

Community Investment Plan: Coalition for a Better Acre (CBA)

Section 1: Community & Constituencies to be served by CBA

CBA's historical geographic and constituent focus has been the Acre neighborhood in the city of Lowell. Currently, Lowell, located in northern Middlesex County, is the fourth largest city in the Commonwealth of Massachusetts, with a 2012 population estimate of 108,522. Lowell is situated in the northeast section of the state and sited approximately 25 miles from Boston. Major cities in the Merrimack Valley in Massachusetts include Lowell, Lawrence, Haverhill and Newburyport. The population of the region, in 2000, was 605,853 residents, or slightly more than the city of Boston, and over one tenth of the state.

Lowell continues to have significant growth in its minority populations which in 2012 were estimated at 47.2% of the population. The largest and fastest growth is within the Southeast Asian and Latino populations, two groups that CBA has been focusing on for many years. Population density also varies greatly by neighborhood. The largest percentage of the population lives in the Highlands neighborhood (17%); the greatest population densities can be found in the neighborhoods of Back Central (28 persons per acre), the Lower Highlands (26.37 persons per acre), and a portion of the Acre neighborhood (36.9 persons per acre). (*Source: The data for the City of Lowell includes 2000 and 2010 Census data, Census Quick Facts 2013, and Point2Homes Lowell neighborhood data*)

Today the University of Massachusetts at Lowell (UML) is a major force in reshaping the Lowell cityscape as it continues to build and renovate buildings throughout their campus, impacting all areas of the city. Construction was completed in the Acre on the Health and Social Sciences building in spring 2013. Other projects that will impact the Acre and Pawtucketville neighborhoods include UML's purchase of the former St. Joseph's Hospital as its administrative hub and student center and a new 500 suite-style dormitory expected to be completed in late 2013 to early 2014.

Lowell is a city which retains strong neighborhood identities. Of Lowell's 11 neighborhoods, the four neighborhoods of particular focus for CBA: the Acre, the Lower Highlands, Back Central and Centralville, all share similar characteristics; high density, high minority populations and majority low income (see Attachment 1: *Lowell Neighborhoods and Organizing at CBA* and Table 2: *Demographics*). In 2012 the CBA board formally stated its intention to expand its work in affordable housing beyond Lowell into the Massachusetts portion of the Merrimack Valley and to expand other programs, as identified and appropriate, city-wide in Lowell. Since 2008 in particular CBA's community engagement and housing preservation work has in fact expanded city-wide and beyond.

Economic Opportunity and Income

As of the 2000 U.S. Census, there were 20,975 households in Lowell earning less than 80% of the area median family income (MFI), which represents 57.8% of the population. In 2009, the number increased to 21,951 households. The neighborhoods that CBA has consistently focused on have the heaviest concentrations of low income residents: the Acre, Lower Highlands, Back Central and parts of Centralville neighborhoods (see Attachment 2). Unemployment is also higher in Lowell than statewide, (8.5% Lowell vs. 7.2% MA in August 2013) continuing a trend that has existed for many years.

Housing

The City of Lowell has a total of 41,431 housing units, with 92% occupied. Of the vacant units, 3.9%, or 1600 were available for rent. The ratio of owner occupied versus rental is almost even, 49% owner occupied and 51% rental compared to 64% and 36% in Massachusetts (see Attachment 2). Given the

tight housing market and the high unemployment rate, the availability of affordable housing is especially critical to new immigrants seeking to live in Lowell.

The CBA owns and manages 425 units of rental housing (soon to be 476 units) in the Acre. The 51 units in or close to development now are outside the Acre. 100% of our apartments are affordable to families earning less than 60% of area median and 56% have project based rental subsidies attached to them, making them affordable to a broad range of households. 6% of CBA units are rented by residents earning less than 30% of area median income. This number will increase given the income structure of the two impending projects. Ethnicities of residents (estimated from head of household data) are Asian 6.7%, Latino 51.2%, White 36.6%, and Black 5.5%. Anecdotally, CBA's community building and organizing work includes a considerably higher ratio of Asian residents.

In 2013 CBA's 'Gorham Street' project received DHCD approval. This was CBA's first project outside of The Acre – in Lowell's Back Central neighborhood. The Haverhill Veterans Housing Project is CBA's first real estate development initiative outside of Lowell. CBA was approached by a Haverhill-based non-profit, the Veterans Northeast Outreach Center, to provide affordable housing development expertise for the creation of service-enriched housing for veterans. CBA is currently in the predevelopment phase and expects to secure project funding commitments from DHCD in early 2014 with a construction start in mid-2014.

Home Preservation Center (foreclosure counseling, founded 2008): CBA's Home Preservation Center has served clients throughout the Merrimack Valley since inception. Clients are homeowners and thus represent overall a somewhat higher income range.

Home Preservation Center: Foreclosure Clients 2009-11/1/13

Ethnicity 2013 data	White	Asian	Latino	Black		
	71%	6%	10%	12%		
Client Location 2009-2013	Merrimack Valley	Lowell	Centralville	Highlands	Pawtucket-ville	Acre
	76%	51%	8%	13%	6%	3%
Income Levels 2013 data (% area median)	< 50%	50-79%	80-99%	100-120%	>120%	
	42%	24%	14%	7%	10%	

* note client location and income level figures exceed 100% because Lowell is part of the Merrimack Valley.

Section 2: Involvement of community residents and stakeholders

Resident and stakeholder involvement in CBA operations and decision making, in the development of this CIP and in monitoring and implementing the Plan are happening and will happen in several 'layers' simultaneously.

1. CBA has structured ongoing involvement of residents and stakeholders which functions now and will continue to function throughout the time frame of this CIP. This structured framework for ongoing engagement will be one leg of stakeholder involvement in monitoring and implementing this CIP.
2. CBA's existing strategic plan, which runs through 2015, was created with robust community involvement.
3. During November and December 2013 CBA has conducted additional community and stakeholder meetings to generate new insights and refine the existing plan.

4. CBA is creating additional mechanisms specific to this CIP to focus community involvement in monitoring and implementing this CIP.

