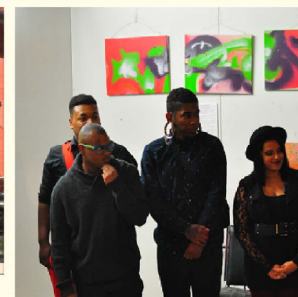


# Annual Report



## 2016

**Lead  
Lift  
Give**



**Piedmont**



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2. Our Target Area
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# Thank You Donors 2015-2016

## Individual Gifts & Membership

Woo Juice	Brian Monteverd
Ellie Gilmore	Margo and Paco Valdes
Billy Ayala	Julio Rivera
Luis & Isalby Martinez	Mery Vargas
Griselda Rodriguez	Maria Paredes
Jacqueline Suarez	Nurkis Felix
Eneida Pena	First Church in Sterling
Tairy Cabrera	Gladys M. Guerrero

## Grants and Contributions

Country Bank For Savings  
Worcester Community Housing Resource Inc  
Ed Hyder's Mediterranean Marketplace  
UniBank  
WebsterFive Foundation  
Lowe's  
Saint Gobain  
United Bank  
Worcester District Attorney Office  
Spencer Savings Bank

## Community Investments Tax Credit

Bay State Savings Bank  
Commerce Bank  
Maloney Properties  
Eastern Bank  
UniBank  
R.C. Rheault Construction  
Pro-Tech Extermination Services

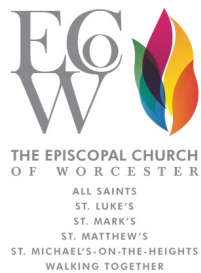
Pleasant St. Neighborhood Network Center (Hawley Street Basketball League)  
KaBOOM!  
United Bank Foundation  
People's United Community Foundation  
Curtis Construction Company. INC  
Eduardo Jimenez (Eddie's Market)  
Horizon Acupuncture  
Santander  
Tides Foundation



# Event Sponsors



Hosted by:



A special thank you to Amarilys Rivera for catering our Annual Meeting.

5. Housing Plus
6. Community Hub
7. Urban Orchard
8. Photo Montage
- 9-10. Financials
11. Our Event Sponsors
12. Thank You Donors



# A Letter From The Director

For over 25 years Worcester Common Ground (WCG), the Community Development Corporation (CDC) for the Piedmont/Chandler/Pleasant area of Worcester, has developed high quality affordable housing for low to moderate income residents in these neighborhoods. Our homeownership and rental opportunities have allowed many Worcester residents who live in this critical area of Worcester's rapidly changing and developing downtown area to count on safe, stable, affordable housing. Additionally, our unusual land trust approach to homeownership also ensures that this area of Worcester will always include a substantial percentage of owner-occupied homes, a key factor in the stabilization of similar neighborhoods in urban areas across the country.

Over the last 2 years WCG has begun to expand the scope of work we do in this pivotal area of downtown Worcester. The addition of a community organizer has allowed us to begin a process of education and outreach that is already beginning to allow many residents to develop a stronger voice, both individually and collectively, allowing them to play an important role in deciding what role their neighborhoods will play in the evolution of downtown Worcester. We have also increased our participation and investment in the use of open spaces in the neighborhood as recreational, play and gardening sites throughout the neighborhood with the addition of community gardens EAT centers, a community green house, exercise sites and places just to sit and talk.

In this light, we urge our residents to come forward to join WCG to take part in committees or even to become resident leaders on our Board of Directors. We want your voice to determine the next steps to be taken in your neighborhood.

Again, WCG has had a fruitful year in 2016. We are grateful to our membership, funders, grant makers and those who have purchased our Community Investment Tax Credits. Together and led by the voice of our residents, we will create Piedmont Pride and change the perception of our neighborhood. Thanks to all of you.

