

22 Newbury Park Dedication: *In Loving Memory of Marge Purves*

Marge Purves embodied the spirit of community; a fierce advocate of greenspace and historic preservation. You could often find Marge strolling around “the hood,” picking up garbage, relaxing in the parks, and chatting with passersby.

As a longtime resident and Queen of the Crown Hill Historic District, Marge was integral in the design process of the 22 Newbury Pocket Park. What better way to honor a true community legacy than dedicating this spot to her. We hope Marge’s indomitable spirit will flourish in the heart of our neighborhood.



2018

Annual Report

Worcester Common Ground

**Celebrating 30 years of
quality affordable housing,
neighborhood empowerment,
and community engagement**



Our Mission...

The mission of WCG is to promote and develop permanent and sustainable improvement in the neighborhoods of Central Worcester through affordable housing, community activism and economic development. We act as a developer of last resort, rehabilitating abandoned housing and acquiring parcels of vacant land for new construction to provide area residents with affordable rental units, the opportunity to own their own home, and an avenue to contribute to an increased level of neighborhood investment, pride and stability.

“There are so many things to say about Worcester Common Ground. I will start by saying it’s a blessing. I have been residing here for two and a half years. It’s beautiful, very accommodating, and clean. Maintenance is awesome; they’re here to fix things as soon as possible! I have the best building administration ever; very polite, educated, and well-represented. I love my place. And of course, I can’t forget about my neighbors who are respectful and always looking out for one another. Worcester Common Ground is keeping it real! God Bless.”

~ Jeanette Melendez, Tenant



Thank You Donors

FY2017

Individual Gifts & Membership

Amarily Chacon	Heidi Gonzalez	Nurkis Felix
Bruna Loja	Irene Irungu	Pauline Phillips
Carolyn Correa	Isalby Martinez	Phil Stone
Casa Cultural Dominicana	Janet Mercedes	Rozelski Pujols
Charise Canales	Joan Garcia	Sabina Pichardo
Ellie Gilmore	Jose Rios	Scott Auger
Ernesto Ponce	Jovita Padilla	Yvette & Shaun Dyson
First Church in Sterling	Mark Borenstein	

Corporate Contributions

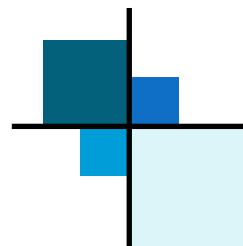
Charter Communications	Saint-Gobain
Country Bank for Savings	TJX Fondation
Green Diamond LLC via Worcester Bravehearts	United Bank Foundation

Grants

Fallon Community	Tides Foundation
Greater Worcester Community Foundation	WebsterFive Foundation
Plourde Family Charitable Trust	

Community Investment Tax Credits

Boston Community Capital	Elizabeth H. Wallace
Charlesbank Homes Inc	Gloria Hall
Commerce Bank	MA Housing Investment Corp
Curtis Construction Co.	Philip Stone and Katie Green
Davis Square Architects	Sandy Rose and Joe Bearak
Eastern Bank	Santander Bank



2017 FUNDERS AND FINANCIAL PARTNERS



Plourde Family Charitable Trust

Green Diamond LLC via Worcester Bravehearts

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A LETTER FROM THE DIRECTOR and BOARD CHAIR

Worcester Common Ground, Inc. (WCG) is celebrating its 30th birthday this year! Since our incorporation in 1988 WCG has created 142 rental units, 25 first time homeownership properties and secured 6 public spaces (122 Austin Tot Lot, 7-9 Oread Place, 8 Preston Street, Castle Street, 7-9 Jaques Ave., 22 Newbury St.)

While safe, stable, and affordable housing is a fundamental ingredient for a health neighborhood, WCG has also worked hard to increase the effect local residents can have on the quality of life in their own community. In 2018 WCG is turning 22 Newbury Street into a pocket park with ideas from our neighbors to determine its uses and longevity. Our community development program will act as a mechanism to revitalize and reclaim our neighborhood's public spaces from negative influences like drug activity, illegal dumping, and vandalism, which have historically plagued our neighborhood. Our Community Organizer continues to work with members of PACT (Pleasant Street Area Community Team) to address concerns expressed at our meetings held once a month. With support from many neighbors, first time homebuyers, Worcester Police Department, and Code we were able to work as a team to tackle issues impeding our neighborhood. We are grateful for residents that come forth and share the issues they face so that WCG can organize to help mitigate problems.