Structured ongoing involvement of residents and stakeholders

CBA Board Composition (Minimum #12 members, maximum# 17 members)

- Acre Neighborhood Resident: 4 seats (elected)
- CBA Tenant (in a property other than North Canal): 1 seat (elected)
- North Canal Tenant Council (President or designee): 1 seat (appointed)
- Business Person (in City of Lowell): 3 seats (appointed)
- City of Lowell representative (City employee): 1 seat (appointed)
- Cambodian Community representative: 1 seat (appointed)
- Neighborhood Group representatives: 3 appointed (live in low income census tract)
- St. Patrick's Catholic Church: 1 seat (appointed)
- Recipient of CBA services: 2 optional seats (may be appointed)

Notes:

1. North Canal is CBA's largest property with 267 rental housing units.
2. The Cambodian ethnic group is the largest and fastest growing in Lowell
3. Neighborhood groups are officially recognized representative groups in Lowell. These groups are mandated as communication tools for residents to speak to the city on issues of common concern. CBA helped found the **Acre neighborhood group** (ACTION) in 2010. The Chairperson of ACTION is a member of the CBA executive committee.
4. A neighborhood group representative (Lower Highlands) and an Acre resident are on the **board executive committee**. This group meets as needed (usually 6-8x per year).
5. A neighborhood group representative (Lower Highlands) and an Acre resident are on the **real estate committee**. This group meets six times per year.
6. Two neighborhood representatives (Back Central and Lower Highlands) and an Acre resident are on the **nominating committee**. This group meets on an as needed basis to review terms and discuss candidates.

North Canal Housing Trust: The North Canal Tenant Council consists of 12 members and is independent of CBA. It provides a focused venue for residents of the 267 housing units to discuss common concerns and issues. Two members sit on the board of the North Canal Housing Trust. The Trust was established by CBA many years ago. This group meets quarterly. The Trust offices, where trustee meetings and social events are held, and where the property management office is located (Maloney Property Management supervised by CBA's real estate team) on the first floor of 517 Moody Street in Lowell, with CBA offices located on the 3rd floor. As above the NCHT has a permanent seat on CBA's board.

Monthly potlucks: Are an informal way CBA members come together to create community and learn about important topics and issues. A member of CBA's community organizing staff is present and helps coordinate the potlucks. On an as needed basis these regular gatherings are transformed into community forums. Our two community forums in November-December 2013 were built in this way.

Annual Success Measures Survey: CBA has used the Success Measures survey tool (every other year) to measure Community Level Outcomes. We chose an area that was within the Acre (Census tract 3111) met the required number of households between 500 and 1200, and included our housing along with

other housing. Selecting a specific geographic area in which to implement the evaluation is needed for consistency of approach and the ability to aggregate results across the network of NeighborWorks America organizations.

CBA Board resolutions: July 14, 2010 the CBA board approved the *Operating Procedure Regarding CBA's Process for Soliciting Advice from Low-Income Program Beneficiaries*. The resolution is too lengthy to include in our attachments but the operating procedure begins by stating:

“CBA is committed to engaging the community throughout the real estate development process to ensure that the housing developed meets the needs of the community and to build support for its projects.”

The procedure then goes on to discuss engagement of residents about housing needs, design questions and property management. It also discusses the role of resident members of the board and the North Canal Housing Trust.

On December 7, 2013 the CBA board adopted a more specific resolution which begins as follows:

“The Corporation hereby resolves that it shall encourage the participation of local members of the low-income community- some of whom may become program beneficiaries - to advise the Corporation in its decision-making process regarding the design, siting, development and management of affordable housing; and that the organization shall convene a meeting, at least annually, to facilitate that process;”

The full resolution as voted and signed by the board Clerk is included in the adoption documentation.

Community involvement in generating CBA's current strategic plan (2011-2015)

CBA began the planning process for its current strategic plan with a Board Retreat in December 2010. The plan was created to maintain a focus on our mission and be adaptable to new conditions and needs in our environment. The process of completing the strategic plan was led by a committee of eight members comprised of Board members who represent the neighborhood resident, business and institutional sectors on the CBA Board. They conceived and identified the overarching strategies (housing, community organizing, outreach and engagement, economic development, organizational development etc.) that would serve as the structure for the plan. They completed a thorough SWOT analysis of each strategy area. This SWOT analysis helped the group identify themes that led to a discussion of strategic opportunities and challenges to be considered. From this jumping off point, the committee created the seven strategy charts (consolidated to five in this CIP) that populate the strategic plan. In 2011, the Board of Directors thoroughly presented these strategies and the process undertaken to reach them to over 150 CBA and community members gathered at the CBA annual meeting. The members voted to recommend that the Board of Directors adopt the plan.

November and December 2013: additional community and stakeholder process of engagement

Community Forums 1&2 were conceived as one process with forum two building on the foundation of forum one.

Community Forum 1 November 21, 2013: This forum hosted 39 residents from within the four Lowell neighborhoods in which CBA focuses its work. Spanish language and Cambodian translators were engaged. Although many (not all) in attendance were quite familiar with CBA's work some were not. A general introduction to CBA's work was provided along with information on resident rights. This was a two hour meeting.

Question 1: What are your most important community needs as you see them? Followed by discussion. Prior to moving on to question 2 a brief explanation was given of current CBA strategies and programs.

Question 2: What strategies or programs (also beyond those presented) should CBA adopt to better meet the community needs you have described? Followed by discussion.

Community Forum 2 December 18, 2013: This forum was planned for a smaller group of very motivated residents to take the input and dialogue process further. At the beginning of the meeting a short presentation was given (English, Spanish, and Cambodian) on CBA's tentative priority areas for 2014-15 (see *Community Forum 2: CBA Priority Areas* in adoption documentation). Residents then had the chance to engage by providing their own sense of prioritization to these areas and by indicating if there were still critical areas missing (*notes in adoption documentation*).

Board of Directors Retreat December 7, 2013: Agenda, minutes, decisions and resolutions from this meeting are in the adoption documentation. 1.5 hours of the retreat were dedicated directly to CITC consideration. Ten board members and five senior staff (for CITC only) attended.

Board of Directors Meeting January 16, 2014: Where final discussion and approvals are sought for the CIP.

Nonprofit Alliance of Greater Lowell forum December 4, 2013: The Nonprofit Alliance of Greater Lowell includes members from area nonprofits and has been meeting monthly for the past 12 years to discuss common issues and provide capacity building events and opportunities. CBA's deputy director (President of the Alliance) and interim executive director facilitated a 1 hour session at the December 4th meeting. Twenty two nonprofit representatives were in attendance. We provided a brief general introduction to CBA, asked members what critical community needs in greater Lowell they saw as most relevant to CBA and asked them to describe to us their perception of CBA's role in the community and its reputation. We previewed our thoughts on CIP priorities going forward and asked them to rank these in terms of how well they meet community needs, their confidence in CBA to accomplish them and anything missing that CBA really should be doing but hasn't considered (discussion notes and rankings included in adoption documentation).