Sincerely,

Yvette Dyson – Executive Director

Jono O'Sullivan – Board President

## WORCESTER COMMON GROUND, INC. AND ITS SUBSIDIARIES

### CONSOLIDATING STATEMENT OF ACTIVITIES FOR THE YEAR ENDED DECEMBER 31, 2015

	WCG	PIEDMONT	9 MAY	AC II	ELIMINATIONS	TOTAL
<b>REVENUES:</b>						
Rental income	\$ 537,724	\$ 122,858	\$ 406,734	\$ 234,348	\$ (28,800)	\$ 1,272,864
Program service fees	35,338	-	-	-	(17,372)	17,966
Grants and contributions	83,999	-	-	-	-	83,999
Interest and miscellaneous	170,395	106	6,798	496	(168,228)	9,567
Total revenues	<u>827,456</u>	<u>122,964</u>	<u>413,532</u>	<u>234,844</u>	<u>(214,400)</u>	<u>1,384,396</u>
<b>EXPENSES:</b>						
Personnel and related costs -						
Salary and wages	342,994	-	76,139	43,701	-	462,834
Payroll taxes and fringe benefits	83,165	-	13,669	7,803	-	104,637
Contracted services	-	17,372	30,348	12,034	(17,372)	42,582
Total personnel and related costs	<u>426,159</u>	<u>17,372</u>	<u>120,356</u>	<u>63,538</u>	<u>(17,372)</u>	<u>610,053</u>
Occupancy -						
Depreciation and amortization	134,136	78,312	435,683	173,838	-	821,969
Repairs, maintenance, rent and insurance	197,850	46,268	55,444	26,032	(28,800)	296,794
Utilities	63,182	11,417	65,844	27,795	-	168,238
Other mortgage interest	-	-	320,019	15,297	(168,228)	167,088
Real estate taxes	68,665	16,325	43,710	32,939	-	161,639
Mortgage interest	38,285	16,688	42,089	40,361	-	137,421
Total occupancy	<u>502,116</u>	<u>169,010</u>	<u>962,789</u>	<u>316,262</u>	<u>(197,028)</u>	<u>1,753,149</u>
Other -						
Liability insurance	32,338	-	24,400	18,267	-	75,005
Professional fees	24,975	5,500	19,966	17,195	-	67,636
Bad debts	312	-	13,267	11,386	-	24,965
Miscellaneous	4,209	1,040	3,428	7,644	-	16,321
Office	4,787	-	7,991	2,572	-	15,350
Telephone	6,225	1,179	5,676	2,178	-	15,258
Conventions and conferences	8,196	-	1,340	-	-	9,536
Advertising	8,118	1,000	-	-	-	9,118
Printing	2,867	-	-	-	-	2,867
Dues and subscriptions	2,818	-	-	-	-	2,818
Total other	<u>94,845</u>	<u>8,719</u>	<u>76,068</u>	<u>59,242</u>	<u>-</u>	<u>238,874</u>
Total expenses	<u>1,023,120</u>	<u>195,101</u>	<u>1,159,213</u>	<u>439,042</u>	<u>(214,400)</u>	<u>2,602,076.03</u>
<b>MORTGAGE DISCHARGE</b>	<u>450,463</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>450,463</u>
Changes in net assets	<u>\$ 254,799</u>	<u>\$ (72,137)</u>	<u>\$ (745,681)</u>	<u>\$ (204,198)</u>	<u>\$ -</u>	<u>\$ (767,217)</u>

# Financials

2015 was a stable year for Worcester Common Ground financially. We closed fiscal 2015 with a positive change in net assets of \$254,799 a surplus driven by mortgage discharges and interest. Our contributions increased 50k from 2014 in part due to the Community Investment Tax Credit Program and the generous contributions from our donors.

Organization revenues totaled \$827,456 in fiscal 2015. Our primary sources of income this year were rental fees, grants and contributions and program service fees. Organization expenses totaled \$1,023,120. The majority of these costs were incurred through expenses related to property maintenance, salaries and wages, depreciation and amortization, professional fees, and insurance.

