



Community Investment Tax Credit Program Application CDC Community Investment Plan (CIP) – 2022 to 2024

MISSION & SUMMARY

ACT Lawrence (ACT) is a Latina-led non-profit Community Development Corporation (CDC). Our mission is to work to achieve social and economic justice by empowering low to moderate-income populations in Lawrence, Massachusetts, and through shared values of inclusiveness and collaboration, to reclaim a voice for Lawrence and advocate self-determination for its residents through community development initiatives such as affordable housing, financial coaching, and youth leadership programs. Ana Luna, Executive Director, leads ACT Lawrence. She holds a Master's in Public Policy from Tufts University and has been serving the city of Lawrence for more than 20 years. Ana is supported by a staff of 4, 80 volunteers, and is governed by a 7-member board of directors.

Looking back at our 25-year history, we have served more than 14,000 people via our programs, services, and activities. In its start-up years, ACT served approximately 100 individuals annually and today, we now reach an average of 1,600 people. Our work grew from grassroots neighborhood initiatives to provide people with financial literacy skills that support Lawrence families to build assets and generational wealth. The demand for ACT programs has continued to grow and so has our capacity. Over the past four years, the agency received several recognitions, as a finalist in Massachusetts Nonprofit Network for nonprofit excellence in collaboration and 2018 Social Innovation Forum's social innovator for our community impact in the financial empowerment track. In 2020, received a prestigious 3-year grant from the Cummings Foundation, and in 2021, key investments from The Commonwealth of Massachusetts and The New Commonwealth Fund to continue building capacity and supporting our mission.

From 2022 to 2024, the organizational goals will focus on implementing the priorities outlined in our Community Investment Plan (CIP). Our CIP links an array of programs and activities that engage and benefit LMI Lawrence residents. Successfully implementing these activities will enable ACT to strengthen the financial wellness of low to moderate-income families in Lawrence. We will achieve this by continuing to provide 7 core programs through our Financial Opportunity Center, community-support services through our Neighborhood Engagement program, and empowering young people through the Youth Jobs & Leadership program.

This CIP details the outputs, goals, activities, and other key outputs planned for the 2022-2024 Community Investment Plan. Over the past 3 years, we exceeded our Financial Opportunity Center's goals to train 300 people, instead **supported 712 Low/moderate income people** through 7 core programs and services. **44 youth leaders completed jobs program and**

6 became leaders in the Arlington Breakfast Club and youth council. The annual meeting was held virtually in mid-December with participation from 700+ people. **Making the total of people supported to 1460 people supported by our programs and services.** More details are explained in the Section 4 tables.

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. With a population of 89,143, of which 81% of residents identify as Latino, the city of Lawrence remains challenged by generational poverty with nearly 22% living below the federal poverty level--significantly higher than the national level of 12.2%. Nearly eighty-nine percent of Lawrence public-school students are eligible for free/reduced lunch substantially higher than the state level of 44 percent.

According to 2021 data provided by Impact Essex County, single-parent households remain especially disadvantaged, with female-headed households with children earning a median income of just \$32,100. Further, the report documents that the income level required to make ends meet in Essex County was currently far below what low-income residents earn. Living wages for a family of three with a single earner (a working parent and two children) would need an annual income of more than \$85,000 in Essex County – far above the actual median income for either female- or male-headed households (which is \$34,600 and \$50,300 respectively).

The work that ACT Lawrence leads through 1:1 counseling and case management helps these clients to prepare a sustainable budget that prioritizes paying their rent and basic needs helping to avoid a crisis like eviction. In addition, through referrals to community partners, we help to facilitate access to local food pantries and other assistance programs thereby helping clients to further maximize their income. ACT Lawrence, Inc. exists to provide financial counseling, budgeting, and credit tools to Lawrence teens and adults so they can better prepare for a financial emergency as well as pursue long-term goals such as purchasing a home, starting a business, etc.

ACT Lawrence's community investment plan will impact the residents of the City of Lawrence, Massachusetts that has some of the lowest income levels in the state. The City of Lawrence contains many blighted areas with low percentage of homeowner-occupied properties in the area reported at 31% by the U.S. Census data in 2021. One example of an area needing our services is zip code 01841, covering the Arlington neighborhood. 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. While ACT's program and services benefit all Lawrence residents, we prioritize the Arlington neighborhood due to its high levels of need. Because our organization was started in the heart of the Arlington neighborhood of Lawrence, we have designated this area as a top priority.