CBA Board/Staff planning meeting on community organizing, December 11, 2013: For many individuals connected to CBA, CBA's identity is closely linked to the community organizing it did in the 1980's and early 1990's in opposition to decisions by the city of Lowell deemed damaging to the interest of Acre residents. This vocal, public opposition to HUD and city policy led to the development of CBA's largest affordable housing property – 267 units at North Canal. Today the organizing work for the most part looks different and often has to do with creating partnerships and finding common ground. Board and staff decided it would be important to discuss and align our views on the current and future organizing work at CBA. Twelve board and staff members were in attendance and Maria Elena Letona of Third Sector New England facilitated the three hour session (notes in adoption documentation).

Interim executive director stakeholder meetings: Interim executive director, Gregg Davis, has engaged with all staff, with board members, nonprofit partners, members of Lowell city government and CBA donors, to discuss their views on community needs and CBA strategy. These 25+ meetings have not been codified into one document but the insights gathered (Late September through December 20) are integrated into Mr. Davis' Operations Analysis report (being reviewed by the CBA executive committee). The insights developed were integrated into the preparation of the CIP.

See for all of the above - minutes, lists and agendas in the adoption documentation section.

Additional mechanisms specific to this CIP to focus community involvement in monitoring and implementing The Plan.

Please see adoption documentation for the December 7, 2013 board resolution requiring an annual meeting to encourage the participation of local members of the low-income community- some of whom may become program beneficiaries - to advise the Corporation in its decision-making process regarding the design, siting, development and management of affordable housing.

Success Measures survey tools, observation tools, calculation tools and focus group tools will be used to track outcomes. Please see Attachment 4 for list.

Section 3: Plan Goals

Summary: CBA intends to expand its affordable housing portfolio in particular outside the city of Lowell into the wider Merrimack Valley; to expand in particular the service enriched component of our portfolio in line with existing core competencies; to increase the scope of community engagement we conduct for real estate development; to intensify our work towards deeper engagement and leadership development for less active CBA members and housing portfolio residents; to build our economic development work focused on support for immigrant and minority businesses, identifying appropriate project partners and utilizing our core competence of outreach into the immigrant community; and finally to initiate a concerted marketing effort to better inform potential partners, program participants, donors and funders regarding CBA's existing and planned service expansion beyond the Acre neighborhood of Lowell. New staffing, appropriate IT systems upgrades, added program evaluation costs, real estate consulting support and new costs for donor acquisition and marketing will be critical to achieving the goals.

Context: The Critical need for affordable housing

Given the continued tight housing market and the high Lowell unemployment rate (8.5% August 2013), the availability of affordable housing is critical to residents seeking to live in Lowell. Too many families are experiencing severe difficulty in finding or retaining an affordable place to live. The City of Lowell has a total of 41,431 housing units, of that 92% are occupied. Of the vacant units, 3.9%, or 1600 were available for rent. The ratio of owner occupied versus rental is almost even, 49% owner occupied and 51% rental. Inclusive of the cost of utilities, the fair market rent (FMR) for a two bedroom apartment is \$1,107. In order to afford this level of rent and utilities, without paying more than 30% of income on housing, a household must earn \$44,280 annually. Assuming a 40-hour work week, 52 weeks per year this level of income translates into a housing wage of \$21.29 per hour (National Low Income Housing Coalition). However, a high proportion of the population served by CBA do not make significantly above minimum wage, now at \$8 per hour in Massachusetts, which would require 2.7 full time jobs at this wage rate to support a rent at the FMR.

CBA provides more than affordable housing but this context shines a light on the continuing need for quality affordable housing. Families that struggle to find affordable housing will usually struggle with wealth building, sustainable employment and lower educational outcomes. **See Attachment 3** for five charts with full descriptions of Plan goals and resulting benefits to CBA constituents and the wider community.

Section 4: Plan Activities

REAL ESTATE DEVELOPMENT STRATEGY AREA		
Goals (full goals description in Section 3 chart)	Plan Activities	Benefits to Low and Moderate Income Households and other Constituents
Goal 1: Create opportunities for new real estate development project opportunities that reduce or eliminate blight and/or vacant lots, create a more pleasant streetscape, meet resident's needs for services and add to neighborhood stability via commercial development.	<p>1a. Identify and pursue feasibility on 8 – 10 housing projects per year with at least 1/3 outside the Acre neighborhood. Accomplished by staff, consulting support and 6x/year real estate committee meetings.</p> <p>1b. Acquire and pursue funding/financing to complete 20 – 30 units of housing per year. Accomplished by staff and consulting support.</p> <ul style="list-style-type: none"> • 2014: Gorham Street Apartment Project in Lowell will create 24 housing units for working families with household incomes limited to 60% of the area median income. The project is designed to complement the historic neighboring properties and enhance the streetscape. Six units have a townhouse design, providing multiple entry ways, enlivening the streetscape and adding to pedestrian use. • 2014-15: Haverhill Veteran's Housing Project (27 units) <p>1c. Pursue opportunities for collaboration on commercial projects, working with real estate committee and existing advisors.</p> <p>1d. Pursue commercial opportunities potentially in partnership with Merrimack Valley Sandbox, UML, MCCI in Acre and Pawtucketville neighborhoods (UML expansion areas: <i>collaboration under discussion – not approved or planned in detail</i>)</p>	<p>All Plan activities are designed and intended to directly support achievement and implementation of Plan Goals. Benefits are identical to benefits cited in Section 3. Additional links to Lowell 2025 Plan cited below.</p>
Goal 2: Implement an outreach plan that more proactively engages the community in identifying needs for RE projects and vetting our own proposals.	<p>2a. Get community input by meeting with neighborhood groups, local residents and community members. Engage additional consulting support to supplement staff efforts.</p> <p>2b. Board members are engaged in community development projects throughout the development cycle.</p> <p>2c. At least once a year hold a meeting to solicit input from low income households who are eligible beneficiaries on area housing needs to inform CBA on project design and location.</p>	<p>In line with Lowell 2025 Plan goals for supporting minority owned businesses and prioritizing programs with employment opportunities.</p>