In the absence of substantial gains from capitalized operating costs, the organization will depend heavily upon fundraising efforts catalyzed by our \$75,000 in Community Investment Tax Credits in fiscal 2016.

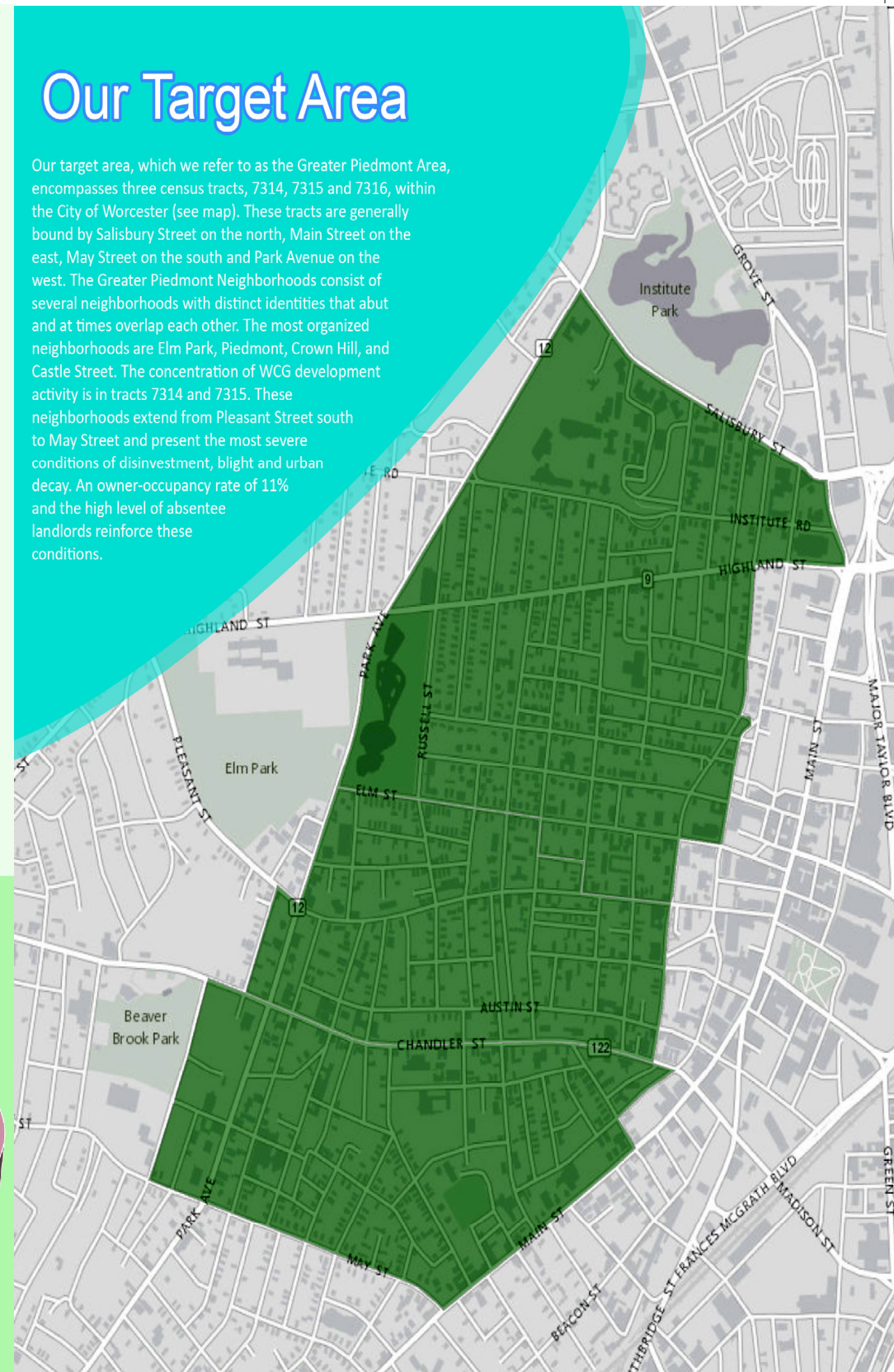
There are a couple key points to keep in mind when looking at financial statements from non-profit organizations such as Worcester Common Ground.