SECTION 2: COMMUNITY RESIDENTS & STAKEHOLDER INVOLVEMENT

In 2021, The Arlington Breakfast Club was renamed by the youth leaders to The

Breakfast Club. The goal is to expand leadership to youth and expand engagement to all Lawrence residents to improve neighborhood. Since the Covid-19 pandemic our meetings moved virtually and in 2022 larger meetings of 10 or more will continue via zoom. Several monthly meetings are planned for Saturday mornings to offer a multitude of topics relevant to community members. The meetings will also provide opportunities for leadership development, program evaluations and listening to community needs. Over the years we have engaged community residents in several strategic plans, neighborhood development plans as well as less formal assessments. Assessment of priority needs have been conducted through research, community surveys and neighborhood conversations through the Breakfast Club meetings, youth program alumni night, homebuyer classes, CIP monitoring committee and other activities. The Community Investment Plan Monitor committee helps design community survey and implement ways to track and monitor CIP progress. The committee approved a survey that when implemented 92 members responded to guide programmatic priorities. Between adults and youth there were 257 Lawrence residents engaged in this process.

Within our plans in 2022 and beyond, community members will continue to participate in various roles and committees. The vision is to provide leadership opportunities for youth and adults to continue guiding future organizational programs and services. Currently, community residents participate in our board of directors, and several committees including events planning, fundraising, marketing, outreach, and the CIP monitor committee. The Arlington Breakfast Club continues to be led by Lawrence residents and in 2021, it is led by the youth jobs & leadership program leaders, where 6 youth have formed a youth council to engage other youth and inform ACT about the priority needs of the young population. The Youth program leaders continue engaging in our work after completing the program by helping to evaluate the program and provide feedback to improve the next program, while inviting more youth participation in the future. During Spring 2021, Alumni met to reconnect with each other and brainstorm ideas to involve more youth. By summer 2021, 165 youth program applicants helped answer key questions about youth needs. Noting that youth jobs remain a priority along with college readiness and career development.

In the previous CIP, the youth leaders identified a priority need of the younger population (14 to 22 years old) for “real-life financial workshops” and topics not being taught in schools: building credit, how to rent an apartment, how to buy a car, how to get and manage a credit card to name a few. ACT responds to this need by expanding curriculum to include 13 new financial literacy workshops and hiring a full-time youth program coordinator to increase the number of youths served up to 50 youth annually. Youth engagement grows through Youth Jobs & Leadership training program. The program employs youth for 8 to 16 hours weekly during a summer or fall program. Graduating 44 youth leaders who gained financial literacy skills, soft job skills, public speaking, practical experiences with civic engagement, fundraising, recruitment, outreach, and complete community surveys to involve community at large in answering strategic questions.

Through Breakfast Club, the CIP monitor committee, and the youth council, the community is involved in 6 virtual meetings and events throughout Summer and Fall 2021. 92 people completed community surveys and over 220 participated in urgent needs surveys. Young people are also involved through the Youth Jobs & Leadership Program, where 44 youth leaders completed youth jobs training, along with financial literacy workshops. While all our

programming moved virtually due to the Covid-19 pandemic, we successfully supported 712 people with financial literacy education, homebuyer workshops and housing counseling and other activities. The Annual Meeting & Community Holiday Giving event supported over 700 people including 500 children. The general membership is engaged in electing the new board members and voted to approve the 2022 board of directors, helping elect new board members.

ACT Lawrence has a 7-member board of directors; 100% of the board is elected by the general membership. We are committed to maintaining Lawrence residents on the board of directors while we engage a diverse and inclusive membership. The board is represented by similar Lawrence population by ethnicity, race, income, and residency of the community served. The board's ethnic compositions are 6 Hispanic and 1 Non-Hispanic. These include three low-to-moderate income individuals all of which are Hispanic and live in Lawrence.

ACT's board guides the organization with strategies such as the expansion of the Financial Opportunity Center, and youth development programs. Three of our board members are professionals in finance, business, and education. Four other board members are experienced in community outreach & engagement, higher education, and legal.

During the previous 4 years we completed these community engagement activities:

1. The community worked to revitalize and beautify the Cronin Park, with support from our state Representative Frank A. Moran we raised \$25,000 funds to fix the park's failing walls.
2. Engaging more than 250 people in public safety event as National Night Out, 50 volunteers at neighborhood cleanup events, gardening, and community conversations.
3. The Cronin Park has become the "place to meet" for the neighborhood meetings, successfully engaging neighbors, children and youth in several community led projects.
4. Held several Arlington Neighborhood Breakfast Club meetings with overall attendance of 300+ people. Focusing on organizing area residents to join an action committee to plan around public safety concerns, clean-ups, and community issues.
5. Maintain the community informed via our website & social media outlets, where a growing followers of 1,600 people can be reached frequently.

