



**ACT Lawrence 2019-2021
Community Investment Tax Credit Program Application
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.

SECTION 1: COMMUNITY SERVED & CONSTITUENCY

The target area is the City of Lawrence, Massachusetts. Located twenty-five miles north of Boston, Lawrence, Massachusetts is truly a city of immigrants and industry. Lawrence was built in the 1840's as the nation's first planned industrial city. As a gateway community for immigrants, approximately 70 percent of the city's 80,000 residents are Latino and 77% speak another language than English.

The City of Lawrence contains many blighted areas with low percentage of homeowner-occupied properties in the area reported at 32.5% by the U.S. Census data. One example of an area needing our services is zip code 01841, covering the Arlington neighborhood. Because our organization was started in the heart of the Arlington neighborhood of Lawrence, we have designated this area as a top priority. The Arlington neighborhood is an 11-block section of the city, located between Broadway to Arlington streets, then Lawrence to Lowell Streets and then back to Broadway.

ACT Lawrence's community investment plan will impact the residents of the City of Lawrence, Massachusetts that has some of the lowest income levels in the state. Lawrence continues to be plagued with high-poverty levels with 92% of public-school students eligible for free or reduced lunch. Students are eligible for free lunch if their family's income is at or below 130% of the federal poverty threshold and for reduced price lunch if income is 130-185% of that threshold. Approximately 4,632 households, just fewer than 20% of all households in the city, live in the Arlington neighborhood, some of the City's poorest households, with incomes that fall well below the city's already low median household income of \$30,845. Community indicators such as these make it difficult for Lawrence residents to break generational cycles of poverty. Making ends meet remains a daily struggle for Lawrence residents, especially for women, many of which are single parents with children.

The median income for a household in the city was \$25,983 (U.S. Average: \$41,994), and the median income for a family was \$29,809 (U.S. Average: \$50,046). Males had a median income of \$27,772 versus \$23,137 for females. This presents many opportunities to educate and prepare Lawrencians with community development activities such as: business assistance, jobs training programs, financial coaching and asset building. ACT's community development programs benefits this population to improve their lives and increase their resources.

SECTION 2: COMMUNITY RESIDENTS & STAKEHOLDER INVOLVEMENT

Community residents are included in our board of directors, planning and several committees including: events, planning, fundraising, marketing, audit and outreach. In 2015, our membership voted to expand our target area to include all of Lawrence to play a larger role throughout the city. Over the years we have engaged our constituents in several strategic plans, neighborhood development plans as well as less formal assessments. Assessment of priority needs have been conducted through research, community surveys and neighborhood conversations through the Arlington Breakfast Club meetings.

One of the most active committees is the Community Organizing & Marketing Outreach committee, and is led by Lawrence residents. This committee was instrumental in the re-launch of the neighborhood association with targeted focus on the Arlington neighborhood. The Arlington Breakfast Club holds community meetings to engage residents and implement neighborhood driven projects and activities. The purpose is to bring tools, breakfast and technical assistance to empower the neighbors to improve this area plagued by crime, loitering and other public safety issues.

A series of meetings and outreach events through the Arlington Breakfast Club ensure community wide involvement. These activities include:

1. The community worked to revitalize and beautify the Cronin Park, with support from our state Representative Frank A. Moran we raised \$25,000 funds to fix the park's failing walls.
2. Engaging more than 250 people in public safety event as National Night Out, 50 volunteers at neighborhood cleanup events, gardening and community conversations.
3. The Cronin Park has become the "place to meet" for the neighborhood meetings, successfully engaging neighbors, children and youth in several community led projects.
4. Held several Arlington Neighborhood Breakfast Club meetings with overall attendance of 300+ people. Focusing on organizing area residents to join an action committee to plan around public safety concerns, clean-ups and community issues.
5. Maintain the community informed via our website & social media outlets, where more than 1,000 people can be reached frequently.

Youth engagement is on the rise through our Youth Jobs & Leadership training program. ACT's Youth Leadership Program, provides summer jobs to up to 30 low-income Lawrence youth ages 14 to 22 years old. The program employs youth for 16 hours weekly during a 6-week period in July and August for a total of 120 hours of summer activities. This is done through a series of workshops that develop leadership skills by performing weekly projects that demonstrate what they have learned. In 2018, the youth partnered with the Arlington Breakfast Club to pilot the Arlington Games Club, an innovative way to teach children's math by using games and activities. We engaged these individuals in our work by responding to their feedback about the gaps in services as well as striving to empower and inspire them to make changes in our community.

