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WORCESTER COMMON GROUND

ANNUAL REPORT 2022



A LETTER FROM THE DIRECTOR AND BOARD CHAIR

WCG's thirty-fourth year has brought great change to Worcester Common Ground, Inc. On the real estate front we completed 126 Chandler Street, 31 units of affordable housing, home to Horizon Acupuncture and the King Community Center. We completed our assessment of our 73 units, 17 buildings on 10 sites, to determine a scope of work to refinance and rehabilitate these homes. WCG is looking to re-invest in the buildings we currently self-manage to improve the quality of housing for our residents. We are grateful to our residents for being patient with us while inspecting their units and common areas as it has been a time-consuming process.

WCG began construction at 31/33 Merrick Street in April of 2022. This property site will house two individual families, each home selling for \$240k. We are trying to target Worcester households of 4 or more family members earning between \$52k and \$54k per year. These are three-bedroom, 2 bath homes subsidized with quite a mix of funding sources including the UMass Anchor Mission, First Worcester Unitarian Church, Worcester Area Mission Society, and Neighborhood Stabilization Funds through Mass Development. As we did with the small homes, we built at 20 and 24 Merrick Street, WCG is in partnership with YouthBuild Worcester, a division of Training Resources of America, St. Gobain, and YouthBuild USA. Our general contractor for the project is Longwood Development. We anticipate completion in December of 2022.

Two thousand and twenty-two has been a year of change for our WCG staff. After spending time working with our DEI Consultant, Dr. Isaac Tesfay in 2021 and experiencing changes with staff during the pandemic our hiring goals made a great shift in the representation of our staff to reflect the community we serve. WCG made an intentional decision to hire residents from within our community. As a result, we have hired Danny Lebron, Facilities Manager, Giovanni Ayala, Asset Manager and Railey Maldonado, Property Manager all having ties to the neighborhood. Additionally, we learned through the pandemic our residents experienced many challenges, food insecurity, lack of employment, need for rental assistance and the overall heightening of mental illness due to the many challenges faced by the working families. In our effort to respond to this crisis, our property manager of 16 years, Jeshenia Luyando, will transition into a Residential Services Coordinator position to assist and empower our residents, helping them to navigate difficult systems to insure a better life. As an organization, we continue to work on targeted DEI goals. This work does not end.

In our community efforts with our new community organizer, Annessia Jimenez, we began to strategize our reentry to the community since the pandemic. The Pleasant Street Community Team meeting (PACT), resumed in a hybrid fashion on a monthly basis beginning in January 2022. WCG provided 800 Woo Sox baseball tickets with meals for a family fun day at Polar Park, many of which thought they would never see the inside the facility. We have also resumed our weekly veggie boxes to residents due to the generosity of our friends from Dismas House, and our six green spaces flourished with veggies and fruits grown by our residents and with enthusiastic help from the Regional Environmental Council.

All the work that WCG accomplishes year in, and year out is due to our incredible partnerships. We collaborate with City and State agencies for funding critical affordable housing projects, individual donors, foundations, and corporate sponsors who believe in our mission and our committed residential led Board of Directors and dedicated staff. It takes all of us to build a better community and we are grateful for the support.

Sincerely,



Yvette Dyson
Executive Director



Ramon Borges-Mendez
Board Chair

BOARD OF DIRECTORS

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



Janet Fraizer, Eddie Jimenez - Treasurer, Jono O'Sullivan -Clerk,
Ramon Borges-Mendez - Chair, Amie Cox

(From left to right)

Growing our board.

Being a part of the Worcester Common Ground Board is a way to meaningfully engage in thoughtful dialogue and action on our community development practices. If you are interested in exploring an opportunity with our Board of Directors, please contact Yvette Dyson at 508-754-0908 or ydyson@wgc-cdc.com.

