

## Lawrence CommunityWorks Community Investment Plan 2017-2019

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### MISSION and PLAN OVERVIEW

Lawrence CommunityWorks (LCW) is a community development corporation that weaves together community planning, organizing, and asset-building efforts with high-quality affordable housing and commercial development to create vibrant neighborhoods and empowered residents. By facilitating conversations and action on community priorities, LCW engages partners and a network of youth and adult residents in opportunities to move themselves and the city of Lawrence forward.

LCW is widely recognized as a highly effective CDC that is solidly grounded in the community of Lawrence. With a membership of over 5,000 residents and other stakeholders, and robust community participation in the Board of Directors, project and program committees, community campaigns, and planning processes, LCW has a well-deserved reputation for genuine resident investment and ownership. Our 2014-2016 CIP was informed by both a strategic planning process and a neighborhood planning process that together involved over 450 residents and other stakeholders. In 2016 our Board revisited the approved strategic plan, made some modifications based on learning and evaluation of the previous two years, and extended the timeframe of the plan through 2018. At the same time, LCW has continued its intensive member engagement through NeighborCircles, Community Education Circles, Marketplaces, Design Teams, and other engagement tools; resident priorities arising through those processes are noted throughout this updated plan.

### CONSTITUENCY

LCW serves the city of Lawrence, a place that continues to embody many of the tough challenges and great strengths of urban centers nationwide, and that has seen great progress in the past three years. A former textile-manufacturing powerhouse, Lawrence underwent enormous demographic and economic shifts during the past half-century. It is known as the most heavily Latino city in New England, home to a large population of first, second, and third generation immigrants from a variety of Caribbean and Central and South American countries, with Dominicans predominating. After many decades of population decline, Lawrence has for the past 30 years shown a steady increase in population and is now majority-minority, counting over 73% of its 80,000+ residents as Latino (2015 American Community Survey, US Census).

Lawrence's assets lie not only in its historic mill buildings and prime location at the intersection of interstates 93 and 495, but also and especially in its young and striving population, blessed with an entrepreneurial spirit and a strong ethic of community involvement and mutual support. The City had nearly 3,700 minority owned business in 2012 and new efforts by the Lawrence Partnership (a public-private economic development collaborative of which LCW is an Executive Board member) are providing working capital to these businesses to expand operation and employment. The City does remain one of the poorest in Massachusetts and the nation. 28% of all residents live below the poverty line, only 68% of adult residents has a high school diploma (up from 64% 5 years ago, as are MCAS scores and school performance), only 11% of adults have a Bachelor's degree, and only 28% of residents own their home; 41% of the population is under the age of 25. Lawrence residents face the additional challenges of cultural and linguistic isolation—37% of residents are foreign-born, of which 56% are not U.S. citizens, and 30% of the population does not speak English “very well” (2015 ACS & 2010 Census).

Since its inception Lawrence has often been the engine that fuels the regional economy but rarely reaps the benefit. In the past, Lawrence's mills, fed by cheap immigrant labor, furnished the profits that built wealth in Boston and neighboring towns, while mill workers crammed into tenement houses and endured low wages and nasty working conditions in the City itself. Today many of Lawrence's immigrant and minority workers serve the low-wage, low-skill, downgraded and seasonal manufacturing and service jobs that are the underbelly of the regional economy; and in fact roughly 2/3 of the jobs *in* the City are filled by people who live *outside* the City. However, the City's unemployment rate has improved dramatically in the last few years and — at 5.3% in December 2016 — has recently dipped under twice the state rate for the first time in decades.

Lawrence is the only substantial source of affordable housing in the region. Over the past three years the City has made some clear progress in addressing the issue of vacant lots and abandoned buildings mired in tax title or resulting from foreclosure, reducing the number from ~1,000 to less than 600, and collecting over \$1M in back taxes. There has also been increasing investment in the City's Mill District, partly aided by zoning changes spearheaded by LCW 14 years ago (and carrying an affordability mandate) and gathering momentum over the last decade. LCW itself has created over 130 housing units and 45,000 square feet of commercial space in this area, and 600 additional housing units are in the pipeline by private investors. However, neighborhood challenges remain. A housing study commissioned by the City in 2015 (on the recommendation of the Mayor's Transition Team Housing Committee (co-chaired by LCW E.D. Jess Andors) noted the following challenges: 1) an aging housing stock as more than half of Lawrence's housing was built before World War II with 83% built before 1980; 2) Low housing growth rate of 1.9% relative to 22% population growth between 1980 and 2012, an imbalance that drives up rents; 3) Low housing prices make ownership affordable for Lawrence residents with modest incomes but also constrain owners' ability to de-lead, repair or improve properties; 4) High and climbing rent levels relative to median HH income; ~40% of households spend more than half of their income on housing; 5) Lingering effects from the deep impact of the foreclosure crisis on family wealth, neighborhood health, and ownership rates; 6) Relatively small supply of single-family homes falling far short of homeownership demand; 7) 1,258 expiring use units between now and 2020. In addition, in a page out of LCW's book, the report noted that there is "no straight-forward supply-side solution to Lawrence's housing problems as building and improving more housing must be accompanied by significant improvements in residents' income, access to jobs and asset building."

LCW has focused most of our real estate activities in the North Common Neighborhood — one of the poorest and most blighted when we started our work 18 years ago — and adjacent mill district, but also looks for appropriate development opportunities in other parts of the City, seeking to renovate dilapidated stock and increase the supply of decent affordable housing for families while also sparking resident engagement and neighborhood revitalization. LCW's 5,000+ members come from throughout the city as a whole; our organizing work is city-wide, and our Family Asset Building and youth programs serve members across the City, reflecting our central understanding that economic opportunity and advancement in a City with Lawrence's high poverty rates and low levels of educational achievement is intimately tied to educational and asset development, and such development depends on access and preparation. While our constituents are mainly the low-income immigrant and Latino families citywide that are striving to learn English, build assets, and develop networks in this community, we have over the past three years developed a particular constituency among parents of children in the Lawrence Public Schools due to our extensive collaborative work with the schools on parent engagement and family economic success.

## **RESIDENT / STAKEHOLDER INVOLVEMENT**

Network organizing is the heart of LCW, and the heart of network organizing is building relationships of value among and between residents and local stakeholders (businesses, public officials, etc.). Our membership is composed of over 5,000 people who live or work in the City of Lawrence; roughly 1,000 of these are actively engaged in our work in a variety of ways each year — from classes to counseling to committees to volunteer projects to campaigns to leadership training. One of our core organizing strategies, NeighborCircles, is recognized both nationally and locally as a model for resident engagement and co-investment, and has been the model for our successful parent engagement strategy, Community Education Circles. All of our real estate projects—and the neighborhood or master planning processes from which they arise—are guided by resident committees and also provide ample opportunities, through one-on-one conversations, block meetings, NeighborCircles, design charrettes, and neighborhood summits, for even broader groups of residents to participate in their shaping. Our 2013 Neighborhood Planning Process involved over 430 residents in setting development priorities for the North Common neighborhood, and continued organizing work with residents on specific blocks is shaping many of the individual projects that arose from that process.

LCW also has a number of other resident engagement tools that we deploy in our work. One example is the Design Team, a group of 12-16 residents that engages in multiple meetings over a two to three month period to dig into a central project or question, through a combination of grassroots research, discussion, readings, and peer interviews. LCW has used this approach successfully: in 2010 to explore challenges and aspirations for economic progress of Lawrence residents and shape the approach and services of our

Financial Stability Center; in 2013 to develop our Community Education Circles that bring parents and teachers in a classroom together across class and culture for an extended conversation around resonant issues, relationship development, and partnering for student success; in 2015 to dig into key strategies for local economic development; in 2015-16 to help parents and teachers and administrators in individual schools co-create their own engagement strategies; and (upcoming in 2017) to assess the skills and barriers to advancement of Lawrence parents in order to shape effective training programs with local employers. Another example is the LCW Marketplace, a monthly gathering of between 20 and 80 residents at LCW to engage in mutual support, exchange items or services of value, and to initiate resident-driven conversations on hot topics such as immigration or education reform. Yet another example is our Member Summit to solicit member input into strategic priorities. Our most recent Summit (held in April 2016 with nearly 200 participants) revolved around the topic of jobs, and is driving evolutions in our ESOL and workforce development programming that are reflected in this updated plan.