1. ACT youth leaders also engaged neighbors and volunteers for this public safety event. Attracted 250+ people at National Night Out celebration.
2. ACT youth leaders completed outreach and door-to-door informational campaigns, which engaged neighbors and volunteers.
3. Hired 3 Lawrence youth to assist implanting the youth program.
4. 28 Youth Program leaders, all residents of Lawrence, guided conversations on how to expand the youth program and increase youth jobs.
5. Youth leaders identified current needs of the younger population (14 to 22 years old) to include "real-life workshops" and coaching on topics not being taught in schools in key financial areas as building credit, how to rent an apartment, how to buy a car, how to get and manage a credit card to name a few.

ACT Lawrence's achievements are evident through the work in financial capability, homeownership education & counseling, job training and youth leadership. Detailed accomplishments include:

1. 2018 winner of the *Social Innovation Forum's* social innovator award for our community impact in the financial empowerment track.
2. In 2017, we engaged 1200 people during the annual members meeting and community holiday party. Community awards were presented to staff, volunteers and board members making our goals a reality. The 2018 event is scheduled for December 15th, 2018, similar participation is expected at this event.
3. Supported 1600 people through our Financial Opportunity Center with services in: Financial Coaching, First Time Homebuyer and Post Purchase Education, Jobs referrals for adults, leadership training, and youth Jobs and family support.
4. Created 28 youth jobs complemented with leadership training and other soft skills such as public speaking, interview skills, teamwork and resume building workshops. Several youth continue volunteering for activities and community events.
5. Partnered with City of Lawrence and stakeholders to identify community priorities that included affordable housing needs & local jobs needed in the area.
6. Continued collaborations with Merrimack College, Northern Essex Community College, Bread and Roses, Capital for Good Fund, Family & Community Resource Center, Flowing Rivers International Church, Greater Lawrence Community Action Council, Lawrence High School, Hands to Help, Habitat for Humanity and City of Lawrence among others.
7. Added 6 new collaborations from Si Se Puede & Top Notch Scholars (both youth serving organizations), The International Institute (ESOL & Immigration provider), The Community Day Charter School, (charter school and childcare), and Merrimack Valley Family Service (family support & mentoring), Andover Breadloaf (provides writing workshops) and The Roots (composting company), added a collaboration with Bentley University to provide micro-loans to entrepreneurs.
8. ACT staff, board members and area residents continue implementation of the strategic plan to focus on the community improvement plan and resident involvement strategy.
9. Continued engaging stakeholders and area residents on the board of directors, committee, events, activities and fundraising.
10. Secured additional in-kind support from area business such as Panera bread, Pueblo Market, auto repair shops, attorneys, realtors and lending institutions.

ACT Lawrence has a 9-member board of directors; 100% of the board is elected by the general membership. We are committed to maintaining Lawrence residents on the board of directors while we engage a diverse and inclusive membership. The board is represented by constituents of the community we serve through race, income and residency. These include three low-to-moderate income individuals all of which are Hispanic and live in Lawrence. The board's ethnic compositions are 8 Hispanic and 1 Non-Hispanic. Attached is a board member list with demographics.

ACT's board guides the organization with strategies such as the expansion of the Financial Opportunity Center, housing, business and youth development programs. Two of our board members have doctoral degrees and are professionals in the area of finance, community and education. Three other board members are experienced in real estate and banking. Four board members have experience in community outreach, higher education, community organizing and legal. Over the next 3 years, we plan to increase the board size to 11 members.

SECTION 3: PLAN GOALS 2019-2021

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. Our goals will be accomplished via four objectives:

- **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.
- **Job Training & Creation Program:** 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.
- **Economic Development:** increase micro-enterprise development in Lawrence by implementing a series of business assistance workshops and coaching.
- **Community Engagement & Neighborhood Stabilization:** Cultivate increased resident involvement within the Arlington Neighborhood by increasing community collaborations and expanding volunteer engagement.

SECTION 4: PLAN ACTIVITIES

The board of directors will implement a series of organizational development activities to gain adequate resources and completion of ACT Lawrence's operational growth.

The following is a list of planned activities within the next 3 years. Each activity is tasked to ACT staff that will coordinate with our team of 80 volunteers into each program activity.

