

Community Investment Plan: Coalition for a Better Acre

Section 1: Community & Constituencies to be served by CBA

CBA was created in 1982 by a group of residents, business leaders and clergy determined to stop the city's plan to raze a section of the Lowell's lowest income neighborhood – the Acre – and replace family housing with high-end condominiums. Today, CBA's focus remains in the Acre, but we also do work in Lowell's other neighborhoods and throughout the Merrimack Valley.

Lowell, located approximately 25 miles northwest of Boston, is the fourth largest city in the Commonwealth, with a 2016 population estimate of 110,558. It is a city rich in history and diversity, with minorities, primarily Asian and Latino, making up 49.1 percent of the population (*source: 2015 ACS*). The Acre neighborhood has historically been and continues to be the first-stop home for immigrants coming to Lowell beginning with the Irish, French-Canadians and Greeks who came to work in the mills, then Hispanics from South and Central America seeking economic opportunities and Cambodians fleeing genocide, to today's refugees from Syria, Iraq, Burma, Bhutan, Africa and other places around the globe. According to the 2015 ACS, 62.1 percent of the 13,952 people living in the Acre are minorities, compared to 44.4 percent citywide.

Economic Opportunity and Income

The median household income is \$32,496 in the Acre, compared to \$48,002 citywide (*source: 2015 ACS*). 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. Unemployment is also higher in Lowell than statewide (5.4% Lowell vs. 4.3% MA in July 2017) continuing a trend that has existed for many years.

Housing

At 30 people per acre, the Acre is the city's most densely populated neighborhood as of 2016. The City of Lowell has a total of 41,448 housing units, with 93 percent occupied. The ratio of owner occupied versus rental is 43 percent owner occupied and 57 percent rental compared to 62 percent and 38 percent respectively statewide. 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 in the Acre, 24 units in the Back Central neighborhood and 27 units of veterans' preference housing in the city of Haverhill. All of our 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.

Ethnicities of residents (estimated from head of household data) are Asian 6.7 percent Latino 51.2 percent, White 36.6 percent, and Black 5.5 percent. Anecdotally, CBA's community building and organizing work includes a considerably higher ratio of Asian and Latino residents.

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 city-wide in Lowell. Since 2008 in particular CBA's community engagement and housing preservation work has expanded well beyond the Acre.

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 (VNOOC), to provide affordable housing development expertise for the creation of service-enriched housing for veterans. Those units were occupied in 2016 and earlier this year, CBA was approved to create 44 more veterans-preference housing units in partnership with VNOOC at the site of a former furniture warehouse in Haverhill.

Opportunity Center (OC) (foreclosure counseling and financial education, founded 2008): CBA's Home Preservation Center has served more than 1,600 clients throughout the state since its inception. Most clients are homeowners and thus represent overall a somewhat higher income range than many of the people we serve.

While the need for foreclosure counseling has fallen off since the peak of the housing crisis, in 2016 the OC took on 73 new clients. Of those clients, 61 percent modified their mortgages, 12 percent sold their homes, 10 percent were referred to another agency or legal services, eight percent brought their mortgages current, five percent refinanced and four percent were foreclosed upon.

Clients hailed from 30 Massachusetts cities and towns, with 70 percent of them from the Merrimack Valley, including 38 percent from Lowell. Six percent came from Lynn. Of those clients, 66 percent were White, 15 percent Black, 11 percent Latino, 5 percent Asian and 2 percent Native American.

Income levels of households ran the gamut from \$10,000 - \$19,999 to \$121,000-\$150,999, with the bulk of those served (71 percent) falling in the \$20,000 - \$69,999 range.

Section 2: Involvement of community residents and stakeholders

CBA was created as the result of community residents organizing in opposition to the City's plan to raze a section of the Acre neighborhood, displacing dozens of families and eliminating much-needed affordable units in favor of higher income housing. Although CBA has evolved and grown significantly over the last 35 years, it remains a member-driven organization, with resident and stakeholder input and involvement remaining key to our success, as well as the projects and programming we pursue.

At the governance level, our Board of Directors reflects a diverse group of community members including CBA residents, residents from other parts of the city, and business, government, and faith leaders.

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)

Additionally, residents and community members are a big part of all of the work we do and are involved in a variety of ways including:

North Canal Housing Trust (NCHT): 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 and 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), is 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.