In addition, LCW has numerous avenues for engaging residents in the implementation and oversight of Plan activities going forward. Another Member Summit is planned for September of 2017 and will include conversations about progress in the arena of economic development over the past year, and key priorities in both housing and economic development moving forward (goal of 300 attendees). Engagement in the Neighborworks Community Impact Measures process this summer will also provide a formal and structured opportunity to check in with neighborhood residents via a community survey and individual block assessments about the progress of physical development in the North Common. The monthly Marketplaces also provide a regular opportunity for members to weigh in about both current plan priorities and to surface other key resonant items of interest. Member committees and Design Teams continue to shape and drive LCW programming and projects on an ongoing basis; in 2017 some of these opportunities will revolve around ESOL learning strategies, workforce development program design, lending circle expansion, and Newbury Street Corridor planning. Finally, as our current Strategic Plan extends to 2018, it is likely that we will initiate a Strategic Planning Process that year to guide us in the following years; residents will be centrally engaged in that process.

## **PLAN GOALS**

As mentioned above, our Strategic Plan has undergone some modification and evolution under the guidance of our resident-majority Board of Directors. While the Plan encompasses both External and Internal Goals, due to space constraints, only the external goals are included here. Internal Goals are included as an attachment/supplement.

### **External/ Community-Based 3-Year Goals**

- 1) **INVEST IN PEOPLE** and ensure that Lawrence has strong residents who are skilled and knowledgeable, civically engaged, and connected to each other and common life.  
*Benefit to LMI Households and the Entire Community:* This goal re-affirms our core belief that the people of Lawrence — the low-income, working-poor, immigrant and Latino youth, adults and families who compose the LCW membership — are our top priority, and that building the social and human capital of our membership is key to our community's future. By deepening connections between members and increasing levels of leadership, members will have greater opportunities to participate in other organizations and key institutions in the city, decreasing the social isolation that is a hallmark of poverty, and increasing their level of influence, impact, and access to resources. By helping residents gain educational and economic assets, financial literacy, and workforce skills, we see a future where *Lawrence is a city of promise and opportunity, where residents — adults and youth — have the leadership and capacities to build their own assets, educational skills and financial success, and to co-invest in a stronger community (per Vision, see Appendix).*
  
- 2) **INVEST IN PLACE** so that Lawrence's physical landscape promotes an environment of opportunity and a high quality of life.  
*Benefit:* In order to reach our vision of Lawrence as having *a robust physical landscape marked by a healthy mix of housing options, vital commercial development and attractive open spaces (per Vision)*, LCW must continue to focus on rebuilding the physical environment. Here we intend to link resident engagement throughout the planning and redevelopment process to ensure that the voice and perspective of the low- and moderate-income people who live in Lawrence shapes the eventual redevelopment of a

community with housing affordable to all, and rebuilding of the City’s poorest and most derelict neighborhoods as assets for the people who live in the City today. This includes not just housing development but commercial space that support local businesses and jobs for residents, community facilities that provide access to resources for health and education, and infrastructure improvements that support public safety and private investment.

**3) INVEST IN SYSTEMS CHANGE** so that our systems and institutions effectively support resident aspirations and meet resident challenges.

*Benefit to LMI Households and the Entire Community:* Helping individual families and neighborhoods is a worthy goal, but we also have to change the policies, practices, and institutions that shape family and neighborhood opportunity. By strengthening our Network and building diverse partnerships, LCW can foster a ‘demand environment’ through which *public and private institutions will become even more effective and responsive, neighborhoods can become revitalized, and all of Lawrence will benefit from increased economic vitality and civic opportunities (per Vision, see Appendix One).* During the past three years we have made a lot of progress in shifting practices in the educational system and in the economic and workforce development systems. One result of this is that parents are more engaged in their children’s education and children are doing better in school, another is that not only have many parents gotten jobs, but also local employers are figuring out how to hire and train local residents on a broader scale. However, acres of work in these arenas lies ahead and cannot be built without allies, partners, and engaged residents.

**ACTIVITIES**

For each Goal outlined above, below you will find the activities, tagged by Department, necessary to carry out the goal.

**NOD=Network Organizing, AB=Asset Building, RE=Real Estate Development, MC=Movement City Youth Network, ADM=Administration**

EXTERNAL/ COMMUNITY-BASED ACTIVITIES AND OUTPUTS				
1. GOAL: INVEST IN PEOPLE				
DEPT.	Activities	Outputs	Completed	Outcomes
NOD	School Engagement	<ul style="list-style-type: none"> <li>Community Education Circles (CEC): 12 teachers and 120 families participate annually</li> <li>3 schools strengthen ties with LCW</li> <li>Participate in Lawrence Public Schools Family Engagement Strategic Plan</li> <li>Parent Skills Assessment Design Team: 16 parents participate</li> <li>School-based Marketplace : 40 participants in 6 Marketplace (Networking nights)</li> <li>LPS teachers build inter-school network</li> <li>1 end of year evaluation survey</li> <li>Parent and Teacher Training on CEC and Marketplace facilitation / delivery</li> </ul>	12/31/17	<ul style="list-style-type: none"> <li>Increased member participation in the LCW Network</li> <li>Deepen connections among Lawrence parents, teachers and administrators</li> <li>Increased skills &amp; knowledge among members to take initiative</li> <li>Increase awareness of parent professional skills and awareness of career pathways</li> <li>LCW strengthens ties with more institutional partners in the broader context of community revitalization</li> <li>Increased responsiveness of Lawrence institutions to residents’ concerns</li> <li>Increased effectiveness of Lawrence institutions in assisting residents to meet their goals</li> </ul>
NOD	PODER Leadership Institute	<ul style="list-style-type: none"> <li>15 participants complete 6 month program/ year</li> </ul>	10/31/17, annual	<ul style="list-style-type: none"> <li>Increased member participation in the LCW Network</li> <li>Deepen connections among LCW Network members</li> </ul>