First, our rental properties have long term contingent liabilities attached to them. However, as a non-profit, much of that debt is forgiven in the future as long as Worcester Common Ground continues to meet these loans' requirements. When these contingent liabilities pass the affordability period, they are then booked as income to our financial statement.

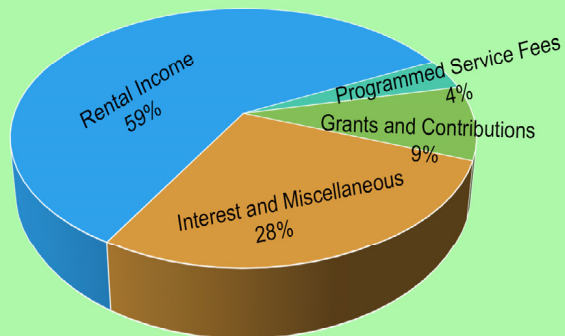
Second, as a provider of housing to low income families who often need subsidies from various agencies to meet their rent obligations, WCG is subject to rental rates set by HUD. Furthermore, WCG is monitored by federal agencies to confirm that our families meet particular income qualifications. While we strive to minimize operating costs, maintaining quality properties while subject to rental rate caps sometimes means accepting losses.

# Our Target Area

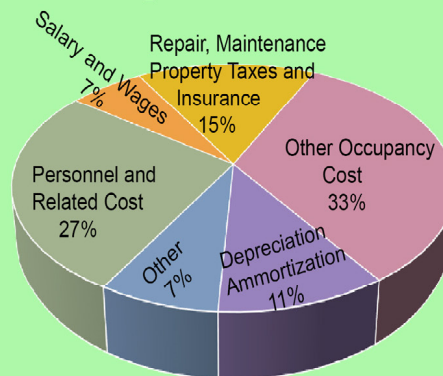
Our target area, which we refer to as the Greater Piedmont Area, encompasses three census tracts, 7314, 7315 and 7316, within the City of Worcester (see map). These tracts are generally bound by Salisbury Street on the north, Main Street on the east, May Street on the south and Park Avenue on the west. The Greater Piedmont Neighborhoods consist of several neighborhoods with distinct identities that abut and at times overlap each other. The most organized neighborhoods are Elm Park, Piedmont, Crown Hill, and Castle Street. The concentration of WCG development activity is in tracts 7314 and 7315. These neighborhoods extend from Pleasant Street south to May Street and present the most severe conditions of disinvestment, blight and urban decay. An owner-occupancy rate of 11% and the high level of absentee landlords reinforce these conditions.



## Income



## Expenses



# Meet Our Full Time Staff



**Yvette Dyson:**  
Executive Director  
Yvette joined us in April of 2001 as WCG's Real Estate Development Director. She handled construction management, site development and all intermediary steps leading to project completion. After graduating from Simmons College, she continued her training at the Boston Architectural Center. Her attention to detail and broad understanding of construction and financing has culminated in the successful completion of many of Worcester Common Ground's development and revitalization projects. She was formally appointed Executive Director in July 2013.

**Ron Germain:**  
Facilities Manager  
Ron has been with Worcester Common Ground since 2004. He is responsible for the upkeep of all properties. Despite being responsible for the maintenance of more than 13 properties, he consistently realized our goal of maintaining some of the best homes in the neighborhood. He also handles all inspections, move-in, and move-outs, and annual inspection of Section 8 apartments. Ron has over 20 years of construction and property management experience. He was the manager of a local contracting firm prior to his employment with our organization.