<p>Goal 3: Build on CBA's experience with service enriched housing into the CBA portfolio - through building capacity within CBA's property management team and via partnerships with area nonprofits</p>	<p>2d. Meet with municipalities which have adopted the Community Preservation Act and/or have Affordable Housing Committees to identify housing needs and opportunities.</p> <p>3a. Clarify ability of current properties cash flow to support additional resident services coordinators. CBA's Unity Place Apartments currently have 6 units devoted to women at risk of homelessness. Gorham Street Apartments and Haverhill Veterans Housing will have resident services coordinator support.</p> <p>3b. Haverhill Veterans Housing Project will be service enriched for 100% of units – our nonprofit partner (VNOC of Haverhill) will provide. Gorham Street Apartments will have eight service enriched units (extremely low income/high risk of homelessness).</p> <p>3c. After assessing effectiveness of partnership with VNOC in Haverhill we plan to expand CBA's work with Veterans Housing into new locations.</p>	<p>3b. In line with priorities articulated in DHCD 2013 QAP including housing for ELI households in need of supportive services and investment in distressed and at risk neighborhoods.</p>
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REAL ESTATE ASSET MANAGEMENT STRATEGY AREA		
Goals (full goals description in Section 3 chart)	Plan Activities	Benefits to Low/ Moderate Income Households and other Constituents
<p>1. CBA's properties are high quality and well maintained and continue to be sustainably viable as strong community assets.</p> <ul style="list-style-type: none"> • Occupancy rate of 95% • Residential collection rate of 95%. • North Canal Tenant Council is viable and meets residents needs <p>2. Green property management</p>	<p>1a. Monitor the conditions and performance of CBA's residential and commercial properties. Tracked monthly in asset management meeting.</p> <p>1b. Make adequate investment in the properties through annual operating budgets and capital budget plans. Annually reviewed and developed in Fall for new fiscal year.</p> <p>1c. Review and/ or develop asset management plans; capital needs assessments, and resident selection procedures annually. Annually reviewed and developed in Fall for new fiscal year.</p> <p>1d. Measure tenant satisfaction with surveys every other year.</p> <p>1e. Support the work of the North Canal Tenant Council and North Canal Housing Trust via monthly meetings with staff and tenant council and quarterly meetings with the Housing Trust.</p> <p>2a. Green the CBA portfolio with planned capital improvements as well as</p>	<p>All Plan activities are designed and intended to directly support achievement and implementation of Plan Goals. Benefits are identical to benefits cited in Section 3</p>

practices are implemented throughout the CBA portfolio of properties consistent with the commonwealth's Sustainable Development Principles	with ongoing replacement of fixtures and appliances - annually with Fall budget planning. 2b. Implement recycling programs at CBA properties. 2c. Monitor utility usage over time and take advantage of available funding sources targeted towards energy conservation – annual/ongoing.	
3. Resident Services are provided that enrich the lives of our residents and help stabilize tenancy	3a. Provide services through Resident Services coordinators (RSC) that includes group activities, referrals and personal support as appropriate. Ongoing. Current resident coordinator is employed by Maloney properties. Additional resident coordinators we succeed in financing will be new CBA staff.	
HOME PRESERVATION, FINANCIAL EDUCATION AND ASSET BUILDING STRATEGY AREA		
Goals (full goals description in Section 3 chart)	Plan Activities	Benefits to Low/Moderate Income Households & Constituents
1. Homeowners receiving foreclosure prevention services at the Home Preservation Center (HPC) have sustainable solutions, remaining in their homes or transitioning to other housing as needed.	1a. Clients provided effective counseling and case management services including budget and credit counseling and working with lenders to achieve appropriate outcomes. Homeowners seen promptly within two weeks of initial contact and completed intake. 1b. Clients referred to other services when necessary to achieve stable housing. Referrals made on a timely basis and to appropriate partners. 1c. Collaborations reviewed and updated at least annually to ensure client needs are met. 1d. Staff maintains certifications per industry standards. Staff certifications reviewed annually and appropriate training scheduled to meet staff needs.	Aligned with Sustainable Lowell 2025 goal to encourage responsible home ownership to support neighborhood stability.
2. Residents are given the tools to achieve financial stability and build wealth via post purchase education classes, credit counseling and repair (all residents), student Loan counseling, and reverse mortgage counseling for elders (HECM)	2a. Post purchase classes are offered and customized to meet client group needs. 2b. Budgeting/credit counseling and repair are offered to all residents. Staff obtains relevant trainings and certifications. 2c. Student Loan Counseling program created and run by either Vista volunteer or PT third staff member. 2d. HECM program created for area homeowner and provided by existing staff after appropriate training.	Aligned with Sustainable Lowell 2025 goal to encourage responsible home ownership to support neighborhood stability.

All Plan activities are designed and intended to directly support achievement of Plan Goals. Benefits are identical to benefits cited in Section 3. Additional links to Sustainable Lowell 2025 cited.

COMMUNITY BUILDING, COMMUNITY ORGANIZING AND COMMUNITY EDUCATION STRATEGY AREA		
Goals (full goals description in Section 3 chart)	Plan Activities	Benefits to Low/Moderate Income Households & Constituents
1. A leadership pipeline of engaged CBA members from diverse communities is maintained for committees and Board.	<p>1a. Engage existing members through events, activities and other volunteer opportunities. Monthly activities to engage residents.</p> <p>1b. Create 3-4 culturally appropriate events per year such as Chinese New Year/Cambodian New Year (past events).</p> <p>1c. Sufficient language capacity to meet organizational needs. Hire PT Spanish language organizer, or collaborate with bilingual residents and organizations as needed for Latino community needs. Cambodian language organizer is on staff now.</p> <p>1d. Provide training opportunities such as Community Leadership Institute (CLI) and other partner trainings (GCI). CLI bi-annually, others as needed.</p> <p>1e. Garden Coordinator Institute</p>	
2. Effective programming for civic engagement, community education and policy and advocacy campaigns are created and sustained to meet critical community needs.	<p>2 a. Learning Zone (after school homework club) is staffed and managed effectively. LZ has been active since 2009.</p> <p>2b. Hold voter registration and GOTV campaigns to ensure that low income diverse residents participate in electoral process. Programs and campaigns are ongoing.</p> <p>2c. Civic engagement education and campaigns are created to meet critical community needs and emerging advocacy/policy issues. (Lights On, National Park Service tours, Whittier Park, Community Gardens)</p> <p>3a. Collaborate with ACTION and UML to convene meetings on desired neighborhood topics.</p> <p>3c. Convene group to apply for Inclusive Communities grant (Third Sector New England)</p> <p>3d. Convene other groups as needed to tackle large scale issues (safety issue requested by NPA members and forum participants).</p> <p>4a. Staffing for increased outreach to existing CBA members. Cambodian language organizer just moved to FT. Half-time Spanish language organizer under consideration.</p>	<p>2b/2c. Sustainable Lowell 2025 includes priority objectives to diversify existing leadership and build sustained public engagement.</p> <p>4a. All the above benefits for those not yet actively engaged.</p>
3. CBA grows its role as a community wide convener of key community issues as identified by residents and partners.		
4. Provide opportunities for their increased engagement in their neighborhood and city.		

All Plan activities are designed and intended to directly support achievement of Plan Goals. Benefits are identical to benefits cited in Section 3. Additional links to Sustainable Lowell 2025 cited.