				<ul style="list-style-type: none"> <li>● Increase civic engagement and sense of community among participants</li> <li>● Increased skills &amp; knowledge among members to take initiative</li> </ul>
NOD	LCW New Tenant Welcoming	<ul style="list-style-type: none"> <li>● 100% of new tenants to LCW properties contacted</li> </ul>	8/30/17 Annual	<ul style="list-style-type: none"> <li>● Introduce 73 new LCW tenants from new Duck Mill development to LCW Network</li> <li>● Increased member participation in the LCW Network</li> </ul>
NOD	Volunteer Management	<ul style="list-style-type: none"> <li>● 100 volunteers involved</li> <li>● 1000 volunteer hours completed.</li> <li>● 100 volunteers attend Thanksgiving Volunteer Dinner</li> </ul>	12/31/17 Annual	<ul style="list-style-type: none"> <li>● Increased member participation in the LCW Network</li> <li>● Deepen connections among LCW volunteers</li> <li>● Volunteers increase sense of community</li> </ul>
NOD	Member Engagement	<ul style="list-style-type: none"> <li>● 50 new Members join LCW Network</li> <li>● 150 members engage in 11 LCW Marketplaces (Network Nights)</li> <li>● 250 Members engage in LCW Annual Meeting</li> </ul>	12/31/17 Annual	<ul style="list-style-type: none"> <li>● Increased member participation in the LCW Network</li> <li>● Deepen connections among LCW Network members</li> <li>● Increased skills &amp; knowledge among members to take initiative</li> <li>● Increase civic engagement and sense of community among members</li> </ul>
MC	Clubhouse Network	<ul style="list-style-type: none"> <li>● 50 youth participate in various Maker Activities in digital and manipulative arts (Technology, Graphics, Video, Music, etc.)</li> </ul>	12/31/17	<ul style="list-style-type: none"> <li>▪ Increased efficacy of youth to set and achieve goals</li> <li>▪ Increased desire for and access to education</li> <li>▪ More youth are better prepared to pursue educational advancement</li> <li>▪ More young people engage in personal exploration and learn how to express themselves</li> <li>▪ Increased knowledge, and skills for young people</li> <li>▪ Youth have improved sense of self</li> <li>▪ Increased ability to work with other youth for collective impact / change</li> </ul>
MC	C2C (Clubhouse to Career)	<ul style="list-style-type: none"> <li>● 50 youth receive academic tutoring and support</li> <li>● 20 youth explore college and career pathways</li> </ul>	6/30/18 Annually	<ul style="list-style-type: none"> <li>▪ Youth achieve passing grades</li> <li>▪ Youth increase skills and knowledge to attend college or pursue a business or career</li> <li>▪ Increased efficacy of youth to set and achieve goals</li> <li>▪ Youth improve sense of self-esteem</li> </ul>
MC	Performing, Digital, and Manipulative Arts	<ul style="list-style-type: none"> <li>● 100 youth participate in various arts programming</li> </ul>	6/30/18 Annually	<ul style="list-style-type: none"> <li>▪ Youth increase skills and knowledge to discover personal passion, and pursue business or career</li> <li>▪ Increased efficacy of youth to set and achieve goals</li> <li>▪ Youth improve sense of self</li> <li>▪ Youth build connections with each other</li> </ul>
MC	Re-Start Movement Squad Community	<ul style="list-style-type: none"> <li>● 12-15 youth participate in community engagement activities</li> </ul>	12/31/17	<ul style="list-style-type: none"> <li>▪ Increased member participation in the LCW Network</li> <li>▪ Deepen connections among LCW Network members</li> <li>▪ Increased skills &amp; knowledge among members to take initiative</li> </ul>

	Engagement Activities			<ul style="list-style-type: none"> <li>▪ Increased number of LCW members using skills and knowledge to take initiative (individually and collectively)</li> <li>▪ Increased levels of member &amp; other residents engaged in civic life</li> </ul>
MC	Alumni Initiative	<ul style="list-style-type: none"> <li>● 5-8 Alumni invited to work, volunteer and lead workshops at MC.</li> </ul>	12/31/18	<ul style="list-style-type: none"> <li>▪ Increased member participation in the LCW Network</li> <li>▪ Deepen connections among LCW Network members</li> <li>▪ Increased skills &amp; knowledge among members to take initiative</li> </ul>
MC	Writing Skills Events and Workshops	<ul style="list-style-type: none"> <li>● 25 youth participate in Writer's Conference</li> <li>● 25 youth participate in Family Literacy Night</li> </ul>	12/31/17 Annually	<ul style="list-style-type: none"> <li>▪ Youth increase knowledge and skills</li> <li>▪ Youth improve sense of self</li> <li>▪ Youth build connections with each other</li> <li>▪ Increased sense of community</li> <li>▪ Increased efficacy of youth to set and achieve goals</li> </ul>
MC	"Expose" Camping and Hiking Trips	<ul style="list-style-type: none"> <li>● 25 youth participate in 2-3 camping or hiking trips during program year</li> </ul>	12/31/17 Annually	<ul style="list-style-type: none"> <li>▪ Youth improve sense of self-efficacy</li> <li>▪ Youth build connections with each other</li> <li>▪ Increased sense of community</li> </ul>
MC	Open Mics	<ul style="list-style-type: none"> <li>● 100 youth participate in at least one Open Mic</li> </ul>	12/31/17 Annually	<ul style="list-style-type: none"> <li>▪ Youth improve sense of self</li> <li>▪ Increased sense of community</li> </ul>
MC	Summer Program	<ul style="list-style-type: none"> <li>● 50 youth complete summer program</li> </ul>	7/30/17 Annually	<ul style="list-style-type: none"> <li>▪ Youth increase skills and knowledge to discover personal passion, and pursue business or career</li> <li>▪ Increased efficacy of youth to set and achieve goals</li> </ul>
MC	Reel Talk	<ul style="list-style-type: none"> <li>● 25 youth participate in interactive film viewing and discussion on resonant / current topics</li> </ul>	12/31/17 Annually	<ul style="list-style-type: none"> <li>▪ Youth improve sense of self</li> <li>▪ Increased sense of community</li> </ul>
AB	Homeowner Network Dinner	<ul style="list-style-type: none"> <li>● 50 homeowners attend dinner to discuss homeownership topics and issues</li> </ul>	6/30/17 Annually	<ul style="list-style-type: none"> <li>▪ Increased member participation in the LCW Network</li> <li>▪ Deepen connections among LCW Network members</li> <li>▪ Increased resident sense of community</li> </ul>
AB	Citizenship Clinics	<ul style="list-style-type: none"> <li>● Continue collaborative partnership with Project Citizenship offering citizenship services</li> </ul>	1/30/17	<ul style="list-style-type: none"> <li>▪ LCW strengthens ties with more institutional partners in the broader context of community revitalization</li> </ul>
AB	Financial Education Seminars	<ul style="list-style-type: none"> <li>● 80 participants complete Wallet Wise</li> <li>● 20 participants complete Building Wealth</li> </ul>	12/31/17 Annually	<ul style="list-style-type: none"> <li>▪ Increased financial knowledge and skills</li> <li>▪ Increased access to opportunities to accumulate and maintain hard assets</li> <li>▪ Lawrence residents increase Financial Well-Being</li> </ul>
AB	Financial Coaching	<ul style="list-style-type: none"> <li>● 400 participants receive at least 1hr of individual financial coaching</li> </ul>	12/31/17 Annually	<ul style="list-style-type: none"> <li>▪ Increased efficacy of residents to set and achieve goals</li> <li>▪ Increased financial knowledge and skills</li> <li>▪ Residents have greater access to resources</li> <li>▪ Participants' financial position strengthened</li> <li>▪ Increased asset ownership / accumulation by Lawrence residents</li> <li>▪ More participants have increased financial well-being and resilience</li> </ul>

