

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

### **Section I: Community & Constituencies to be served by Coalition for a Better Acre (CBA)**

Coalition for a Better Acre (CBA) serves the low-income people of Lowell, Massachusetts. A membership-based community development corporation, CBA membership is open to anyone who lives, works, or volunteers in Lowell.

Lowell, located approximately 25 miles northwest of Boston, is the fourth largest city in the Commonwealth, with a 2020 Census population estimate of 115,554. Formerly a manufacturing powerhouse, Lowell's rich history and cultural diversity is thanks to generations of newcomers who lived in the Acre. Over a century ago, workers from Ireland, Greece, Portugal, and Canada clustered in neighborhoods around the city's mills. Today, the Acre is home to people from Central and South America, Southeast Asia, the Caribbean, and a growing number of families from Africa and the Middle East. According to the 2020 Census, 62% of the 13,479 people living in the Acre are non-white, compared to 40% citywide.

At 30 people per acre, the Acre is the city's most densely populated neighborhood. The median household income is \$35,711 in the Acre, compared to \$62,196 citywide. The Acre has the largest concentration of subsidized housing units in Lowell – about 1,100 out of a total of 1,400 units, and a poverty rate of 32%, compared to 17% citywide. The City of Lowell has a total of 43,482 housing units, with 95% occupied. The ratio of owner occupied versus rental is 42% owner-occupied and 58% percent renter-occupied, compared to 62% and 38% respectively statewide (2020 Census).

CBA owns and manages 425 units of rental housing in the Acre, 24 units in the Back Central neighborhood of Lowell, and 71 units of veterans' preference housing in the city of Haverhill. CBA's first development of 9 units of veterans-preference housing in Dracut, MA was recently completed in 2022. All CBA apartments are affordable to families earning less than 60 percent of area median income and 56 percent have project based rental subsidies attached to them, making them affordable to a broad range of households. Six percent of CBA units are rented by residents earning less than \$14,440, which is 30 percent of Lowell's median household income.

Demographic characteristics of residents are estimated based on head of household data, with CBA units occupied by 6.7% Asian residents, 51.2% Hispanic/Latino residents, 36.6% White residents, and 5.5% Black residents. Anecdotally, CBA's community building and organizing efforts see a considerably higher ratio of Asian and Latino residents

## Section 2: Involvement of community residents and stakeholders

In the early 1980s, a group of neighborhood residents, business leaders and clergy came together to stop the city's plan to raze a section of the Lowell's lowest income neighborhood, the Acre. Proud of their neighborhood and seeking to preserve the place they called home, Acre residents responded by founding the Coalition for a Better Acre (CBA). CBA gained the funding to retain ownership of family housing set to be demolished to make way for market rate housing. Development of the New North Canal Apartments paved the way for CBA to continue building. Today, CBA owns 520 rental units, 50 homes for first-time homebuyers, and 33 commercial spaces in the Acre Neighborhood of Lowell and beyond.

CBA bylaws require the Board of Directors to be comprised of individuals who are representative of the Acre neighborhood and Lowell at large. Currently, 71% of our board members identify as people of color, or Hispanic/Latino and 70% of directors live in low- or moderate-income areas. Full participation of board members is made possible by translation of board materials, community board member training provided by NeighborWorks America, and invitations for board members to serve on multiple board subcommittees.

CBA members vote for directors at October's Annual Meeting. Board members serve 3-year terms and are prohibited from running for one year if they serve three (3) consecutive terms. Seats are reserved for the following community members:

- Four (4) Acre residents;
- Four (4) representatives of the Greater Lowell business community;
- Three (3) low-income or moderate-income residents;
- Two (2) participants in CBA programs;
- One (1) representative of North Canal Apartments' Tenant Council;
- One (1) resident of a CBA property other than North Canal;
- One (1) member of Lowell's faith-based community;
- One (1) representative of the City of Lowell;
- One (1) representative of the University of Massachusetts Lowell;
- One (1) member of Greater Lowell's Asian-American community

In addition to board members sitting on Committees (Executive, Real Estate, Finance, Marketing/Fundraising, and Program/Events), CBA's membership, residents and clients are invited to sit on advisory and planning committees. Members collaborate with CBA staff and board members to plan programs and community events, provide updates to grantors, and share their concerns about community issues such as housing, roadways, jobs, and education.