Goal 1: Asset Development to build economic capacity, mobility and stability of low-income persons

| Inputs | Activities | Outputs | Outcomes & Impact: Benefits LMI constituents |
|---|--|--|--|
| ACT staff, volunteers, board, partners | Expand the financial opportunity center | 300+ individuals access financial capability programs and services | 1) Increases organizational capacity 2) Increases opportunity to build assets |
| ACT Executive Director | Increase program staff | Hire Financial Counselors & Engagement Coordinator | 1) Increases organizational capacity 2) Increases opportunity to build assets 3) Increases outreach & counseling capacity |
| ACT staff & coaching partners | Provide financial coaching series | 60 individuals complete coaching | 1) Increase knowledge to manage finances 2) increase opportunities to build wealth |
| ACT staff & coaching partners | Provide Financial education workshops | 85 individuals complete workshops | 1) Increase knowledge to manage finances 2) increase opportunities to build wealth 3) Improves positive financial behaviors |
| ACT staff & volunteer speakers, partners | Offer post-purchase Education / counseling | 40 homeowners counseled | 1) Improve housing conditions of our residents by providing education & housing counseling 2) participants learn to keep foreclosure at bay 3) Provides opportunities to maintain assets |
| ACT staff & volunteer speakers, partners | Provide First Time Homebuyer Workshops | Graduate 150 individuals | 1) Increase homeownership rate 2) Homebuyers learn steps to purchase a home and avoid predatory loans 3) home buyer become more aware of pitfalls of home ownership |
| ACT staff & volunteer speakers, partners | Provide Post-Purchase Workshops | 65 homeowners complete workshops | Homeowners learn to manage budget; legal rights and responsibilities, prevent lending abuses, maintaining their home, record keeping and planning for home improvements |
| ACT staff & volunteer speakers, partners | Landlord/Tenant Workshops | 60 homeowners complete workshops | 1) Increase knowledge to manage tenants to gain financial stability 2) Maintains homeownership |
| ACT staff | Individual Financial Coaching | 50 individuals complete at least 1 hour of individual financial coaching | 1) Increase knowledge to make better financial decisions 2) Increase opportunity to gain assets, build wealth |
| ACT staff | Home Buyer Individual counseling | 50 individuals complete at least 1 hour of individual housing counseling | 1) Increase knowledge to make better financial decisions 2) Counsels participants to implement home buying action plans |
| ACT staff & volunteers, partners, CIP plan committee, community | Programs Evaluation | Convene programs' evaluation meetings at least annually | 1) Actively involve community members 2) community monitors and helps frame the future of the programs |

Goal 2: Job Training & Creation Program

| Inputs | Activities | Outputs | Outcomes: Benefits LMI constituents |
|---|--|---|--|
| ACT staff & volunteers, Board & partners | Expand economic opportunity through our youth leadership jobs training program | 20-50 youth complete job training | 1) Provides part-time jobs for youth 2) engages youth in productive summer and afterschool activities 3) prepares youth in leadership opportunities |
| ACT staff & volunteers | Civic engagement workshops | up to 3 civic engagement workshops tailored to youth ages 14-22 | 1) Empowers youth to lead 2) engages youth in community projects |
| ACT Executive Director | Increase youth program staff | Hire up to 2 new program coordinators | 1) Increases program capacity 2) increases outreach capacity to engage more youth and residents 3) provides jobs and economic opportunities |
| ACT staff & volunteer speakers, partners | Provide financial literacy workshops | 2-4 financial education workshops tailored to youth ages 14-22 | 1) Youth will become financially literate at an earlier age 2) youth become aware of debt traps 3) youth learn savings plans |
| ACT staff & volunteers, partners, community | College Info Night | Organize up to 2 college info sessions and student loan resources | 1) Helps youth set educational plans 2) educates youth and parents about student loans, scholarships and how to fund higher education 3) Increases access to education opportunities |
| ACT staff & volunteers, partners, community | Youth Program Evaluation | Convene youth and parents to youth program meetings | 1) Actively involve community members 2) community monitors and helps frame the future of youth programs |

Goal 3: Economic Development

| Inputs | Activities | Outputs | Outcomes: Benefits LMI constituents |
|---|----------------------------------|---|---|
| ACT staff & board, volunteers, partners | Grow business assistance program | Provide workshops on; 1) Financing Options 2) Marketing 3) Basic Accounting 4) Building Credit 5) Business Incorporation 6) Employer policies | 1) Encourage micro enterprise development in Lawrence 2) Improve business management skills for current and future business owners 3) Increases business training access to low income participants |