				<ul style="list-style-type: none"> <li>▪ Residents have increased upward mobility / choices</li> </ul>
AB	ESL courses	<ul style="list-style-type: none"> <li>• 120 participants complete offered ESL classes</li> <li>• 75% of participants advance to the next level class</li> <li>• 50% of ESL III participants enroll in college or training program</li> <li>• 25% of participants obtain jobs/better jobs</li> </ul>	12/31/17 Annually	<ul style="list-style-type: none"> <li>▪ Increased financial knowledge and skills</li> <li>▪ More participants use financial knowledge and skills to stabilize financial position</li> <li>▪ Increased hard and soft skills to get and keep better jobs</li> <li>▪ More people are better prepared to pursue educational advancement</li> </ul>
AB	Basic Computer Skills Workshop	<ul style="list-style-type: none"> <li>• 30 students complete course</li> <li>• 100% of students increase computer skills</li> </ul>	12/31/17	<ul style="list-style-type: none"> <li>▪ Increased financial knowledge and skills</li> <li>▪ Increased hard and soft skills to get and keep better jobs</li> <li>▪ Increased desire for and access to education</li> <li>▪ More people are better prepared to pursue educational advancement</li> </ul>
AB	Career Coaching	<ul style="list-style-type: none"> <li>• 60 members obtain career/education assessment</li> <li>• 25% of participants obtain job/better paying job</li> <li>• 20% of coaching participants enroll in college or certified skills training program</li> <li>• 48 LPS parents receive coaching services</li> </ul>	12/31/17	<ul style="list-style-type: none"> <li>▪ Increased efficacy of residents to set and achieve goals</li> <li>▪ Increased financial knowledge and skills</li> <li>▪ More participants use financial knowledge and skills to stabilize financial position</li> <li>▪ Increased hard and soft skills to get and keep better jobs</li> <li>▪ More people are better prepared to pursue educational advancement</li> </ul>
AB	Individual Development Accounts (IDA)	<ul style="list-style-type: none"> <li>• 48 Participants complete education component</li> <li>• 80% of participants invest in qualified asset (home, small business, higher education)</li> </ul>	12/31/17	<ul style="list-style-type: none"> <li>▪ Increased efficacy of residents to set and achieve goals</li> <li>▪ Increased financial knowledge and skills</li> <li>▪ Participants' financial position strengthened</li> <li>▪ Increased Financial Well-Being and resilience</li> <li>▪ Increased asset ownership / accumulation by Lawrence residents</li> <li>▪ Residents have increased upward mobility / choices</li> </ul>
AB	Income Supports services	<ul style="list-style-type: none"> <li>• 400 participants screened for benefits/resources</li> <li>• 150 participants will obtain a new financial resource to help stabilize finances</li> </ul>	12/31/17	<ul style="list-style-type: none"> <li>▪ Increased efficacy of residents to set and achieve goals</li> <li>▪ Greater access to financial resources</li> <li>▪ Increased access to opportunities to accumulate and maintain hard assets</li> <li>▪ Increased Financial Well-Being and resilience</li> </ul>
AB	Compass Job Readiness program (ECE)	<ul style="list-style-type: none"> <li>• 40 participants complete a job readiness workshop</li> <li>• 80% of participants obtain a job or better job</li> </ul>	12/31/17	<ul style="list-style-type: none"> <li>▪ Increased efficacy of residents to set and achieve goals</li> <li>▪ Increased hard and soft skills to get and keep better jobs</li> <li>▪ Increased Financial Well-Being and resilience</li> </ul>
AB	Lending Circles	<ul style="list-style-type: none"> <li>• 20 individuals (2cohorts*10p) enroll and participate in Lending Circle</li> </ul>	12/31/17 Annually	<ul style="list-style-type: none"> <li>▪ Increased efficacy of residents to set and achieve goals</li> <li>▪ Increased financial knowledge and skills</li> <li>▪ Participants' financial position strengthened</li> <li>▪ Increased access to opportunities to accumulate and maintain hard assets</li> <li>▪ Increased asset ownership / accumulation by Lawrence residents</li> <li>▪ Increased Financial Well-Being and resilience</li> </ul>

AB	Homeownership Workshops	<ul style="list-style-type: none"> <li>• 300 individuals complete First-time homebuyer seminar</li> <li>• 50 home owners complete HomeSafe workshop</li> <li>• 80 complete Landlord Training</li> </ul>	12/31/17 Annually	<ul style="list-style-type: none"> <li>▪ Increased efficacy of residents to set and achieve goals</li> <li>▪ Increased financial knowledge and skills</li> <li>▪ Increased asset ownership / accumulation by Lawrence residents</li> <li>▪ Increased Financial Well-Being and resilience</li> </ul>
AB	First-Time Homebuyer Counseling	<ul style="list-style-type: none"> <li>• 250 participants receive at least 1hr of individual housing counseling</li> <li>• 75 participants purchase their first home</li> </ul>	12/31/17 Annually	<ul style="list-style-type: none"> <li>▪ Increased efficacy of residents to set and achieve goals</li> <li>▪ Increased financial knowledge and skills</li> <li>▪ Participants' financial position strengthened</li> <li>▪ Increased asset ownership / accumulation by Lawrence residents</li> <li>▪ Increased Financial Well-Being and resilience</li> <li>▪ Residents have increased upward mobility / choices</li> </ul>
AB	Foreclosure Prevention Counseling	<ul style="list-style-type: none"> <li>• 250 homeowners receive at least 1hr of foreclosure prevention counseling</li> <li>• 60% of homeowners who are active at end of counseling avoid foreclosure</li> </ul>	12/31/17 Annually	<ul style="list-style-type: none"> <li>▪ Increased efficacy of residents to set and achieve goals</li> <li>▪ Increased financial knowledge and skills</li> <li>▪ Participants' financial position strengthened</li> <li>▪ Increased Financial Well-Being and resilience</li> </ul>

## 2. GOAL: INVEST IN PLACE.

Dept.	Activities	Outputs	Completion Date	Outcomes
RE & NOD	North Common Acquisitions	<ul style="list-style-type: none"> <li>• Scattered site rental project in acquisition/ pre-development stage; target 24 units</li> <li>• Work with NC residents on project planning, design</li> <li>• Collaborate with the City of Lawrence to workshop tax-title parcels</li> </ul>	12/31/2019	<ul style="list-style-type: none"> <li>• Increased number of abandoned properties and vacant lots acquired by responsible owners</li> <li>• Vacant and abandoned properties returned to productive use and generating revenue</li> </ul>
RE	Union/Milford Homeownership Project	<ul style="list-style-type: none"> <li>• Complete five unit single-family homeownership project</li> </ul>	6/30/18	<ul style="list-style-type: none"> <li>• Increased number of well-managed owner-occupied housing units</li> <li>• Vacant and abandoned properties returned to productive use and generating revenue</li> </ul>
RE	Mill District Acquisitions & Planning	<ul style="list-style-type: none"> <li>• Pursue vacant land and mill building acquisition opportunities on North and South Islands for mixed-use development</li> <li>• Design Planning process once parcels secured</li> </ul>	ongoing	<ul style="list-style-type: none"> <li>• Increased number of abandoned properties and vacant lots acquired by responsible owners</li> </ul>
RE	Other Acquisitions	<ul style="list-style-type: none"> <li>• Pursue other acquisition opportunities with particular focus along planned Rail Trail Corridor &amp; North Common-adjacent neighborhoods</li> </ul>	ongoing	<ul style="list-style-type: none"> <li>• Increased number of abandoned properties and vacant lots acquired by responsible owners</li> </ul>
RE	Duck Mill Project	<ul style="list-style-type: none"> <li>• Initial Residential Lease-up completed</li> <li>• Commercial space white-box build-out complete</li> </ul>	6/30/17	<ul style="list-style-type: none"> <li>• Increased number of well-managed affordable rental housing units</li> </ul>

		<ul style="list-style-type: none"> <li>Initial tenants secured for commercial space</li> </ul>		<ul style="list-style-type: none"> <li>Vacant and abandoned properties returned to productive use and generating revenue</li> <li>Residents have increased quality of life</li> </ul>
RE	Union Crossing Commercial	<ul style="list-style-type: none"> <li>Commercial Lease-up of remaining 6,000 sf of vacant space in Building 9 of the Southwick Mill, Phase One of Union Crossing</li> </ul>		<ul style="list-style-type: none"> <li></li> </ul>
RE	DyeWorks / Building 11	<ul style="list-style-type: none"> <li>Complete project design and secure tenants and financing for 35,000 sf commercial development, Phase 3 of Union Crossing project</li> </ul>	12/31/19	<ul style="list-style-type: none"> <li>Vacant and abandoned properties returned to productive use and generating revenue</li> </ul>
NOD, MC	The Point	<ul style="list-style-type: none"> <li>Activate new Splash Park adjacent to Our House with summer and youth programming</li> </ul>	Ongoing, summers	<ul style="list-style-type: none"> <li>Increased amount of well-maintained and attractive green community space</li> </ul>
NOD	Community Impact Measures Study	<ul style="list-style-type: none"> <li>200 residents (random selection) surveyed on neighborhood satisfaction and quality of life</li> <li>100 neighborhood buildings assessed</li> <li>Full neighborhood block assessment</li> </ul>	12/31/17	<ul style="list-style-type: none"> <li>Increase knowledge of neighborhoods needs and priorities</li> <li>LCW Real Estate Development and Network Organizing priorities identified</li> </ul>
NOD	NeighborCircles	<ul style="list-style-type: none"> <li>20 neighbors participate in NeighborCircles per year</li> </ul>	9/30/17 Annual	<ul style="list-style-type: none"> <li>Increased member participation in the LCW Network</li> <li>Deepen connections among LCW Network members</li> <li>Increased skills &amp; knowledge among members to take initiative</li> <li>LCW strengthens ties with more institutional partners in the broader context of community revitalization</li> </ul>
NOD	North Canal Door Knocking	<ul style="list-style-type: none"> <li>Outreach to Mill District residents (Union Crossing, Washington Mills, etc.) – target 50% contact rate</li> <li>Follow-up activities TBD</li> </ul>	12/31/19	<ul style="list-style-type: none"> <li>Increased relationships among residents</li> <li>Increased positive neighborhood activities / social offerings</li> </ul>
NOD	Holy Rosary Base building activities	<ul style="list-style-type: none"> <li>One event to raise awareness and build support for improvement of Holy Rosary School</li> <li>50 participants</li> </ul>	9/30 /19	<ul style="list-style-type: none"> <li>Increased relationships among residents</li> <li>Vacant and abandoned properties returned to productive use</li> </ul>
ALL	NeighborWeek & National Night Out	<ul style="list-style-type: none"> <li>Organize events to activate local community spaces with multi-generational positive celebrations</li> </ul>	Annual	<ul style="list-style-type: none"> <li>Increased relationships among residents</li> <li>Increased positive neighborhood activities / social offerings</li> </ul>