Working Cities – Lowell Initiative: The City of Lowell and a number of partner organizations, with CBA as their backbone agency received funding through the Federal Reserve Bank of Boston to create a collective impact collaborative focusing on the Acre neighborhood of Lowell. The action plan for the Working Cities Lowell Initiative (WCLI) will focus on three high level factors that will alleviate multi-generational poverty in the Acre: low educational attainment; lack of employment opportunities and associated family sustaining wages; and the complex issues of diversity and inclusion. The WCLI will simultaneously improve the educational opportunities of low-income children and the employment opportunities of their parents so that the whole family is provided with the tools they need to achieve economic sustainability. The collaborative has a vision of the Acre as an aspirational neighborhood, where residents, local government, educational institutions, private sector and small businesses, and community organizations work collectively to establish high expectations for quality of life improvements, driven by authentic enhancements of educational and employment opportunities, healthcare access, social inclusion and economic self-sufficiency for all. The goal is to connect low-income families and individuals in the historically diverse Acre neighborhood to the many resources in the City of Lowell.

In developing the Working Cities program, a series of community meetings were held and a SWOT analysis done to determine the needs of the community. This information has been beneficial in helping both Working Cities and CBA plan for the future.

CHOP (Community Health Outreach Project): Starting in May, on the last Wednesday of each month we have held a CHOP (Community Health Outreach Project) dinner. It includes a free healthy meal, followed by table discussions (with translation available) regarding a variety of health and community related topics from how to deal with chronic illnesses, to healthy recipes, stress relief, navigating city government and many others. At the end of the evening, participants take part in a marketplace where they can make an announcement, express a need, or offer goods or services. We have had several people make connections through this tool, including getting rides to the airport, obtaining some potting soil and having a table made. It is an excellent way to build community and come together to share skills and help each other out, making connections that could last a lifetime. CHOP dinners have averaged 60-70 attendees each. It serves as a great way for us and other service providers to connect with residents in a casual setting to discover their concerns, needs, and ideas. It is a program people look forward to and we plan to expand with our partners at the Working Cities Lowell Initiative, Lowell General Hospital, Mill City Grows, Lowell Alliance and Lowell Community Health Center.

Annual Meeting

While residents and community stakeholders play a large role in decision making at CBA year-round, it is never more apparent than when the fall annual meeting rolls around. For months prior, committees made up of Acre neighborhood residents and CBA volunteers meet to plan the event. They cook the food, plan and execute decorations, book the entertainment and help determine the agenda of the evening, which includes a discussion about where CBA has been and where it is going, as well as holding a board meeting and elections. As a member-driven organization, all CBA members vote on those running for several seats on the board.

Section 3: Plan Goals

Real Estate: CBA is working to expand its real-estate portfolio both in and out of Lowell to build affordable housing with partner developers and organizations that meet the needs of the communities served. Projects in the works or on the horizon will provide stable affordable housing for low income individuals and families as well as become vibrant parts of the neighborhoods in which they sit. As CBA is evolving with the needs of communities, projects listed in section 4 include those that benefit vulnerable segments of our society including veterans and those in recovery for substance abuse. Additionally, we are working on and seeking out projects that preserve and build upon local historic and cultural assets such as the re-use of Lowell's Franco American School and the plan to turn the Acre's Smith Baker Center into a revitalized and vibrant community center for everyone in the city and region. Moving forward, our real estate team is looking to acquire and rebuild or renovate small properties into affordable homes for first-time homebuyers, giving residents a real investment in their communities.

Programming: In recent years, CBA has turned the focus of its mission to building and expanding upon programming to break the cycle of poverty including financial education and foreclosure prevention, workforce development, afterschool programming, resident leadership training and civic engagement. In the next few years we plan on expanding upon those programs to reach more people and make a bigger impact in the community. CBA and the Lowell Housing Authority have both noticed up to three generations of some families living in subsidized housing; our goal is to give people the tools they need to build financially and socially stable lives and move into market rate housing or buy their own home.

For the expansion of our STEP (Supported Training Education Program) workforce development area, goals include:

- * 90% of graduates will be placed in a job within first 30 days
- * 75% of graduates will be employed for 90 days after completion of program
- * 66% of graduates will be employed for 180 days after program completion.
- * 66% of graduates will move into permanent employment with partner employers within 6 months
- * 100% will improve their soft skills (pre-post assessments tool will measure improvements)
- * 100% of graduates will have a checking/savings account
- * 100% of uninsured participants will apply for MassHealth or other coverage
- * 100% will participate in Maximizing Resources in the community workshop (covers, SNAP, Heating assistance, IDA programs, 1st time home buyer, etc)
- * 50% of participants will enroll in the credit building program provided through Merrimack Valley Credit Union
- * 100% of participants will have a professional resume.

