

**ACT Lawrence
Community Investment Tax Credit
Program Application
CDC Community Investment Plan (CIP)**



MISSION & SUMMARY

ACT Lawrence 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.

The activities included in the Community Investment Plan (CIP) are the result of the arduous work completed by the many committee members, stakeholders and area residents. Our CIP links an array of programs and activities that engage and benefit Lawrence residents in ACT's aggressive expansion plans and our Financial Capability and Opportunity Center. Through this center, we envision supporting hundreds of low to moderate-income people.

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. Approximately 4,632 households, just fewer than 20% of all households in the city, live in the Arlington neighborhood. They include many of the City's poorest households and families, with incomes that fall well below the city's already low median household income. 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. Recently, our membership voted to expand our target area to all of Lawrence to play a larger role throughout the city.

ACT Lawrence's programs target low to moderate-income individuals residing in Lawrence, MA. Our programs support residents in zip codes 01840, 01841, 01842 and 01843. The City of Lawrence contains many blighted areas and high foreclosure rates. Residents are mostly low-income with limited English language skills. There are a 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. This neighborhood contains a higher concentration of foreclosures than any other neighborhood in Lawrence. High unemployment rates plague our neighborhoods, making it difficult for families to sustain themselves. However, if given the right tools through money & debt management education our neighborhoods can survive these temporary setbacks. City of Lawrence's unemployment rate map (see attachment), depicts 9 census tracts are affected by high unemployment rates between 13 to 17%. These areas of Lawrence are burdened by increased number of residents who are economically disadvantaged. ACT's community development

programs benefits this population to not only improve their lives but also increase their resources. The map attached highlights the City of Lawrence as our target area, plus the blue area is our secondary focus area of the Arlington neighborhood.

The 2013 census estimates the Lawrence population at 77,657. The 2010 census reports 73% of population is Hispanic/Latino and 21% is White and 7% African American. There were 24,463 households where the average household size was 2.90 and the average family size was 3.46. Of these families, 41.4% had children under the age of 18 living with them, 36.6% were married couples living together, 25.7% had a female household. The city has a young population; with a median age was 30.0 years. The [per capita income](#) for the city was \$11,360. About 21.2% of families (U.S. Average: 9.2%) and 34.3% (U.S. Average: 12.4%) of the population were below the [poverty line](#), including 31.7% of those under age 18 and 20.1% of those age 65 or over.

ACT Lawrence's community investment plan will impact the residents of the City of Lawrence, Massachusetts which has some of the lowest income levels in the state. 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.

SECTION 2: COMMUNITY RESIDENTS & STAKEHOLDER INVOLVEMENT

Over the years we have conducted 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 planning committees.

Community residents are included in our board of directors, planning and through several committees including: events, planning, fundraising, marketing, audit and outreach. One of our most active committees is MONA (Marketing Outreach Neighborhood Assessment) and is holding meetings to activate a neighborhood association in a key block of the Arlington neighborhood. The purpose is to bring tools 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 will ensure community wide involvement. With support from a consultant and Boston LISC, we have begun developing a new strategic plan. The planning committee includes Lawrence residents.

Recently, ACT Lawrence engaged residents and stakeholders with our collaboration and leadership in the Lawrence Immigrant Justice Coalition; a diverse group of 15 organizations working to protect the civil rights of undocumented people. ACT trained volunteers who collected petitions and signatures convincing the Lawrence city council to pass an ordinance protecting undocumented Lawrence residents. Resulting in supporting thousands of extremely low-income persons and keeping working families together regardless of immigration status. Other examples of resident involvement that ACT Lawrence has engaged in are door-to-door campaigns completing financial needs surveys in order to help inform the development of

our new Financial Capability and Opportunity Center. Our center provides financial coaching, homeownership education, jobs program, youth leadership and business development.

ACT Lawrence initiated and leads the newly organized Arlington neighborhood association. ACT's role is to support the association with technical assistance, staff and volunteers to accomplish resident-driven improvement projects in the Arlington neighborhood. In recent meetings committees have been formed to implement clean up projects, formal crime-watch committees and involve others stakeholders and residents to achieve goals. Public safety activities led by neighborhood like National Night Out have successfully engaged our constituents. Each year this event attracts over 250 residents to connect, network and share ideas to improve the Arlington neighborhood. City of Lawrence Mayor Rivera has been very supportive of our neighborhood association and community organizing efforts. We have also engaged and received support from city councilors Kendrys Vasquez, Nilka Alvarez-Rodriguez and State Representatives Marcos Devers and Frank Moran.