Youth engagement is on the rise through our Youth Jobs & Leadership training program. ACT's Youth Jobs & Leadership Program provides summer jobs to up to 30 low-income Lawrence youth ages 14 to 22 years old. The program employs youth for 16 hours weekly during a 6-week period in July and August for a total of 120 hours of summer activities. In 2021, we added a Fall session total of 32 hours over 4 weeks. The youth program participants receive a stipend \$250-\$500 based on the session completed. We provide a series of workshops that develop leadership skills by performing weekly projects that demonstrate what they have learned.

ACT Lawrence's continuing successes grow from our work in asset building, financial capability, homeownership education & counseling, job training and youth leadership. Over the past 3 years, we continue supporting beyond 500 clients requesting counseling, homebuyer

workshops, foreclosure prevention and financial literacy topics. We would like to emphasize the importance of maintaining the individually focused counseling and education we provide to Lawrence and surrounding neighborhoods. Our achievements highlight ACT Lawrence community impact and the importance of maintaining our programs and services.

Some examples of success in 2021 and other respective years:

1. Despite the continuing Covid-19 pandemic challenges, **supported 1460 people** through our Financial Opportunity Center with services in: Financial Coaching, First Time Homebuyer and Post Purchase Education, and youth jobs and family support services.
2. In 2021, we engaged 700 people during the annual members meeting and community holiday giving events. Community awards were presented to volunteers and board members and community leaders in recognition for their efforts. All activities were held virtually, and toy drive was completed safely.
3. Exceeded both counseling and education goals by supporting **712 clients in 2021 and, increasing the number of clients served by 155 more clients than 2020 and nearly tripled the goals in 2021.**
4. Created 44 youth jobs with financial literacy workshops, soft skills and more.
5. Saved 16 homes from foreclosure by providing counseling and loan modifications
6. Educated and counseled **173 first time homebuyers, 31 purchased homes and other remain in homebuyer counseling.**
7. Produced a financial literacy series of 12 micro-workshops in English and Spanish, 450+ people have viewed the videos.
8. ACT staff, board members and area residents continue implementation of the strategic plan to focus on the community improvement plan and resident involvement strategy.
9. Continued engaging stakeholders and area residents on the board of directors, committee, events, activities, and fundraising.
10. Continued collaborations with City of Lawrence, Merrimack College fellowship, United Way, Northern Essex Community College, Bread and Roses Housing, Merrimack Valley Family Service, Greater Lawrence Community Action Council, financial institutions, and many others listed on section 6 of this document.

Previous years highlights:

11. In 2020 and 2019 respectively, supported 1300 and 1700 people through our Financial Opportunity Center with services in: Financial Coaching, First Time Homebuyer and Post Purchase Education, and youth jobs and family support.
12. 2018 winner of the *Social Innovation Forum's* social innovator award for our community impact in the financial empowerment track.
13. Created 25 youth jobs in 2020 and created 28 youth jobs in 2019. The youth complemented with leadership training and other soft skills such as public speaking, interview skills, teamwork, and resume building workshops. Several youths continue volunteering for activities and community events.
14. Partnered with City of Lawrence and stakeholders to identify community priorities that included affordable housing needs & local jobs needed in the area.

SECTION 3: PLAN GOALS 2022-2024

ACT Lawrence, Inc. exists to provide financial counseling, budgeting, and credit tools to Lawrence teens and adults so they can better prepare for a financial emergency as well as pursue long-term goals such as purchasing a home, starting a business, etc. Over the next 3 years, ACT Lawrence’s primary goal is to educate and empower low-moderate income residents from Lawrence with the skills and knowledge needed to successfully achieve financial stability and establish a pathway to personal success. The new CIP monitoring committee is composed of 7 community residents and other stakeholders. They are tasked with monitoring the plan’s progress and help engage others as needed to achieve the plan’s goals and activities. Our goals will be accomplished via three objectives:

1. **Asset Development:** Strengthen our ability to develop the economic capacity, stability, and mobility of low-moderate income persons by helping families increase their income, savings and assets through our financial coaching and homebuyer counseling programs.
2. **Job Training & Creation Program:** Enhance economic opportunities provided to Lawrence youth within our *Youth Jobs & Leadership Training* program by delivering financial education, summer jobs, and the steps needed to prepare financially for higher education.
3. **Community Engagement & Neighborhood Stabilization:** Cultivate increased resident involvement within the Arlington Neighborhood, increasing community collaborations throughout Lawrence and expanding volunteer engagement.

