a result of energy-saving improvements
- Number of nonprofit facilities improved

- Amount of money raised to further the agency's mission/goals
- Number of volunteers who participate in our programs and activities

Revitalize CDC gathers data on these metrics by surveying homeowners before and after work is completed; direct observation and maintenance of receipts that document actual values of materials and labor for the renovations; reviewing utility bills; as well as through reports taken by the City of Springfield Office of Code Enforcement and City of Springfield Tax Collector's Office Property Tax Information.

Further, because Revitalize CDC is a partner on the federal U.S. Department of Labor approved YouthBuild grant the agency complies with OMB-1205-0464 and documents/signs off on its Work Site Description, Individual Housing Project Site Estimate, and YouthBuild Grant Annual Housing Census. To do so it must keep records of any/all activities and costs associated with the scope of work.

As a result of the Community Investment Plan (CIP), Revitalize CDC has documented strategic goals, objectives, and activities that will facilitate program reports and suggestions for improvements to ways the agency gathers and evaluates its data. The President will quickly convene a meeting with a core working group to develop an evaluation process using the CIP as a guide. The working group will include the President, Associate Director (who is also the former chair of a neighborhood council), representative(s) of the Board of Directors, as well as the Director the Housing for the City of Springfield. Once an evaluation process specific to the CIP is established, the President will conduct quarterly assessments of the accomplishment of goals and objectives and make mid-course corrections if necessary.

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## **VI. Collaborative Efforts to Support Implementation**

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When planning and implementing its projects, Revitalize CDC collaborates with a wide range of partners – to include residents, neighborhood councils, municipal departments, other nonprofits, businesses, local colleges/universities, donors, and volunteers. Specific collaborative efforts to support implementation of the Community Investment Plan are as follows:

**YCWA of Western Massachusetts:** Revitalize CDC employs two licensed trainers and one supervisor that work with the YWCA of Western Massachusetts' YouthBuild Program. Our organizations have collaborated for the past four years providing job-readiness training to at-risk students ages 17-24. Job-training skills focus on construction and safety skills working on existing home repair projects. Revitalize CDC also assists in placing the students at internships and at job-openings upon graduation. More specifically, Revitalize CDC provides the worksite housing for participants to get their hands-on experience.

**Old Hill Neighborhood Council:** Revitalize CDC has been working collaboratively with the Old Hill Neighborhood Council and nonprofit developers to identify and strategically work on projects in the Old Hill Neighborhood. Introduced in 2003 as a result of a master planning process sponsored by the City of Springfield and Springfield College, Old Hill's revitalization effort incorporated a key element in the commitment to increase homeownership. Nonprofit developers came together with the Old Hill Neighborhood

Council to form the Old Hill Collaborative. This initiative is a commitment to develop 100 new or rehabilitated, energy-efficient homes for first time homebuyers. Each home replaces an abandoned structure or utilizes a vacant lot, reducing neighborhood blight and bringing new homeowners to the neighborhood. This initiative has grown to more than 45 partners/supporters working on a variety of improvements to public safety, education, and infrastructure such as park and street enhancements. As part of this effort the City of Springfield has begun an aggressive demolition effort, and nonprofit partners have successfully turned vacant properties into new homes. HAPHousing, Springfield Housing Neighborhood Services, and Greater Springfield Habitat for Humanity have produced 45 homes and Revitalize CDC repaired or rehabilitated 122 unduplicated existing homes – thereby increasing homeownership and eliminating blight.

**City of Springfield:** Revitalize CDC works with many of the City of Springfield's departments – most notably the City's Code Enforcement, Housing, and Parks Departments in the following ways:

**Division of Code Enforcement:** try to assist homeowners and absentee landlords with correcting code violations and report them when necessary. Assist Revitalize CDC participants with compliance of permitting requirements.

**Office of Housing:** regularly communicates regarding projects and what they are doing in the neighborhood. The Office of Housing provides Revitalize CDC with dumpsters to clean up job sites and vacant lots, and awards CDBG funding in the amount of \$25,000 in the rehabilitation of 3-7 homes. The Office also offered Revitalize CDC a vacant lot that is owned by the City to create a community garden in the Old Hill neighborhood which it has been expanding whenever possible. Finally, Lizzy Ortiz, Housing Retention Program Manager City of Springfield, serves on Revitalize CDCs Board of Directors and is currently its Secretary.

**Parks Department:** to seek permission and assistance with restoring run down parks and green space that are located in or around homes that are undergoing Revitalize CDC renovations. More specifically, Revitalize CDC and the Parks Department work together to repair swings and fences, add mulch, and bring in dumpsters to green space and parks to increase the recreational activities.

