

Revitalize Community Development Corporation, Springfield, MA Community Investment Plan (CIP) 2022-2030

Section 1: Community or Constituency (ies) to be served by the organization

Leveraging the investments of donors, grantors and volunteers, Revitalize Community Development Corporation (Revitalize CDC or RCDC) 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 special needs throughout the Pioneer Valley, more specifically the cities of Springfield, Holyoke and Chicopee Massachusetts. Since 1992 Revitalize CDC has focused on making meaningful improvements to homes to help reduce energy use, save money and create a safe, healthy, accessible and sustainable living environment for our residents and the community. Improvements include: installing or retrofitting HVAC to allow for 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 and dilapidated playground equipment located in the area of renovations are also cleaned up and repaired. When applicable, Revitalize CDC coordinates and assists with establishing community gardens, collaborating with the City, neighborhood residents and the nonprofit “Gardening the Community”, to combat the City’s designation as a “food desert” 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 to housing rehab because the organization 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.

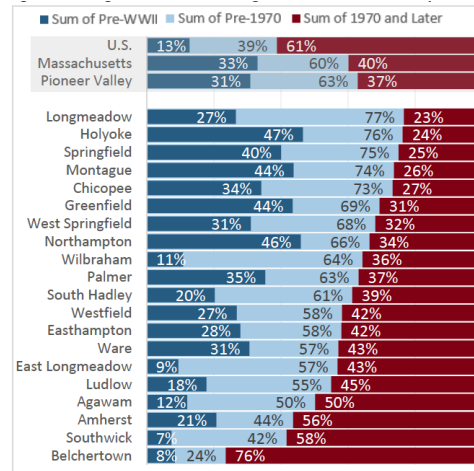
The primary areas to be served from 2022-2030 are the Old Hill and North End neighborhoods of Springfield, which is a designated Gateway City.

With a population of 155,929 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 68.6% of the total population being a race other than White, in comparison to 28.6% for the Commonwealth. Springfield is also a relatively young community with 24.8% of the City’s population is under the age of 18 years old. It should be noted the population also includes 12.6% older adults (65+). As many as 26.9% of the population lives below the poverty line, and the per capita income is only \$21,499 per year compared to the Commonwealth’s overall average of \$43,761. The child poverty rate continues to be high, with 32% of children under 18 living below the poverty line as compared to 11.6% for Massachusetts.³ Older adults (65+) have a poverty rate of 17% -- almost double that of the Commonwealth’s average of 9.1%.⁴ Educational attainment is low, with 19.2% of the City’s population without a high school diploma (Commonwealth rate of 8.7%), and only 16.8% of the population with a bachelor’s degree or higher (Commonwealth rate of 45%).⁵ Further, the City’s unemployment rate for the month of December 2021 was 6.6%, compared to 3.5% for the Commonwealth for the same time period.⁶

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; 40% of homes in Springfield alone were built before 1940.⁷

The Baystate Medical Center 2019 Community Health Needs Assessment (CHNA) states “Housing conditions are important for safety and accessibility for children, elderly or disabled populations.”⁸ Further, The 2019 “Age Friendly City Assessment Report” by Public Health Institute of Western MA found older adults who participated in the assessment reported they struggle with aging in place due to “many unmet needs for home modifications, upkeep and maintenance.”⁹ In a county



where 13% of the population is aged 50-59 and 12% is aged 60-69¹⁰ addressing housing conditions is key to ensuring the safety and wellbeing of older adults. 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 60,454 housing units, 54,922 of the units are occupied (9.1% vacancy rate), 54% are multi-unit structures and 46.6% of the population owns their own home.¹¹ The North End has a Housing Density of 2838.3 for the 01107 zip code region.¹² Due to several factors, banks have foreclosed on more than 3,300 homes in the City since the foreclosure crisis began in earnest in 2007.¹³ Vacant buildings, to include homes provide an attractive nuisance for the City’s estimated 32 active gangs. In 2020, the FBI reported a violent crime rate of 9.52 and property crime rate of 24.04.¹⁴ In 2020, the Springfield Police Department confirmed **33 gangs** (12 national gangs and 21 local gangs) comprising an estimated 1,804 members and associates, of which 51% were under the age of 25.¹⁵ () It remains 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.¹⁶ 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. The City of Springfield is rated #12 in the state by the Asthma and Allergy Foundation. In contrast to the 12.4% child asthma prevalence statewide, 19% of similarly aged children in Springfield have asthma. Deteriorated housing has been strongly associated with allergen sensitization and asthma exacerbation and when coupled with low social cohesion in the neighborhood, often results in significantly elevated odds of asthma prevalence.¹⁷