SECTION 4: PLAN ACTIVITIES

The plan allows volunteers to support any of our programming efforts while experiencing the plan’s progress and accomplishments. The board of directors will implement a series of internal organizational development activities to gain adequate resources and completion of ACT Lawrence’s operational growth.

Planned activities within the next 3 years. Each activity is tasked to ACT staff that will coordinate with our team of 80 volunteers, board, partners, youth, community members supporting each program activity.

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

Inputs	Activities	Outputs	Outcomes & Impact: Benefits LMI constituents
ACT Executive Director	Increase program staff	Hire Counselor & Engagement Coordinator	1) Increases organizational capacity 2) Increases opportunity to build assets 3) Increases outreach & counseling capacity
ACT staff, volunteers, board, partners	Strengthen the financial opportunity center	300+ individuals access financial capability programs and services	1) Increases organizational capacity 2) Increases opportunity to build assets

ACT staff	Provide rental counseling	20 individuals complete at least 1 hour of counseling	1) stabilize tenancy or avoid eviction 2) tenant learns to advocate for themselves 3) Increase knowledge and access to rental resources
ACT staff & partners	Provide Financial education workshops	85 individuals to complete workshops	1) Increase knowledge to manage finances 2) increase opportunities to build wealth 3) Improves positive financial behaviors
ACT staff & volunteer speakers, partners	Offer post-purchase Education / counseling	30 homeowners educated or 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 keep assets
ACT staff & volunteer speakers, partners	Provide First Time Homebuyer Workshops	Graduate 125 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 Landlord/Tenant Workshops	50 homeowners to complete workshops	1) Increase knowledge to manage tenants to gain financial stability 2) Maintains homeownership 3) Homeowners learn legal rights and responsibilities, maintaining their home, record keeping and planning for home improvements
ACT staff	Individual Financial Coaching	30 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) Counsel participants to implement home buying action plans

ACT staff & volunteers, partners, CIP plan committee, community ambassadors	Programs Evaluation	Convene programs' evaluation meetings at least annually	1) Actively involve community members 2) community monitors and helps frame the future of the programs
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Goal 2: Job Training & Creation Program

Inputs	Activities	Outputs	Outcomes: Benefits LMI constituents
ACT Executive Director	Increase youth program staff	Hire program admin	1) Increases program capacity 2) increases outreach capacity to engage more youth and residents 3) provides jobs and economic opportunities
ACT staff & volunteers, Board & partners	Expand economic opportunity through our youth jobs & leadership training program	30-50 youth complete job training	1) Provides paid 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 staff & volunteer speakers, partners	Provide financial literacy workshops	8 or more 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 to set financial & savings goals
ACT staff & volunteers, partners	Provide College readiness workshops	Organize up to 4 workshops	1) Helps youth set educational plans 2) educates youth and parents about student loans, financial aid, scholarships and how to fund higher education 3) Increases access to education opportunities
ACT staff & volunteers, partners	Student loans workshops & counseling	2 or more workshops tailored to youth and their parents	1) educates community about student loans 2) increase access to student loan counseling

ACT staff & volunteers, partners, community ambassadors	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
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Goal 3: Community Engagement & Neighborhood Stabilization

Inputs	Activities	Outputs	Outcomes: Benefits LMI constituents
ACT staff & board, volunteers, partners, community ambassadors	Up to 9 Breakfast Club meetings annually	6 youth or adults take a leadership role implementing the meetings	1) Broaden resident involvement 2) Involves community in monitoring and implementing CIP
ACT staff & volunteers, partners, community ambassadors	Build a team of community ambassadors	up to 15 community ambassadors	1) increase resident-led initiatives 2) community informs future programs and services 3) Involves community in monitoring and implementing CIP
ACT staff & volunteers, community ambassadors	Convene 4-6 neighborhood conversations via Breakfast Club meetings	Engage 50- 75 participants annually	1) Increase resident participation in neighborhood stabilization 2) Involves community in monitoring and implementing CIP
ACT staff & Youth Council, volunteers, community ambassadors	Live and virtual Door knocking campaigns	30 volunteers participate	Increase resident participation in ACT initiatives and activities
ACT staff & volunteers, community ambassadors	Complete neighborhood surveys	Up to 12 volunteers participate	Capture resident concerns to develop community response
ACT staff & Youth Council, volunteers, community ambassadors	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 coordinator	Volunteer Match	25 to 50 volunteers	1) Match volunteers to ACT's program 2) Increase engagement in context to neighborhood stabilization 3) Involves community in monitoring and implementing CIP
ACT staff & board, volunteers, partners, community ambassadors	National Night Out Event & Spicket River Cleanup, Neighborhood Cleanups	Engage between 50 to 200 people attend these events	1) Engages community in leadership roles, advocacy, outreach, and volunteer opportunities 2) provides a venue for neighbor network, cleanups, and public safety activities 3) Strengthens collaboration with residents 4) creates a vibrant community supported by its residents
ACT staff & board, volunteers, partners, community ambassadors	Annual meeting/ Community Holiday Giving	Between 300 to 700 people attend to annual meeting	Engages community in leadership roles, advocacy, outreach, and volunteer opportunities