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|---|--|---|---|
| ACT Executive Director | Business Program Coordinator | Hire Business Program Coordinator | 1) Increases program capacity 2) increases outreach capacity to engage more entrepreneurs 3) Increases economic opportunities |
| ACT staff & volunteers | Provide small business assistance & coaching | 10 entrepreneurs complete at least 1 hour of individual business coaching | Encourage micro enterprise development in Lawrence |
| ACT staff & volunteers | Identify small business entrepreneur training needs | provide 1 to 3 workshops recommended by participants | 1) Encourage micro enterprise development in Lawrence 2) Improve business management skills for current and future business owners |
| ACT staff & board, volunteers, partners | Collaborate with area colleges, E-para-todos, Salem state college Business Resource Center | to provide space and additional technical assistance needs for 2-6 workshops and training | 1) Strengthen our network to leverage more funds and resources 2) Increase each other's capacity to reach the community 3) Increase low income residents' access to business training |
| ACT staff & volunteers, partners, community | Business Program Evaluation | 6-10 people help evaluate business program | 1) Actively involve community members 2) community monitors and helps frame the future of youth programs |

Goal 4: Community Engagement & Neighborhood Stabilization

| Inputs | Activities | Outputs | Outcomes: Benefits LMI constituents |
|--|--|-------------------------------------|---|
| ACT staff & board, volunteers, partners, community ambassadors | Lead the Arlington Breakfast Club meetings | 30 people participate | 1) Broaden resident involvement 2) Involves community in monitoring and implementing CIP |
| ACT staff & volunteers, partners | Arlington Neighborhood Steering Committee (ambassadors) | up to 5 committee members | 1) Community elects committee members to increase resident-led initiatives 2) Involves community in monitoring and implementing CIP |
| ACT staff & volunteers | Convene 4-6 neighborhood conversations via Arlington Breakfast Club meetings | Engage 50- 75 participants annually | 1) Increase resident participation in neighborhood stabilization |

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|--|---|---|--|
| | | | 2) Involves community in monitoring and implementing CIP |
| Resident volunteers | Door knocking campaign | 30 volunteers participate | Increase resident participation in ACT initiatives |
| Resident volunteers | Complete neighborhood surveys | 30 volunteers participate | Capture resident concerns to develop community response |
| ACT staff & volunteers | Program Focus Groups | up to 3 meetings including youth, adults, partners and businesses | Engages members and residents to monitor & implement ACT Lawrence's CIP |
| ACT staff & Board | Community Collaborations | Collaborate with 5 new organizations | 1) Strengthen ACT Lawrence's partnerships 2) Increases ability to share resources & outreach larger audiences 3) Engages additional stakeholders |
| ACT staff & Board | Volunteer Match | 60 volunteers | 1) Match volunteers to ACT's program 2) Increase engagement in context to neighborhood stabilization 3) Involves community in monitoring and implementing CIP |
| ACT staff & board, volunteers, partners, community | National Night Out Event & Spicket River Cleanup, Neighborhood Cleanups | Engage between 50 to 200 people attend | 1) Engages community in leadership roles, advocacy, outreach and volunteer opportunities 2) provides a venue for neighbor network, cleanups and public safety activities 3) Strengthens collaboration with residents 4) creates a vibrant community supported by its residents |
| ACT staff & board, volunteers, partners, community | Annual meeting/ Community Holiday Party | Between 300 to 700 people attend to annual meeting | Engages community in leadership roles, advocacy, outreach and volunteer opportunities |

SECTION 5: 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 the following tools and methodologies:

1. Launchpad & Home Counselor Online: are HUD approved online client-tracking software that capture client action plans & their progress, demographic info, counselor

notes and outcomes reports. These two software connects directly with HUD's outcome measures.

2. Client feedback surveys: qualitative indicators completed by workshop and program participants. We use this feedback to improve our services and adjust programs as needed for best community impact.
3. Quarterly Program Reports: staff and committees evaluate quantitative program reports for effectiveness and community impact.
4. Neighbor Conversations: resident feedback during door-to-door campaigns, which has led expansion of our financial & youth programs. We continually learn from stakeholder feedback and build on their suggestions to improve our programs and services.
5. 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.

SECTION 6: COLLABORATIONS SUPPORTING OUR PLAN

Existing Collaborative Relationships

New partners supporting ACT's Community Investment Plan include: Social Innovation Forum, Roots Compost, Si Se Puede, Upward Bound, Breadloaf, Panera, Park Street Apartments, Loft 550, Mary Immaculate Health Care Center. Each of these partners provides either pro-bono services, in-kind contributions, meeting spaces, client referrals and volunteers.