**Jeshenia Luyando:**  
Tenant Relations Manager  
Jeshenia joined Worcester Common Ground in March 2006. Her bilingual (English-Spanish) capability is complimented by her experience as a legal secretary and in social services for 10 years prior to her placement. She has expanded her responsibilities and, with equal proficiency, handles the function of office manager as well as her primary responsibility to keep our apartments in excellent condition and fully occupied. Her verification of income and status reporting to the state and city has secured us recognition as a 100% complete compliance organization.

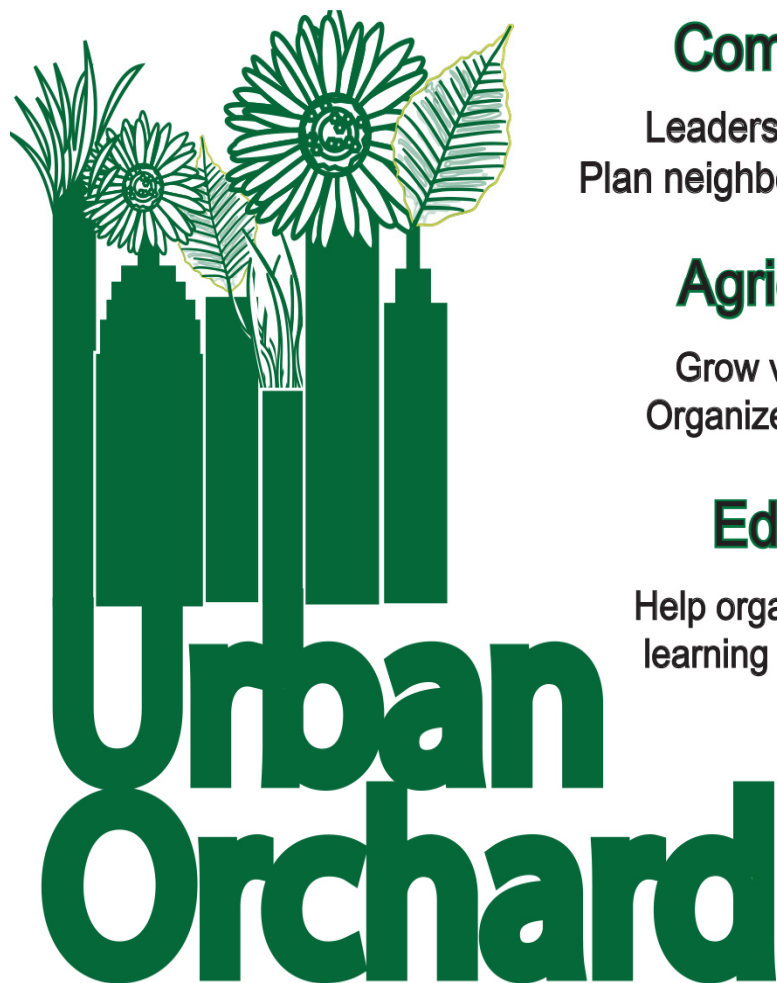
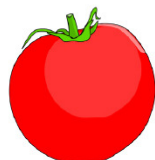
**Charise Canales:**  
Community Organizer  
Charise joined us in August 2014. She is responsible for door-to-door outreach in the Greater Piedmont neighborhoods, increasing the organization's engagement with residents and businesses, and building leadership opportunities for members within WCG. Charise supports WCG's Community Land Trust leaseholders and rental tenants, manages the membership pool and supports a wide range of communication and marketing activities. A recent graduate of Clark University's Master's program in Community Development and Planning, Charise has been living and working in Worcester since 2009 and has done past work in the fields of public health, social entrepreneurship, and event planning



**Jonathan Wright:**  
Real Estate Development Director  
Jon joined us in January 2015. He will lead WCG's real estate development activities and support management of its diverse asset portfolio. Coming in with 22 years of experience as a Project Director of a Boston low-income housing organization, Jon knows how to skillfully navigate affordable housing development projects. He will guide WCG's new projects from inception through close out. His strong communication skills and attention to detail will surely come as an asset when negotiating and driving new real estate projects for our Piedmont community.