NEW STAFF



Railey Maldonado
Property Manager

Railey joined us in September 2022. As property manager, she is tasked with overseeing maintenance of our properties, rent collection, and lease administration which involves receiving applications, lease renewals, and orchestrating move ins and move outs. Railey previously worked at Lincoln Village, where she assisted residents in many different capacities, and gained experience in property administration and management. She is bilingual in English and Spanish, allowing her to easily connect with our residents. Additionally, Railey has a deep understanding of the area as she is a lifelong resident of the Piedmont neighborhood.



Amanda Dye
Intern

Amanda Dye is a student at Clark University, majoring in Global Environmental Studies, with a minor in Studio Art. She is passionate about making science more accessible and bringing the natural world and sustainability into everyone's lives through art and design. She is working on several sustainable projects such as maintaining our green spaces, including the new hydroponic greenhouse at 126 Chandler Street, and the Bioshelter at 7 Jaques Ave which features a raised bed community garden and urban orchard. In addition to green spaces, she also works closely with our Community Organizer, to write grants, plan community meetings and create empowering social programs.



Genesis Valverde
Intern

Genesis Valverde is completing her Master's Degree in Community Development and Planning at Clark University. She received her Bachelor's Degree in Social Work and Psychology at Utah State University. Upon graduating she joined the Peace Corps as a community development volunteer in Armenia, where she developed a passion for community and economic development. Her past work experience involved helping residents with fair housing. Currently she is the administrative assistant at the Main South Business Association. As an intern at WCG, Genesis has worked on many different projects, including supporting our project manager with the refinance of our existing rental portfolio and working with the community organizer on the Pleasant Street Transformative District Initiative.