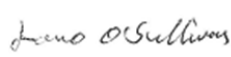
Some of the 2018 housing highlights include the completion of 21 Jaques Ave., which will house residents in November, and the ground breaking of our two homes located at 20-24 Merrick Street. This housing project is a collaboration with Training Resources of America (YouthBuild Worcester), Saint-Gobain of Worcester, and funding from the Trustees for the Episcopal Diocese of Western Massachusetts, Santander Bank, CharlesBank Homes, Greater Worcester Community Foundation and People's United Bank. WCG is fortunate to have this collaboration and we are thankful to our partners. Finally in 2018 WCG purchased 120 Chandler Street as part of a larger project with 126 Chandler. By 2020 we hope to provide 31 units of affordable housing, an expansive community space and retail venue. On the community building side, the Trinity Winter Basketball League, Summer Basketball Clinic with Cruz4more, Bioshelter, Dismas House Farm Share Program, EAT Centers, Bravehearts Game with residents, have all been meaningful experiences, culminating with our yearly annual meeting. We thank our residents, local business owners, and neighbors for taking the time to be part of these events and our incredible volunteers who help us to make it happen, especially our invaluable interns.

These are exciting times for the City of Worcester. Developments in the downtown area, the continued expansion of the Canal District, and construction of a new stadium have already begun to impact our neighborhoods. Investment by private developers in market rate units is increasing a housing stock that, while a welcome addition to the community, will be unaffordable for many of our current residents. We look forward to working with everyone involved to ensure that our little piece of paradise remains an affordable neighborhood where current and future residents can live, work, play, and raise a family!

Sincerely,



Yvette Dyson – Executive Director



Jono O'Sullivan – Board Chair



2018 AWARDS

Molly Yeaton

The Molly Yeaton award is presented to an individual or group who supports our community land trust model, which is the bedrock of sustaining homeownership affordability. This year, we are thrilled to present the Molly Yeaton award to former WCG board member, Phil Stone.

Community Partner

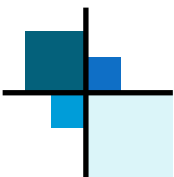
The Community Partner award is presented to an individual or group who has been of instrumental support to our projects and programs. This year, we are pleased to present the Community Partner award to Trinity Lutheran Church, for their outstanding contributions to our winter basketball league.

Business Partner

The Business Partner Award is presented to a neighborhood business whose presence and support fortify neighborhood engagement. This year we are honored to present this award to Eddie's Super Plaza for their support of the 'Fatty' Jenkins Cage basketball court improvement efforts.

Resident of the Year

This new award is presented to either a WCG homeowner or tenant who is engaged in the community through events and programs, meetings, and home beautification. We are pleased to present the Resident of the Year Award to homeowners Lucy Aponte and Rafael Saldivar.



BOARD OF DIRECTORS



Back: Eddie Jimenez, Jono O’Sullivan, Ramón Borges-Mendez, Robb Zarges
Front: Irene Irungu, Arline Rosario, Matt Evans