SECTION 5: EVALUATION PROCESS & PARTICIPANTS ROLES

ACT Lawrence’s staff capture data through various sources of information. We use qualitative data that comes from client surveys at the end of workshops and 60-days after the client completes the homebuyer workshops. This data is input in a database and further evaluated for outcomes and impact. We also use quantitative data from the number of participants in every workshop, counseling, and activities. The Financial Opportunity Center’s housing counseling program’s success is measured not only by the growing number of participants year over year that access our program and services-- but also by the number of homes purchased by our clients completing counseling and the number of homeowners that retain homeownership.

The youth program success is measured by number of youths applying for the program, number that graduate and number that continue engagement in ACT’s committees and activities. The youth program participants complete a pre-and-post program survey, along with focus groups and alumni feedback, which informs the next year’s program.

The board of directors, ACT staff and committee volunteers help measure our impact through the following tools and methodologies:

1. CounselorMax: is as HUD approved online client-tracking software that allows counselors to capture client action plans & track their progress, demographic info, case notes and outcomes reports. This software connects directly with HUD's housing counseling system to prepare the 9902 quarterly outcome reports.
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. In 2021, we contracted with the Analysis Group to evaluate the 2 previous years 60-day follow up data from client's, helping to quantify community wide impact with 30 homes purchased after completing homebuyer workshop totaling \$17,000,000 million dollars.
3. Quarterly Program Reports: staff and committees evaluate quantitative program reports for effectiveness and community impact. The HUD quarterly reports, helps us quantify numbers of clients served in each service and helps forecast staffing needs. Feedback from clients completing the programs and services is also evaluated.
4. Neighbor Conversations: resident feedback during door-to-door campaigns, which has led expansion of our financial & youth programs. We continually learn from stakeholder feedback and build on their suggestions to improve our programs and services. For example, at the beginning of the Covid-19 pandemic, the community asked for help learning to use zoom meetings. Our staff resolved this need by sharing best practices and guiding participants over the phone.
5. In 2019, we recruited 7 people to serve on the CIP & strategic plan committees so that our constituents can monitor the plans progress and guide its implementation. While there were some transitions over the years, the 2021 committee was able to continue the plan's monitoring. Outgoing members of the group were replaced by new volunteers.

SECTION 6: COLLABORATIONS SUPPORTING OUR PLAN

Existing and proposed collaborative relationships

Robust partnerships continue with the City of Lawrence, Merrimack College's Fellowship program, Lawrence Police Department, local and regional foundations, and numerous community-based agencies in Lawrence. The City of Lawrence funds down-payment assistance programs to help families purchase homes with minimal out of pocket expenses. Continued our partnership with the Lawrence Police Department with Charles Shannon Initiative CSI, and National Night Out (a public safety and neighborhood support initiative). The CSI work funds a portion of the Youth Leadership Program, which hires 25-50 youth annually to work and learn soft job skills, financial literacy, and other practical life skills. This partnership exemplifies how, while housing counseling has traditionally been our core service, we are always assessing and responding to the needs of the community. We hire a Merrimack College's

community engagement fellow to support community involvement in our work and coordinate the financial & housing stability working group. Each of the partners listed below provides either pro-bono services, in-kind contributions, meeting spaces, client referrals and volunteers.