Looking at some key demographic and socioeconomic characteristics of homeowners served by Revitalize CDC, it is clear that Revitalize CDC serves a distinct owner population that would not otherwise be able to undertake much in the way of home improvement and repair. In FY2021, 61% of homeowners served were age 65 or older, 59% were disabled homeowners, and 12% were veterans. In FY2021, Revitalize CDC served 19.1% Whites, 44.1% Hispanic, and 24.2% Black and 9.2% Other. Having lower-income is a critical factor for partnering with Revitalize CDC, and in fact the typical annual homeowner income is \$36,270 or less. Most homeowner partners have been long-standing members of our community with the average homeowner served living in their homes for 29.5 years.

Additionally, City of Springfield had six **federally declared disasters** between **2011-2013**. During each one of these disasters Revitalize CDC was available to assist residents rebuild their homes especially low-income residents with low means to do so. In 2017, at MACDC Lobby Day at the Massachusetts State House in Boston, Lt. Governor Karyn Polito recognized our work with CITC referring to Baystate Health investing \$500,000 into Western Massachusetts by awarding Revitalize CDC and Way Finders each \$250,000 in a 3-year grant. In October 2018 at the MACDC

Convention held once every four years with Massachusetts Governor Charlie Baker in attendance, RCDC was awarded the CITC "Community Impact Award" for our work with Baystate Health. Revitalize Community Development Corporation's work has received the following awards/recognition:

- 2021 Business West "Healthcare Hero Award" in Collaboration for Health & Wellness with Baystate, Holyoke Medical Center, BeHealthy Partnership's 5 ACOs, Public Health Institute of Western MA, Pioneer Valley Asthma Coalition and Green & Healthy Homes Initiative
- 2020 MA Association of CDCs to Ethel Griffin for her commitment to Western MA communities
- 2019 International World Habitat Bronze award, only U.S. agency out of 9 awardees worldwide
- 2019 Environmental Protection Agency for our work with Baystate Health and the Pioneer Valley Asthma Coalition on education and housing interventions related to "Children's Environmental Health"
- 2019 National Conference on Community & Justice Human Service Award to Ethel Griffin
- 2018 Business West "Women of Impact" Award to Colleen Loveless, President & CEO
- 2018 MA Association of Community Development Corporations Community Impact Award (Community Investment Tax Credit – Healthy Homes)
- 2017 NAACP – Community Service Award
- 2017 Business West – Healthcare Hero Award - Collaboration in Health/Wellness
- 2017 Distinguished Service Award to Colleen Loveless from the Revitalize Community Development Board of Directors
- 2017 Bilingual Veterans Outreach Centers of Massachusetts, Inc., Award to Colleen Loveless for continued support in helping veterans and their families live in a safe and healthy home
- 2016 Alumnus of the Year to Colleen Loveless from Western New England University for her enduring dedication to the community and the University

Section 2: Involvement of Community Residents and Stakeholders

Celebrating its 30th 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 continue to be local people who wish to make a difference in their community. One hundred percent (100%) of Revitalize CDC Board members are elected; 81.8% of Board members live and/or work in the service area; and 77.3% 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 2012 Revitalize CDC undertook a needs assessment to identify the economic needs within Springfield'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 City officials. 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) were 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.

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, Way Finders, Springfield Neighborhood Housing Services, American International College and Springfield College. 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 2021.

North End: In 2019, Revitalize CDC began conversations with the New North End Citizens Council (NNCC) and City officials to include this low-income neighborhood in revitalization efforts. With over 40 years of service to the community, NNCC offers organizational capacity in the areas of community development, advocacy and human service provision from a neighborhood-based perspective.¹⁸

Thanks to a three-year, \$300,000 grant from MassMutual's LIVE Mutual program that focuses exclusively on the North End, Revitalize CDC began to work in this area in 2020. MassMutual convenes the community partners once a month and include: New North Citizens Council, Baystate Health, Way Finders, Revitalize CDC, Food Bank of Western MA and Community Legal Aid.