Jono O’Sullivan (President) : Piedmont Resident and Business Owner

Robb Zarges (Treasurer): Executive Director of The CASA Project

Matthew Evans (Clerk): Director of Wellness for YMCA of Central Mass

Irene Irungu: WCG Homeowner

Arline Rosario: WCG Resident

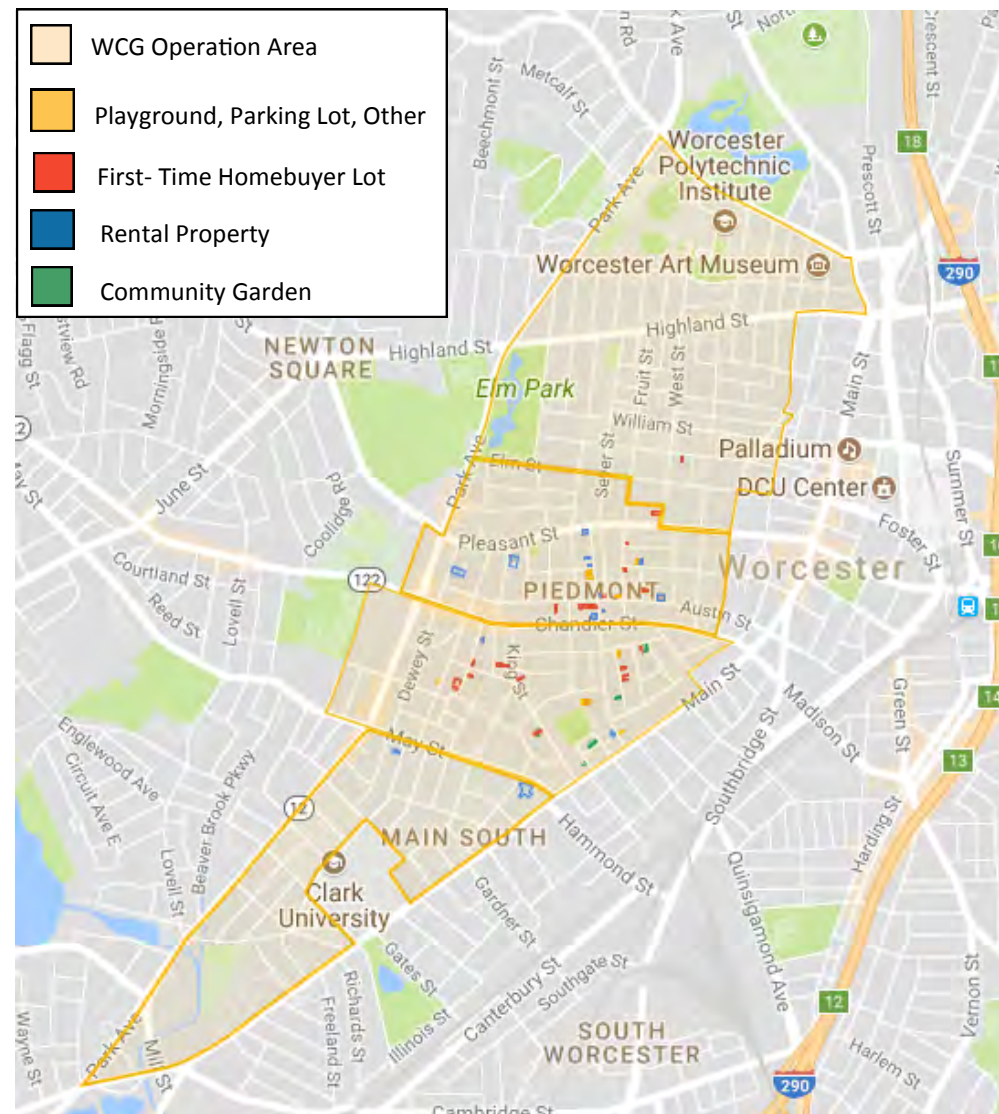
Eddie Jimenez: Owner of Eddie’s Super Plaza

Ramón Borges-Mendez: Piedmont Resident and Clark University Professor

Our board, comprised of 70% neighborhood residents, promotes grassroots community action through leadership opportunities and capacity building.

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.



MEET OUR STAFF

Yvette Dyson, Executive Director

Yvette has had the pleasure of serving the Piedmont Neighborhood for the past 18 years. Her first 13 years were spent as the Real Estate Development Director creating rental rehabilitation and First Time Homeownership opportunities throughout the Austin and Piedmont corridors. During that time she had the unique opportunity to work with many community members to determine neighborhood need, as she has helped to bring 128 affordable rental units rental units and 18 First Time Homeownership properties to our community. Her background in real estate and community work gave her the opportunity to move forward within the organization to become the Executive Director in 2013. In the last five years she has learned the depths of WCG. With the help of her resident driven Board of Directors, committed staff, interns and volunteers she will continue to strengthen the organization into the future.