- * 100% of eligible graduates will be registered to vote
- * 100% of participants will volunteer at a CBA event
- * 100% will have knowledge of Fed and Mass labor laws

Long Term

- * To enroll 150 new participants annually, while continuing case management with graduates.
- * 50% will purchase a car within 2 years of graduating STEP program
- * 75% of participants will vote within 2 years of graduating
- * 66% will still be employed after 18 months
- * 33% will be promoted to a higher position within 2 years
- * Revenue will cover 50% of program cost.

For the expansion of our YES (Youth Educational Success) afterschool program the goals are:

- *70% of the participants will report an increase in letter grades.
- *80% will return to the program for the next school year
- *80% of parents will report a reduction in their child's behavior problems.

Section 4: Activities to be undertaken

Real Estate: Below are several projects in the pipeline or on the horizon that are in line with the above stated goals.

The Gerson Building: In August 2017, Gov. Charlie Baker announced \$72 million in state capital and federal HOME funds as well as \$28 million in state and federal low-income housing tax credits to benefit 25 housing projects across the state, including CBA's second veterans' housing project in Haverhill. The former Gerson Furniture building on Washington St. in Haverhill, at the gateway of the Downtown Business District, has been a vacant eyesore for many years. This project will replace it and a nearby building with 44 units of new construction - safe, affordable housing with a preference for veterans and their families. The three existing buildings will be demolished and replaced by a single building with ground floor commercial and community space, topped by four stories of residential units made up of eight one-bedroom, 31 two-bedroom and five three-bedroom apartments. The funding announced by Baker is expected to fund more than half of the \$20 million project. Construction is expected to break ground in spring 2018. The development is being done in partnership with Veterans Northeast Outreach Center. The organization assists CBA in finding tenants as well as provides access to services and support for the veterans and their families living in the units. The Gerson Building marks the second time CBA and VNOC have partnered in Haverhill. In 2015, the 27-unit Welcome Home apartments opened on nearby Reed Street.

Franco American School: In June 2016, the Franco American School in Lowell's Acre neighborhood closed due to low enrollment. Earlier this year it was sold to developer Brian McGowan of TMI Management and Development for \$2.3 million. McGowan and the CBA are working in partnership to redevelop the site, which will include both market rate and affordable housing units, as well as some commercial space.

In May, CBA was awarded a \$500,000 Project Reinvest: Neighborhoods grant from NeighborWorks America for infrastructure work on the site.

The funds will be used to create a new public park along the Northern Canal at the rear of the 4.5-acre parcel at the site of the existing Grotto built by Jean-Baptiste Morin in 1911. The 14 Stations of the

Cross, which date back to 1912, will be relocated to the new green space, creating a more accessible and welcoming area for the public to come and reflect and relax along the water.

The park will include a canal way that will connect to the existing Northern Canal Walkway owned by the Lowell National Historical Park, providing additional access and visibility to that beautiful, yet underused, resource.

555 Merrimack St.: Lowell House, Inc., a substance abuse treatment program in the Acre is moving their clinical and day programs to a Lowell Community Health Center (LCHC) building on Jackson Street and selling its property at 555 Merrimack St. to CBA.

Plans for the parcel include a building with retail space on the ground floor and about two dozen sober-living apartments upstairs for Lowell House clients and their families.

The plan allows for the development of safe, quality homes for those in recovery, while allowing Lowell House to expand its program offerings in conjunction with the LCHC.

Cross St.: In the summer of 2016, a 9-unit apartment building on Cross Street in the Acre neighborhood was destroyed in an early morning fire. CBA recently partnered with Megan's House, Inc., a residential treatment program for young women ages 18-24 with substance abuse issues. The planned new 9-unit building will be permanent sober living housing for graduates of the Megan's House program looking for safe, affordable, supportive housing with access to public transportation and within walking distance to a number of amenities including public parks, a public pool, a supermarket, pharmacy, and the city's downtown business district.

Dracut Town Hall Annex: We are in the process of responding to a RFP from the neighboring town of Dracut to turn their now vacant Town Hall Annex, a former wooden school built in 1905, into approximately eight units of affordable housing for veterans.

Smith Baker Center: Last year, CBA was named developer of the Smith Baker Center, the 12,458-square-foot, three-story brick and masonry building at the corner of Merrimack Street and Cardinal O'Connell Parkway, across the street from City Hall and the Pollard Memorial Library.