Revitalize CDC has attended three NNCC board meetings in person. The neighborhood residents have assisted in outreach and going door to door with Revitalize CDC staff and board members to share the information on #GreenNFit, assist with applications and sharing flyers. In addition, Massachusetts Representative, Carlos Gonzalez who lives in the neighborhood has assisted with outreach going door to door.

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, US Environmental Protection Agency, Eversource (electric company), Columbia Gas, Way Finders, Massachusetts Fair Housing, Public Health Institute of Western Massachusetts, 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: Ethel Griffin, Director of Programs and resident of the Old Hill Neighborhood, is part of the BUILD Health Challenge - a national award program funded by The Advisory Board Company, de Beaumont Foundation, Kresge Foundation, Robert Wood Johnson Foundation and 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: Way Finders, Springfield Department of Health and Human Services, Baystate Health System and Sisters of Providence Health System. Partners include Revitalize CDC, Springfield Public Schools, Martin Luther King Family Center, Public Health Institute of Western Massachusetts, Mason Square Health Task Force, Pioneer Valley Asthma Coalition, Springfield Police, Housing and Health Departments, Develop Springfield and Old Hill Neighborhood Council.

Baystate Health's Green & Healthy Homes Initiative: Revitalize CDC is part of the Pioneer Valley Asthma Coalition's Pay for Success program under the Baystate 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, Department of Energy, 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 Pulmonary Rehab Department, Pioneer Valley Asthma Coalition (PVAC) and Revitalize CDC, along with its other partners, Public Health Institute of Western Massachusetts, Springfield Partners for Community Action, and the City of Springfield’s Office of Housing, 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 Citizens Housing & Planning Association (CHAPA), Massachusetts Association of Community Development Corporations (MACDC), City of Springfield, Develop Springfield and the Pioneer Valley Planning Commission. The President of Revitalize CDC currently serves on CHAPA’s Policy Leadership Council, MACDC’s Board of Directors and Baystate Health’s Community Benefits Advisory Council. Ethel Griffin, Director of Programs, serves on the BUILD Health Challenge for the Old Hill Neighborhood, the Neighborhood Council past President and Treasurer.

Section 3: Plan goals

With a mission to, “Revitalize 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, medical bills or performing vital, sometimes life-saving home repairs. Every homeowner who works with Revitalize CDC will receive assistance with renovations and 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 special needs, including 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. Seventy-five (75%) of the homes in the City were built before 1970, which means much of the City’s housing stock has lead paint that has not been abated. 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.

During home assessments for Revitalize CDC’s Doorway to an Affordable, Safe and Healthy Home asthma control projects in 2019, 48 (out of 62) homes were found to have fall/trip hazards. Of these, 100% of the older adults being served reported they did not know how to prevent falls nor how to remediate the hazards. According to the National Center for Healthy Housing¹⁹, trips and falls are the leading cause of household injury. Falls are a particular concern for children and older adults. The Centers for Disease Control notes: “Each year, one in four older adults aged 65 and older experiences a fall, and people who fall once are two to three times more likely to fall again.”²⁰ Providing age-in-place modifications is vital to ensure older adults can safely age in place at home.

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(s).

Section 4: Activities to be undertaken

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 special needs. 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 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 1.1: Prevent a minimum of 12 houses from condemnation or abandonment each year.

Activities:

- Rehabilitate up to 25 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 6 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
- Activities:***
- Rehabilitate up to 25 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

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

Objective 2.1: Energy and life-saving improvements on a minimum of 12 homes per 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 to conserve heating and cooling
- Provide electrical upgrades to conserve electricity
- Install insulation throughout the houses to retain energy. *Intended Outcome: All 12 (minimum) homeowners will realize an annual cost savings of at least \$600 as seen in their energy bills. (As evidence from Springfield Partners for Community Action’s Weatherization program.)*
- Provide mold remediation, pest control, and/or lead paint abatement on at least 12 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 3.1: 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 and work with the nonprofit “Gardening the Community” in Springfield. *Intended Outcome: provide fresh produce and plants to the neighborhood residents*
- North End: Clean up neighborhood parks and playgrounds and vacant lots. Include Mercy Mobil Van to allow for resident health screenings & COVID-19 vaccines.
- 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 up to 10 homes in the North End on the 30th annual #GreenNFit Neighborhood Rebuild (April 2022). *Intended Outcome: Revitalize CDC will work with licensed contractors to improve the health and safety of home in the North End. (Prior to the COVID-19 pandemic, Revitalize CDC engaged over 1,000 volunteers in #GreenNFit annually. Because the pandemic continues to negatively impact operations, we are currently unable to involve volunteers. We anticipate being able to return volunteers to this program in 2023, as conditions allow.)*

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

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.