**Baystate Health:** Baystate Health's Partners for a Healthier Communities' Pioneer Valley Asthma Coalition (PVAC) in Springfield, Massachusetts applied for and became one of five awardees nationwide of the Social Innovation Fund's (SIF) Pay for Success program under the Health's Green & Healthy Homes Initiative (GHHI). The GHHI Initiative is dedicated to breaking the link between unhealthy housing and unhealthy families. With support from U.S. Department of Housing and Urban Development (HUD), Department of Energy (DOE), Centers for Disease Control and Prevention (CDC), Council on Foundations and numerous philanthropic partners, GHHI serves as the national model for green and healthy homes interventions and has produced more than 5,000 GHHI housing units nationwide. Revitalize CDC is a partner in Springfield's GHHI Initiative. Through this model, Baystate Health's PVAC and Revitalize CDC, along with its other partners, Baystate Partners for a Healthier Community, Springfield Partners for Community Action, and HAPHousing are seeking to

improve the health, economic and social outcomes for low income families across the City of Springfield.

Revitalize CDC's role in the initiative specifically is to provide a sitting member of the Executive Steering Committee & Core Project Team – a steering committee that meets monthly at a minimum and seeks to provide coordinated updates on the progress, raise awareness of challenges, and seek advice on ongoing transactions and design of the model; as well as provide the environmental remediation rehabilitation that is identified like removal of mold, lead, radon, and other materials in the home that could cause asthma or other health chronic conditions.

**HAPHousing:** Revitalize CDC compliments the work of HAPHousing (HAP) as needed by renovating houses and their landscapes in the immediate area of newly constructed HAP buildings. This relationship seeks to leverage each other's strengths to increase the vitality of one street or block at a time. While Revitalize CDC and HAP both work on affordable housing for low and moderate-income people in the City of Springfield, these agencies have different roles and operate to accomplish different missions. For example, Revitalize CDC rehabilitates/renovates/remediates existing homes whereas HAP builds new single-family homes or multi-unit structures that it sells or manages. Further, Revitalize CDC works solely with homeowners whereas HAP works with both renters and homeowners. In addition, Revitalize CDC's Associate Director sits on HAP's board of directors.

**AARP, Inc.:** Formally the American Association of Retired Persons (now AARP, Inc.) is a United States-based membership and interest group for individuals over the age of 50. Believing no one who has spent a lifetime contributing to society deserves to be left behind because of their inability to maintain their home, Revitalize CDC established a relationship with the AARP, Inc. to keep elderly people in their homes as long as possible by offering retrofits to their homes. This is important because elderly homeowners often act as the anchors holding together at-risk communities.

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## **VII. Integration of Activities/consistency with Community Strategy & Vision**

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The Revitalize CDC makes every effort to align with other neighborhood, community and/or regional plans. For example, Revitalize CDC's 10-year plan for the Old Hill neighborhood is consistent with a master planning process undertaken by the City of Springfield, Springfield College, and the Old Hill Neighborhood Council.

In 2013, Revitalize CDC developed the Green-N-Fit Neighborhood Rebuild program to focus on home repair and renovation efforts in the Old Hill Neighborhood. The scope of work includes: new roofs, converting heating systems from oil to natural gas, painting exteriors or changing to vinyl siding, installing energy-efficient windows and doors, solar panels, new low-flow water saving fixtures, smoke and carbon monoxide detectors, masonry repairs, insulation, lead paint abatement, mold remediation, etc.

In 2013 and 2014 a total of 50 homes were repaired, modified, and rehabilitated on Springfield's Tyler Street and Pendleton Avenue from Hancock to Eastern Avenue. In addition,

improvements were made to a Springfield Housing Authority's 19-unit, low-income apartment complex, the neighborhood playground on Pendleton Avenue, and a community garden was created on a vacant lot owned by the City that provides fresh produce and plants to the neighborhood residents. These enhancements, completed through the help of 2,000 volunteers, gave residents a much-needed sense of community.

2015's Green-N-Fit Day resulted in 28 homes being rehabilitated on King Street - continuing on the block of Hancock to Eastern Avenue – utilizing the help of 1,200 volunteers. The Springfield Housing Authority (SHA) donated golf carts and other equipment and in turn Revitalize CDC's volunteers beautified a 4-unit SHA-owned apartment building in the target area by adding mulch and flowers.

In 2015 the Pioneer Valley Planning Commission prepared and released an economic development plan (*Pioneer Valley Plan for Progress, Building on Success: Economic Strategies for the Region*) that detailed economic strategies for the region. Revitalize CDC's goals under the CIP Plan aligns with Goal #3, Strategy #4: Develop an Array of Housing Options that Foster Economic Competitiveness. More specifically to (1) develop and implement solutions to overcome the challenge of a weak housing market in the urban core and some of the region's other communities; (2) increase homeownership opportunities, including options that are affordable at a range of incomes and physically accessible; and (3) reduce homelessness through supportive housing, rehousing, and prevention initiatives.