Strong partnerships continue with the City of Lawrence, Merrimack College and ACT Lawrence. We partnered to help families become financially literate and savvy and to build assets through financial coaching. The City of Lawrence funds down-payment assistance programs to help families purchase homes with minimal out of pocket expenses. Faculty from Merrimack College's Business and Finance programs train students to become financial coaches. Faculty mentors from the Girard School of Business work pro-bono to train and support our financial coaches. Together, we continue to increase low-income family's savings to help them achieve financial goals and stability. Our collaboration addresses increased requests for financial coaching to help low income families not only improve financial skills, but also change behaviors and fears towards the financial system.

Partnered with Lawrence Police Department on several initiatives including: the Safe and Successful Youth Initiative (SSYI) to mentor "proven risk" young men, Charles Shannon Initiative CSI, and National Night Out (a public safety and neighborhood support initiative). This partnership exemplifies how, while housing counseling has traditionally been our core service, we are always assessing and responding to the needs of the community.

Other partners supporting our community investment plan are:

- United Way: Partner through CITC program, designing and innovating programs and services that lift families out of poverty. ACT Lawrence sees a logical partnership to increase youth opportunities including empowering our youth to become career and college ready.
- Bread and Roses Housing: builds and preserves affordable housing in Lawrence for low-income families and improves economically distressed neighborhoods. ACT educates and counsels their homebuyers to improve financial skills to become successful home owners.
- Financial Institutions, Realtors and Attorneys: provide funding and free staff to support our financial and homebuyer education workshops.
- Northern Essex Community College: continue strengthening our relationship to increase roles in jobs training, higher education and community engagement.
- Groundwork Lawrence: partnering with Cronin Park beautification project, Earth Day cleanups, composting site and sharing community gardening tools/resources.
- Community InRoads: provides board training, technical assistance, volunteers among other resources connections.
- The Lawrence/Methuen Community Coalition: positive community led activities and programs for families living in poverty.
- The MV Family Services' Family Resource Center (FRC): provides assistance as well as innovative programs allowing families to nurture each other in healthy and loving environments while learning new skills and connect with people and resources in our community.
- E-for-All: assists small business and entrepreneurs with managerial workshops, coaching and marketing opportunities.
- MACDC: an association of mission-driven community development organizations dedicated to working together and with others to create places of opportunity. ACT is a member who partners in community development advocacy and receives technical assistance.

FUTURE PARTNERS:

Looking ahead towards the next 3 years, ACT plans to connect and partner with several key organizations in Lawrence. Our priority list of partners includes:

Forming a CITC group: ACT Lawrence plans to partner with Lawrence Community Works, Mill Cities Community Investment & Groundwork Lawrence. The goal is to plan some joint events to reach a wider audience, while supporting individual CITC fundraising.

Merrimack Valley Workforce Investment Board: possible venues of collaboration to interconnect our summer youth jobs programs & sharing resources to better support youth jobs training.

Valley Works Career Center: Connect our jobs training program with their career center seems like a logical partnership and it will engage youth and their families in additional job placement opportunities.

Community Day Care: support parents with financial coaching and programming to increase financial knowledge, goal setting and savings plans.

Area Churches: to deliver programs and services to participants and engage new volunteers.

SECTION 7: INTEGRATION OF ACTIVITIES/CONSISTENCY WITH COMMUNITY STRATEGY AND VISION

According to the City of Lawrence's 2016-2020 Consolidated Plan, ACT Lawrence's CIP is consistent with the city's plan objectives. First, our plan supports the "expansion of economic opportunities through support for small businesses," since it explicitly includes providing technical support to small businesses and start-ups. Second, "maximizing affordable homeownership opportunities through the redevelopment of vacant, blighting properties and through direct assistance to first-time homebuyers," is clearly aligned with the work of our Financial Capability and Opportunity Center, which provides access and opportunities for low-income people to become home owners. Third, our plan supports the City's objective of "strengthen[ing] neighborhoods through investments in public infrastructure, parks and open space, and public facilities". As mentioned in section 9 of this application, ACT's experience with supporting and advocating for parks and open spaces in our community shows how we are already involved in this field of action. Fourth, we "provide new or improved access to programs that serve youth, seniors, and at-risk, vulnerable households". We can achieve this by expanding our youth jobs and leadership training program. We look forward to the opportunity to connect our community investment plan with other local and regional plans.