As a result of previously receiving 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 continue an evaluation process using the CIP as a guide. The working group will include the President, Director of Programs (who is also the former president and current treasurer of a neighborhood council), representative(s) of the Board of Directors and Director of Housing for the City of Springfield. As a result of Revitalize CDC previously receiving CIP, RCDC will continue to conduct quarterly assessments of the accomplishment of goals and objectives and make mid-course corrections if necessary.

Section 6: Collaborative efforts to support implementation

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:

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. Way Finders, Springfield Housing Neighborhood Services and Greater Springfield Habitat for Humanity produced 45 homes and Revitalize CDC repaired or rehabilitated 191 unduplicated existing homes, thereby increasing homeownership and eliminating blight.

Since 2013 on 10 contiguous blocks in the Old Hill Neighborhood (from Tyler Street to Melrose Street in between Hancock Street and Eastern Avenue). Revitalize CDC has completed critical repairs, improvements and modifications to help make them safe, healthy, accessible and energy-efficient. Outcomes include: A total of 191 Homes completed; One city playground improved with new and repaired equipment, improved lighting, cleanup, playground mulch, planting of trees; Created two community gardens with a city water supply on Tyler Street in the first year, 2013 and in 2018 at Springfield College's Center for Leadership & Community Engagement; Improved one City Public Middle School for 50 at-risk students ages 10-14; A total of 9 Springfield Housing Authority buildings, a total of 77 units for low-income families and one 8-unit building that serves 8 individuals with special needs; Five nonprofits including the Old Neighborhood Council and Head Start; Cleaned up 41 vacant lots and created open spaces for public use. Cleaned up an elementary school playground; An average of 1,000 volunteers each year from the states of Maine to Virginia - Total Volunteers = 7,800; A total of 44% of the funding is invested from outside the City of Springfield; A total of 23% of the funding is invested from outside the Commonwealth of Massachusetts; Total in-kind and cash invested to date = \$4.2 Million; 968 individuals directly served; 4,371 residents of the Old Hill Neighborhood benefited directly from the community gardens created, cleaned up open spaces, improved lighting for safety creating walkable spaces and city playground improved.

Individuals served include: 428 children; 603 individuals with health issues or physical disability; 422 older adults/seniors; 29 veteran family households (JoinedForces). The ethnicities of those served include: African-American, 52.1%; Latino, 33.4%; Caucasian, 8.6%; Bi-racial, 3.9%; and Other, 2.0%.

Service partners that included businesses, nonprofit and civic organizations, schools and universities increased from 70 in the first year to 121 in 2019.

New North Citizen's Council: Revitalize CDC works closely with NNCC leadership to identify homes in most dire need of rehabilitation/repair and assisted with outreach, applications and translation.

City of Springfield: Revitalize CDC works with many of City of Springfield departments – most notably 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 Community Development Block Grant funding in the amount of \$35,000 in the rehabilitation of 5-10 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 and North end neighborhoods which it has been expanding whenever possible.

- **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.

Public Health Institute of Western Massachusetts (PHIWM) & Pioneer Valley Asthma Coalition (PVAC): As leader for the Springfield Healthy Homes Asthma Program (SHHAP) and the Springfield Healthy Homes Collaborative (SHHC). SHHAP and SHHC housing and health efforts, PHIWM will provide support and coordination for referrals, education and outreach through the Springfield Healthy Homes website, coordination and support for the asthma home visiting, and technical assistance and support on the Efforts to Outcomes (ETO) data management system. They also provide materials and services in Spanish for Hispanic individuals.

Baystate Health: Baystate Health in Springfield, Massachusetts is one of five awardees nationwide of the Social Innovation Fund's (SIF) Pay for Success program under the 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, Department of Energy, Centers for Disease Control and Prevention, 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 lead partner in Springfield's GHHI Initiative. Through this model, Baystate Health, PHIWM, PVAC and Revitalize CDC, along with its other partners (Springfield Partners for Community Action and the City's Office of Housing) seek to improve the health, economic and social outcomes for low-income families across the City of Springfield. Revitalize CDC's role in the initiative 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.

