



**CEDAC** COMMUNITY ECONOMIC DEVELOPMENT ASSISTANCE CORPORATION



LATE SUMMER 2012

### 1,650 Loans Approved to Help Keep Individuals with Disabilities and Elders in their Own Homes



The CEDAC-administered Home Modification Loan Program (HMLP) has reached a significant milestone, allowing Massachusetts elders, adults and families with children with disabilities to remain in their own homes.

Since 2000, more than 1,650 loans totaling over \$37 million have been made, with the average loan being a little more than \$23,000. Based on the [income guidelines](#), from \$1,000 up to \$30,000 (inclusive of all costs) may be borrowed in either a 0% deferred payment loan (DPL) or a 3% DPL or 3% amortized loan. Almost 80 percent of the loans are no interest loans to low income families. Some examples of the modifications completed with the loan funds include: 554 bathroom upgrades; the installation of 575 ramps and/or lifts; as well as the widening of doorways and floor renovations. Home modifications have been made in 227 of the 351 communities across the Commonwealth.

The funding for the projects comes from the state capital bond fund allocated annually by the Massachusetts Executive Office of Administration and Finance. CEDAC works in cooperation with the Massachusetts Rehabilitation Commission (MRC) to administer the program to provide loans of up to \$30,000 for eligible homeowners. Six regional nonprofit agencies around the Commonwealth meet with homeowners, process loan applications, and determine the eligibility of the modification and the applicant.

An example of the importance of the Home Modification Loan Program is found in the Langosy family in Medford. Donald Langosy has Multiple Sclerosis, uses a walker around his house, and a wheelchair outside the home. His wife, Elizabeth, took an early retirement to become her husband's primary caregiver. A painter whose artwork is displayed in his home, Donald and his wife purchased their home with their daughter and son-in-law to be close to their extended family.



#### From the desk of the Executive Director

Friends,

The work we do with our local partners to strengthen communities in Massachusetts doesn't slow down in the summer. These past few months, we've seen many projects in affordable housing, child care, and workforce development move forward, and we anticipate that picking up speed as we say goodbye to summer.

We wanted to highlight one important milestone that took place in the past few months – the Massachusetts Department of Housing and Community Development (DHCD) awarding \$105 million in capital funding and tax credits to many affordable housing

Elizabeth and Donald Langosy received a \$30,000 0% loan from Metropolitan Boston Housing Partnership to make their existing bathroom accessible and build a ramp off of their front porch. Additionally, they received an approximately \$1000 grant from Mystic Valley Elder Services and \$2,000 from the MS Society to complete their project. These modifications have had a tremendously positive impact on Donald's day-to-day life. The Langosy's story was recently featured in a [Boston Globe](#) article on the program.

HMLP is a great example of the work that CEDAC and its partners are accomplishing across the state, with strong support from the Patrick-Murray Administration, to address the housing needs of the disability community.

For more information on the Home Modification Loan Program go to: <http://cedac.org/Home/HomeMod.html> and [www.mass.gov/mrc/hmlp](http://www.mass.gov/mrc/hmlp).



### **Children's Investment Fund Helps North Shore Child Care Providers Improve Facilities**

Over the summer, the Children's Investment Fund made grants to child care providers in Lynn and Haverhill to help fund capital improvements. The total grant amount of \$121,500 was divided among six programs.

The six providers include Lynn Economic Opportunity, Inc., whose grant will help develop an outdoor classroom for children in a Head Start program. Catholic Charities' Lynn Child Care Center will replace worn out, drafty windows in its old school building. The YMCA of Metro North will purchase portable sinks for four preschool classrooms, to help maintain hygiene and reduce illness among children. Community Action, Inc. of Haverhill will build a wheelchair ramp and improve accessibility in its outdoor play space. Job Options, Inc. and Gregg Neighborhood House Association received grants as well: one for development of a master plan for the outdoor space and the other to install rubber curbs and remove a broken play structure.