Ongoing partners supporting the community investment plan are:

- United Way: Partner through CITC program, designing and innovating programs and services that lift families out of poverty. At the beginning of the Pandemic, United Way was instrumental in creating the One Lawrence Fund, in partnership with ACT Lawrence, Groundwork Lawrence, Lawrence CommunityWorks, GLCAC, The Center to support vulnerable Lawrence residents negatively impacted by Covid-19.
- Groundwork Lawrence: partnered with Cronin Park beautification project, Earth Day cleanups, composting site and sharing community gardening tools/resources. ACT Lawrence joined the Covid response monthly meetings led by GWL.
- Lawrence CommunityWorks: ACT co-leads the financial & Housing Stability Working group, a 76-member group focused on housing advocacy and sustainability resources. In 2021, we partnered on a grant funded by CHAPA and United way of Mass Bay/Merrimack Valley, collaborating with GLCAC / LCW to expand the rental and foreclosure counseling capacity in the community.
- To Notch Scholars: provides college readiness workshops, high school youth mentorship, and refers youth to ACT's jobs & Leadership program.
- Bread and Roses Housing: builds and preserves affordable housing in Lawrence for low-income families and improves economically distressed neighborhoods. ACT educates and counsels their homebuyers to improve financial skills to become successful homeowners.
- Financial Institutions, Realtors and Attorneys: more than 18 banks, realtors and attorneys provide funding and their staff volunteer to support our financial literacy and homebuyer education workshops.
- Northern Essex Community College: continue strengthening our relationship to increase roles in jobs training, higher education, and community engagement.
- Community InRoads: provides board training, technical assistance, volunteers among other resources connections.
- The MV Family Services' Family Resource Center (FRC): supports families with 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.
- 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.

- Formed a CITC group: ACT Lawrence plans to partner with Lawrence Community Works, Mill Cities Community Investment & Groundwork Lawrence. The goal is to plan some joint events to reach a wider audience, while supporting individual CITC fundraising.
- Community Day Care: support parents with financial coaching and programming to increase financial knowledge, goal setting and savings plans.

FUTURE PARTNERS:

Looking ahead towards the next 3 years, ACT plans to strengthen our current partnerships and build relationships with several key organizations in Lawrence. Our priority list of partners includes:

- Lawrence High School: partner with LHS to recruit youth to our programs and leadership opportunities, along with providing financial workshops.
- Notre Dame Educational Center: we support ESOL students with rental and housing counseling and recruit participants to join our committees, volunteer, and community wide activities.
- Area Churches: to deliver programs and services to participants and engage new volunteers.
- Area Businesses: engage more area businesses to strengthen involvement in the plan to partner is resolving community needs.

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

The City of Lawrence’s 2021-2025 Consolidated Plan, confirms ACT Lawrence’s CIP is consistent with the city’s plan objectives. We do this, through our work in the Financial Opportunity Center’s 7 core programs. Both our first-time homebuyer program and the youth jobs & Leadership training program provide “pathways to economic stability for low income households through education, job training, and job creation”. Between both programs we have supported 712 Lawrence residents and created 44 youth jobs.

Next, the city’s 5-year consolidated plan prioritizes first-time homebuyer programs “to address the City's priority housing need to invest in its housing stock as well as its community development goals of creating wealth-building opportunities for low and moderate income residents”. ACT achieves this by educating and counseling more than 230 first time homebuyers annually to encourage homeownership in Lawrence. In the past 2 years, our homebuyers invested \$17,000,000 million dollars buying properties in Lawrence. Finally, the financial literacy and counseling we provide, “serves the immediate needs of families impacted by loss of income as a result of COVID-19” and similarly provides pathways to economic stability along with helping individuals and families prepare an action plan to deal with financial crises. We look forward to the opportunity to connect our community investment plan with other local and regional plans.

SECTION 8: FINANCING STRATEGY

ACT Lawrence has been well supported in past 3 years by long-standing partners such as the Commonwealth of Mass, Mass Division of Banks, the City of Lawrence, local and regional foundations, individual and corporate donors. ACT Lawrence will finance its CIP with a mix of funding sources in addition to leveraged funding expected from the Community Investment Tax Credits. As a well-established organization, ACT Lawrence has increased funding support from 6 new donors. One expected area of growth is the corporate and individual donor base. We project an increase of 30% or more in this area as the board of directors continues to cultivate and strengthen relationships with corporate donors, partners, and individuals. Our strategies for funding the CIP include raising money from individuals, sponsorships, corporations, and new foundations. We plan to hold a series of fundraising activities such as the annual meeting, social media fundraising tools like go-fund me & networking nights. Long-term, we will leverage CITC allocation to increase our operations and expand programs to ensure timely implementation of our community investment plan.