Way Finders: Revitalize CDC compliments the work of Way Finders as needed by renovating houses and their landscapes in the immediate area of newly constructed Way Finders 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 Way Finders both work on affordable housing for low- and moderate-income people in the City of Springfield, these agencies have different roles and missions. For example, Revitalize CDC rehabilitates/renovates/remediates existing homes whereas Way Finders builds new single-family homes or multi-unit structures that it sells or manages.

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.

Springfield College: Revitalize CDC works with the university's Graduate Occupational Therapy Department to identify elderly residents who need their homes to be evaluated for elderly living, and the recommended repairs completed by Revitalize CDC.

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

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 #GreenNFit 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.

From 2013 - 2020, a total of 191 homes were repaired, modified, and rehabilitated on Springfield's Tyler Street, Pendleton Avenue, King Street, Lebanon Street, Nelson Avenue, Prince Street, Merrick Avenue, Greene Street, Monson Avenue, Alden Street and Manhattan Street (from Hancock to Eastern Avenue). In addition, improvements were made to a Springfield Housing Authority's 19-unit, low-income apartment complex and 8-unit serving individuals with special needs, a community center, a public school for at-risk students, 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 over 1,000 volunteers each year, gave residents a much-needed sense of community.

In 2019, Revitalize CDC began efforts in Springfield's North End neighborhood. Since then 20 homes have been repaired, modified and rehabilitated on Montmorenci, Massassoit and Lexington streets. This work helps address the MassMutual LIVE Mutual goals to improve the health, and wellbeing of the neighborhood. This program is important; as MassMutual notes, "Springfield's North End has been a first home for various immigrant communities. While some have thrived, others experience health and well-being far below city, regional, and state expectations."²¹

The Baystate Medical Center 2019 Community Health Needs Assessment (CHNA) states "Housing conditions are important for safety and accessibility for children, elderly or disabled populations."²¹ Further, the 2019 "Age Friendly City Assessment Report" by PHIWM found older adults who participated in the assessment reported they struggle with aging in place due to "many unmet needs for home modifications, upkeep and maintenance."²² In a county where 13% of the population is

aged 50-59 and 12% is aged 60-69, addressing housing conditions is key to ensuring the safety and wellbeing of older adults.

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 CDCs mission: 1) distribute funding for housing rehabilitation and modification loan programs, and 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 event (Today, Tomorrow & the Future) along with Business West's "Difference Maker" Award the same year. In 2015, the Springfield City Council awarded Revitalize CDC a Citation, Recognition of the "#GreenNFit Neighborhood Block Rebuild" in Old Hill to complete 270 homes for low-income families on 10 contiguous blocks from 2013-2022. *Please see page 3 for Revitalize CDC's additional awards and recognition.*

Section 8: Financing Strategy

Revitalize CDC has built a model that concentrates on redevelopment focused on energy- efficient and healthy homes and safe 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 has been able to leverage CITC. Revitalize CDC received \$100,000 in 2015, \$150,000 in 2016, 2017, 2018, 2019, 2020 and \$200,000 in 2021. We are currently in the process of finalizing another \$250,000 in tax credits that has spurred 36 new or increased donors generating \$830,000 of investment in Western Massachusetts. In fact, Baystate Health awarded RCDC a 3-year \$250,000 grant to increase capacity to support our collaborative Healthy Homes program. Without CITC, RCDC would not have received a grant award from Baystate in that amount. In 2019, Revitalize CDC received a three-year, \$300,000 grant from MassMutual's LIVE Mutual program to work on homes in the North End.

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, 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. RCDC recently received a local multi-year grant to complete a pilot of the GHHI project based on eliminating asthma triggers in housing for families with someone who suffers from the disease.

In 2018, Baystate Health received \$750,000 for 18 months from the Massachusetts Health Policy Commission to address asthma triggers in 150 homes. RCDC received \$365,000 of this to address mold remediation, lead abatement and pest control and other asthma triggers.