## Get Involved!



For more information contact [WCGbioshelter@gmail.com](mailto:WCGbioshelter@gmail.com) or call 508-754-0908

### Community

Leadership positions  
Plan neighborhood activities

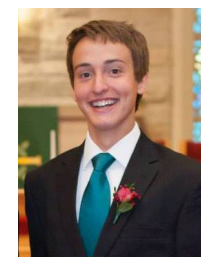
### Agriculture

Grow vegetables  
Organize distribution

### Education

Help organize hands-on  
learning and lab space

Intern Page



Colin joined Worcester Common Ground in June 2016. He is a rising senior at Heidelberg University majoring in Political Science and International Relations. While at Worcester Common Ground he greatly enjoyed a wide variety of work, including grant writing, coordinating the provision of farm shares to residents through a local CSA grant, the construction of a community chalkboard, the creation of basic financial literacy materials, and more. He absolutely loved his time at Worcester Common Ground, appreciated the experience, and looks forward to a future in the non-profit world.



Sarah Brown is studying Civil and Environmental Engineering at Worcester Polytechnic Institute. As a sophomore, she joined Worcester Common Ground in the fall of 2016 and has contributed to the outreach and organization of a community planning event for the bioshelter project on Jaques Ave. Sarah is passionate about the social and environmental aspects of city planning and wants to use her time at WPI to focus on ways to create a positive internal and external outlook on the city of Worcester.



# Housing plus

## Housing Improvements to 17-23 Dewey Street and 90 Chatham

Worcester Common Ground in connection with BayState Saving Bank was able to refinance these properties and put those funds back into the long term stability of the buildings to create better building envelopes and help residents to save money with utility bills. We are grateful to our contractors R.C Rheault construction at the Dewey Street properties and Quality Contracting at 90 Chatham Street for their help and guidance with the renovations. We are even more thankful to our residents who were able to bear with us through the construction and disruption. We hope these improvements will make your home a better place to live.

Additionally on the housing front in 2016, we secured ownership of the last two condominium units at 21 Jaques Ave and we hope to begin construction in 2017. We are grateful to Community Economic Development Assistance Corporation (CEDAC), the City of Worcester and Department of Mental Health thru the Facilities Consolidation Fund for its commitment of funds to the project and we look forward to closing on the funding gap. WCG assisted with the re-sale of two of our First Time Homeownership properties, 35 Cedar Street and 139 Austin Street and we wish the new owners well. These two properties continue to remain in our community land trust. Finally, we secured pre-development funding with the Episcopal Diocese of Western MA to help with the costs associated with 20-24 Merrick Street where we are creating four units of rental housing. We continue to work towards improving both the physical and community fabric of the Piedmont neighborhood.



# Community Hub

WCG does more than develop rental properties, homeownership, community gardens, or even playgrounds. We build community. The activities we initiate develop opportunities for relationship-building and neighborhood growth. We work towards empowering our Greater Piedmont residents to take ownership over their neighborhood in order to create a safe and vibrant place to call home.

Our newest initiative, #PiedmontPride, aims to foster self-expression and a greater sense of community pride by creating opportunities to celebrate the spirit, diversity, and strength of our community. We strive to develop *common ground* at safe and enjoyable gathering spaces like the Tot Lot playground, 22 Newbury pocket park, community gardens, and Fatty Jenkins basketball court. We try to improve the quality of life for our residents through activities such as those listed below. To date in 2016 we have had 15 events with 765 participants. Thank you for joining in our efforts!

- Neighborhood beautification
- Community-Building
- Recycled art classes
- Piedmont neighborhood basketball league
- Community paint days
- Holiday parties
- Neighborhood clean-ups
- Block parties
- Youth artist group Urban Revival
- Cooking competitions & potluck dinners
- BlaQ Ink'D