TABLE OF CONTENTS

Target Area

3

Community Land Trust

4

Housing Projects

5

Sustainability and Green Spaces

9

Community Engagement

11

Financials

15

CITCs and 2021 Funders

17

Staff

19

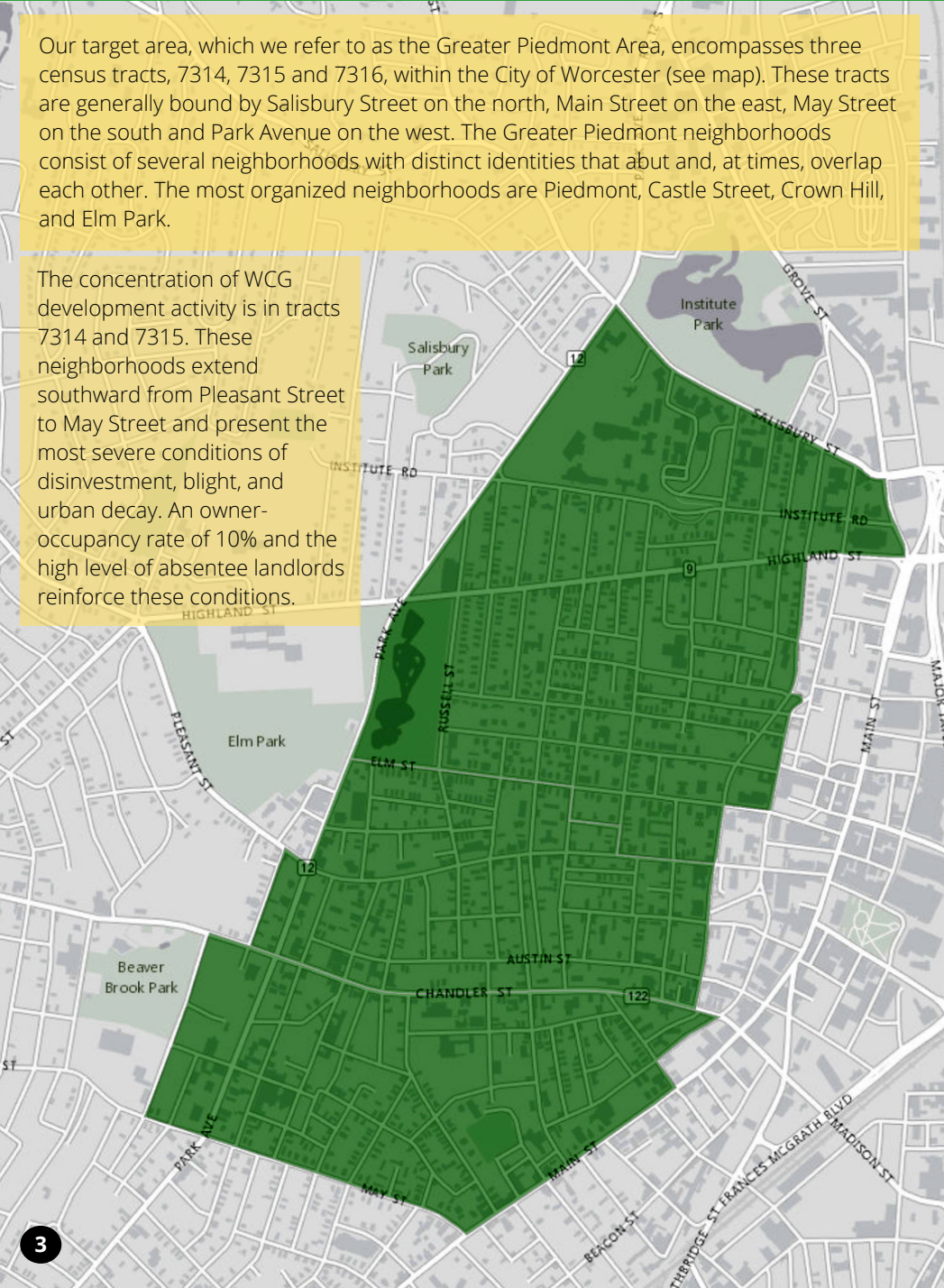
Board of Directors

22

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 Piedmont, Castle Street, Crown Hill, and Elm Park.

The concentration of WCG development activity is in tracts 7314 and 7315. These neighborhoods extend southward from Pleasant Street to May Street and present the most severe conditions of disinvestment, blight, and urban decay. An owner-occupancy rate of 10% and the high level of absentee landlords reinforce these conditions.



Danny Lebron
Facilities Manager

Danny joined us in September 2021. He is responsible for the maintenance of WCG properties to ensure they are operating at their best. He also manages all inspections, as well as move ins, and move outs. Danny is bilingual in English and Spanish and a native of Worcester allowing him to create trusted relationships with tenants and vendors. Before becoming a part of our team, Danny studied auto collision for many years which involved the repairing and painting of vehicles and worked as the facilities manager at UMASS Memorial. He is also passionate about music and is a skilled percussionist.

NEW STAFF



Annessia Jimenez
Community Organizer

Annessia joined us in January 2022. She is responsible for conducting outreach and creating strong relationships with WCG tenants and homeowners as well as residents and the local businesses within the Greater Piedmont area. Her work will also focus on collaborating with residents to generate and implement ideas to improve the neighborhood and identify any challenges to work toward solutions. She has previously volunteered at other nonprofits that similarly focus on helping underserved populations and communities. Her past work also involves advocating for labor rights and safety. Annessia has a B.A. in English from Suffolk University.

NEW STAFF



Giovanni Ayala
Asset Manager

Giovanni joined us in May 2022. He oversees managing all our properties, including the rehabilitation of our existing properties, and monitoring our vacant lots and greenspaces. He supervises our property and facilities manager, working closely together to ensure all units are operating at their best. He also assists our real estate manager in acquiring new properties and completing first time home ownership opportunities. Giovanni is a local entrepreneur, he started his own business in credit consulting, and has previously worked in banking and sales. He makes a great addition to our team as he grew up in Worcester, in the Piedmont neighborhood, and is bilingual in English and Spanish.

MEET OUR TEAM



Yvette Dyson
Executive Director

Yvette joined us in April of 2001; her work here has been described by our funders as among the best in the state. She handles construction management, project development and everything involved in getting our projects from conception to completion. After graduation from Simmons College, she continued her training as an architect at the Boston Architectural Center and as a licensed construction manager. Her attention to detail and broad understanding of construction and financing has resulted in the outstanding projects we have completed and are planning. Yvette was the Director of Development until becoming Worcester Common Ground's Interim Executive Director in 2012. She was formally appointed Executive Director in July 2013.