In 2018, Revitalize CDC received a HUD Veterans Grant for \$730,000 to assist low income veterans with modifications to their homes. The grant is a partnership between RCDC and Bilingual Veteran's Outreach Centers of Massachusetts (providing referral and outreach statewide), Massachusetts Community Development Corporation (MACDC) (providing referral and outreach statewide), Springfield Partners for Community Action (providing weatherization services to veterans) and Public Health Institute of Western Massachusetts (PHIWM) (providing evaluation through Efforts-to-Outcomes database).

In 2017 and 2020 Revitalize CDC received two-year EPA Healthy Communities grants of \$25,000 to assess homes, complete environmental triggers modifications to the home, and educate adult and

families with children about sources of exposure that are specific to their home environment through health assessments conducted by a Healthy Homes Assessor and education on asthma triggers management and education by a Community Health Worker (CHW).

Revitalize CDC has annual contracts with Baystate/Health New England's Flexible Services as follows: BeHealthy Flexible Asthma Education, Supplies and Repairs (\$683,954) and BeHealthy Flexible Rx Nutrition (\$1,580,843). Also, in January 2022, Revitalize CDC received a \$1.4M grant from the U.S. Department of Housing and Urban Development to operate a Healthy Homes program with a focus on lead and radon remediation, as well as home modification/rehabilitation.

Section 9: History, Track Record and Sustainable Development

Celebrating its 30th Anniversary in the city this year, the organization—once an all-volunteer entity with a budget of \$15,000—is now a full-service nonprofit agency with 21 staff people, 10,000 volunteers, and an annual cash budget of \$3,281,287, including \$300,000 in-kind more for FY2022. 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 21-member Board of Directors with representatives from each of these sectors.

Since 1992, we have repaired more than 1,100 homes and nonprofits with the support of over 12,000 volunteers, investing approximately \$43 million in Western Massachusetts. We believe in a safe, healthy, accessible, and energy-efficient home for everyone. Our work helps to revitalize communities and preserve a dwindling affordable housing stock. 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 and Director of Programs are 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 considering *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.

Revitalize CDC has adopted the MACDC Racial Equity Pledge and is implementing board and staff diversity and inclusion training in February and March 2022. Finally, Revitalize CDC is affiliated with the following entities: Massachusetts Association of Community Development Corporations (MACDC), Citizens Housing and Planning Association (CHAPA), Green & Healthy Homes Initiative, and Springfield Healthy Homes Collaborative, Massachusetts Nonprofit Network, Springfield Regional Chamber, Greater Holyoke Chamber of Commerce, Associated Industries of Massachusetts (AIM), Community Health Improvement Plan (CHIP), Live Well Springfield Committee, Age & Dementia Friendly Committee and Accountable Care Organizations (ACO) Asthma Advisory Board.

Specific Examples to Completed Projects to Demonstrate Past Performance:

- From July 2020 - June 2021, despite the challenges posed by the COVID-19 pandemic, Revitalize CDC, programs served 2,112 households, positively impacting 7,244 individuals. Doorway to an Affordable, Safe and Healthy Home alone served 2,098 families/home units, increasing the health of family members. For example, through administration of the Asthma Control Test (ACT), an evidence-based tool to measure asthma control/how a patient feels, results showed great improvement. Out of a possible best score of 25, 19 or above is considered in control. At baseline, all children and adults being served had average scores of 17 for children and 9 for adults. This improved to 23 for children under 18 and 22 for adults. And, since May 2020, RCDC's COVID-19 Response project has served 5,250 individuals. Since its start in summer 2021, the Nutrition Rx Delivery program has served 149 individuals.
- In 2017, RCDC served a total of 302 individuals through the repairs of 76 homes plus 16 Springfield Housing Authority Apartments with a total of 47 residents in both Springfield & Holyoke.
- City of Holyoke awarded Revitalize CDC \$100,000 in Community Development Block Grant (CDBG) funding to bring the #GreenNFit Block Rebuild to the city in FY17, FY18 and FY19.
- The City of Chicopee has awarded Revitalize CDC \$40,000 in Community Development Block Grant (CDBG) funding to bring the #GreenNFit Block Rebuild to the city in FY21 and in FY22 up to \$111,500.
- In 2015, the organization expanded its services to the City of Holyoke by kicking off a Veterans Breakfast Fundraiser at the War Memorial Building followed up a week later on Veterans Day with a project. A group of 50 volunteers worked on the home of a US Air Force Veteran who had served during Desert Shield and Desert Storm to help make it safe, healthy and energy-efficient. The veterans' program has been an annual Fall project since 2015 working closely with Blue Cross Blue Shield of Massachusetts.
- In 2013, Revitalize CDC launched a 10-year plan to fix up the Old Hill neighborhood one street at a time. The agency dedicated its Annual #GreenNFit Day to work towards this plan. The #GreenNFit 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 each year and completes renovations to up to 25 homes with the help of 1,200 volunteers and 110 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; cleanups, fencing, landscaping, and planting of shrubs/flowers. Vacant lots in the target area were also cleaned up.
- Revitalize CDC was awarded \$100,000 in 2011 and \$75,000 in 2012 from the Commonwealth of Massachusetts to help rebuild homes affected by the EF3 tornadoes of 2011. 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.