Ron Germain, Facilities Manager

Ron joined us in April 2004. He is responsible for the upkeep of all of our properties. With 10 buildings to keep under control he has achieved our goal of maintaining the best homes in the neighborhood. He also handles all inspections, move-in, move-outs, and annual inspection of Section 8 apartments. Ron has over 20 years of construction and property management experience. He was the manager from one of our contractors on several WCG development projects before joining us.

Jeshenia Luyando, Rental Manager & Tenant Relations

Jeshenia joined us 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 - no small feat.

Joel Feinberg Real Estate Development Director

Joel joined us in May, 2017, as our director of real estate development. He comes to us after almost 40 years as a real estate attorney, the last 20 of which were with the firm he helped found, Hackett Feinberg PC. In his law practice, Joel focused on work for community development corporations and non-profit organizations, as well as Massachusetts state agencies and institutional lenders, in community development and affordable housing transactions. He was often involved in multi-party transactions involving layers of public and private debt and equity and the use of governmental programs and tax incentives.

Ellie Gilmore, Community Organizer

Ellie joined us in August 2017. 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 WCG tenants. She supports WCG's Community Land Trust leaseholders and rental tenants, and manages a wide range of community outreach activities. Ellie received her B.A. in Political Science from Clark University in 2017 and has been a Worcester resident since 2013. Her past work includes a variety of projects in youth work, policy research, fundraising, and event planning.

WORCESTER COMMON GROUND, INC. AND ITS SUBSIDIARIES

CONSOLIDATING STATEMENT OF ACTIVITIES FOR THE YEAR ENDED DECEMBER 31, 2017

	WCG	PIEDMONT	9 MAY	AC II	ELIMINATIONS	TOTAL
REVENUES:						
Rental income	\$ 599,651	\$ 126,650	\$ 455,385	\$ 254,975	\$ (28,800)	\$ 1,407,869
Program service fees	35,819	-	-	-	(17,600)	18,219
Grants and contributions	181,086	-	-	-	-	181,086
Interest and miscellaneous	196,792	638	8,683	1,673	(189,022)	20,764
Total revenues	1,012,348	127,288	464,068	256,648	(235,422)	1,627,938
EXPENSES:						
Personnel and related costs -						
Salary and wages	315,366	-	78,811	41,696	-	435,873
Payroll taxes and fringe benefits	74,259	-	16,733	8,442	-	99,434
Contracted services	-	17,600	34,011	13,902	(17,600)	47,913
Total personnel and related costs	389,625	17,600	129,555	64,040	(17,600)	583,240
Occupancy -						
Depreciation and amortization	160,962	74,350	434,223	167,747	-	837,282
Repairs, maintenance, rent and insurance	225,013	47,827	56,835	32,096	(28,800)	332,971
Real estate taxes	92,570	16,510	49,106	35,387	-	193,573
Mortgage interest	68,933	18,580	42,264	45,229	-	175,006
Other mortgage interest	-	-	340,813	15,759	(189,022)	167,550
Utilities	64,836	13,306	63,098	20,946	-	162,186
Total occupancy	612,314	170,573	986,339	317,164	(217,822)	1,868,568
Other -						
Liability insurance	27,845	-	22,222	14,163	-	64,230
Professional fees	28,947	5,000	12,490	11,412	-	57,849
Telephones	7,821	1,521	5,151	2,719	-	17,212
Bad debts	-	-	9,480	6,015	-	15,495
Office	2,546	-	8,429	2,540	-	13,515
Miscellaneous	3,849	1,040	3,599	3,860	-	12,348
Conventions and conferences	8,199	-	155	-	-	8,354
Advertising	2,301	-	25	-	-	2,326
Dues and subscriptions	2,304	-	-	-	-	2,304
Printing	96	-	-	-	-	96
Total other	84,408	7,561	61,551	40,709	-	194,229
Total expenses	1,086,367	195,734	1,177,445	421,913	(235,422)	2,646,036.96
CAPITALIZED OPERATING COSTS	36,502	-	-	-	(36,502)	-
Changes in net assets	\$ (34,517)	\$ (68,438)	\$ (713,377)	\$ (165,265)	\$ (36,502)	\$ (1,018,099)

FINANCIALS

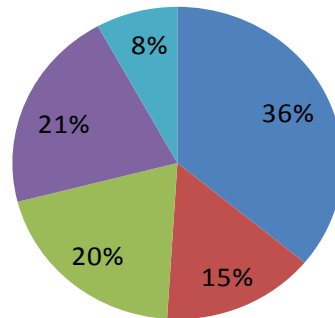
There are a couple key points to keep in mind when looking at financial statements from non-profit organizations such as Worcester Common Ground.