Jeshenia Luyando
Resident Services
Coordinator (RSC)

Jeshenia joined us in Spring 2006 and served as our property manager for 16 years. In Fall 2022, she transitioned into the newly developed position of Resident Services Coordinator (RSC). This position will serve as a liaison between our residents and our property management team. She will meet with residents to create service plans that effectively meet their needs as well as developing educational and service programming in tandem with our community organizer. Jeshenia has experience working in social services and as a legal secretary, before becoming an integral part of WCG. Over her 16 years with WCG she has developed strong relationships with each of our tenants making her the perfect person for this newly established position.



Tim Gilbert
Project Manager

Tim has been with WCG since August 2020. As the project manager, he is responsible for a variety of real estate development projects, from smaller projects, such as the construction of a single-family home at 24 Merrick Street, to larger mixed-use, multi-unit developments, such as 126 Chandler Street. Tim comes to WCG with a background in urban planning, community development, and affordable housing, having previously worked for the City of Worcester's Planning Division, as well as served two terms as an AmeriCorps volunteer with NeighborWorks Blackstone River Valley. Tim has an M.A. in Community Development & Planning and an M.B.A. from Clark University, in addition to a B.S. in Sociology from Worcester State University.

Affordable housing and the emergence of land trust housing.

In the early 1960s, the United States embarked on, at the time, an ambitious "war on poverty." One part of that "war" was the creation of privately developed, publicly subsidized affordable housing, mostly within the rental market. Private developers were given tax credits for their development of large rental properties that had a certain percentage of affordable housing units for households that met certain income restrictions. Those affordable units were required to meet affordability restrictions for a specified amount of time, often 20 years, at which point those affordable units would re-enter the open market allowing developers to charge whatever rent the market would sustain.

To this day, cities have relied primarily on this form of affordable housing development, referred to as "expiring use affordable housing", to provide some level of affordable housing in their communities. As could be predicted, when the 1980s came, a large percentage of affordable housing disappeared off the market and the country was hit with a major affordable housing crisis.

In response to this crisis, and with the support of the Institute for Community Economics (ICE), Worcester Common Ground was founded to embark on a new model of affordable housing called community land trust housing. This model was also employed in other parts of the country, including Boston at the Dudley Street Neighborhood Initiative, Burlington, Vermont, and numerous other areas around the country.

In short, the land trust movement separates the land from the building with a municipality or community organization maintaining ownership of the land. The land-owner attaches resale and use restrictions to the land, and therefore ensuring that the use of the buildings meets community needs for as long as the organization species.