The Pioneer Valley Planning Commission (PVPC) released a Regional Housing Plan for the Pioneer Valley with the support of the U.S. Department of Housing and Urban Development (2014) that speaks to housing concerns and outlines potential solutions for expanding housing choice and creating communities of opportunity. The Plan acknowledges that one of the challenges confronting property owners in the Springfield region is the cost to rehabilitate and achieve code compliance in older houses can be extremely high, and many homeowners cannot afford to make these improvements or, have not invested in their properties because low home values do not justify the cost of capital or maintenance improvements. The Plan offers two recommendations for this condition that align perfectly with Revitalize CDC's mission: (Recommendation 1) distribute funding for housing rehabilitation and modification loan programs, and (Recommendation 2) update and identify revisions to lead paint abatement program requirements and conduct outreach on existing program requirements.

Develop Springfield, a nonprofit, 501(c)(3) corporation formed in 2008 to advance development and redevelopment, stimulate and support economic growth, and to expedite the revitalization process within the City of Springfield was commissioned to seek community input into the creation of a Plan to outline the City's challenges and opportunities for implementing the plan's recommendations. The organization's board of directors includes representatives from the City, state, and local business community. Revitalize CDC was a partner on the plan and served on committees to address the following subject areas: (1) provide equitable access to a variety of housing options, and (2) build on existing physical assets to celebrate Springfield's unique and diverse aesthetic character. In 2014, Revitalize CDC received the prestigious "Partner in Progress" Award at Develop Springfield's Annual Celebrate Springfield (Today, Tomorrow & the Future) along with Business West's "Difference Maker" Award the same year.

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## **VIII. Financing Strategy**

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Revitalize CDC has built a model that concentrates on redevelopment that focuses on energy efficient and healthy homes and neighborhoods. To do this, the agency leverages a variety of funding streams to include local, state, federal and private philanthropic support, as well as a dedicated and reoccurring volunteer base to sustain community service projects.

Revitalize CDC and its collaborating partners are confident in their capacity to not only successfully implement the plan, but to also to effectively manage the strategies related to donations that result from available investment tax credits. Funds provided through the Community Investment Tax Credit Program will complement and expand upon a variety of investments currently being made in the community. The practices and improvements intended through this grant will be integrated into institutional operations and continued after the tax credits have expired. Long-term sustainability of Revitalize CDC's initiatives are expected to be continued because the agency gets results. Finally, the Revitalize CDC's initiatives are expected to stabilize neighborhoods and attract businesses which in turn will reduce violence, develop the workforce, and improve the area's physical attractiveness – paving the way for sustainable revitalization.

While there is no direct funding for the previously mentioned Green & Healthy Homes Initiative GHHI in Springfield during this planning phase, however, the Social Innovation Fund's (SIF) Pay for Success program, and its collaboration partner Calvert Foundation provide technical assistance to all participating organizations. It is expected that anticipated project outcomes in the community will realize qualitative and quantitative benefits to include a reduction in asthma-related hospitalizations and emergency department visits which will result in a decrease in overall healthcare costs which will be reinvested in the community.

Massachusetts Housing Investment Corporation (MHIC), a private investor and lender specializing in financing affordable housing and community development throughout New England provides funding to Revitalize CDC each year to rehabilitate houses and add curb appeal.

The agency's approved FY2016 budget includes \$603,545 in revenue with its largest single revenue source from Direct Services in the amount of \$295,500 (YWCA of Western Massachusetts for contracted services through its YouthBuild Program is \$135,000). The agency also receives \$200,000 in grants (most of these are a variety of small grants from local banks, the Community Foundation of Western Massachusetts, and the City of Springfield's Community Development Block Grant Program); \$125,000 in donations; \$33,000 from annual fundraising efforts; and fees for services equate to \$20,000 (from Develop Springfield).

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## **IX. History, Track Record and Sustainable Development**

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As previously mentioned, Revitalize CDC was previously an affiliate of Rebuilding Together, the nation's leading nonprofit working to preserve affordable homeownership. Revitalize CDC discontinued its affiliation for a variety of business reasons; with the largest being the high cost

of membership dues that the agency felt could be better spent on direct programming. Celebrating its 23<sup>rd</sup> Anniversary in the city this year, the organization, once an all-volunteer entity with a budget of \$135,000, is now a full-service nonprofit agency with four staff people, 5,000 volunteers, and an annual budget of more than \$600,000 for 2016. Revitalize CDC accomplishes this in partnership with regional and municipal governments, non-profit organizations, business, and other stakeholders. In fact, the agency has a variety of volunteers and donors, as well as a 19-member board with representative from each of these sectors.

Since 1992 Revitalize CDC repaired over 500 homes with 10,000 volunteers investing \$29 million into the City of Springfield. Volunteers engage as individuals within their own neighborhood and community. Homeowner recipients also volunteer and often work with teams from churches, schools, civic organizations, businesses, other nonprofits, and local and state government agencies.