ECONOMIC DEVELOPMENT STRATEGY AREA	
Goals (full goals description in Section 3 above)	Plan Activities
1. Strengthening Asian Business Association (ABA): CBA created the (ABA) in 2013 in Lowell	<p>1a. Monthly meetings of the ABA still coordinated by CMAA and CBA organizing staff January to August 2014 as we continue to build the membership and structure and members learn the regular meeting schedule</p> <p>1b. Continue to build the leaders of the group to take effective control; the long term vision is for the ABA to become a fully independent association or a program of the CMAA or Lowell chamber of commerce</p> <p>1c. A minimum of three workshops will be provided to members based on needs identified in the 2013 assessment.</p> <p>1d. CBA will partner with (CMAA) and our affiliate loan fund MCCI, to develop a menu of resources such as grants, loans, small business technical assistance and other options as identified by members.</p>
2. Establish Latino Business Association.	<p>2a. Work with partners to finalize goals and mutual responsibilities</p> <p>2b. Work with partners on initial outreach into the Spanish speaking community to connect with business owners and begin discussions. Create collateral printed materials in Spanish.</p> <p>2c. Identify business needs most critical to Latino business owners and their preferred methods to access resources.</p> <p>2d. Create detailed 12 month plan of action based on needs of business owners.</p>
3. Launch a partnership with Merrimack Valley Sandbox, UML, and MCCI to support immigrant business development in Lowell neighborhoods of active UML expansion.	<p>3a. Collaborate in support of immigrant business ventures that wish to launch in Lowell’s Acre and Pawtucketville neighborhoods (in particular the upper Merrimack street corridor) and better serve both local residents and UML students and staff. Pre-launch and start up activities to include:</p> <p>3b. Establish program targets and deliverables; establish budget and funding sources, identify roles and deliverables of each partner, identify potential business sites in Acre and Pawtucketville and conduct market analysis.</p> <p>3d. CBA’s work with Asian and Spanish Language Business Associations and Ambassador Institute eventually support outreach to potential business owners/entrepreneurs.</p>

All Plan activities are designed and intended to directly support achievement and implementation of Plan Goals. Benefits are identical to benefits cited in Section 3. Alignment with Sustainable Lowell 2025 goals cited above in Section 3.

Section 5: How success will be measured and evaluated

Overall, measuring impact/outcomes associated with undertaking CBA goals and programs happens on several integrated paths; via survey, observation and calculation tools through the *Success Measures* suite of tools, through CounselorMax (primarily) for the HPC, via evaluation protocols of partners and collaborators, via internal tracking of results for funder reports, and via regular structured meetings of the board, board committees, staff leadership, review meetings with collaborators and an annual meeting of the membership. . CBA has an active, representative, and diverse governing board. The Board of Directors receives monthly updates that track the progress of programs, service and activities approved under the strategic plan and operating plans. On an annual basis, at a Board retreat, the Board evaluates the progress made against targets set in both of these documents. The monthly Board of Directors meetings (all programs), real estate committee meetings – 6x per year (real estate development), meetings with property management firm Maloney Properties (monthly for asset management), finance committee meetings – 6x per year (financial oversight all programs), all provide regular venues for program oversight, review of reports, recommendations for change etc. The current interim executive director has instituted a monthly meeting for the executive director, director of finance, deputy director and real estate director to review program areas and their financial outcomes. Key reports and metrics will be followed in this meeting.

HPC: Primary oversight is through the National Foreclosure Mitigation Counseling (NFMC) program of NeighborWorks America and the Division of Banks. We submit quarterly reports to our existing federal and state funding sources and track clients through CounselorMax, a case management tracking and reporting system supported by NeighborWorks America. On a quarterly basis, we measure and report on the number of households assisted, the type of assistance given, the basic demographics of those assisted and the outcome of the counseling and case management services including whether or not the household was able to retain their home and if not how they were assisted in securing alternative housing. We also report to NeighborWorks America quarterly on all positive outcomes.

Community and Civic Engagement and Economic Development: CBA utilizes our ODB membership database - managed by the Office Manager. Organizing and administrative staffs meet regularly to discuss the data entry and reporting issues for the membership database. The database records new and renewed members, activities and event participation and donations. CBA reports quarterly to NeighborWorks America on our community building and organizing activities including total number of volunteers, volunteer hours, events, activities and campaigns and outcomes on a program appropriate basis. We track and report on new member leaders and leadership opportunities. CBA's community organizer reports this information to the Executive Director to be included in the monthly report to the CBA Board of Directors. CBA conducts comprehensive surveys of residents through the *Success Measures* tools. We will expand the suite of survey tools in use as outlined in Attachment 4.

Real Estate and Asset Management: CBA will measure the outcomes of its real estate development through the following practices: 1) conducting resident satisfaction surveys every two years to determine housing development and property management practices that are important to duplicate and/or to identify any areas of needed improvement; 2) when practical and appropriate, CBA will conduct evaluations on the impacts of its real estate development investments on the quality of life in the surrounding neighborhood through analyzing changes in property values over time and completing inventories of the physical conditions of buildings, infrastructure, and open spaces; 3) through annual community meetings CBA will solicit feedback from residents and neighborhood representatives on the effectiveness of CBA's real estate development and asset management practices and identify priorities for new initiatives. VNOC will provide access annually to CBA on VNOC's reporting to the VA and/or DHCD on the progress of resident households towards meeting the goals specified in their individual service plans. For list of specific *Success Measures* Evaluation Tools applicable to this CIP see Attachment 4.

Participants and their roles in these processes survey and evaluation tool processes:

HPC: Suzanne Frechette (Deputy Director) overall responsibility, support and implementation from Ken Berard (HPC Director) and Mary Jo Zarella (HPC staff).

Community Building and Organizing Survey Tools: Suzanne Frechette overall responsibility, Bunrith Sath (Community Organizer) and Sijia Li (AmeriCorps volunteer) support and implementation.

Economic Development Indicators and Tools: Suzanne Frechette overall responsibility working with nonprofit partners, Sijia Li support and implementation.

Affordable Housing/Green Affording Housing and Communities: Madeline Nash overall responsibility, support and implementation from Meena Jacob and Maloney Properties.

We anticipate the need for a .25 FTE equivalent to focus our diverse program evaluation efforts under this CIP – providing a greater level of analysis to the data collected to benefit program quality.

Committee roles in overall supervision and assessment are as stated in opening paragraph of section five.

Section 6: Collaborative efforts to support implementation

Role of existing and proposed collaborations in supporting implementation of the Plan

Funders: Critical funding partners for CBA are NeighborWorks America, The National Foreclosure Mitigation Program, the Division of Banks and DHCD. It is our intention through CITC to develop a network of high net worth individuals and foundations to act as a new “partner network” alongside these existing key partners.

