



EXECUTIVE SUMMARY
ACT Lawrence 2019-2021
Community Investment Tax Credit Program
CDC Community Investment Plan (CIP)

MISSION & SUMMARY

ACT Lawrence (ACT) is a Latina-led non-profit Community Development Corporation (CDC). Our mission is to work to achieve social and economic justice by empowering low to moderate-income populations in Lawrence, Massachusetts, and through shared values of inclusiveness and collaboration, to reclaim a voice for Lawrence and advocate self-determination for its residents through community development initiatives such as affordable housing, financial coaching, and youth leadership programs. Ana Luna, Executive Director, leads ACT Lawrence. She holds a Master's in Public Policy from Tufts University and has been serving the city of Lawrence for more than 20 years. Ana is supported by a staff of 4, 80 volunteers, and is governed by a 9-member board of directors.

Over a period of 22 years, ACT has played an integral role helping to make Lawrence a more livable city. Throughout this time the demand for ACT programs has continued to grow. In its start-up years, ACT served approximately 100 individuals annually and today, we now reach an average of 1,600 people. In 2017, ACT was honored by the Massachusetts Nonprofit Network as one of four finalists for nonprofit excellence in collaboration further demonstrating our leadership role in Lawrence. Selected as winner of the 2018 Social Innovation Forum's social innovator for our community impact in the financial empowerment track.

From 2019 to 2021, our organizational goals will focus on implementing the priorities outlined in our Community Investment Plan (CIP). Successfully implementing these activities will enable ACT to strengthen the financial capability of low-income families in Lawrence. We will achieve this by continuing to provide 7 core programs through our Financial Opportunity Center, community-support services through our Neighborhood Engagement program, and empowering young people through our Youth Jobs & Leadership program. Our CIP links an array of programs and activities that engage and benefit Lawrence residents in ACT Lawrence's expansion plans via our Financial Opportunity Center.

Over the next 3 years, ACT Lawrence's primary goal is to educate and empower low-moderate income residents from Lawrence with the skills and knowledge needed to successfully achieve financial stability and establish a pathway to personal success. Attached are a set of pictures highlighting resident involvement in our recent programs and activities. By March 2019, we'll have a new CIP monitoring committee composed of community residents and other stakeholders. They will be tasked with monitoring the plan's progress and help engage others as needed to achieve the plan's goals and activities.



Each of the four objectives below, along with other activities will focus on these larger outputs as follows:

- **Asset Development:** Strengthen our ability to develop the economic capacity, stability, and mobility of low-moderate income persons by helping families increase their income, savings and assets through our financial coaching and homebuyer counseling programs.
 - 300+ individuals access financial capability programs and services, housing counseling, home buyer workshops among others
 - Hire Financial Counselors & Engagement Coordinator

- **Youth Jobs & Training:** Enhance economic opportunities provided to Lawrence youth within our *Youth Jobs & Leadership Training* program by increasing civic engagement activities, financial education, and the steps needed to prepare financially for higher education.
 - 20-50 youth complete job training
 - Up to 3 civic engagement workshops tailored to youth ages 14-22
 - Organize up to 2 college info sessions and student loan resources

- **Economic Development:** increase micro-enterprise development in Lawrence by implementing a series of business assistance workshops and coaching.
 - 10 entrepreneurs complete at least 1 hour of individual business coaching
 - Provide 1 to 3 workshops recommended by participants
 - 6-10 people help evaluate business program
 - Grow business assistance program (attract mentors)

- **Community Engagement & Neighborhood Stabilization:** Cultivate increased resident involvement within the Arlington Neighborhood by increasing community collaborations and expanding volunteer engagement.
 - Engage 50- 75 participants annually in ABC meetings
 - Arlington Neighborhood Steering Committee (up to 5 ambassadors)
 - Between 300 to 700 people attend to annual meeting
 - Collaborate with 5 new organizations

EVALUATION PROCESS & PARTICIPANTS' ROLES

ACT Lawrence's staff and volunteers capture data through various sources of information. This data is input in our database and further evaluated for outcomes and impact. The board of directors & ACT staff measures our impact through various tools and methodologies.

In 2019, we will recruit up to 7 people to serve on the CIP & strategic plan committees so that our constituents can monitor the plans progress and guide its implementation. The organization will compile neighborhood conversations, quarterly program reports, client feed back. This in conjunction with stakeholder feedback will build on the community's suggestions to improve our programs and services.