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.

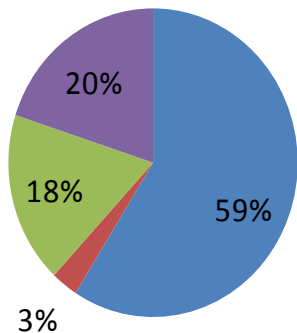
Second, as a provider of housing to low income families who often need subsidies from various agencies to meet their rent obligations, WCG is subject to rental rates set by HUD. Furthermore, WCG is monitored by federal agencies to confirm that our families meet particular income qualifications. While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

Expenses

- Personnel and Related Costs
- Depreciation and Amortization
- Repairs, Maintenance, Rent, and Insurance
- Other Occupancy Expenses
- Office



Income



- Rental Income
- Program Service Fees
- Grants and Contributions
- Interest and Miscellaneous

MEET OUR INTERNS

SPRING 2018



Johanna Monge

Johanna designed a survey for our residents and analyzed the data to provide a comprehensive picture of our resident-base and how they interact with WCG resources as well as running our voter education project in the fall of 2017.



Moira Pieri

Moira worked on grant writing and secured funding for the pavilion at our 22 Newbury Park. She identified new sources of community involvement and support for the park and created promotional materials to advertise its progress.



Lorenzo Vicente

Lorenzo was the Bioshelter Coordinator for Fall 2017 and part of Spring 2018. He organized an art project with Jacob Hiatt Magnet students, whose paintings now hang on the fence and worked with the 6th grade students of Chandler Elementary to construct the Jean Pain Compost Mound.



Elizabeth Jones

Elizabeth planned and facilitated our Donuts with Delegates legislative breakfast in March 2018. She identified policy priorities and initiatives relative to affordable housing and community development in order to bolster the relationship between CDCs and government officials.

SUMMER 2018



Hannah Ingham

Hannah facilitated the Dimas House Community Sustained Agriculture (CSA) program and identified new opportunities to reduce food waste for tenants including household composting. She also maintained our media outreach via Facebook, website, and Constant Contact.



Rowen McAllister

Rowen partnered with our Bioshelter Coordinator to identify and gather impact data on the Bioshelter including food production, cost-savings, and projected success. She used this data to create marketing materials including a brochure and educational sheets.

SUMMER 2018 STAFF



Joshua Cohen

Josh, a 6th grade teacher at Chandler Elementary School, joined our staff this summer as the Bioshelter Coordinator. He worked with REC YouthGROW students on our Jean Pain Mound, planned the interior build-out, constructed a compost bin, and implemented data gathering mechanisms.



Sarah Meigs

Sarah fully immersed herself in the operations of a CDC from the perspective of our ED. She worked on a variety of topics including the tax assessment of affordable housing properties, real estate development, financing, and board governance.

FALL 2018

30 YEARS OF HOUSING

1988

Worcester Common Ground EST.

1992

- 6 Florence
- 60 Providence

1996

- 25 King
- 55 King

1997

- 97 Bellevue
- 99 Bellevue
- 35 Cedar

1998

- 7 Newbury
- 9 Quincy

10 YEAR MARK

14 RENTAL UNITS
7 HOMEOWNERSHIPS



1999

- 48 King
- 108 Austin
- 124-128 Canterbury

2000

- 139 Austin

2001

- 21 Preston

2002

- 17-23 Dewey
- 11 Jaques
- 12 West
- 19 Bancroft



PIPELINE PROJECTS

21 Jaques

This year, we completed a 4-unit project at 21 Jaques Ave, right down the street from Chandler Elementary and our Bioshelter. Two of these units are supported by the Department of Mental Health and all units are available to people at 30-50% AMI. Tenants moved in on November 1st and we are thrilled to welcome them to our WCG family!