Sustainable Development Principle	Alignment Activities/Functions
Number 4: Protect Land and Ecosystems	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 will continue to work towards converting unused green space into community gardens.
Number 5: Use Natural Resources Wisely	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.
Number 6: Expand Housing Opportunities	Has supported the rehabilitation of more than 900 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.
Number 9: Promote Clean Energy	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.

Endnotes

¹ Population estimate (2020) <https://www.census.gov/quickfacts/springfieldcitymassachusetts>

² Ibid

^{3, 4, 5} <https://censusreporter.org/profiles/16000US2567000-springfield-ma/>

⁶ <https://lmi.dua.eol.mass.gov/LMI/LaborForceAndUnemployment/LURResults?A=05&GA=000431&TF=1&Y=&Sopt=&Dopt=T>

⁷ Melnik, M., Ph.D. (Comp.). (2021, March 4). *Greater Springfield Regional Housing Analysis* [Prepared by the UMass Donahue Institute's Economic & Public Policy Research Group].

⁸ *2019 Community Health Needs Assessment* [Baystate Health]. (2019, September 10). p.32.

⁹ *Age Friendly City Project: Transportation and Housing Assessment Findings* [Public Health Institute of Western Massachusetts]. 2019, July. (n.d.). Retrieved from

https://www.publichealthwm.org/application/files/6215/7192/1891/Age_Friendly_City_Assessment_Report_2019.pdf_p.5.

¹⁰ U.S. Census Bureau (2019). *American Community Survey 1-year estimates*. Retrieved from *Census Reporter Profile page for Hampden County, MA* <<http://censusreporter.org/profiles/05000US25013-hampden-county-ma/>>

¹¹ <https://www.census.gov/quickfacts/springfieldcitymassachusetts>

¹² <https://www.towncharts.com/Massachusetts/Housing/1107-Zipcode-MA-Housing-data.html>

¹³ Boston Globe, September 9, 2014; <https://www.bostonglobe.com/opinion/2014/09/09/small-banks-should-stand-down-springfield-foreclosure-laws/mvIDOIneyUkfbZxnLRKa5H/story.html>

¹⁴ <https://www.neighborhoodscout.com/ma/springfield/crime>

¹⁵ <https://www.mass.gov/doc/2020-shannon-brief-springfield/download>

¹⁶ Habitat for Humanity, <http://www.habitat.org/advocate/publications-resources/shelter-report-2015>

¹⁷ https://www.urban.org/sites/default/files/publication/93881/the-relationship-between-housing-and-asthma_1.pdf

¹⁸ <https://www.newnorthcc.org/who-we-are/>)

¹⁹ Household injury. (n.d.). Retrieved May 05, 2021, from <https://springfieldhealthyhomes.org/household-injury/>

²⁰ Keep on your feet-preventing older adult falls. (2020, December 16). Retrieved May 05, 2021, from <https://www.cdc.gov/injury/features/older-adult-falls/index.html>

²⁰ <https://www.massmutual.com/about-us/corporate-responsibility/live-mutual-project/communities#springfield>

²¹ *2019 Community Health Needs Assessment* [Baystate Health]. (2019, September 10). p. A-70.

²² *Age Friendly City Project: Transportation and Housing Assessment Findings* [Public Health Institute of Western Massachusetts]. 2019, July. (n.d.). Retrieved from

https://www.publichealthwm.org/application/files/6215/7192/1891/Age_Friendly_City_Assessment_Report_2019.pdf. p.5.