These grants come at a time when providers, parents and policymakers have begun to better understand the impact of the physical environment on the quality of learning and healthy development in early childhood education and out-of-school time programs. Advocates for quality improvement in education have begun considering public financing mechanisms to help providers develop facilities that truly support high quality learning and play. Last year, the Children's Investment Fund issued a report, [Building an Infrastructure for Quality](#), describing the condition of nonprofit child care facilities around the state. Based on those findings, the Children's Investment Fund developed strategies for improving the buildings that house these programs, including protecting children from known hazards; improving the indoor air quality, visual and acoustical conditions, energy efficiency, and developing more active indoor and outdoor play space. The Fund also recommended developing a public funding mechanism to make low interest, long term financing available to providers for renovations or new construction.

To read the report and see more on building quality in ECE and OST programs, please visit [www.childrensinvestmentfundma.org](http://www.childrensinvestmentfundma.org).

### **The Commonwealth Workforce Coalition Hosts Annual Conference to Get Massachusetts Residents Working Again**

projects around the state. We have seen tremendous leadership from the Patrick-Murray administration, and from Undersecretary Aaron Gornstein and his hardworking staff on supporting affordable housing development.

Lieutenant Governor Tim Murray joined state and local leaders in Beverly to announce these funding awards. Notably, DHCD, with support from CEDAC and our sister quasi-public housing agencies, completed the review process for the spring 2012 funding round in under three months. Among the projects were 12 CEDAC-funded developments, which is a strong vote of confidence for these communities. Included in the projects that received funding are: a community to help homeless veterans in Agawam; a development to house extremely low income families living in Boston; elderly housing in suburban Carlisle; and, in Orange, affordable housing units for young people leaving the foster care system, among others. Each of these developments represent years of planning and technical assistance from CEDAC, and demonstrate the need for quality affordable housing in all corners of the Commonwealth.

Without missing a beat following the spring funding award announcements, DHCD began planning for the fall rental housing funding round, including implementing a set of new funding priorities and a revised application process. DHCD received 92 pre-applications in early August, and by the end of August, 62 of these pre-applicants were invited to submit full applications in the fall round. You'll be hearing more from DHCD soon about these developments.

This issue of our newsletter includes information on grants committed by the Children's Investment Fund to several North Shore child care facilities; the successful CEDAC-administered Home Modification Loan Program, which reached a milestone of 1,650 loans; and a recap of the Commonwealth Workforce Coalition's annual Sharing Skills~ Building Connections Conference. If you have any questions on these events or other CEDAC activities, please feel free to e-mail me at [rherzog@cedac.org](mailto:rherzog@cedac.org).

Thank you,



Even though unemployment numbers in Massachusetts fall below the national average, there are still thousands of people in the Commonwealth who have problems finding and retaining jobs. Focused on changing that trend, in May, the Commonwealth Workforce Coalition hosted its 9th annual event at the Sturbridge Host Hotel and Conference Center called "Sharing Skills – Building Connections, Partnering for Opportunity." The event attracted roughly 400 representatives from many non-profit social service, community development, and workforce agencies in Massachusetts who strive to get people back to work. They spent the day sharing knowledge and gaining useful information to bring back to their respective agencies.

An address from Joanne F. Goldstein, Secretary of the State Executive Office of Labor and Workforce Development kicked things off. She discussed how workforce development professionals were at the forefront of breaking down the silos that sometimes prevent low income individuals from accessing the kind of services they need to find work. She said that the programs that were developing on the ground between job counselors and community development agencies that also provide affordable housing can become a model at the policy level to ensure resources and ideas are being shared. As the first Labor and Workforce Development Secretary to address a CWC conference, Secretary Goldstein's acknowledgement of the creative, collaborative efforts of these agencies was a welcome message.

The keynote panel discussion featured senior officials from the Local Initiatives Support Corporation (LISC) and United Way Worldwide. Kevin Jordan, LISC's Vice President for National Programs and Peter Beard, United Way's Senior Vice President for Impact Priorities, discussed new models for meeting the workforce and other financial needs of lower income communities. Loh-Sze Leung of Skillworks moderated the panel discussion.

Also, as part of the day's agenda, participants were able to choose from 33 workshops to attend, including sessions on how to market an agency's clients and assisting with transitions from college to the workforce. One of the most popular workshops was the "pitch clinic," at which participants had the opportunity to practice cold calls describing their program's job development services to employers and to receive on-the-spot critiques from volunteer employer participants.

For information about CWC, please visit [cwc.cedac.org](http://cwc.cedac.org).

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