### Section 3: Plan Goals

GOAL #1: Sustain and grow human-centered, holistic programming that meets the needs of CBA communities with demonstrated impact for individuals and families by:

- Innovating on real estate development and affordable housing in service to CBA's communities through staff trainings, project scopes aligned with local planning goals, and pilot projects proposed with some percentage awarded.
- Expanding community development to new geographies and populations through the creation of new partnerships, quarterly open houses in new communities, and tours with local officials of CBA properties.
- Deepening civic engagement and community leadership through an annual community needs assessment process that will generate community reports for growth development through a detailed strategic outreach plan, annual community organizer training sessions centered on local resources, hosting yearly community conversations or focus groups, and the continued growth of the Ambassador program.

GOAL #2: Become one of the essential and well-known nonprofits in the Greater Lowell area through increased organizational capacity by:

- Investing in the people and culture of CBA through staff trainings, implementation of a performance-based evaluation system, creation of a compensation plan to support merit-based pay, and ensuring that the staff and board represent Lowell's communities.
- Building stronger and more efficient organizational systems by creating a system to capture institutional knowledge in all program areas, implementation of a system for evaluation and data collection supported by upgraded technology and operational systems.
- Ensuring that funding keeps pace with programmatic and organizational growth through a yearly increase in revenue, yearly submittance of new grants, and quarterly communications with funders.
- Maintaining financial stability by creating a \$2 million "board restricted" fund as an endowment for programming.
- Growing a strong, sustainable, and engaged board by instituting a strong onboarding process, annual board development trainings, and quarterly facilitated check-ins with the executive committee to build ownership of their governance role.

GOAL #3: Attract compelling and long-term investment and support for CBA by:

- Creating an organizational hub for CBA's programs and operations through a new centralized collaboration through a small capital campaign.
- Creating a highly visible presence for CBA and its programming through integrated communications starting with an extensive branding and marketing plan.

- Cultivating existing and new strategic partnerships that are trusted and strong in support of CBA's mission through new stories, weekly posts on social media, monthly email blasts, and an annual printed newsletter in English and Spanish that all celebrate CBA's work while positioning the organization as a great partner.

GOAL #4: Grow commitment and capacity for authentic race, equity, diversity, and inclusion work by:

- Conducting organized efforts to advance our commitment in our community grounded in an organizational REDI (Racial Equity, Diversity, and Inclusion) statement and furthered by a set of community objectives infused into civic engagement work.
- Creating a welcoming and inclusive space for all to engage in the organization through cultural trainings offered to the community.
- Leading efforts to improve language access in the community, especially with the City of Lowell, by creating and communicating a community policy statement, providing and coordinating translation services for community organizations as well as advocating for translation and interpretation for all city meetings, events, and external communications.
- Growing organizational competency that truly understands the cultures of Lowell's communities through trainings for staff and board.

GOAL #5: Succession plan to ensure that the organization is prepared for the future by:

- Recruiting new experienced senior leadership talent to grow the team and re-imagine the role of the Executive Director.
- Cultivating a clear culture and policies to help prepare internal staff to move into leadership positions when senior staff depart.
- Strengthening the board's understanding of leadership within community development and capitalize on their connections within the community.

## Section 4: Activities to be undertaken

GOAL #1: Sustain and grow human-centered, holistic programming that meets the needs of CBA communities with demonstrated impact for individuals and families.

### *Affordable Housing Development*

1. The 555 Merrimack Street project is a 27 units of permanent affordable supportive housing project for individuals who are in recovery from the opioid pandemic. CBA is in partnership with Lowell House Inc which is an addiction and recovery organization that holds programming for individuals who are in recovery. This project closed on construction financing and broke ground in early Summer 2022 and is on schedule to be completed in Summer 2023.
2. The 138 Cross Street project is a 9-unit, affordable condo project in the center of the Acre neighborhood in Lowell. This project was originally started in 2018 but was placed on hold because of the ownership issues during construction. The shell of the project has been constructed and the project team is working through construction pricing to be able to close on additional financing for the completion of the project. The construction will take about 10 months and we are pushing to start construction in Spring 2023.
3. CBA is in the pre-financing stage a project that would bring 18 units of affordable condos to Lowell's Acre neighborhood, as well as renovate a historic ethnic restaurant currently on-site. Lowell's City Manager has been focused on affordable homeownership and CBA believes this site is a prime location to propose new affordable condos.
4. CBA is working with private developer, TMI Property Management, to negotiate the sale of the parcel for new affordable housing on a site of a historic school building in Lowell. Negotiation aims to rezone the property to allow increased density to the site. Initially, CBA has been looking at 40 units of senior housing but is exploring whether the density can be increased. The goal is to have this project in the next State funding cycle in Fall of 2023 with construction hopefully starting Summer 2024.