**3. GOAL: INVEST IN SYSTEMS CHANGE.**

Dept.	Activities	Outputs	Completion Date	Outcomes
ADM, NOD, AB	Lawrence Working Families Initiative	<ul style="list-style-type: none"> <li>Collaborate with the Lawrence Public Schools to connect ~300 families to employment and financial coaching; connect ~150 of these to training, education, and employment</li> </ul>	12/31/17, Annual	<ul style="list-style-type: none"> <li>Increased effectiveness of Lawrence institutions in assisting Lawrence residents to meet their goals</li> <li>Residents have a voice and influence in the creation of systemic strategies to address community needs</li> </ul>

		<ul style="list-style-type: none"> <li>Engage at least 20 employer partners through panels, internships, and placements</li> <li>Engage 10 nonprofit and public sector partners to provide supplemental resources and services</li> </ul>		<ul style="list-style-type: none"> <li>LCW practices and tools adopted by partners into their own services and programs</li> </ul>
AB	Financial and Physical Health Working Group	<ul style="list-style-type: none"> <li>Pilot program launched providing financial education and coaching services to Greater Lawrence Family Health Center patients</li> </ul>	12/31/17	<ul style="list-style-type: none"> <li>Develop effective cross-sector partnerships to address systemic challenges</li> <li>LCW practices and tools adopted by partners into their own services and programs</li> </ul>
ADM	The Lawrence Partnership	<ul style="list-style-type: none"> <li>Attend all Lawrence Partnership Board and Executive Committee meetings</li> <li>Participate in Venture Loan Fund and Training Consortium Sub-Committees</li> </ul>	Ongoing	<ul style="list-style-type: none"> <li>Develop effective cross-sector partnerships to address systemic challenges</li> <li>Residents have a voice and influence in the creation of systemic strategies to address community needs</li> </ul>
ALL	Member Summit	<ul style="list-style-type: none"> <li>250 Members participate</li> </ul>	9/23/17, ongoing	<ul style="list-style-type: none"> <li>Residents have a voice and influence in the creation of systemic strategies to address community needs</li> </ul>
RE	Attend discussions and meetings held by funders and city/state agencies	<ul style="list-style-type: none"> <li>Coming together with various agencies and organizations with similar missions and working together through various economic sustainability and affordable housing issues.</li> </ul>	Ongoing	<ul style="list-style-type: none"> <li>Develop effective cross-sector partnerships to address systemic challenges</li> <li>Residents have a voice and influence in the creation of systemic strategies to address community needs</li> </ul>
RE	North Canal Coalition	<ul style="list-style-type: none"> <li>Attend meetings of NCC to advocate for Canal improvements and tenants' concerns</li> <li>Advocate with ENEL (canal owner) for improved investment and maintenance practices</li> </ul>	Ongoing	<ul style="list-style-type: none"> <li>Develop effective cross-sector partnerships to address systemic challenges</li> <li>Residents have a voice and influence in the creation of systemic strategies to address community needs</li> </ul>
MCLI	Mill Cities Leadership Institute	Support and host MCLI in implementing one 10-month Institute annually, involving ~30 people each year, for development of networking and innovation skills and implementation of personal and community projects	September – June annually	<ul style="list-style-type: none"> <li>Increased # of relationships between community residents and stakeholders</li> </ul>

## EVALUATION

The importance of evaluation was a clear theme emerging our strategic planning process, and continues to resonate. Staff, board and members feel strongly that, per our Strategic Plan, “LCW should create a discipline of evaluation, planning, and improvement. Through regular evaluation, LCW will be able to define impact, evaluate a project’s feasibility, follow through on activities, evaluate results, and refine its work.” This theme is incorporated into the Internal Goals of the organization and internally we have made significant progress in documenting and evaluating our work.

### Evaluation Process and Role of Participants

For the past 6 years, LCW staff have participated in an ongoing cross-departmental “Data Work Group” that has helped us to figure out what data we want to collect in our programs and *why*, understand the difference between data, information, and knowledge, learn how to build (excel-based) reporting systems that turn raw data into information, develop outcomes and benchmarks to measure data against, map the process and resources necessary for consistent data collection, streamline and improve our internal quarterly reporting system, and institutionalize a process of using these reports to question and inform program development and share information and knowledge with each other and our members. This process fed the development of our Fundly (formerly NonProfit Easy) database system, which has now been fully customized and is in use throughout the organization.

Staff members have also developed Indicators attached to the Outcomes that we have identified, practicing the discipline of understanding how we might measure the results we wish to see. These Outcomes and Indicators were used as the basis of developing the activities/work plans included in this document. Departments meet quarterly to review progress against these benchmarks, discuss discrepancies, and strategize about program evolution accordingly. We see our members as partners with us in this evaluation process. As program participants, members of course provide us with the valuable raw data to inform the evaluation process through surveys, focus groups, and instructor evaluations of progress. However, beyond this, we have always involved members in decision-making regarding program direction and format through more informal reporting back to committees on our learning and analysis, through use of the Design Teams and iterative rounds of design charrettes and other planning meetings with residents, through our Member Summit, and through participation (as a NeighborWorks affiliate) in efforts such as Community Impact Measures (in which we, for instance, trained our youth participants to assist with data collection on resident satisfaction and local property conditions).

### **Tools and Methodologies to Measure Impact**

Our Fundly database system is fully operational and all staff are trained and using the system with the support of our full-time Data Manager, who continues to troubleshoot operations, implement changes/improvements, and serve as a liaison to the Fundly staff with our concerns and changes. Fundly is used to generate much of the data that tracks Plan activities, outputs, and outcomes, and integrates with other relevant data tools and methodologies that include:

- *CounselorMax Database*: comprehensive tracking of adult asset-building client demographic information, participation, and outcomes; main reporting tool for LCW as a Neighborworks America affiliate, and link to populate fields and inform reports in Fundly
- *Pre- and Post-Program Participant Evaluation Surveys*: in use by Network Organizing, Movement City and Asset-Building Departments; in continuous refinement as we work to align with Fundly fields Quarterly Reports; administered at beginning and end of each semester to track participant progress over a number of quantitative (test scores, SPL levels, grades) and qualitative indicators (self-reporting of self-esteem, perception of efficacy, increased friendships/ relationships). A sample of a recent survey of parents in our Community Education Circles Initiative is enclosed to demonstrate.
- *Quarterly Reporting System*: internal compilation of program results used by managers and staff to evaluate program effectiveness; includes budget-to-actual reporting from Finance Department; used for regular internal evaluation discussions.
- *Committees and Member Focus Groups, Design Teams, and Summit*: convened regularly or as needed to reflect on program direction and elements, plan new programs, and design new initiatives.