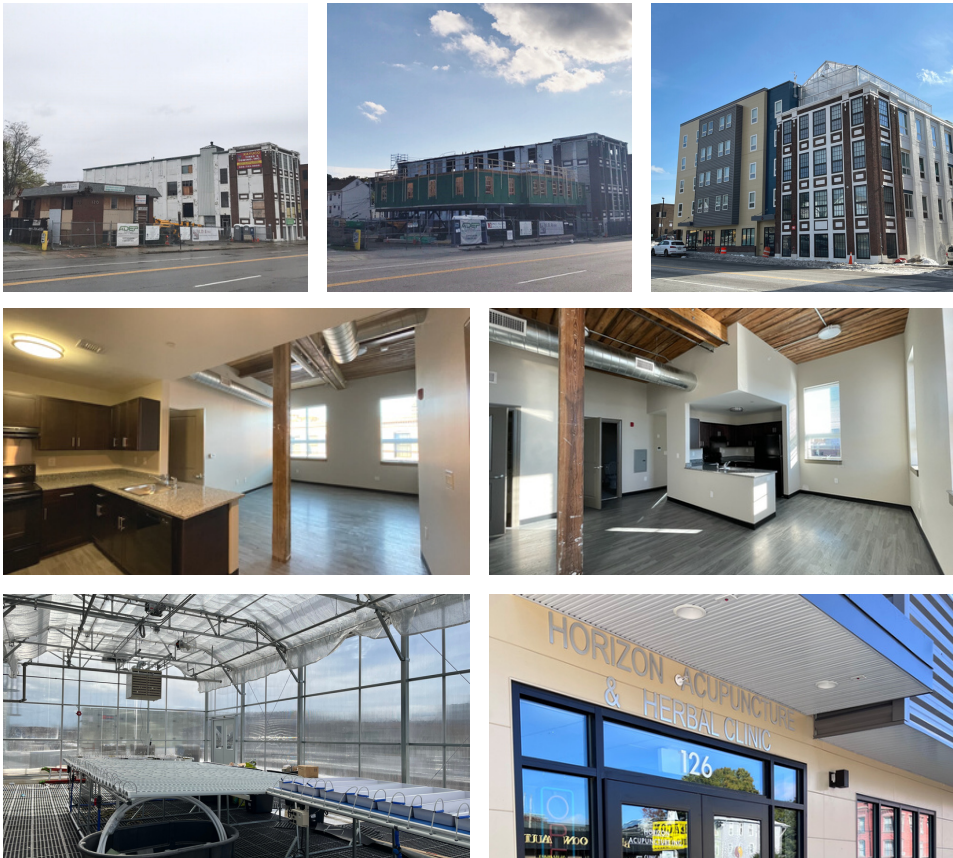
Because of the land lease deed restrictions, Worcester Common Ground's homeownership properties will remain owner-occupied by first time homeowners and affordable to households at 30-80% of median income for 198 years. This allows the organization, and the City, who funds many of our projects, to expand and build on the stock of affordable housing, instead of continually struggling to replace expiring use affordable housing.

As is the case with any new attempt to address an age-old problem, there comes a time when it is important to look at what the new solution is really accomplishing. As Worcester Common Ground approaches the end of our fourth decade, we are currently evaluating our land trust housing model to see what it is accomplishing, and what problems have surfaced over time. Stay tuned to the results of that process...

126 CHANDLER STREET

We were overjoyed to complete the construction of our newest rental project at 126 Chandler in the Fall of 2021. This building is home to 31 affordable rental units; street-level commercial space for our longtime commercial tenant, Horizon Acupuncture; an onsite property management office; the King Community Center, dedicated to the King family; and finally, a rooftop hydroponic greenhouse. Projects like 126 Chandler Street would not be possible without our incredible funding partners, consultants, and construction team.

As our city changes, Worcester Common Ground is humbled to continue driving holistic projects that authentically respond to a variety of community needs.



From dollars to development: mission-driven fundraising

Worcester Common Ground's **Community Investment Plan** includes these 3 crucial elements as to how the organization will meet its strategic goals.

- ★ **Increase and Improve Community Driven Property Development and Preservation Activities**
- ★ **Increase and Improve Community Leadership Capacity**
- ★ **Improve Economic Health of Catchment Area Residents and Businesses**

Community Investment Tax Credit (CITC)

One of the primary financial tools used to implement our Community Investment Plan, is the Community Investment Tax Credit (CITC). Created in 2012, the Community Investment Tax Credit is designed to support high-impact, community-led economic development initiatives through a strategic, market-based approach that leverages private contributions and builds strong local partnerships.

Fundraising through the Community Investment Tax Credit Program is critical to Worcester Common Ground's financial success.

In 2021, WCG received an allocation of \$150,000 in CITCs.

CITCs are a *mission-driven, mutually beneficial* way to support to community development work.

YOUR contribution of \$1,000 or more will provide you with a 50% credit on your state tax returns.

WE receive the total donation and have more autonomy over how those dollars are funneled back into our neighborhood.

As outlined above in the Community Investment Plan, your CITC contributions support structural improvements in neighborhood housing stability, personal financial health, wealth generation, and quality of life.