### *Deepen Community Leadership and Partnership*

1. CBA's Community Engagement Coordinator will begin an in-person outreach program in 2023, with a focus on CBA's housing developments outside New North Canal.
2. After concluding the 2021 cohort, 91 individuals have graduated from the Empower leadership training program and have gone on to deepen their engagement in the community: joining non-profit boards, assisting candidates with elections, and even running for local office themselves. Empower occurs annually in the spring.

3. In March 2022, CBA was able to hold the first in-person CHOP (Community Health Outreach Program) dinner since 2019 for nearly 200 attendees. CHOP includes a free healthy meal, followed by table discussions (with translation available) regarding a variety of health and community related topics. The City of Lowell has provided free use of the Lowell Senior Center, but CBA will need to pay a fee to use the Center and is seeking donations to help purchase food or pay members to cook.

**GOAL #2:** Become one of the essential and well-known nonprofits in the Greater Lowell area through increased organizational capacity.

1. Prepare project to capture institutional knowledge in all program areas, as well as, history of CBA to share with the wider community, with assistance from academic partners (UMass Lowell, Middlesex Community College).
2. CBA will onboard a Director of Philanthropy in late 2022 who will participate in creating a system for evaluation and data collection supported by the Resource Development and Communications Manager while using long-term databases.
3. Community needs assessment for the Acre with partner/consultant support from community organizations such as Greater Lowell Health Alliance, Mill City Grows, UML Public Health Department.
4. CBA will pursue conversations with its finance committee and financial advisors to create a \$2 million “board restricted” fund as an endowment for programming, providing increased sustainability.

**GOAL #3:** Attract compelling and long-term investment and support for CBA by:

1. CBA will launch a capital campaign to create an organizational hub for CBA’s programs and operations in a new centralized space. Funds will support the build out, renovation, and outfitting of an additional 2,500 square feet of office space.
2. Since the height of the COVID-19 crisis, CBA has added five full-time and three part-time positions to expand programming to increase opportunities for low-income individuals. CBA plans to add (4) additional staff to build capacity across the organizations, as well as to maintain positions recently vacated.
3. CBA’s Resource Development and Communications Manager will work with staff, volunteers, and student interns to launch an updated marketing campaign sharing stories from all programs and across our residences.

**GOAL #4:** Grow commitment and capacity for authentic race, equity, diversity, and inclusion work.

1. CBA's Health Access and Youth Development Programs are coordinating two youth-led training groups; COVID-19 outreach and DEI training. CBA expects to receive funding through 2023 for these efforts and hopes to expand DEI training from non-profit partners to City leaders.
2. CHOP Dinners address community topics (education, elder services, jobseeking) or cultural topics (Hispanic heritage of Puerto Rico, West African Night, etc.). Partners thus far include AgeSpan, The Center for Hope and Healing, Community Teamwork, Inc., Lowell Community Health Center, Lowell YWCA, and MassHire.
3. CBA will create a comprehensive community needs assessment for CBA and Acre residents that delves into issues of access, equity, and recognized needs related to health and income. Findings will be used to guide CBA programming, while presenting a fuller picture of life in the Acre for municipal leaders.

GOAL #5: Succession plan to ensure that the organization is prepared for the future by:

1. Identify relevant training for senior staff and middle management to strengthen leadership pipeline.
2. CBA will hire Director of Finance with the intention of having them move into CFO position in 1-2 years.
3. Conduct board education on the Executive Director evaluation process, leadership trends, and relevant operational adjustments.

## Section 5: Success measures

### *Impact in 2022*

Community outreach is essential to CBA's model. In 2022, CBA saw participation levels for the following projects and events:

- 229 individuals vaccinated against COVID-19 at CBA events and dedicated clinics;
- 12 clients visit the CBA Walk-In Center each week;
- 1,837 visits to our food pantry;
- 2,140 Lowell voters contacted ahead of the November 2022 election;
- Over 1,500 individuals attended CBA events.