In addition to these methodologies, LCW via our leadership of the collaborative Lawrence Working Families Initiative through the Federal Reserve Bank of Boston’s Working Cities Challenge competition (see Section below for details) is involved in two Intent-to-Treat randomized control trials involving a team of economists from the FRBB and Clark University. These RCTs are measuring the efficacy of Community Education Circles and the Family Resource Center. They are under way and preliminary results should be available over the

next three years. Finally, LCW also worked with a local film-maker to track the progress of two parents through this work; the resulting documentary is a good demonstration of the impact of our work and can be viewed here: <https://vimeo.com/189338319>.

## **COLLABORATIVE EFFORTS**

Collaboration has become an increasingly central strategy for LCW, especially as pertains to our third goal of systems change. The following list outlines some of our most important collaborative efforts, as well as other key partners with whom we undertake specific or multiple projects.

### *Collaborative Initiatives*

- **Lawrence Working Families Initiative:** LWFI is a cross-sector partnership that involves nearly 20 local employers (including Lawrence General Hospital, 99 Degrees Custom, and Greater Lawrence Family Health Center), a dozen local nonprofit agencies a number of public sector partners (including the Lawrence Public Schools, the City Planning and Development Department, Northern Essex Community College, and the ValleyWorks Career Center). LWFI makes employment and family engagement the cornerstones of a comprehensive strategy to increase family economic success, support the Lawrence Public Schools (LPS) Turnaround goals, and increase quality of life for Lawrence families. LCW is the lead agent. Together we are working to transform the educational and workforce development systems in the City.
- **The Lawrence Partnership:** LCW is a founding member of this public private economic development partnership which is focused on “Lawrence jobs for Lawrence people” through better alignment and design of workforce training programs, significant employer engagement, and small business development and capitalization. LCW E.D. Jess Andors sits on the Executive Committee, Venture Loan Fund Committee, and Training Consortium Committee (which is working with a group of local healthcare employers to develop a placement, advancement, and retention initiative for Lawrence residents). Partners include a dozen local/regional banks and credit unions, local Latino-owned businesses such as Silverio Insurance, Estrella Law Offices, and Nuñez Properties, major institutions such as the Hospital, Health, Center, and Community College, large local employers such as GemLine, and public officials. This collaboration is key to our systems change goals.
- **Lawrence Financial Stability Center:** this collaborative effort with the United Way of Mass Bay and the Merrimack Valley was part of the model for LWFI and brings a “bundled” service approach to family economic advancement (focused on the Lawrence population in general), a core piece of investing in people.
- **The North Canal Coalition:** led jointly by LCW and Groundwork Lawrence, this coalition of North Canal / Mill District property owners and stakeholders works to solve common problems around district infrastructure and physical conditions, and promotes joint marketing and public events. Key to investing in place.
- **Early Childhood Education Project:** a collaborative effort of LCW, Cambridge College, and five local employers (including Little Sprouts, Greater Lawrence Community Action Council, the YMCA, and The Community Group) to train and place Lawrence residents in ECE internships and permanent jobs. Key to investing in people.
- **Physical and Financial Health Working Group:** Collaboration between LCW, Greater Lawrence Family Health Center, and the Mayor’s Health Task Force seeking to improve the socioeconomic position and health of low income GLFHC patients in Lawrence, MA through integration of financial and health services.

### *Other Core Partners*

- **City of Lawrence:** LCW works especially closely with the Departments of Community Development (affordable housing planning and development), Planning (neighborhood planning, data/GIS support), Police (community safety meetings, neighborhood planning) and Public Works (neighborhood clean-ups, events, planning).
- **Groundwork Lawrence:** open space developer; partner on neighborhood park and playground development, community gardens on vacant lots, streetscape improvements and tree planting, North Canal planning process, educational workshops, youth programming; long history of successful joint funding applications. GWL is a key partner in coordinated place-based investments that create a greater whole, and systems change efforts.

- **Lawrence Public Schools:** primary and critical LCW partner in Working Cities Challenge project; includes Office of Family, Community, and Student Engagement, Guilmette School, Lawrence Family Public Academy, Parthum School, and Arlington School.
- **Mill Cities Community Investments:** CDFI co-sponsored by LCW and Lowell's CBA; LCW on Board; cross-referral of clients for financing and counseling; partner on Lending Circles project linking credit establishment, savings, and financial education; partner with Lawrence Partnership on Venture Loan Fund, strong track record of joint funding applications.
- **The Community Group:** highly regarded local nonprofit operator of family childcare education and training network as well as four local charter schools; partner on ECE project, LWFI, and Kellogg-funded initiative to link Arlington neighborhood parents to financial coaching and asset-building.
- **Merrimack Valley Workforce Investment Board/ ValleyWorks Career Center:** cross-referral of members/ clients; nascent integration of financial coaching with career coaching and job preparation, actively partnering on employer connection for our members. Partner on Working Cities Challenge and Urban Agenda projects focused on local employer cultivation and implementation of a high school credit internship program.
- **Project Citizenship:** LCW provides space and staff support to regular on-site PC citizenship workshops and clinics; cross-referral of services.

#### *Other Potential Partners*

- **Local/Regional Employers:** these are a continuous target of outreach and cultivation for training and placement connections.

#### *Intermediaries & Resource Partners*

- **Housing and Development Intermediaries:** LCW works closely with MHIC, MHP, MassHousing, and MassDevelopment, as well as CEDAC and Life, on local housing and commercial development; they provide critical pre-development and permanent financing to support physical development efforts.
- **Financial Institutions:** including TD Bank, Metro Credit Union, Santander Bank, Citizens Bank, Merrimack Valley Federal Credit Union, Bank of America, The Savings Bank, Jeanne D'Arc Credit Union, Enterprise Bank, People's United Bank, RTN Federal Credit Union, and Eastern Bank; partnerships range from pure funding support to workshop guest speakers, curriculum support, special product development, and savings incentives.
- **Great Neighborhoods Initiative:** project of the MA Smart Growth Alliance to promote smart growth of existing and revitalizing urban centers; brings technical assistance for mill district planning and redevelopment.
- **Local Realtors, Lawyers, and Inspectors:** all provide pro-bono teaching support to the LCW Homeownership Center and classes.
- **MACDC:** trade association; LCW on Board; partner on housing policy development, community development advocacy.
- **MA Department of Housing and Community Development:** key source of subsidy funding, guidance, and support for neighborhood revitalization and pilot program development.
- **MIDAS Collaborative:** statewide asset-building collaborative and financial education resource; LCW on Board; partner on IDA programs, financial education training, advocacy, fundraising.
- **National Council of La Raza:** affiliate and member of National Homeownership Network; Deputy Director is a national trainer for them.
- **NeighborWorks America:** national community development intermediary; LCW an "Exemplary" NW affiliate; member of Community Building & Organizing and Multi-Family initiatives; technical assistance provider to other NWOs on NeighborCircles.
- **United Way:** LCW is a Venture Affiliate and Financial Stability Center.

## **INTEGRATION OF ACTIVITIES**

LCW prizes both internal integration, uniting Departments in common goals of investing in people, place, and systems change, and external integration with key strategic partners (as the previous section demonstrates). We see ourselves as not just synergizing with but also shaping and driving the larger vision and strategy for the whole community, and promoting resident engagement and co-investment as a central practice for all as that vision evolves.

- **City:** Numerous LCW staff were prominent members of the Mayor's Transition Team in areas of Housing, Economic Development, Community Engagement, Youth and Education, Arts and Culture, Budget and Finance, Public Safety, and Quality of Life, shaping the direction of these efforts — from the subsequent City Housing Study and lively discussion around mills' adaptive re-use, to the effort to increase integration across City Departments and retain outside counsel to help with the tax-title backlog, to the recent Urban Renewal Planning Process shaping the future of the downtown and north and south mill districts.
- **Schools:** The public schools receivership created a Turn-Around Plan that highlighted family engagement as an important priority for success, and LCW has been a core LPS partner in this effort. LCW thus has been able to move forward an innovative parent engagement strategy, the Community Education Circles, with the schools, and also lead Lawrence to a first-place award in the Federal Reserve Bank of Boston Working Cities Challenge, where we recruited, facilitated and coordinated a broad group of public and private sector partners around a common goal of parent and family economic success.
- **Lawrence Partnership:** See above.