2021 DONORS AND FUNDERS

Individual Gifts & Memberships

- Wyatt & Erika Wade
- William Belcher
- Bradley Buitenhuys
- Michele Dyson
- Jonathan Wilson
- Margaret & Richard Rushlow

Corporate Contributions

- ESM Property Group - Elisha Lynch
- Worcester Housing Authority: Landlord Incentive

Community Investment Tax Credits

- United Way of Merrimack Valley
- The Health Foundation of Central Mass
- Eastern Bank Foundation
- Davis Square Architects
- Curtis Construction Co.
- The Wallace Family
- George Alden Trust
- Sandra Rose and Joseph Bearak
- Blue Hub Capital

Grants

- Willow Tree Fund
- People's United Community Foundation
- Plourde Family Charitable Trust
- Rockland Trust Foundation
- Commonwealth Green Low-Income Housing Coalition
- Digital Federal Credit Union
- UMass Memorial Health Care, Inc.
- Santander Charitable Foundation
- Greater Worcester Community Foundation
- Liberty Compassion Inc.

WCG HOMES - Refinance

WCG has reached the point in which we need to renovate 16 buildings on ten sites (73 Units). The project is a mix of 21 one-bedroom, 13 two-bedroom, 33 three-bedroom, and 6 four-bedroom units.

WCG has been self-managing these 77 units since their original rehabilitations, which in some instances is over 20 years ago. While we have worked hard to maintain the buildings in good condition while inhabited and at turnover, many of the units need more substantial renovations in order to keep them habitable and comfortable for our residents.

Undergoing this refinance and renovation will have an immensely beneficial impact on the community, as it will help to maintain affordable housing within the city, as well as support the social, economic, health, and environmental stability. Such work is particularly important at a time where the cost of living, including housing, has risen so sharply.



Expanding Homeownership

31-33 Merrick Street

We were excited to begin our newest project this year - redeveloping 31-33 Merrick Street, a long-vacant property in the core of our neighborhood, into two homeownership opportunities for first-time homebuyers at or below 80% of the area median income (AMI). The project involves the construction of an energy-efficient, all-electric duplex, each side consisting of three bedrooms and two full bathrooms. The construction of the project is guided by Ken Perro of Longwood Development Company with support from students of YouthBuild Worcester and material donations by Saint Gobain. The design for this project was done by Larry Haley of Haley Design Building. We expect the build to be completed in December 2022 and to sell each unit at \$240,000.



Building a Pipeline

Thanks to our partnership with the UMass Memorial Anchor Mission, WCG was able to purchase 116 Piedmont, a lot that has been vacant for more than 20 years. The goal of the Anchor Mission is to improve the quality of life in more vulnerable communities by investing in employment, education, and housing. To do so, the Anchor Mission provides WCG low interest rate loans to support the acquisition of properties that will become two homeownerships.

This lot will be transformed into first-time homeownership opportunities, as part of our Community Land Trust mission to ensure access to homeownership for income-qualified residents in perpetuity. This year, WCG also began the process of refinancing 16 of our buildings, learn more about this on page 6.



WORCESTER COMMON GROUND, INC.

CONSOLIDATING STATEMENT OF ACTIVITIES FOR THE YEAR ENDED DECEMBER 31, 2020

Changes in net assets without donor restrictions:

Revenues, Supports & Gains:

<i>Rental income</i>	635,283
<i>Program service fees</i>	44,153
<i>Grants & contributions</i>	422,071
<i>Interest & miscellaneous</i>	238,808
<i>Developer & overhead fees</i>	395,000
<i>Net Assets Released from Restrictions</i>	18,651
Total revenues, support & gains without donor restrictions	\$ 1,753,966

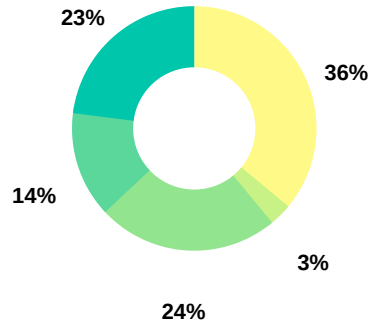
Expenses:

<i>Salary & Wages</i>	310,161
<i>Other Personnel & Related Costs</i>	98,018
<i>Depreciation & Amortization</i>	167,763
<i>Repairs, Maintenance, Rent & Insurance</i>	196,937
<i>Other Occupancy Costs</i>	207,363
<i>Liability Insurance</i>	44,446
<i>Other Office Costs</i>	65,090
Total	\$ 1,147,207

FINANCIAL STATEMENT

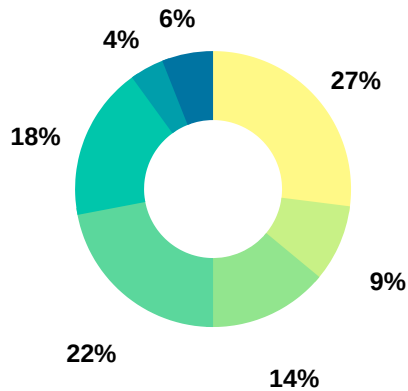
Income

- Rental Income
- Program Service Fees
- Grants and Contributions
- Interest and Miscellaneous
- Developer & Overhead Fees



Expenses

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



UNDERSTANDING THE NUMBERS

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.

DEI Training + Strategic Planning

In early 2021, with the support of One Worcester, a nonprofit that provides consulting to other non-profits in Worcester, WCG hired Dr. Isaac Tesfay to consult on how we could better achieve our goals in diversity, equity, and inclusion. He developed trainings, programs, and policies to help us strengthen our organization. Dr. Tesfay generated deep, thoughtful, and often challenging conversations about who we are as an organization and how we serve our community.

All staff and board participated in his weekly training sessions, and through this process we were able to identify areas of improvement and goals that are focused on our housing mission, community vision and resources for future organization stabilization. Through these trainings, WCG revamped their job descriptions to be more inclusive. This helped us hire 4 new full-time staff, each with their own diverse backgrounds, 3 of whom are bi-lingual in English and Spanish, creating a team that is representative of our residents and neighborhood.

In 2022, WCG also signed on to MACDC's Racial Equity Pledge which will provide support and help CDC's focus on creating and executing DEI goals.

In the next couple years, WCG plans to continue working with Isaac to better establish and implement our DEI goals, such as expanding our board representation and making intentional choices about working with and hiring minority owned businesses and contractors.

This work is never ending and WCG is determined to keep taking actionable steps to making a more equitable organization.

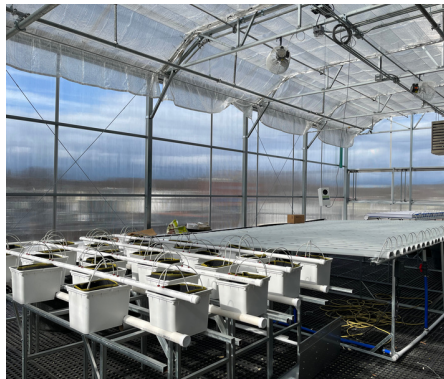


SUSTAINABILITY

Rooftop Greenhouse | 126 Chandler

Atop our 31-unit affordable housing complex at 126 Chandler Street, we have installed a rooftop greenhouse which will replicate many of the same ideas that came to life in our urban bioshelter. It will feature hydroponic growing systems which use water and added nutrients, rather than soil, as the growing medium. This can be a healthier way of growing food as it avoids the use of pesticides, which then keeps the food cleaner. The process also allows for year round growing so residents and community members can enjoy fresh vegetables all year long.

The greenhouse will be accessible to all residents in the building and will be utilized as an educational space for our community at large, which includes a variety of elementary schools, high schools, colleges and universities. We are grateful to the Health Foundation of Central Massachusetts for their generous contribution of \$100k through their Activation Fund, TD Bank Housing Competition for Everyone as well as Berkshire Bank and Umass Memorial.