A recent refugee from Afghanistan, Fraidoon visited CBA's Walk-In Center last spring. He had gone down several avenues looking for a job when he saw the CBA Walk-In Center window advertising job training and placement. The timing was right as CBA's STEP (Supportive Training and Education Program) sessions were about to start. Fraidoon started a few days later with the Workforce Development Team.

He wasn't used to the American work environment so CBA made him aware of taxes, credit card, bank account, and credits the team with helping him feel ready to work, "Cecilia and Hayley [CBA Director of Programs and Workforce Development Program Associate] are always there for me". CBA offers free transportation to and from select work sites, and for Fraidoon, "That was the most important thing. I applied everywhere, and I didn't have a car and no one was willing to give me a ride to work."

"That was for me, a lifetime opportunity. Working full-time helps me support myself, my family here, and my family back home". CBA's next step of working with Fraidoon is to connect him with relevant officials about bringing his family to the U.S. so he can be reunited with his wife, children, and meet his youngest who was born after his departure from Afghanistan.

### *Measurement Tools and Methodologies*

CBA staff use Salesforce for Nonprofits as our participant and fundraising database. Staff quantify interactions, measure impact through program involvement, pre- and post-programmatic surveys, outreach tracking and outside indicators including community meeting participation, voter turnout, and attendance at civic engagement events to measure impact.

All Program Coordinators draft an annual workplan with updated goals to measure progress toward program goals in Salesforce with the support of our Program Director. Non-staff driven monitoring such as Ambassador outreach reports, pre- and post-surveys for each cohort of program participants, and NeighborWorks-led Community Impact Measurements allow us to gather additional information on community needs. Ongoing case management allows CBA to create a full picture of participants and their work status, needs, and goals.



For example, CBA's YES! Learning Center measures both reach and impact throughout programming to provide a base of data-driven information for future strategic planning and continuous improvement. To measure reach, the program tracks daily attendance, class attendance and participation (ranked used a traditional 1-4 Rubric Scale), hours of programming delivered, and work-study hours completed. The program also collects demographic data about individual members and their families including race/ethnicity, primary language, and household size and income.

To measure impact the program will use a variety of methods including the DESSA-mini assessment to measure social emotional outcomes, classroom content pre- and post-assessments to measure academic retention, DIBELS pre-, benchmark, and post-scores, and anonymous surveys regarding member experience and staff performance.

## Section 6: Collaborative efforts to support implementation

CBA's Youth Development Programs have developed a team of youth in the Acre Neighborhood to provide outreach to youth citywide through support groups and educational workshops, as well as adults serving youth in the community. Currently, the team is addressing COVID-19 mitigation through education with initial funding from the Greater Lowell Community Foundation. Looking ahead, UMass Lowell is funding the next year of outreach. Greater Lowell Health Alliance, Lowell's Department of Public Health, and Tufts Point32 Health, are all interested in partnering in these efforts going forward.

CBA has been a member of the REACH LoWELL Coalition since 2020. Based out of the Lowell Community Health Center, REACH LoWELL is an initiative to combat health disparities among the Latinx/Hispanic and Southeast Asian communities in Lowell. CBA's commitment to a healthy built environment will be complemented by outreach and community engagement focused on accessible, preventative lifestyle adjustments, as well as building resident leadership skills. This commitment is set to extend through 2025, with the potential to continue after the initial stage of funding from the Centers for Disease Control and Prevention.

Lowell Alliance is one of CBA's key partners when it comes to leadership development, community organizing, and neighborhood outreach. Lowell Alliance advocates for, educates and works with Lowell residents to meet critical needs and help make their vision for the community a reality. Lowell Alliance and CBA share responsibility for the Empower program, co-planning and coordinating the program with CBA's Civic Engagement Coordinator.

Coalition for a Better Acre is one of three members of the Lowell Votes Coalition (also known as Lowell Votes), along with the Cambodian Mutual Assistance Association and Lowell Alliance. Lowell Votes is a non-partisan coalition which seeks to boost civic engagement throughout Lowell, particularly in areas with historically low voter turnout. CBA regularly partners with Acre Coalition for Improve our Neighborhood (ACTION), Mill City Grows, Lowell Housing Authority, Lowell Police Department, the Non-profit Alliance of Greater Lowell, and Mill Cities Community Investments (MCCI) for outreach and events.