ACT Lawrence has a 7-member board of directors plus 1 ex-officio; 100% of the board is elected by the general membership. Our board is represented of all constituents of the community we serve. The board represents the community we serve through race, income and residency. These include three low-to-moderate income individuals all of which are Latinos and live in Lawrence. The board's ethnic composition is six Latinos and one is White plus one African American ex-officio board member. These demographics mirror the city of Lawrence and the neighborhoods we serve. Attached is a board member list with demographics.

ACT Lawrence board has been instrumental in guiding the organization with strategies such as the expansion of the Financial Capability & Opportunity Center, housing development and youth development programs. Three of our board members have doctoral degrees and are professionals in the area of finance, community and business development. Two other board members are experienced in real estate and banking. Other board members have experience in community outreach, organizing and environmental green initiatives. Our plan for our board is to increase our board membership from 7 to 11 members in the coming year. This will allow us to include additional residents and to bring additional community organizing/resident engagement expertise and experience to the board.

Community participation is also in the development and needs assessments of the youth and homebuyer programs. Last summer, we appointed more than 30 youth and community members to complete needs assessment surveys via door-to-door campaigns. These campaigns succeeded in engaging our neighbors in our programs as well as in the community with the goal of reaching out to individuals and families whom we cannot reach via traditional channels. 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. We continually learn directly from our program participants' experiences and feedback and use that data to implement a clear action plan of attainable goals. ACT Lawrence involves the population we serve by creating win-win situations where we not only provide a service to neighbors need, but they in turn become empowered to pay it forward by volunteering to help others. One example is Margarita, an extremely low-income single parent who enrolled her two daughters in our youth leadership program. Margarita and her daughters return frequently to help us plan and improve programming for the next round of youth leaders. Because they benefited from our

services, these young women have thrived and are both expected to graduate college soon. This family is empowered to help their community and represent the key role that volunteers play in ACT’s mission. We also plan to expand the resident and community stakeholder engagement on our committees. Finally, we also plan to develop a membership plan in order to build resident ownership of the work of ACT Lawrence and organize a yearly Community Summit, in which our constituents and other residents help shape our overall goals for the coming year.

SECTION 3: PLAN GOALS

Over the next 3 years ACT Lawrence will implement these four manageable goals based on our capacity, organizational and programmatic plans via these community development strategies:

Goals	Benefit to LMI and the entire community
1. Asset Development	Financial Capability & Opportunity Center <ol style="list-style-type: none"> 1. Builds economic capacity & stability of low-moderate income persons 2. Increases opportunity to build assets and wealth 3. Increases community knowledge on how to manage their finances 4. Improves positive financial behaviors 5. Increases debt and credit management 6. Improves housing conditions & family stability 7. Provides opportunities to maintain assets 8. Increases homeownership rates 9. Home owners learn to manage tenants to gain financial stability 10. Actively involves community members in framing the future of their neighborhoods
2. Job Training & Creation Program	Youth Jobs and Leadership Program <ol style="list-style-type: none"> 1. Provides jobs and jobs training & economic opportunities 2. Engages youth in productive activities 3. Prepares youth for leadership roles and opportunities 4. Empowers people to lead 5. Youth become financially literacy earlier in life 6. Helps youth develop educational plans 7. Increases access to education opportunities 8. Educates parents about how to pay for higher education
3. Economic Development	Business Assistance Program <ol style="list-style-type: none"> 1. Encourage micro enterprise development 2. Increase economic development opportunities for low income people 3. Improve business management skills for current and future business owners 4. Increases access to business training access to low income participants

	<ol style="list-style-type: none"> 5. Increases economic opportunities 6. Engages community members in monitoring and implementing our CIP plan
4. Community Engagement & Neighborhood Stabilization	<p>Community Engagement</p> <ol style="list-style-type: none"> 1. Broaden resident involvement 2. Involves community in monitoring and implementing CIP 3. Community elects committee members to increase resident-led initiatives 4. Strengthens ACT Lawrence's partnerships 5. Increases ability to share resources & outreach larger audiences 6. Engages additional stakeholders to help implement our plans 7. Engages community in leadership roles, advocacy, outreach and volunteer opportunities 8. Creates a vibrant community supported by its residents

SECTION 4: PLAN ACTIVITIES

The following is a list of planned activities within the next 3 years. Each activity is tasked to ACT staff that will integrate our pool of 80 volunteers into each program activity. Additionally, the board of directors will implement a series of organizational development activities to ensure proper resources and completion of ACT Lawrence’s operational growth.