In 2021, we allocated 89% of the \$50,000 tax credits received. ACT raised \$204,833, which is 4 times more than the tax credit allocation received in 2021, several foundations, banks and individuals did not utilize the tax credit. We expected these credits to be used by these foundations, and for this reason we had to carry over a balance of credits over the last year. Consequently, we now have a remaining balance of \$5,417 in credits. Currently, our operating resources come from five primary areas 1) Government grants (State & Local) 2) Individual & Corporate Donations 3) Earned Income from workshops & programs 3) Foundations 4) In-kind contributions 5) Event sponsorships. Thanks to these sources we exceeded fundraising goals in 2021. While we faced minor financing obstacles due to several donors & foundations choosing not to participate in CITC program, other accept the credits helping us to achieve 89% allocation. We are confident that next couple of years will reach similar utilization or higher.

Last year, we completed 2 donor engagement events virtually and several individual meetings with potential donors. This led to 6 new donors who donated \$118,833 and claimed \$66,667 dollars of 2021 tax credits. There are \$5417 remaining tax credit which we plan to combine with any new tax credit allocation awarded in 2022. Based on a planned donation from the Cummings Foundation, we project that they will utilize \$16,667. This will leave us with \$38,750 in credits to help us raise more funding from the projected donors. For those reasons, we know we will achieve 100% utilization of the remaining tax credits by the end of 2022. **We need an additional \$50,000 allocation because we project similar donations from the donor pipeline at \$109,000 or higher in 2022.**

Going forward, we will continue our donor cultivation strategy to appropriately plan for credit utilization. The board of directors created a revenue enhancement committee to increase and strengthen its fundraising and convert more donors above \$1,000 dollars amount. We are also planning to increase visibility while ramping up the marketing and donor cultivation. We are planning two donor engagement events in the summer and fall. The goals are to nurture current donors while cultivating a new donor pipeline. With the planned activities and events in 2022, we hope not only to receive donations earlier in the year but to increase donations and sponsorships. Securing \$50,000 dollars in CITC funding will build ACT's capacity to address

many of the inequalities faced by the community. Further, it will enable ACT to expand our programs in accordance with the shifting needs of our constituents. In 2021, we raised \$216,833 dollars from various CITC eligible sources. FY 2022 projected funding goals to finance implementation of our plan include securing a total of \$449,300 dollars of which \$131,980 has been raised and committed and \$217,320 will come from local, state grants and fundraising events plus \$100,000 CITC donations from foundations, corporations, and individual donors. Below is a list of committed and projected funding:

This table details the sources, funds raised and committed, with projected donor pipeline:

Sources	Funds Raised in 2021	Fund committed 2022	Projected Donor Pipeline in 2022
United Way	\$ -	\$ -	\$50,000
Foundations	\$204,833	\$131,980	\$46,000
Add 2 new Banking partners	\$7,500		\$4,000
Acquire 4 Real Estate Services Co.	\$2,000		\$4,000
Acquire 5 Event Sponsorships or Individual Donors	\$2,500		\$5,000
TOTAL CITC LEVERAGE	\$216,833	\$131,980	\$109,000

SECTION 9: HISTORY, TRACK RECORD AND SUSTAINABLE DEVELOPMENT

The residents of the Arlington District in Lawrence, MA formed ACT Lawrence in the fall of 1996. ACT Lawrence is a registered 501(c) 3 not-for-profit community development corporation with a strong base in North Lawrence's Arlington neighborhood. The catalyst for the establishment of the organization was the Malden Mills fire, which threatened to leave 50% of the area residents unemployed and the October 1996 Spicket River floods, which caused severe damage to homes along the river. Since then, ACT has been organizing the community around issues of importance to area residents and developing programs that benefit and empower the Lawrence community. These development initiatives include, as described above, affordable housing, education, financial literacy, home-buyer education, business development and youth development.

During our 25-year history, we have proven organizational resiliency and established a proven track record of success for delivering high quality programs to financially insecure families in Lawrence who are facing foreclosure or are trapped in a debt-poverty cycle. Since its inception in 1996, ACT has worked consistently in the heart of the Arlington neighborhood, and it continues to be a strong advocate for empowering and improving the quality of life of its residents. In 2005, because of the high demand of services in the area, ACT programs extended to the whole city of Lawrence.