Maloney Properties is CBA's property manager and partner in ensuring our housing units remain high-quality. Maloney also provides financial support for the YES! afterschool program, funding some of the activities for youth residing in CBA's New North Canal Apartments. Additionally, Maloney will often communicate with residents about CBA events and programs.

Real estate operations rely on a strong partnership with the City of Lowell, as well as our newer relationship with the City of Haverhill to work through the development process. CBA has also built relationships with private developer Brian McGowan, Lowell House, Megan's House, and Veterans Northeast Outreach Center, which allows us to share the cost of projects while building developments that meet the missions and goals of both partners, filling the needs of a segment of the community.

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

As a membership driven CDC, CBA's mission is to advance equity and opportunity for residents. Creating high quality affordable housing in locations where they are both wanted and needed is an integral part of our mission. More than 50% of CBA residents are at or below 50% of area median income. CBA remains committed to advancing equity and access through:

- Staff membership on the City of Lowell Master Planning steering committee;
- Active engagement and support of the Diversity, Equity, and Inclusion Consortium of Lowell. CBA's CEO is a member of the DEI Lowell Steering Committee and a member of an informal "Executive Directors of Color" group;
- Increased resident focus groups and surveys to inform annual priorities.

CBA's plan is consistent with the Commonwealth's Sustainable Development 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. This work is being formalized over 2022-2024 with the Transformative District Initiative Fellow from MassDevelopment and their partners.

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 which encourages the creation of additional affordable housing units to meet local needs. 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.

## Section 8: Financing Strategy

The majority of CBA's income comes from earned revenue from our real estate operations, such as developer fees, asset management fees, rental income from our properties, and from NeighborWorks America, a federal appropriation agency that provides operating funds for over 240 community development organizations nationwide. These fees are used for general operating costs but are inconsistent year to year. CBA employs a full-time development and communications position to build a larger individual donor base to complement our successful grant-seeking. CBA also hosts an annual fundraiser, which raises \$75,000 - \$100,000

Critical funding partners for CBA's real estate development projects are Neighbor Works America, DHCD, Massachusetts Housing Investment Corporation (MHIC), MassHousing, Massachusetts Housing Partnership (MHP), CEDAC, as well as private lenders and investors. We rely on grants from a variety of foundations and corporations including the Parker Foundation, TD Bank, Digital Federal Credit Union, the United Way, the Saab Family Foundation and Trustees of the Ayer Home.

Since 2014, CBA's budget and staff have doubled to provide accessible programming, but the number of support staff, space, and staff time have not kept pace with a growing slate of programs; including a health access program, expanded workforce development, and a re-invigorated youth development program. CBA's operations are stretched to keep up with this growth. The evolution of CBA's programs has led to an increase in fundraising and grant seeking activities. In 2016 we held our first annual fundraising gala, 6 Degrees of the Acre, an event that we have now put on twice, raising about \$75,000 for programming. In 2019, the fundraising event raised nearly \$100,000 and we plan on building upon hunger for in-person events with 6 Degrees of the Acre continuing this year using best practices observed from fundraising events for other organizations attended by our staff.

CITC funds have been critical to developing and maintaining our programming. We are currently preparing to undertake a capital fundraising campaign to increase the space for our programming, which will particularly benefit our youth programs. After prominently highlighting the CITC program as an advantage to donating to CBA, as we have done in our annual appeal and sponsorship letters in the last few years, there is more awareness of this excellent incentive.

### Section 9: History, Track Record, and Sustainable Development

CBA recently celebrated its 40<sup>th</sup> anniversary and held a reunion of sorts for nearly 500 attendees. This opportunity allowed all to get a longitudinal view of CBA's impact from fighting the local newspaper over controlling the narrative around the Acre in the 1980s to incorporating childcare (now Acre Family Childcare), business training, and workforce development training to encourage economic growth in the Acre throughout the 1990s and early 2000s. In 2008, CBA opened the Home Preservation Center in response to the foreclosure crisis, then continued developing 84 affordable housing units in Lowell through 2015. Since 2015, CBA's programs and events have expanded to serve about 800 people a year.

After 40 years of supporting the Acre neighborhood of Lowell, we believe in revitalizing community from the ground up. Outreach and leadership development initiatives are critical if we are to respond to demands for more inclusive community decision-making and representation.