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 capability and 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 Counselor	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	80 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 counseling (Foreclosure Prevention)	45 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 130 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, community	Financial Capability and Opportunity Center Evaluation	Convene program evaluation meetings	1) Actively involve community members 2) community monitors and helps frame the future of youth programs
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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 and	25-50 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 6 workshops on; 1) Financing Options 2) Marketing 3) Basic Accounting 4) Building Credit 5) Business Incorporation 6) Employer policies	1) Increase economic development opportunities for low income people 2) Improve business management skills for current and future business owners
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	30 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 & volunteers	Partner with E-for-all	up to 30 new entrepreneurs participate in "Lanza Tu Idea" (Pitch your Idea) events	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
ACT staff & board, volunteers, partners	Collaborate with Cambridge College / 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	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	up to 9 committee members	1) Community elects committee members to increase resident-led initiatives 2) Involves community in monitoring and implementing CIP
ACT staff & volunteers	Convene 6 neighborhood conversations via Arlington Breakfast Club meetings	Engage 75 participants	1) Increase resident participation in neighborhood stabilization 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	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	Annual meeting/ Community Holiday Party	Engage between 300 to 600 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. ACT measures our impact through the following tools and methodologies:

1. Home Counselor Online: a HUD approved online client-tracking software that captures client action plans & their progress, demographic info, counselor notes and outcomes reports. This 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.

Staff and board are preparing for a retreat to 1) evaluate program outcomes and organizational accomplishments 2) make program projections and suggest critical steps to expand organizationally and increase capacity 3) analyze data collected from all program outcomes.

SECTION 6: COLLABORATIONS SUPPORTING OUR PLAN

Existing Collaborative Relationships

The City of Lawrence, Merrimack College and ACT Lawrence partnered to help families become financially literate and savvy to build assets through financial coaching. The City of Lawrence funds down-payment assistance program to help families purchase homes with minimal out of pocket savings. The Merrimack College's business and finance departments faculty, train students to become financial coaches. Faculty mentors from the business school

are working pro-bono to train and support our financial coaches. Together, we plan to increase low-income family's savings to help them achieve financial goals and their stability. Our collaboration addresses increased requests for financial coaching to help low income families not only improve financial skills, but also improve behaviors and fears toward the financial system.

The Charles Hope Companies partnered to develop 4 units of housing on Park St, all units were sold to low-mod income families. Merrimack Valley Habitat for Humanity partners with ACT Lawrence to develop affordable housing in our community, including units built on Acton and Parker Streets. ACT is a voting member in Habitat's housing family selection committee.

We have 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, National Night Out (a public safety and neighborhood support initiative). While housing counseling has been our core service, we are also constantly assessing and responding to the needs of the community. At this moment, we are also working with the City Community Development Department to develop workshops and a support system for young adults who are currently living in precarious living arrangement, and who are at risk of becoming homeless, or who are entering the rental housing market for the first time. Also, the ACT Executive Director is on the City's EPA Brownfields Assessment Grant "Citizens Advisory Committee." Other partners supporting our community investment plan are:

- The Lawrence Training School: whose role is to assist in referring clients and providing classroom space for our workshops.
- The Lawrence/Methuen Community Coalition: positive community led activities and programs for families living in poverty.
- The LMCC 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.
- Bread and Roses Housing: builds and preserves affordable housing in Lawrence for low-income families and improves economically distressed neighborhoods.
- Financial Institutions, Realtors and Attorneys: provide funding and free staff to support our financial and homebuyer education workshops.
- 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 over the next 3 years, ACT plans to connect and partner with several key organizations in Lawrence. Our priority list of partners includes:

The Greater Lawrence Community Action Council: We frequently refer clients to GLCAC to address our client's childcare, ESL, and heating assistance needs. We admire their work because it is a social services agency that annually assists thousands of people in Greater Lawrence through a wide range of services, from heating assistance to daycare needs, focuses on lifting families out of poverty and setting them on a pathway to economic stability.

Lazarus House: provides shelter services to area residents; ACT looks forward to engaging this population in financial coaching and job training.

Merrimack Valley Workforce Investment Board: Interconnecting our summer youth jobs programs & share resources with one another to better support youth jobs training.

Valley Works Career Center: Connecting our jobs training program with the career center will engage youth and their families in additional job placement opportunities.

United Way: Partner through 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.

Northern Essex Community College and Cambridge College: Although we have partnered numerous times, we plan to strengthen our relationship to increase roles in jobs training and higher education.