Program Partners: CBA’s program partners are so numerous it is difficult to isolate just a few (see Attachment 5). Nevertheless the Lowell City Manager, Lowell Department of Planning and Development and Maloney Properties can be cited as key partners through the spectrum of CBA work. CBA’s economic development initiatives are particularly focused on partnering to enable CBA to offer its core competence of outreach, organizing and relationship building into programs to support the growth of immigrant and minority business and employment. In this regard Merrimack Valley Sandbox, UML and MCCI will be significant partners in crafting and launching the Acre/Pawtucketville program described in Section 4. Lawrence Community Works is our key programmatic partner for the HPC work and ACTION is a key partner for our organizing work specifically in the Acre. Veterans Northeast Outreach Center is our key partner in the Haverhill Veterans Housing Project and we plan to explore other Merrimack Valley Veterans Housing opportunities with them over the next three years.

List of collaborative relationships: See Attachment 5

Proposed Collaborations

- Latino Business Association: Cecilio Hernandez, Senior Pastor of Iglesia Christiana Ebenezer Asambleos de Dios Church and the Ministros Unidos Restaurando a Lowell, (MURAL) the Spanish clergy organization. *These partners will facilitate our outreach into the Latino community in Lowell, supported by a number of active Spanish speaking CBA members.*
- Service enriched affordable housing (Haverhill): Veterans Northeast Outreach Center (first new partner). *VNOC provides the services to Veterans and supports our efforts to work with appropriate planning, zoning and permitting bodies in Haverhill.*
- Supporting Immigrant Business Development in the Acre and Pawtucketville neighborhoods of Lowell: Merrimack Valley Sandbox, UMLowell, and MCCI; potentially Merrimack Valley Small Business Assistance Center. *MVS provides expertise in working with startup enterprises and UML may provide both partnership in site acquisition and critical demand side market analysis (UML student and staff population). MCCI has critical local knowledge, relationships and small business experience.*
- Ambassadors Institute of the Working Cities Challenge: Federal Reserve Boston (funder), Lowell Department of Planning and Development, International Institute Of New England, Merrimack Valley Sandbox, Community Teamwork Inc. *Each partner has a critical role in this multi-faceted program.*
- Community outreach that engages Lowell and Merrimack Valley communities in identifying needs for Real Estate projects and vetting CBA proposals: *Lowell neighborhood groups and their equivalents in other Merrimack Valley towns help us to ensure CBA “goes where we are wanted.” An experienced*

Merrimack Valley real estate development consultant will be necessary to support staff efforts in community outreach and deal structuring.

Section 7: Integration of activities and consistency with community strategy and vision

CBA's community strategy follows clearly from its mission and vision (below). Enhanced marketing, enhanced real estate development focused community outreach and the development of a new major donor revenue stream will support both the expansion and qualitative excellence of our three-fold approach: *Affordable Housing > Community Engagement and Leadership Development > Working with Partners to Support Economic Development.*

CBA Mission Statement: The Coalition for a Better Acre is a membership based community development corporation dedicated to resident empowerment and sustainable community revitalization for current and future residents of Lowell. We promote healthy, vibrant neighborhoods by developing resident leaders, affordable housing and economic opportunities, and by responding to community needs through collective action.

CBA Vision Statement: We strive for Lowell's neighborhoods to be affordable, vibrant and diverse, places of choice where residents are engaged leaders, and where local stakeholders work in partnership to build family and community assets.

There are several additional concepts which illuminate the internal coherence of CBA's plan.

1. **Expansion:** While the CBA board formally expressed the intention to expand the mission beyond the Acre neighborhood in 2012 the actual expansion began several years prior in an organic way through the community organizing, education and Housing Preservation work (see Attachment 1). Important community needs such as voter registration and engagement, safe streets and the development of community gardens could not be "contained" within the Acre. Our partnership with Lawrence Community Works to develop the Housing Preservation Center in 2008 has since served 49% of its clients from the wider Merrimack Valley beyond Lowell. Mill Cities Community Investments (MCCI), a CDFI co-founded by CBA in 2009 has served residents of the Merrimack Valley since inception. These initiatives have organically laid the ground for a more conscious and public decision to expand beyond the Acre in line with community and regional needs. We are grateful that our first affordable housing initiative beyond Lowell has now been approved and funded with enthusiastic support from the town of Haverhill.
2. **Theory of Change:** While the mutually supporting nature of affordable housing, community engagement and economic development likely does not need a great deal of explication for DHCD reviewers, CBA's Theory of Change provides a brief underpinning to this from our perspective: *We believe that when the physical infrastructure of the community is revitalized, giving faith to residents and confidence to other investors; and safety and confidence in the neighborhood improves; and neighbors become more connected to one another and work together on community betterment, civic engagement and building local institutions; and residents are able to build and preserve their wealth; and residents have stable, desirable, green and healthy and financially sound homes in which to live and strong businesses, good public services, neighborhood amenities and culturally rich surroundings; then, community wide, expectations for success will increase, Lowell's neighborhoods will become neighborhoods of choice for many, and Lowell residents will have increased success in accessing resources and opportunities that improve their standards of living and allow for setting high goals and aspirations.* Our expansion plans extend this logic beyond the city of Lowell.
3. **Core Competencies:** CBA has been careful to remain focused on its core competencies of community organizing and developing affordable housing. Thus it has been a successful incubator, supporting, co-founding or spinning off numerous ventures such as Mill Cities Community Investments (CDFI), Unwrapped (private firm), and Acre Family Child Care (nonprofit), ACTION (Acre neighborhood group) amongst others. We apply this logic in particular to our forays into supporting economic development and immigrant and minority entrepreneurs. We recognize that others have skills we don't

and we seek to partner so that we can bring our particular expertise forward. Thus we partnered with the Cambodian Mutual Assistance Association to found the Asian Business Association; we hope to work with a spectrum of partners under the guidance of the Lowell Department of Planning and Development for the Ambassador Institute project. Other examples have been described throughout this document.