#### *Building self-sufficiency through programming*

CBA's civic engagement and inclusion work builds on one of Lowell's greatest assets; our diverse communities; 24.8% of residents are foreign-born while Southeast Asian and Latinx populations each comprise over 20% of the city's population. In the Acre Neighborhood, over 30% of residents identify as Latinx/Hispanic. While Lowell is home to over 65 different languages, Spanish- and Khmer-speaking families are the majority of non-English speakers; approximately 70% of Lowell's Spanish- and Khmer-speaking residents do not speak English at home, and of that group, half report speaking English "less than very well".

CBA is working to address a cyclical problem impacting our diverse community; non-white members feel they are unable to make change in the City due to institutional barriers and a lack of cultural power within the larger community. This withdrawal from civic life - low voter turnout and engagement - results in limited representation of immigrants and communities of color in municipal office, on governing boards, or leading community organizations. CBA operates through a lens of Diversity, Equity and Inclusion and has seen the following successes during the previous CIP time period.

#### **Increased outreach and inclusionary practices**

For several years, CBA has maintained the importance of language access in boosting community involvement. Through hosting successful community meetings, CBA has demonstrated the utility of language resources. As of 2018, CBA is contracted with the City of Lowell to provide multi-lingual interpretation services at community meetings hosted by the City. In 2019, CBA's Community Engagement Coordinator conducted surveys of 275 Acre households to gather feedback on housing, neighborhood features, and quality of life. A language line and multi-lingual staff at CBA's Walk-In Center have made it possible for anyone to receive case management from our staff.

### **Expanding our housing stock to support specific populations**

CBA has recently expanded our housing developments to other communities in the Merrimack Valley, including Haverhill and Dracut. Both communities will host veteran-priority housing developed by CBA and in collaboration with the Veterans Northeast Outreach Center. CBA's service-enhanced housing in Lowell is currently under construction, with 27 units for those in recovery from substance-abuse.

### **Success in our direct service programming**

Empower, CBA's 9-week leadership development training, reaches out to potential leaders interested in learning how to create positive change. In 2022, CBA launched Empoderados, a similar training adapted for our Hispanic neighbors that is offered in Spanish that graduated 15 participants from the program and continues to support their project ideas.

The CBA Food Pantry has seen about 200 clients each month since June 2022, though it started with 29 clients in its first month. Not only do we offer the only food pantry in the Acre, but one of the only food pantries that does not ask for proof of address, income, or any other identification. The Health Access Program Coordinator fills our pantry with food from the Merrimack Valley Food Bank once a week. Once a month, they order and pick-up donated essential items from the Wish Project.

Community Engagement initiatives include an annual neighborhood cleanup with 300 people, a resource fair attracting over 400 people, and National Night Out in partnership with local emergency and safety officials which usually hosts 500+ people. These events are opportunities to share information and resources with hundreds of our neighbors while strengthening relationships between diverse groups and institutions.

Workforce Development Programs include STEP, a Sewing Program for non-English speakers, and is preparing to launch a small business technical assistance program. STEP continued virtually throughout the first two years of the COVID-19 pandemic and CBA has adjusted the program with the help of a new Workforce Development Program Coordinator and Program Associate. Graduates of Supportive Training and Education Program (STEP) receive job placement and can take advantage of free transportation to and from the job site.

CBA has also contracted with an English as a Second Language (ESOL) instructor to support skills training participants and others. The Latin Empowerment and Advocacy Program Coordinator has helped 16 of our neighbors join these daytime English classes which run for the academic year.

YES! relaunched in September 2021 by the Youth Development Program Manager who has been managing after-school programs and activities in the city of Lowell for nearly 10 years. The YES! program serves 30 members grades K-6 and 10 high school age members, and increased its operations to offer school vacation programming. In addition to the daily out of school activities the Youth Development Coordinator also oversees parent education classes called

Parent University, manages the Raising A Reader Program (in partnership with Alternative House, a local domestic violence shelter for women and children), and hosts a variety of youth-driven events throughout the year.

### *Sustainable Development*

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 Welcome Home 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 (VNOC), to provide affordable housing development expertise for the creation of service-enriched housing for veterans. Now, CBA is close to offering 90 units of veterans-preference housing in Haverhill and Dracut.

CBA's Community Investment Plan is well aligned with several local and regional plans such as: Sustainable Lowell 2025: The City of Lowell's master plan. CBA staff and members participated in the public participation 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 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 (with three Acre residents and three representatives from the city's other neighborhood groups).