## **Plan Consistency with Other Existing Neighborhood, Community, and Regional Plans**

The City of Lawrence's Consolidated Plan FY2016-2020 identifies a number of goals to respond to high-priority community needs, including Economic Development; Public Facilities, Parks and Open Space; Public Infrastructure; Affordable Housing; and Public Services. Moreover, the Con Plan cites *cost burden* as the most significant housing problem facing Lawrence families, and notes that Latino families experience this challenge disproportionately. In response it further details the "Affordable Housing Priority" to focus on "initiatives that improve the existing housing stock, that increase the homeownership rate to promote Neighborhood Stabilization, that help create mixed-income housing at Lawrence's under-utilized mill properties as part of the downtown redevelopment strategy, and that address blighted, vacant, and/or foreclosed properties," as well as the "Economic Development Priority" to a focus on "expanding economic opportunities and increasing the educational attainment and job readiness of Lawrence residents." All of these goals dovetail with the objectives and activities under LCW's "Invest in People" and "Invest in Place" goals. The North Common neighborhood is identified as a focus of investment "for the last two Con Plan periods and continues to be a focus. The City is committing HOME funds for the construction of five (5) units of homeownership and is working with the local CDC on addressing vacant and abandoned properties." LCW is specifically called out as an asset to this area; in addition, Movement City and LCW ESOL classes are among the recommended projects for the Year 1 Annual Action Plan, and the Con Plan identifies LWFI as a core strategy for reducing the number of families living in poverty in the city.

In the Greater Lawrence Community Action Council's 3-year plan 2015-2017, Employment, Housing, and Education were the top three priorities for the more than 1100 residents surveyed by GLCAC as part of their Community Needs Assessment. GLCAC identified immigration services, workforce development, adult basic education, affordable housing, and economic development as top priorities for community programming.

Finally, the Lawrence Redevelopment Authority's Urban Renewal Plan benefited from public participation by multiple adult and youth LCW members, and LCW staff representation on the Citizen's Advisory Committee. The Plan aims to "create a thriving local economy in which residents have access to new employment opportunities and higher-paying jobs, enabling them to afford better housing and more goods and services within the city" and to build on "Lawrence's physical assets, including its historic buildings, rivers and canals, infrastructure, and transportation." Key relevant goals of the Plan include to "Incentivize/accelerate development of large vacant parcels for light manufacturing, health care, education, and mixed-use development. . . Preserve, protect and enhance the city's historic buildings and infrastructure through adaptive re-use. . . Support the expansion of small

businesses that generate jobs and build local wealth... [and] Encourage sustainable development through renewable energy production, energy efficiency, and Low-Impact Development.” All of these goals synergize with LCW activities around mill redevelopment, historic preservation, small business support through our IDA program and participation in the Lawrence Partnership Venture Loan Fund, and commitment to green development practices.

## **FINANCING STRATEGY**

LCW strives for a healthy mix of funding sources: to generate an average of 25% of our revenue from developer fees and overhead, cash from property distributions, program fees, and other sources of “self-generation”; an average of 10% from local, state, and federal government sources, and approximately 65% from private funding including corporate, foundation, and individual giving (an integral part of our business model as it provides the flexibility and room for innovation that we value). We do recognize that foundations in particular can be mercurial friends (which is why we always cultivate new ones), but feel that the substance of their investment is worth the effort. Individual donors in particular have become a growing part of our portfolio, in large part because of the CITC opportunity, but also because unlike foundations they tend to be loyal to an organization once a healthy relationship is developed. Our current revenue projections, based on committed and projected funding, are attached as Appendix 4. We have always been entrepreneurial fundraisers and rarely enter any given year with more than half our revenue already raised or committed. Our annual base of funders includes nearly 180 different sources (not counting all individual donors and Annual Meeting sponsors) and includes both faithful supporters and a rotating mix of one-time or alternating funders. Following is a description of our plans and strategies in regard to each of the revenue sectors:

***Real Estate Development:*** It is our goal to have this be a consistent source of revenue for the organization (especially given the need for quality housing in the city), with an average of two projects in the pipeline and one under development at any given point in time. Our objectives here remain: to cultivate (and deliver for) the necessary relationships to maintain an adequate supply of both flexible acquisition capital and patient pre-development funding; to design real estate projects that meet both the mission and financial goals of the organization; and to bring projects to completion on time and on budget to preserve the full benefit of overhead and fee for operating purposes and future investments. Our acquisitions efforts at present are centered on both North Common neighborhood properties identified in our 2013 planning process (some of which have been purchased), additional Mill District properties, and a few promising options in adjacent neighborhoods of North Lawrence. We have strong relationships with a number of pre-development and acquisition funders who supported the Duck Mill project as well as our burgeoning neighborhood acquisitions. These include the Life Initiative, CEDAC, Community Housing Capital, NeighborWorks America, NeighborWorks Capital, La Raza Development Fund, LISC, and an anonymous private funder. In addition, we have a strong record working with MHIC and Boston Capital as tax credit syndicators and also benefit from a solid relationship with TD Bank, which has been an investor on numerous projects as well as a philanthropic supporter of the organization. We have also enjoyed strong support from the City of Lawrence, which has invested a great proportion of its scarce HOME funds in LCW projects, an investment that helps leverage other funders. We have always cultivated mutually beneficial relationships with City administrations. The current tax credit market uncertainty, among other reasons, has also led us to secure some seed capital from NeighborWorks for a new effort to try and capitalize an internal acquisitions fund that would allow us to undertake smaller scale neighborhood projects with a mission focus but outside the public subsidy system.

***Distributions from Portfolio:*** In addition to real estate development, LCW continues to analyze the management of our portfolio as a whole, in order to strengthen the assets we own, elevate their quality and efficiency, and put them to use on behalf of the larger mission. We recently successfully refinanced one property to help with initial capitalization of our internal acquisition fund and a doubling of our operating reserves. We continue to work to add units, improve asset management practices, tweak deal structure, and improve cash flow from properties as they become more seasoned.

### ***Foundation Fundraising***

Foundation fundraising has been a strength of the organization and remains a core part of our ongoing fundraising activities. We have several large multi-year investors including the Kellogg Foundation, Working Cities Challenge, Stevens Foundation, Cradles to Careers, and the Abrams Foundation, and continue to cast our nets wider and deeper in searching

for new foundation funding. Our innovative organizing, asset-building, youth development, and collaborative work continues to attract diverse support and occasional unsolicited requests for proposals. Our strategies and targets for our fundraising in this sector include.

- *Outreach to and cultivation of large regional and national foundations (Robert Wood Johnson, Surdna, Garfield, Highland Street, and Kresge)*
- *Revisit with past funders for new introductions/ possible trustee connections (Strategic Grant Partners, Fireman, Riley, and Deshpande)*
- *Small and Medium Grant Writing (banks, Cummings, Clipper Ship)*
- *Continued cultivation of smaller, local family foundations and connectors to Boston money with Lawrence roots*

**Contract / Public Sector Development**

State and local public sector funding has improved for LCW (especially through the state’s appreciated emphasis on Gateway Cities). We have worked to position ourselves as partners and leaders on state grants with some success, less so on the federal side beyond AFIA and HOME. Strategies and targets here include:

- *Build on recently-achieved relationship with CommCorp to secure additional workforce training dollars for LCW and LWF*
- *Continue to pursue CHDO operating support and accomplish deliverables*
- *Maintain relationship with MA DPH for Youth Violence Prevention funding*
- *Maintain relationship with MA Division of Banks for asset-building / homeownership education support*
- *Continue to apply through MIDAS for federal AFIA and state IDA program support and match dollars*

**CITC: Individual and Corporate Donor Development**

The CITC has helped us to cultivate and exponentially expand an individual donor base that can stay with us over the long term. Over the past three years we have consistently utilized 95% or more of our allocation by each year’s end, working through a combination of our own networks and philanthropic intermediaries. We have successfully increased donations from current individual donors, attracted and retained new donors, and doubled our support from selected corporate partners. As part of this process we have also gotten much better at regular communication and relationship-building with these donors in order to build on their investment, and eventually hope to use the CITC-generated donor base as a platform for a planned-giving initiative to enhance long-term organizational viability. In this we have also been humbled and inspired by a recent substantial 2016 bequest made to us by a long-time organizational supporter who we had been in increased contact with due to CITC outreach.