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

Our past 3-year achievements include:

Last year, ACT Lawrence has exceeded its previous CIP goals by educating and counseling more than 712 individuals last year, with homebuyer education, financial and landlord / tenant workshops, foreclosure prevention counseling, pre-purchase counseling, financial coaching, and youth jobs program. By working with these clients, ACT has supported hundreds of economically vulnerable families in Lawrence. Our goals remain committed to build upon this success and increase our capacity to develop innovative strategies and outreach to improve the lives of even more families.

In 2020 we created 25 youth jobs and created 28 youth jobs in 2019. The youth complemented with leadership training and other soft skills such as public speaking, interview skills, teamwork, and resume building workshops. Several youths continue volunteering for activities and community events. In 2019, the Strategic Planning and CIP committees worked to draft the strategic plan while engaging community members, board, and staff. The Committees collaborated with the Community Organizing & Marketing Outreach committee to involve residents and implement neighborhood driven projects and activities. A series of meetings and outreach events through the Arlington Breakfast Club (ABC) ensure community wide involvement. The ABC completed 3 Spring meetings & involved more than 60 participants in the Cronin Park cleanups and conversations about strategic plans. Over the Summer National Night Out celebration, a public safety event, attracted more than 250 people to support activities in the Cronin Park that deter crime and improve the neighborhood. Lastly, the Annual Meeting & Community Holiday Party, attracts more than 1000 people where members vote for the board of directors, answer strategic questions, and participate in family friendly activities. The community is informed via the breakfast club meetings, our website & social media platforms, where more than 1,500 people can be reached frequently.

ACT LAWRENCE CONSISTENCY WITH MA SUSTAINABLE DEVELOPMENT PRINCIPLES

1. Concentrate Development and Mix Uses

As recounted above, ACT was born in 1996 in the aftermath of the disastrous Malden Mills fire. At that crucial time, neighbors who were opposed to efforts by those coming from outside the area, and who were planning to literally raze many of the single, 2 and 3 family

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

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

2. Advance Equity

The governance of ACT is and always has been community driven. The entire leadership including officers and directors come from Lawrence, work or are connected to the community. We make sure that the community is involved in every major decision both in strategic planning and project implementation. 80% of our staff resides in Lawrence. Similarly, qualified community members provide training workshops, plan meetings, and maximize neighborhood involvement community. Inclusiveness is consistently reflected in projects including the selection of appropriate properties for the development of affordable housing, lotteries to identify and train qualified owners and occupants, coordinated neighborhood cleanups, as well as other projects that require community planning such as the acquisition of vacant lots and abandoned properties for conversion into affordable housing and the annual Spicket River Cleanup. In this regard, we would like to highlight how actively involved the neighborhood was in the planning and design of the Spicket River Greenway, a walking and biking path that traverses the Arlington Neighborhood.

ACT recognizes that to obtain the best possible quality of life for our residents we need to have a coordinated, balanced approach that includes economic development, community development and social justice. Our neighborhood fulfills all the requirements to be considered a community suffering from environmental injustice and is plagued by high levels of health disparity.

As a Shannon grant partner, we work closely with the police department to provide programs for proven risk youth and their families, and to address challenges associated with involvement in the criminal justice system and reentry from confinement facilities. By embracing our youth and fighting for equity, we embrace our future. In 2018, the youth partnered with the Arlington Breakfast Club to pilot the Arlington Games Club, an innovative way to teach children's math by using games and activities. In 2021, the youth volunteered to continue the work of the Arlington breakfast Club and created a youth council. 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.

3. Make Efficient Decisions

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

4. Protect Land and Ecosystems

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

5. Use Natural Resources Wisely

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

6. Expand Housing Opportunities

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

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 residents 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.

8. Increase Job and Business Opportunities

Over past 3 years we have created 129 youth jobs in Lawrence via our Youth Jobs & Leadership program. Many youths have secured permanent jobs after completing the program. More importantly, our work has developed leaders and volunteers to support our work in the future. ACT Lawrence has supported the growth of local businesses by providing free training and business coaching. In past years, we have assisted 125 entrepreneurs with technical assistance and business plans that increased their managerial skills and prepared their business for growth. To this same end, we also train potential employees through our youth jobs training program. We plan to expand our jobs training program to a year-round program that will create more jobs, economic opportunities for the community.

9. Promote Clean Energy

See question 5 of the section above.

10. Plan Regionally

Our area of influence is Lawrence, and our CIP plan is consistent with the City of Lawrence's 2021-2025 Consolidated Plan objectives. As we continue growing in Lawrence, we will logically become more involved in regional initiatives that stretch beyond the city limits. We are looking forward to connecting to other organizations and institutions at the regional level.