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". Our plan proposes to provide technical support to small businesses and start ups. Second, our "maximize affordable homeownership opportunities through the redevelopment of vacant, blighting properties and through direct assistance to first-time homebuyers". Our work through the Financial Capability and Opportunity Center provides access and opportunities for low-income people to become home owners. Third, our plan supports the City's objective to "strengthen 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. Fourth, we "provide new or improved access to programs that serve youth, seniors, and at-risk, vulnerable households". We achieve this, by expanding our youth jobs and leadership training program that provides jobs and skills to low income youth. We look forward to the opportunity to connect our community investment plan with other local and regional plans.

SECTION 8: FINANCING STRATEGY

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 has begun reaching out to numerous corporate donors, partners and individuals to cultivate and strengthen their financial support. As a mature organization ACT Lawrence has developed funding support from key partners such as Mass Division of Banks, the City of Lawrence, area foundations and corporate donors.

Our strategies for funding for CIP expect raising money from individuals, sponsorships, corporations and new foundations. We plan to hold a series of fundraising activities such as a 5K walk or a gala fundraiser. In the larger vision of our plan we will leverage CITC allocation to increase our operations and expand programs to ensure timely implementation of our community investment plan. Adding to this list is our current operating resources, which are earned from five primary areas:

1. Government grants
2. Individual & Corporate Donations
3. Earned Income from workshops
4. Foundations
5. In-kind contributions
6. Event sponsorships

Securing additional funding will build ACT's capacity to address many of the inequalities faced by the community. Further enables ACT to expand our programs. As a mature organization ACT Lawrence has developed funding support from key partners such as mass division of banks, the city of Lawrence, area foundations and corporate donors. Our projected funding goals to finance implementation of our plan include securing \$210,000 from local, state grants and fundraising events plus \$100,000 from foundations and individual donors. Below is a list of committed and projected funding:

Funding Source	2015 Current total giving	2016 Projected goal with CITC
Individual / Corporate donors	\$17,000	\$25,000
Foundations	\$34,000	\$45,000
Acquire 10 New Corporate donors		\$10,000
Acquire 8 New Individual Donors		\$8,000
New Sponsorships		\$12,000
TOTAL CITC LEVERAGE		\$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 unemployed 50% of the residents and the October 1996 Spicket River Floods that 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 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 target extremely low to moderate-income residents requiring services provided in English and/or Spanish.

ACT is a growing community development organization with 19 years of experience making Lawrence a more livable city. 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 for its residents. We are also a HUD approved housing counseling agency and certified regionally through the Massachusetts Home ownership Collaborative via (CHAPA), Citizens' Housing and Planning Association, as well as Massachusetts Association of Community Development Corporations (MACDC), an association of mission-driven community development organizations dedicated to working together and with others to create places of opportunity. All of our community programs support extremely low to moderate-income individuals and disadvantaged, often very high-risk youth living in Lawrence.

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 behavioral finance program that provides a full circle approach to financial coaching with our client's goals as our guiding principle. During the 9-year program's history, we educated, coached and counseled thousands of people.

Through research and community input, we created The Financial Capability & Opportunity Center. Section 6 of this plan details our partners and their roles in the center. In order to appreciate the true impact of our center, we can look at how it developed in 2014. Last year, we advanced our mission of ensuring financial stability by educating close to 400 first-time homebuyers with the necessary tools and skills to become successful homeowners. Recently, we saw a 67% percent increase in demand for coaching, counseling and workshop services compared to 2013. Our 2014 achievements include:

1. Graduated 164 first time homebuyers who are now better prepared to keep their properties long term. 48 of these graduates completed their course online since ACT is now certified by CHAPA to provide online homebuyer classes online in both English and Spanish. Of the total 164 graduated, 97 people (56% percent) purchased homes. The remaining 67 (44% percent) of the total participants did not purchase a home in 2014, were encouraged to access ACT's free counseling services. Of those who completed the workshop and did not purchase a home, there were 45 who completed pre-purchase counseling and 24 (53% percent) of

those clients will be ready to purchase in the next 3 to 18 months; while 21 participants (47% percent) decided to wait to purchase a home due lack insufficient income and/or savings.

2. Provided free counseling to hundreds of clients and assisted in saving over 80 homes from foreclosure. Since it's beginning, this valuable program has preserved more than 10 million dollars of investment in our community.
3. Graduated 80 homeowners now ready to be successful landlords. We believe this education not only helps these families avoid foreclosure in the future, but also helps create sustainable and livable communities.
4. Equipped 52 participants through our financial coaching workshops in budgeting, improving credit scores and managing debt.