SECTION 8: FINANCING STRATEGY

As a well-established organization, ACT Lawrence has developed funding support from key partners such as the Commonwealth of Mass, Mass Division of Banks, the City of Lawrence, area foundations and corporate donors. ACT Lawrence will finance our CIP with a mix of funding sources in addition to leveraged funding expected from the Community Investment Tax Credits. One expected area of growth is the corporate and individual donor base. We project an increase of 50% or more in this area and our board continues to cultivate and strengthen relationships with corporate donors, partners and individuals. Our strategies for funding the CIP include raising money from individuals, sponsorships, corporations and new foundations. We plan to hold a series of fundraising activities such as the annual meeting, social media fundraising tools like go-fund me & networking nights. Long-term, we will leverage CITC

allocation to increase our operations and expand programs to ensure timely implementation of our community investment plan.

Currently, our operating resources come from five primary areas 1) Government grants (State & Local) 2) Individual & Corporate Donations 3) Earned Income from workshops & programs 3) Foundations 4) In-kind contributions 5) Event sponsorships. Thanks to these sources, in 2017, we completed 74% utilization and in 2018 we reached \$58,334, 58% utilization to date. While, we faced some financing obstacles due to several donors & foundations choosing not to participate in CIRC program, we are confident that next couple of years will yield 100% utilization of our current CIRC allocation.

The plan moving forward expects to increase visibility and donor cultivation by partnering with other CDC's in the area. The board of directors is strengthening its fundraising committee and working on converting more donors above \$1,000 dollars amount. ACT also plans on working with Lawrence Community Works, Groundwork Lawrence and Mill Cities Community Investments to form a group that will implement a few events to highlight each of our CIP goals and activities. Ultimately helping each other market our plans and build a pool of donors.

Securing \$100,000 dollars in CIRC funding will build ACT's capacity to address many of the inequalities faced by the community. Further, it will enable ACT to expand our programs in accordance to the shifting needs of our constituents. FY 2019 projected funding goals to finance implementation of our plan include securing a total of \$389,000 dollars of which \$289,000 from local, state grants and fundraising events plus \$100,000 CIRC donations from foundations, corporations and individual donors. Below is a list of committed and projected funding:

| Projected Revenue by CIRC Source | 2018 Committed to-date | 2019 Projected CIRC goal |
|---|-------------------------------|---------------------------------|
| United Way of Mass Bay/MV | \$30,334 | \$50,000 |
| Foundations | \$24,000 | \$30,000 |
| Individuals | \$2,000 | \$10,000 |
| Acquire 5 New Individual Donors | \$1,000 | \$5,000 |
| Acquire 5 New Corporate donors | \$1,000 | \$5,000 |
| TOTAL CIRC LEVERAGE | \$58,334 | \$100,000 |

SECTION 9: HISTORY, TRACK RECORD AND SUSTAINABLE DEVELOPMENT

The residents of the Arlington District in Lawrence, MA formed ACT Lawrence in the fall of 1996. ACT Lawrence is a registered 501(c) 3 not-for-profit community development corporation with a strong base in North Lawrence's Arlington neighborhood. The catalyst for the establishment of the organization was the Malden Mills fire, which threatened to leave 50% of the area residents unemployed and the October 1996 Spicket River floods, which caused severe

damage to homes along the river. Since then, ACT has been organizing the community around issues of importance to area residents and developing programs that benefit and empower the Lawrence community. These development initiatives include, as described above, affordable housing, education, financial literacy, home-buyer education, business development and youth development. In 2005, because of the high demand of services in the area, ACT programs extended to the whole city of Lawrence. Our programs and services are provided in English and/or Spanish.

For more than two-decades, ACT has established a proven track record of success for delivering high quality programs to financially insecure families in Lawrence who are facing foreclosure or are trapped in a debt-poverty cycle. Since its inception, ACT has worked consistently in the heart of the Arlington neighborhood and it continues to be a strong advocate for empowering and improving the quality of life of its residents.

We are a HUD approved housing counseling agency and certified regionally through the Massachusetts Home ownership Collaborative via Citizens' Housing and Planning Association (CHAPA), as well as member of the Massachusetts Association of Community Development Corporations (MACDC), an association of mission-driven community development organizations dedicated to working together and with others to improve conditions of living and to create opportunity. ACT's Housing Counseling Program began in 2006 as part our strategy to prevent hard-working homeowners from losing their homes to foreclosure. Since then, the program has expanded into a Financial Opportunity Center that provides a comprehensive approach to financial coaching guided by our client's goals. To date, we have educated, coached and counseled thousands of people.