Further, the President is active on many committees dedicated to *advancing equity* by helping low and moderate income families make efficient housing decisions that will *expand housing opportunities* that will lead to strategic and sustainable neighborhood revitalization projects intended to *develop housing*, and *job/business opportunities*, while taking into account *natural resources* – to include *promoting clean energy* and *protecting land and ecosystems*, and *transportation choices*. It is expected that this work will assist in planning for the region as Springfield is the largest city within the region. Finally, Revitalize CDC is affiliated with the following entities: the Home Builders Association of Western Massachusetts, Massachusetts Association of Community Development Corporations (MACDC), Citizens Housing and Planning Association (CHAPA), Green & Healthy Homes Initiative, and Springfield Healthy Homes Collaborative.

#### **Specific Examples to Completed Projects to Demonstrate Past Performance:**

- Last year (2014) Revitalize CDC rebuilt 53 homes across Springfield, with the help of more than 80 sponsors, 32 funders, 55 individual donors, and 2,000 volunteers.
- Last year (2014) Chase Bank donated a Real-Estate Owned (REO) property as a result of a foreclosure. Revitalize CDC repaired and rehabilitated the home with the majority of the work being completed with a contract that the organization has with the YWCA of Western Massachusetts/YouthBuild USA program. The home was sold in June 2015 to a single mother previously on housing assistance with the Springfield Housing Authority. A condition of sale for the buyer was to complete first-time homebuyer education and counseling classes. The agency plans to continue its REO Rehab Program and will seek low-income and/or first-time homebuyers to purchase the homes once completed. Revitalize CDC realized a 30% return on investment on the project that it is reinvesting on another bank-owned/REO home.
- In 2013, Revitalize CDC launched a 10-year plan to fix up the Old Hill neighborhood one street at a time. Last year (2014), the agency dedicated its Annual Green-N-Fit Day to work towards this plan. The Green-N-Fit annual event, always the last Saturday in April was established with the goal of helping people with repairs and upkeep around their homes to help them create energy efficient and healthy places to live. During this 24-hour period the organization closed off one city block and completed renovations to a total of 25

homes with the help of 1,200 volunteers and 80 collaborators ranging from students to executives and construction specialists. The agency estimates the free labor and materials would have cost a half-million dollars if the residents were forced to pay out of pocket. The work on the homes included the conversion from oil heat to natural gas, as well as new and proper insulation of homes; new roofs; energy-efficient windows and doors; proper ventilation; mold remediation, pest control, painting; “Age in Place” modifications; electrical and plumbing repairs; smoke detector installation; vinyl siding and ramps; and yard cleanup, fencing, landscaping, and planting of shrubs and flowers. Vacant lots in the target area were also cleaned up.

- Rebuilt and renovated 78 homes for low-income families after an EF-3 tornado that damaged or completely destroyed homes in cases where homeowners either did not have insurance, insurance was inadequate, or contractors were paid but did not complete the repairs. Note that of the Commonwealth’s six federally recognized emergencies between 2011 and 2013, Springfield had five of those six. Revitalize CDC was the only entity that rehabilitated homes after these events for low-income families. Revitalize CDC received national coverage on these rebuilding events.

Revitalize CDC aligns itself with the following **Sustainable Development Principals** as identified by the Commonwealth:

<b>Sustainable Development Principal</b>	<b>Alignment Activities/Functions</b>
<b>Number 4: Protect Land and Ecosystems</b>	Work the City of Springfield, non-profits, businesses, neighborhood councils and residents to coordinate and complete the restoration of rundown community parks and vacant lots into vibrant areas that people want to walk or recreate. When applicable Revitalize CDC has and will continue to work towards converting unused green space into community gardens.
<b>Number 5: Use Natural Resources Wisely</b>	Install new energy-efficient vinyl replacement windows and insulation; replace kitchen and bathroom fixtures with energy-efficient, low-flow units to conserve utilities, replace or restore roofs, exterior doors, and/or siding where gaps or holes are to conserve heating and cooling. Lighting and other electrical upgrades are also made to save on electricity.
<b>Number 6: Expand Housing Opportunities</b>	Has supported the rehabilitation of more than 500 homes during its tenure in the City of Springfield and will continue to meet the needs of people of all abilities, income levels, and household types. When doing so, Revitalize CDC fosters the development of housing in a way that is compatible with a community's

	character and vision and with providing new housing choices for people of all means.
<b>Number 9: Promote Clean Energy</b>	Encourage homeowners to reduce their carbon footprint by promoting and then completing energy efficient housing upgrades such as working with HVAC subcontractors to convert homes from oil to natural gas and whenever possible solar. This work includes the installation of insulating ductwork and finishing grates on supply and returns to more effectively circulate the heat throughout the house.