CBA Plan consistency with other specific neighborhood, community or regional plans: CBA's Community Investment Plan is well aligned with the local and regional plans listed below. Specific alignments are listed in the charts provided for Sections 3 & 4 above. *Sustainable Lowell 2025* is the result of Lowell's comprehensive master plan update process between winter 2011 and fall 2012. CBA staff and members participated fully in the public participation section of the process. The most important alignments are in the priority areas of 1) Housing Choice, 2) Increased support of immigrant and minority owned businesses, 3) Diversifying existing leadership, 4) Encourage resident participation in and resident-driven volunteer initiatives. CBA's Plan is strongly aligned with the *Lowell Annual Action Plan 2013-2014* and *City of Lowell's Ten Year Plan to End Homelessness*, and in particular the goals for affordable housing and its support of the HOUSING FIRST model to end homelessness. CBA's Plan focus to grow our portfolio of service enriched housing is well aligned with the priorities articulated in the DHCD 2013 QAP, including housing for ELI households in need of supportive services and investment in distressed and at risk neighborhoods, including gateway cities. CBA community development strategies are aligned with strategies in the Northern Middlesex Council of Governments' Regional Strategic Plan, designed to assist (NMCOG) and its member communities in planning for future development initiatives and for the preservation of important natural resources and open space. CBA senior staff participated directly in the planning process. Finally, although Lowell's neighborhood groups do not tend to produce reports and written plans and platforms, CBA has structured its own board to ensure these critical voices in the community are integral to our planning and decision making (3 Acre residents and three representatives from the city's other neighborhood groups).

Section 8: Financing strategy

The Plan activities proposed in this CIP are not fundamentally new to CBA and thus we have familiarity and a track record with obtaining such funds and assessing their availability. A straightforward form of evidence for this can be seen on the strong CBA balance sheet and it's strengthening over time. At fiscal year-end 2004 CBA's balance sheet showed available cash position of \$360,000; while in the intervening years its cash position has built to an *average* fiscal year end cash position (FY2010-FY2013) of \$1.9M. Currently CBA's cash on hand (CBA and Wholly Owned Subsidiaries) – not counting other affiliates – is equivalent to 14.5 months of operations based on FY 2013 expense budget. This is a healthy level of liquidity by any nonprofit standard. Indeed over the past several years CBA's board has begun investing assets in a board designated endowment now worth \$323,000. These funds could also be used for emergency reserves or invested in startup projects should the board decide. Still, 2013 was a challenging fiscal year due to significant delays in the funding of our Gorham Street apartments project and the mid-year departure of executive director Emily Rosenbaum.

Another perspective on CBA's history and capacity to finance its operations is provided by its revenue concentration over time. Chart 1 under Attachment 6 shows CBA's revenue concentration/diversity 2011-2013 on the left hand side and projected 2014-2016 with \$200,000 increased funding via CITC (\$100,000 allocation full leveraged). This chart is interesting. It illustrates a revenue model that from one perspective is diverse, with grants and contracts, real estate development fees and other (Ground Lease, contributions and events, miscellaneous) each comprising approximately 33% of the budget. From another perspective it shows everything other than real estate development fees operating in quite a narrow band. Thus, 2013 was a challenging year for our real estate deals and the result was overall revenues shrank with the other revenues streams unable to adjust sufficiently for the decline in real estate revenue. Looking forward three years and including \$200,000 in additional donations, it is interesting that the relative revenue concentration figures don't change as dramatically as one might think. This is because; 1) CBA anticipates considerably higher real estate based revenue 2014-2016 and 2) the additional \$200,000 in revenue is matched closely by approximately

\$200,000 in new spending, with the largest variation coming from real estate development revenue. CITC funds allow CBA to maintain expanded programming despite some anticipated variation in real estate fees.

A related perspective is given by the simple revenue and net profit (loss) projections for 2014-2016 provided in Chart 2 of Attachment 6. With the same CITC donations assumption (\$200,000 annual) we again see that the variations in real estate development fees are more easily absorbed by the larger revenue and expense budget. We also see in both scenarios a three year projected total increase in net assets of approximately \$162,500. The two scenarios were not tightly reverse engineered to appear as close as they have turned out. The needs for funds did arise out of our best efforts at estimating costs based on current progress in program development and our best (conservative) estimates of funding availability for different programs. These estimates for costs and for likely availability of non CITC funds for Plan expansion is provided in Chart 3 of Attachment 6 and is easily reviewed there.

As mentioned above the most critical funding partners for CBA are NeighborWorks America, The National Foreclosure Mitigation Program, the Division of Banks and DHCD. On one hand CBA is a well-known and established organization in the eyes of these funders, and they are well known to us. From another perspective we are funded on performance and on fulfilling prescribed requirements – not on our legacy. Thus when we consider availability of funding for programs and initiatives that don't exist yet – or even simply program extensions/expansions - there are no certainties. We need to fulfill requirements and generate the appropriate outcomes. Like any mature organization in its field CBA well knows which funders have shown openness to funding which types of initiatives. We have reflected our assessment of the overall “ease” of gaining non-CITC funding for the Plan activities in the *Revenue Source* column of Chart 3.

Strategies and funding commitments related to donations that result from available investment tax credits

Like the majority of CDC's, CBA has a limited history in major gift fundraising from individuals, and more sponsorships. Gregg Davis, current interim executive director, and preparing this application, is deeply experienced in major gift fundraising with individuals and corporations. Nevertheless CBA already has a small cadre experience in a grants, contracts and events based approach with larger vendors tending to support these events with of loyal individual supporters who can be counted on to give and to act as ambassadors – the starting point for any successful major gift program.

Over the last weeks CBA has gathered \$50,000 in firm commitments from three individuals and one local financial institution. These are the only funding requests we have made. While all have indicated they are disposed toward continuing their commitment past 2014 we will not ask for firm multi-year commitments until we are approved for an allocation. Per Gregg Davis's correspondence with Mark Siegenthaler, we have decided not to include the names of donors in this document for confidentiality reasons. The commitments are specific and the levels of commitment are dependent on CBA accessing the allocation. We do have additional strong prospects to approach.

In terms of strategy we are currently assuming an allocation of \$100,000 for planning purposes. CBA will conduct a wealth screening for a targeted subset of its database to identify prospects, while simultaneously utilizing the tried and true method of working our network one relationship at a time. We will approach our larger vendors and request they increase their annual giving for this unique opportunity. CBA is about to publicize the position opening for its new executive director. Experience with major gift fundraising will be one of the criteria used to screen candidates. Should the new director not have the requisite experience to quickly optimize the opportunity, Gregg Davis and partner Al Cantor (Alan Cantor consulting) will be available to fully support the team in realizing the tax credit opportunity. Alan is deeply experienced with bringing major gift philanthropy into the CDFI space and is well versed in New Hampshire's successful CITC program.

CBA anticipates utilizing the services of United Way for a meaningful portion of the goal – perhaps in the range of 20-25%. We will pay some attention to discussions with selected foundations but will emphasize work with high net worth individuals for 2014 to provide the highest ROI (see final chart Attachment 6). CBA well understand that the final aim of this program, viewed internally, is to develop the internal capacity, over time, to access major gifts as a new and reliable revenue stream to support CBA's mission, well beyond the six year span of the CITC program.