Bioshelter Solar

We are excited to announce the installation of eight solar panels on the roof of our bioshelter, the next step toward making this greenhouse-like structure entirely self-sustaining with net-zero energy footprint. Following the solar panels will be insulation, which will enable us to house a variety of floral and vegetative plants inside the bioshelter year-round, creating a holistic, thriving, sustainable ecosystem in this urban oasis.



King Community Center

LOWES HOMETOWNS GRANT

This year we were one of 100 projects chosen for the Lowe's Hometowns Grant to turn our newly built community center into a fun and welcoming space for our residents and the greater community. The King Community Center will become a hub for community events, meetings, students, and celebrations. This space features a main sitting area, a large conference table for meetings, a handicapped accessible kitchen, and kid's corner equipped for play and studying. Our monthly PACT community meetings are also held here.

The King Community Center was dedicated to Mr. Leon King and his wife Glorre June King for their compassionate and dedicated work in the local and greater community of Worcester.



DISMAS FAMILY FARM CSA

Each year, our partnership with Dismas Family Farm gets better! Thanks to their grant from Project Bread, WCG tenants are able to participate in the CSA, from June to October, at no cost.

This year, we were able to deliver 16 boxes to more than twenty residents along with 1-2 recipe's curated to the veggies in the box that week!



Community Spotlight: Richard Dang - Horizon Acupuncture

Our long-time tenant of 15 years, Richard and his clinic Horizon Acupuncture made the move over to our new commercial space at 126 Chandler. It is more spacious and provides Richard with his own office and more treatment rooms.

Richard grew up in Vietnam and always had a fascination with acupuncture. He went on to study at New England School of Acupuncture and received his master's degree in Acupuncture and Chinese herbs. In 2002 he opened his own clinic and has been helping patients ever since.



GREENSPACES

This past April we partnered with REC to revive our raised garden beds at the 7 Jaques Ave Bioshelter! The previous garden beds were more than five years old and were falling apart from years of continuous use. With the help of YouthBuild we were able to build 20 new raised beds just in time for the 2022 growing season! We also held several volunteer days to disassemble the existing beds, fill the new beds with dirt and prep the growing space for over 15 community gardeners - both new and returning. Thank you to REC, Helen of Troy, and our passionate gardeners for playing an instrumental role in getting this project accomplished.



Our **Community gardens** at 8 Preston Street, 9 Castle Street, and 7-9 Oread Place are officially operating at full capacity, with an array of new and returning growers truly making the most of the spaces. We have both tilled and non till plots as well as raised beds for growing a wide variety of fruit and vegetable species such as corn, squash, okra, peppers, eggplant, herbs and more! We are also actively composting at the 7 Jaques Ave Bioshelter, and will have compost ready for use in Spring 2023. Thanks to the work of our growers, we are seeing bees, butterflies, and birds returning to these urban oases and creating holistic ecosystems in the heart of the City of Worcester.

Community Engagement

Doughnuts for Delegates

In April, along with Main South CDC we held our Annual Doughnuts for Delegates, where we invited our State Senators and State Reps to discuss MACDC's policy agenda and what the needs are for the community.



WooSox

Thanks to grant funding earmarked at the state level by our very own State Representative Mary Keefe, we were able to purchase 800 tickets with meals for each of our rental units to attend a WooSox game at Polar Park in June. It was a beautiful day filled with face painting, a magic show, and yummy treats!



Back to School

In August we did a back to school BBQ and a backpack giveaway, we also had a raffle for gift cards, lawn games, and a make your own lava lamp station! It was so much fun for the kids!



Pleasant Street TDI

We were thrilled to learn that Pleasant Street had been chosen by MassDevelopment for a Transformative Development Initiative district. This is a three year-long process that helps activate the area through economic development and provide support for local business. WCG is excited to be a partner in this initiative and see the positive impact this will have on Pleasant Street.

PACT

We were able to continue our monthly PACT meetings, which is a crucial way for neighborhood residents to have direct contact with City staff, discuss neighborhood concerns, and to stay informed about community engagement opportunities, problem properties, and crime.