20-24 Merrick

In partnership with Saint-Gobain and Youthbuild, we are embarking on the construction of two, single-family, highly energy efficient homes. These home will be sold to first-time homebuyers and will be a part of our community land trust model that ensures a property stays affordable in perpetuity.



126 Chandler



Our next major housing project will be a 31-unit building at 126 Chandler Street, the site of a former razor factory. We are also collaborating with WPI students to design a rooftop garden. Situated right next to Chandler Elementary, a WRTA stop, and just a quick walk to downtown, this project contains all the best elements of a successful affordable rental development.

JAQUES AVE BIOSHELTER AND URBAN ORCHARD



The Jacques Avenue Urban Orchard and Bioshelter, the first of its kind in Worcester, is a self-sustaining greenhouse capable of growing food year-round through the use of renewable energy and heat generated by compost. A previously common dumping ground is now home to an urban orchard of 19 fruit trees and 15 raised beds. It will provide an education-oriented opportunity for farmers, city youth, and students. We are excited to continue creating this community gathering space that will function as an urban oasis to raise crops, relax with family, and learn the science of sustainable and local food production.



1st time partnership with WPI, working with professors and students to perfect construction of the Bioshelter

200 pounds (lbs) of produce grown this summer



Valuable Saint-Gobain community partnership built

17 different kinds of fruits and veggies grown



19 fruit trees supplying 5 different kinds of fruit

Community Partnership



19 young adults gained valuable experience and employable skills constructing our Bioshelter through YouthBuild Worcester

Community Health

Jean Pain Compost Mound, a unique feature that is a self-regulating compost heating structure for the Bioshelter

Workforce Development

15 raised garden beds



100% off the grid through solar power and heated water



40 Youth Grow participants gained experience working in our Bioshelter

6,000 lbs of food could be grown at full capacity

5,325 Dollars saved by residents growing food in our Bioshelter



2003

- 99 Chatham
- 30 Bancroft
- 22 Bluff
- 98 Austin
- 102 Austin
- 133 Chandler



2004

- 130 Austin
- 132 Austin
- 134 Austin

2005

- 141 Austin
- 143 Austin
- 147 Austin
- 26 Bancroft
- 17 Preston

2006

- 302 Pleasant

2008

- 9 May

**110 RENTAL UNITS
24 HOMEOWNERSHIPS**

20 YEAR MARK

2012

- 161 Austin



2010

- 5 Piedmont

2013

- 7 Bellevue
- 136 Austin
- 3 Bancroft
- 84 Piedmont
- 109 Piedmont
- 115 Piedmont

2018

- 21 Jaques

**142 RENTAL UNITS
25 HOMEOWNERSHIPS**

30 YEAR MARK

HOUSING PLUS IMPACT 2018 BY THE NUMBERS



545
PARTICIPANTS
IN OUR
PROGRAMS



142 RENTAL UNITS

25 1st TIME HOMEOWNERS

47 BUILDINGS

6 COMMUNITY GREENSPACES



326 JOBS
CREATED FROM
OUR CONSTRUCTION
PROJECTS

5,325 DOLLARS
SAVED BY RESIDENTS GROWING
FOOD IN OUR COMMUNITY
GARDENS AND FREE FARM SHARE



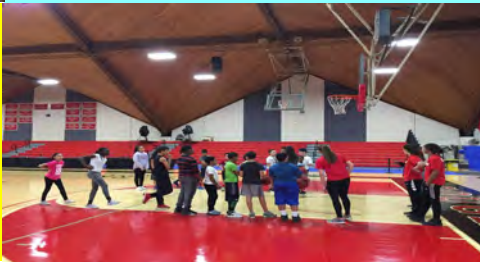
43 TENTANTS IN THE DISMAS
CSA PROGRAM



108 PEOPLE
FED THROUGH OUR
COMMUNITY GARDENS
AND PARTNERSHIP WITH
DISMAS HOUSE



200+
POUNDS OF FOOD GROWN
BY BIOSHELTER FARMERS



20 YOUTHBUILD STUDENTS GAINED
VALUABLE WORK EXPERIENCE AS
YOUNG PROFESSIONALS