Our past 2 year achievements include:

ACT Lawrence has exceeded its previous CIP goals by educating and counseling more than 920 individuals over past 2 years, with homebuyer education, financial and landlord / tenant workshops, foreclosure prevention counseling, pre-purchase counseling and financial coaching:

1. Graduated 295 first time homebuyers completing a 10 hour workshop; Many of these graduates completed their course online via ACT Lawrence certified online homebuyer classes online either in English or Spanish.
2. Counseled 92 new clients with credit and Home-purchase counseling with approximately 40% participants purchasing a home.
3. Counseled 35 clients with Foreclosure prevention counseling; 17 received modification or brought mortgage current, refinanced or short sale, many others are active with counseling. Over the years, we provided free counseling to hundreds of clients. Since it's beginning, this valuable program has preserved more than 10 million dollars of investment in our community.
4. Graduated 182 landlord/Tenant Responsibilities participants now ready to be successful landlords.

5. Graduated 317 participants with our financial workshops and/or coaching series program. Of which a total of 95 participants completed the 3-month one-on-one coaching program. The financial coaching workshops include budgeting, improving credit scores, managing debt and protecting identity. Most notable outcome is that 90% of participants continue saving money even after 6-months after completing the program.

It should be noted that by working with these clients, ACT has supported hundreds of economically vulnerable families in Lawrence. These families are in fact, the stated main recipients of our efforts. Hence, the need to maintain the individually focused coaching and education that we provide so that we create economic opportunities that empower these families and, consequently, the entire community. In FY2019, our goal is to build upon this success and increase our capacity to develop innovative strategies and outreach to improve the lives of even more families.

ACT LAWRENCE CONSISTENCY WITH MA SUSTAINABLE DEVELOPMENT PRINCIPLES

1. Concentrate Development and Mix Uses

As recounted above, ACT was born in 1996 in the aftermath of the disastrous Malden Mills fire. At that crucial time, neighbors who were opposed to efforts by those coming from outside the area, and who were planning to literally raze many of the single, 2 and 3 family houses in the neighborhood. These people who had suddenly become interested in Arlington neighborhood were planning to replace those traditional homes with large project-type developments, reminiscent of the Great Society projects from the late 60's. They did not care about how such projects would destroy the fabric and culture of the Arlington Neighborhood. ACT has been consistently focused on this wholly grassroots origin, which has maintained our continuous effort to build capacity from within. ACT has focused on 2 general themes: First, to empower and train the neighbors of all ages, giving them the tools (through financial literacy, home ownership and youth leadership workshops) to facilitate neighborhood stabilization efforts. Second, ACT has always worked on creating sustainable collaborations with other organizations and city agencies to bring the necessary financial and intellectual resources to the neighbors in order to reutilize existing buildings (residences, bodegas and small businesses) and infrastructure, unused open space and abandoned properties.

In 2015, for instance, ACT had built affordable housing in collaboration with Habitat for Humanity, private sector developers and court appointed receivers to rehabilitate and complete 3 affordable housing development projects sold on Park Street, Parker Street and Acton Street. We collaborated with the City of Lawrence's Community Development Department, Groundwork Lawrence and others to build or upgrade existing parks such as the award winning Manchester Park (a former incinerator site), and Cronin Park, where we added new playground equipment, landscaping and neighborhood operated community gardens. Other community garden sites have been established on otherwise undevelopable city owned vacant lots. ACT was key to the formation of an open art studio, The Lawrence Art's House, which now serves residents of all ages.

2. Advance Equity

The governance of ACT is and always has been community driven. The entire leadership including officers and directors come from Lawrence, work or are connected to the community. We make sure that the community is involved in every major decision both in strategic planning and project implementation. 75% of our staff resides in Lawrence. Similarly, qualified community members provide training workshops, plan meetings and maximize neighborhood involvement community. Inclusiveness is consistently reflected in projects including the selection of appropriate properties for the development of affordable housing, lotteries to identify and train qualified owners and occupants, coordinated neighborhood cleanups, as well as other projects that require community planning such as the acquisition of vacant lots and abandoned properties for conversion into affordable housing and the annual Spicket River Cleanup. In this regard, we would like to highlight how actively involved the neighborhood was in the planning and design of the Spicket River Greenway, a walking and biking path that traverses the Arlington Neighborhood.