ACT's Youth Leadership Program, provides summer jobs to up to 30 low-income Lawrence youth ages 14 to 22 years old. Our program employs youth for 20 hours per week 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. The youth also engages in other fun activities such as once-per week attendance to the Lawrence Arts House. Here, they work on self-expressive arts activities and assist younger children with their arts projects. The youth are motivated through weekly incentives and competitions guided by the program coordinators. These competitive, yet fun activities are key, since they offer real-life applications in leadership skills while learning to guide and supervise others. Soon, we plan to expand to a year-round program.

The dramatic increase in people we impact through our services is due to our dedicated staff, board and volunteers, as well as to the high demand for our services from a community in need. It should be pointed out 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.

ACT LAWRENCE CONSISTENCY WITH MA SUSTAINABLE DEVELOPMENT PRINCIPLES

1. Concentrate Development and Mix Uses

The roots of ACT date back to 1996 in the aftermath of the disastrous Malden Mills fire when neighbors who were opposed to efforts by those outside the area to literally raze many of the single, 2 and 3 family houses in the neighborhood and replace them with large projects type development reminiscent of the Great Society projects from the late 60's thereby destroying the fabric and culture of the neighborhood the Arlington Neighborhood. This pure grassroots heritage of ACT has been consistently maintained since with a 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 and; Second, to create

sustainable collaborations with other organizations and city agencies to bring the necessary financial and intellectual resources to the neighbors in utilize existing buildings (residences, bodegas and small businesses) and infrastructure, unused open space and abandoned properties.

In the past 5 years alone ACT has built affordable housing in collaboration with Habitat for Humanity, private sector developers and court appointed receivers to rehabilitate and complete affordable housing such as the Park Street Projects and Acton Street projects, with others under development. It has collaborated with the 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 by adding 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 critical to the formation of an open art studio serving residents of all ages and holds annual community organizing events such as the annual community holiday party and National Night Out block parties with public safety components and other activities.

2. Advance Equity

The governance of ACT is and always has been community driven. The entire leadership including officers and directors are from the community and involved in every major decision both in strategic planning and project implementation. Counselors are almost entirely from the community. Similarly, qualified community members provide training workshops and planning charettes and maximum neighborhood involvement community is encouraged. The 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 and other projects including community planning such as the acquisition of vacant lots and abandoned properties for conversion into affordable housing and the annual Spicket River Cleanup. The neighborhood was actively involved 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 residence we need to have a coordinated balanced approach that includes economic development, community development and social justice. Our neighborhood suffers from virtually every measure used to be categorized as an environmental justice neighborhood and is plagued by high levels of health disparity. Consequently, we are proud to work closely with the Greater Lawrence Family Health Center located in our service area. We also coordinate activities closely with the Lawrence Methuen Community Coalition to provide a diverse programs regarding substance abuse education. As a Shannon grant partner working the closely with the police department to provide programs for proven risk youth and their families to address challenges associated with involvement in the criminal justice system and reentry from confinement facilities. By embracing our youth, we embrace our future.

3. Make Efficient Decisions

We prepared for the foreclosure crisis through data analysis and 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 devastation flooding of the Spicket River helping to redefine the flood zone area and assist 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 of 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 project on Park Street and Acton Streets are within walking distance to Polartec Industries and many businesses that employ Lawrence residents. Our properties on Park and Acton Street are multi-family units that are also compatible with the community's character and vision with 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

ACT Lawrence has supported growth of local businesses by providing free training and business coaching. Over the years assisted 125 entrepreneurs with technical assistance and business plans that increased their managerial skills and prepared their business for growth. To this end, we also train potential employees through our youth jobs training program. Our Youth Leadership Program provides summer jobs to up to 30 low-income Lawrence youth ages 14 to 22 years old. Our program employs youth for 20 hours per week during a 6-week period in July and August for a total of 120 hours of summer activities. 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

ACT Lawrence CIP plan is consistent with the city of Lawrence's 2016-2020 Consolidated Plan objectives. First our plan supports the "expansion of economic opportunities through support for small businesses". Our plan proposes to provide technical support to small businesses and start-ups. Second, our "maximize affordable homeownership opportunities through the redevelopment of vacant, blighting properties and through direct assistance to first-time homebuyers". Our work through the Financial Capability and Opportunity Center provides access and opportunities for low-income people to be become homeowners. Third, our plan supports the City's objective to "strengthen 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. Fourth, we "provide new or improved access to programs that serve youth, seniors, and at-risk, vulnerable households". We achieve this, by expanding our youth jobs and leadership training program that provides jobs and skills to low income youth. We look forward to the opportunity to connect our community investment plan with other local and regional plans.