Section 9: History, Track Record and Sustainable Development

CBA has a strong ability to demonstrate a relevant track record of past practices and approaches in as much as this plan is more evolutionary than revolutionary – it builds very directly on CBA’s core capacities and experience regards both financing and implementation. To the extent that elements of this plan represent “stretch goals” for CBA it can point to an impressive record of incubating new projects – at times spinning these off and in other instances incorporating new elements into its programs. Mentioned throughout this application are:

1988: Acre Family Child Care	2008: Mill Cities Community Investments
1991: Acre Youth Center (now part of YMCA)	2009: ACTION
1994: Rock Street Business Enterprises and UnWrapped, Inc.	2013: Asian Business Association
2008: Housing Preservation Center	

CBA has received numerous awards and recognitions and the following more recent selection are relevant to mention here:

- MHIC Excellence in Affordable Housing Award for Shawknit Mill: 2010
- National Park Service, Excellence in Heritage Preservation Award for pairing community development with Historic Preservation efforts in Lowell: 2010
- City of Lowell Green Building Excellence Award: 2012
- CBA has received an organizational rating of exemplary from Neighborhood Works America for five years running: 2008-2012

A further external affirmation of CBA’s successful practices is seen in the increased private sector investment in the Acre neighborhood over the past several years, in particular following CBA’s completion of its Merrimack and Moody Street corridor projects. A private developer acquired a 12-unit property next to the Unity Place Apartments and invested approximately \$1 million in rehabilitating it as a private dorm for UML students; shuttered Nuestra Senora del Carmen Church complex is being privately redeveloped (Brian McGowan), and the University has purchased and renovated the former St. Joseph's Hospital. There is no way to “prove” these investments wouldn’t have taken place without CBA’s successful transformation of this part of the Acre this is common knowledge in Lowell. Per Section 8 above CBA’s professional and astute approach to financing its operations can be seen on its balance sheet.

List of examples of past practices and approaches to implementation of activities proposed in the Plan
Affordable housing: 425 units and 51 more in development, 1983-2013

Mixed Use residential and commercial: Merrimack Street Apartments, 1990; Triangle Rental 1997

Commercial Real Estate: Rock Street Business Enterprises, 1994; Liberty Square Project, 2004

Service enriched affordable housing: Unity Place Apartments, 2011; Gorham Street Apartments, 2014

Engaging the community to identify needs for affordable housing: Annual Membership meetings; Major strategic planning processes of 2007 and 2011; recent focus groups of 2013.

Professional Asset Management: Our portfolio has a history of low vacancy rates and high rent collection rates. CBA takes a pro-active approach to capital improvements and ongoing maintenance and repair and has a high level of resident satisfaction in this area.

Green Property Management: Unity Place Apartments, 2011; Gorham Street Apartments, 2014 and see next section below re: Commonwealth Sustainable Development Principles

Provision of Resident Services: North Canal Apartments – 267 units

Foreclosure Prevention Services: Housing Preservation Center, 2008-2013

Providing financial and credit counseling and education: Welcome Home Project, 1998; Post Purchase education program 2010 and 2011- over 70 homeowners trained; Foreclosure workshops focused on budgeting as part of general curriculum – hundreds of residents attended these workshops and prepared their budgets.

Building a leadership pipeline of engaged CBA members: Residents are asked to volunteer, and then join the membership/events committee. They are then asked to chair subcommittees, then the committee and ultimately, run for a Board seat. Four current CBA board members came to the board in this way.

Programs that promote civic engagement, community education and policy and advocacy campaigns: See Attachment 1 – Lowell Neighborhoods and Organizing at CBA

A convener of diverse parties on community issues: Acre Redevelopment Plan, 1999; convened a group to work on the Foreclosed and Abandoned buildings ordinance in 2009; Lights on Campaign was a convening of all Lowell neighborhood groups to work on crime and safety, 2011-12; The HPC arose from a convening of more than 30 regional stakeholders to work on the foreclosure crisis, 2007-8.

Support immigrant business owners to access resources and grow: Enterprise Development Center, 1993; Asian Business Association 2013

Support immigrant business development: Rock Street Business Enterprises, 1994; Workforce Development Initiative 1997; Asian Business Association, 2013

CBA Plan consistency with the Commonwealth's Sustainable Development Principles

Literally all of CBA's affordable housing portfolio, mixed use and commercial real estate development fully align with principles of concentrated development, mixed uses and advancing equity. All our work is located in Gateway Cities; we *always* target areas that are centrally located, with access to public transportation and proximity to employment centers and other amenities. We invest in areas where infrastructure already exists. Significant examples in our portfolio include our work with multiple projects in Lowell's Moody and Merrimack Street corridors and the Acre Triangle. As a membership driven CDC, CBA's mission is to advance equity and opportunity for residents. Creating high quality affordable housing in such locations is an integral part of this mission. More than 50% of CBA residents are at or below 50% of area median income (Attachment 2) and our most recent projects (Unity Place, Gorham Street, Haverhill) each have 25% to 30% of units set aside for extremely low income individuals/families. Gorham Apartments and Haverhill Veterans Housing extremely low income residents will have the support of resident services coordinators to help resolve barriers to employment.

CBA's Unity Place Apartments, Gorham Street Apartments are designed to be LEED certifiable and CBA has committed to continue this practice in all future development. We do not build in environmentally sensitive lands. All of CBA's real estate development is consistent with the Lowell Master Plan adopted in 2002 which encourages the creation of additional affordable housing units to meet local needs. As indicated in Sections three, four and seven of this CIP numerous elements of CBA's Plan are aligned with Sustainable Lowell 2025, and the city's 10 Year Plan to end Homelessness. CBA staff was involved in the meetings to develop the Northern Middlesex Council of Government's Regional Strategic Plan and our Plan goals are especially well aligned with the NMC Plan. Greening of CBA properties has been a significant priority over the past several years and CBA has made great strides in making its properties more energy efficient and environmentally responsible. Summary:

- Installed recycling bins for the 267 unit North Canal Apartments
- Solar Thermal Installation for to cover 50% of domestic hot water needs at Unity Place Apartments
- Solar Panel installation at North Canal Apartments
- Maloney Properties has developed guidebook for tenants to reduce carbon footprint in their homes. They are holding resident meetings to discuss what tenants can do to make a difference.
- 24 unit Carriage Place Apartments: high efficiency heating system, electrical fixtures and refrigerators

In addition to targeting our housing projects near access to public transportation and proximate to employment opportunities, as discussed above in Sections 7 and start of Section 9, CBA has developed numerous programs over time to support employment and business development in the immigrant community.