ACT recognizes that in order to obtain the best possible quality of life for our residents we need to have a coordinated, balanced approach that includes economic development, community development and social justice. Our neighborhood fulfills all the requirements to be considered a community suffering from environmental injustice, and is plagued by high levels of health disparity. We also coordinate activities closely with the Lawrence Methuen Community Coalition to provide diverse programs regarding substance abuse education. As a Shannon grant partner, we work closely with the police department to provide programs for proven risk youth and their families, and to address challenges associated with involvement in the criminal justice system and reentry from confinement facilities. By embracing our youth and fighting for equity, we embrace our future.

3. Make Efficient Decisions

Assessing community needs, analyzing data and community feedback, allows us the opportunity to develop program and services that meet the needs of our constituents. In the past, we prepared for the foreclosure crisis through data analysis, leading the wealth preservation coalition as well as the foreclosure prevention network of Lawrence. We have been committed to seeing a greater utilization of vacant lots, reclamation of abandoned properties and restoration of occupied homes in disrepair. We have assisted in the conversion of 5 city owned vacant lots into community gardens operated by and for the benefit of community members. These community gardens not only reclaim vacant lots but also address problems associated with food deficits and getting fresh vegetables to our neighbors abandoned and provide a local “watering hole” where neighbors can come together for conversation and exercise. The result is an enhanced sense of neighborhood and security and there is compelling evidence that crime is reduced in areas near community gardens. There is also an abundance of evidence that property values are increased by community gardens. The US EPA, after providing Brownfield funding for the creation of these gardens has showcased our Neighborhood Community Garden Initiative on a national level through workshops and webinar. The Manchester Park development also received a national award from the EPA for smart growth development, socially responsible development.

4. Protect Land and Ecosystems

In addition to the projects mentioned in answer to question 3 above relative to smart growth, these projects also demonstrate our commitment to protection and restoration of natural resources and environmentally sensitive lands. We also worked closely with FEMA as community organizers and advocates after a series of devastating floodings of the Spicket River. We helped redefine the flood zone area and assisted affected resident in relocation when necessary. The Spicket River Greenway that traverses the Arlington Neighborhood has transformed the area and restored land for recreational uses. The annual Spicket River Greenway cleanup has also restored natural habitats for indigenous plants and animals.

5. Use Natural Resources Wisely

As mentioned in questioned 1 of this section, ACT Lawrence has built several properties that incorporate energy efficient appliances, insulation and heating systems. We plan to maintain this practice in future housing development projects.

6. Expand Housing Opportunities

ACT Lawrence has built homes near jobs and transit. Question 7 below details this further. Both projects on Park Street and Acton Streets are within walking distance to many businesses that employ Lawrence residents. The Park street and Acton Street housing units are multi-family and remain compatible with the community's character and vision while providing new housing choices for low income people. All properties were sold to low-moderate income families and their owners continue to access our programs and services.

7. Provide Transportation Choice

Residents in our service area depend heavily on public transportation, especially the Merrimack Valley Rapid Transit Authority for many critical needs including but not limited to getting to work or training, transport to school or medical appointments and shopping. The MVTRA has been very conscious of our dependency and provides multiple routes throughout our service area and adds or adjusts routes as needed. This includes service to the Buckley Regional Transit Hub that has connections throughout the Merrimack Valley and the McGovern Regional Transportation Center that provides service to Boston via the MBTA. In addition, with the Spicket River Greenway, our resident also have a direct, safe and scenic walking or biking route to the city center, the medical service district of Lawrence and the McGovern Transportation Center. Finally, a local bicycle rental service with a facility in our service area has opened in Lawrence within the past year.

8. Increase Job and Business Opportunities

Over past 3 years we have created 85 youth jobs in Lawrence via our Youth Jobs & Leadership program. Many youth have secured permanent jobs after completing the program. More importantly, our work has developed leaders and volunteers to support our work in the future. ACT Lawrence has supported the growth of local businesses by providing free training and business coaching. Over the years, we have assisted 125 entrepreneurs with technical assistance and business plans that increased their managerial skills and prepared their business for growth. To this same end, we also train potential employees through our youth jobs training program. We plan to expand our jobs training program to a year round program that will create more jobs, economic opportunities for the community.

9. Promote Clean Energy

See question 5 of the section above.

10. Plan Regionally

Our area of influence is Lawrence, and our CIP plan is consistent with the City of Lawrence's 2016-2020 Consolidated Plan objectives. As we continue growing in Lawrence, we will logically become more involved in regional initiatives that stretch beyond the city limits. We are looking forward to connecting to other organizations and institutions at the regional level.