We are requesting the full amount of credits available and would like to note that we also feel that we could with some ease deploy additional credits beyond the current cap if the state were to increase the per-CDC credit limit. We have calculated our tax credit request based on the following history/trends in organizational fundraising:

Source	Current Level of Giving	2017 Goal with CITC
Current CITC individual donors at the \$50,000+ level	\$150,000	\$150,000
Smaller Individual Donors (\$1,000 - \$10,000)	\$29,000	\$ 40,000
Local and Regional Banks (through sponsorships and foundations)	\$65,000	\$ 65,000
Foundation Donors	\$10,000	\$ 20,000
Corporate Donors	\$21,500	\$ 25,000
United Way	\$20,000 (\$18,600)	\$ 5,000

Total	\$295,500	\$305,000
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## **HISTORY, TRACK RECORD, AND SUSTAINABLE DEVELOPMENT**

### **CDC History and Track Record**

LCW had its beginnings in the early 1980s struggle to build affordable housing in North Lawrence, and has built or renovated over 400 units of affordable housing for the people of Lawrence. Since an organizational rebirth in July of 1999, we have become a powerful vehicle for community revitalization, attracting over \$100 million dollars in local, regional, and national public and private investment and catalyzing collaborative, community-wide revitalization efforts. In the past seventeen years, LCW has:

- Grown our membership base from 0 to over 5,000 residents and stakeholders.
- Successfully completed 210 new units of affordable homeownership and rental housing for low-income families on formerly vacant, abandoned, tax-title, historic, and brownfields properties, with 5 more in pre-development and 20+ in the pipeline. These properties have won awards from HUD, the National Association of Home Builders, the National Trust for Historic Preservation, the Fannie Mae Foundation, and the National Community Development Association.
- Created, with partner Groundwork Lawrence, four new neighborhood parks/ playgrounds (one largely built with resident volunteer labor) on formerly abandoned or contaminated sites.
- Completed Our House for Design and Technology, an innovative neighborhood educational and community center in the former St. Laurence O'Toole school building.
- Created Asset Building programs for over 1,000 adults annually, offering Individual Development Accounts, financial education and coaching, home-ownership education, foreclosure intervention, computer basics, ESOL, workforce training, leadership development, free tax preparation, and other workshops. AB graduates have collectively saved over \$700,000 and leveraged over \$100 million in local asset purchases.
- Launched Movement City, our evolved youth programs offering programs and studios in web/ graphic/ animation design, fashion design, video and music production, dance, creative writing/ drama/ poetry, college preparation, entrepreneurship, math and science, and savings/ financial literacy serving 150 youth annually. 95% of program graduates continue to college; program staff and instructors draw strongly from alumni ranks.
- Engaged over 1000 families in NeighborCircles, a community organizing strategy led by resident facilitators and geared towards building healthy networks of active residents, and over 600 families in Community Education Circles, a tool for building sustained parent-teacher relationships and parent engagement in the family educational process. NCs are a national model for resident engagement, and CECs are spreading throughout the Lawrence Public Schools.
- Won awards from CHAPA and the Governor's Office for our Reviviendo Gateway Initiative, a smart and equitable growth strategy for revitalizing the City's Mill District, downtown, and adjacent residential areas, driven by a broad coalition of residents, businesses, and public officials. RGI laid the foundation for thriving and emerging adaptive mill re-use projects in the City.
- Launched the Lawrence Financial Stability Center in partnership with the United Way and local nonprofit and public partners to create a one-stop shop for financial coaching, income support, educational advancement, workforce development, and peer support.
- Won first place in the FRBB Working Cities Challenge competition to support the Lawrence Public Schools Turn-Around and the economic advancement of Lawrence families; have since placed over 150 parents in jobs and connected nearly 200 more to training and educational opportunities.

### **LCW CIP Consistency with MA Sustainable Development Principles**

- 1. Concentrate Development and Mix Uses:** LCW focus areas for revitalization include the adaptive re-use of existing historic mill buildings in the City's central mill district, and the infill development of vacant and abandoned properties in the North Common neighborhood immediately adjacent to the downtown and mill district (center of the City), for a mix of housing, commercial, and community uses. This development is by nature compact, putting neighborhood land back into productive use, protecting and adapting historic resources, and promoting a healthy mix of residential and commercial development. We work with the City and open space developer nonprofit partner Groundwork Lawrence to plan and implement this development in a way that integrates parks, and promotes and develops the pedestrian and bike-path Spicket River Greenway encircling this area.
- 2. Advance Equity:** Please see Resident Engagement section above; LCW has a core commitment and ferocious track record in involving residents in robust planning processes and in redeveloping Lawrence for Lawrencians, including young people. The Our House Community Center and the Lawrence Working Families Initiative are two shining examples of this commitment, as is the affordability mandate in the Reviviendo Gateway Zoning Overlay and our work shaping the strategic priorities of the Lawrence Partnership. We have also participated intensively in the City's recent Urban Renewal Planning Process (spearheaded by two LCW alumnae) to shape further development in the central city.
- 3. Make Efficient Decisions:** We spearheaded the aforementioned mill district zoning reform that streamlined regulatory and permitting processes for development and included an affordability mandate for housing development, and are currently working to promote smart growth and environmental stewardship through our North Canal Coalition participation and by modeling the development we believe is best.
- 4. Protect Land and Ecosystems:** our partnership with Groundwork Lawrence and commitment to environmentalism means that every project we develop includes energy efficient — and more recently, renewable energy components (e.g., rooftop solar) — as well as incorporating low-impact development design techniques, substantial upgrades of storm water management systems, playgrounds, and community gardens that also make use of natural habitat vegetation.
- 5. Use Natural Resources Wisely:** See above.
- 6. Expand Housing Opportunities:** Our housing provides homes for people at a range of income levels and family sizes in Lawrence, and supports both tenancy and homeownership. Our developments are all within a one to fifteen minute walk from local bus lines and regional transportation centers, and close to the City downtown. We pay special attention to restoration of historic structures and design infill construction to integrate with the existing streetscape, shaped by substantial resident input in design.
- 7. Provide Transportation Choice:** See above.
- 8. Increase Job and Business Opportunities:** Our recent development has been focused on mixed-use TOD real estate projects so that we can support the commercial revitalization of the City and create places for local businesses to start or expand. In addition, our asset-building work provides numerous opportunities for residents to gain career skills, access higher education, and —through our Small Business IDA cohort — develop as entrepreneurs. Our support for the Lawrence Partnership Venture Loan Fund, and recruitment of several financial institutions to the table, has already leveraged over \$600,000 in capital for local businesses. Our growing workforce development focus is connecting residents to both training and job opportunities in the local economy.
- 9. Promote Clean Energy:** recent housing developments have included low-VOC materials and supplies, integration of solar energy systems, highly efficient appliances, and special attention to building insulation.
- 10. Plan Regionally:** While LCW is focused on Lawrence, we recognize its interconnection with the region; moreover, given the demands the City currently makes on state and regional resources, an improvement in the quality of life and tax base here will have positive regional effects. We participate in regional economic development forums.