In the coming months, we will embark on a capital campaign to raise more than \$16 million to rehabilitate the 133-year-old former church, which has been vacant since 2003, into a vibrant community center to house activities such as Zumba classes, our YES after-school program, and STEP workforce development program, as well as workshops and classes open to the public. The second-story is home to a magnificent 600-seat performance space that boasts near-perfect acoustics and will become a sought-after cultural venue to host concerts, poetry readings and other performances.

Programming: We are moving forward with an eye on expanding upon our programming aimed at breaking the cycle of poverty. Action to be taken includes:

STEP UP: In the fall of 2016, the CBA launched STEP (Supported Training Education Program), a 150-hour workforce development program, with a \$100/week stipend to defray living expenses. Participants, who must be 18 or older and hold a high school diploma or equivalent, spend six weeks learning and practicing the soft skills that make a successful employee, like how to deal with stressful situations at work, the importance of a strong work ethic, how to act professionally and as a team player. They are also given financial literacy education so they can make the most out of the money they begin to earn once they go to work.

Following completion of the program, each graduate is placed in an entry-level job at a manufacturing

company in Devens through a partnership with staffing agency Operon, provided with free transportation to and from work for a year through a partnership with QRyde, and 18 months of follow-up case management.

Since January 2017, STEP has graduated 21 participants, 18 of whom are still working full-time -- one was injured; one is working part-time and one is enlisting in the U.S. Army. The fourth cohort recently began training.

Our next step is an expansion of the program, called STEP UP, a social enterprise that would work as both a workforce development training program and a staffing agency.

Participants with less than a high school education who have a language barrier or other obstacles would enroll in a two-week, culturally-appropriate, intensive training and education program in the areas of labor laws and knowing their rights, financial literacy and banking, work ethic, soft skills, and interpersonal skills and be placed in a textile manufacturing job; those who are more highly qualified will enter the 6-week program and be placed at a medical device or other advanced manufacturing company; and those whose English is not good enough for the 2-week program will take prerequisite English classes through our partnership with JVS (Jewish Vocational Services). Participants are guaranteed an entry-level manufacturing job, with an opportunity for advancement, and will receive one year of free, shared transportation to and from work through our partnership with QRyde.

Graduates receive case management to assess their needs and direct them to the proper resources for them and their families – such as affordable, reliable childcare. Merrimack Valley Credit Union has agreed to provide financial education, as well as to offer participants enrollment in their Credit Builder Loan Program. We already have partnerships with companies in Devens, Mass. including Nypro and SMC. We will also work with UnWrapped in Lowell, Mass. and 99 Degrees Custom in Lawrence, Mass. and are actively pursuing additional partnerships. The businesses we serve will pay training and placement fees, making the enterprise self-sustaining.

We are currently seeking a HR coordinator to handle paperwork and payroll, and have moved workforce development offices and training to a building we own down the street that previously housed our OC.

This endeavor aligns with our mission to break the cycle of poverty and build pathways that help people attain financial self-sufficiency. The Lowell Housing Authority and CBA have found up to three generations are living in some subsidized housing units as children and grandchildren of longtime tenants struggle to achieve self-sufficiency. Youth must negotiate the transition to adulthood amid language barriers and financial stress with little guidance to plan their future. Today, three times as many of Lowell's young adults between 16 and 24 are unemployed as their older counterparts, according to the Census 2014. To provide participants a large pool of career opportunities, we are focusing on the manufacturing field, which remains the 5th largest employer in Massachusetts. The sector employs over 250,000 workers, according to a 2015 report from Jobs for the Future, a Boston-based policy think tank. Yet the sector is also greying; the average highly-skilled manufacturing worker in the state is in their 50s. This program will stop the cycle of poverty in many families while providing a career-track field with new, skilled workers.

Additionally, by making connections with the immigrants and other Lowell residents working at companies like UnWrapped, we will be able to bring them into the CBA family where they will have access to resources and programming they need such as our YES (Youth Education Success) after school program and financial literacy coaching, as well as community-building and civic engagement

events like our annual neighborhood clean-up, monthly community dinners that focus on health resources and topics, community meetings with translation held on important city issues, gatherings with elected city and state officials and candidate forums.

The people served by this enterprise will primarily be low-income and immigrant residents and their families in Lowell who have a high school diploma or equivalent. Providing extensive training, as well as case management and ongoing support services, will help them to get and keep good jobs in manufacturing with the opportunity for advancement and family-supporting careers. That, coupled with financial education and credit building services will help them to break the cycle of poverty, remain gainfully employed on the path to car and/or home ownership, and a more stable and secure future for themselves and their families. Additionally, the companies who employ these workers will be strengthened by having well-trained, well-supported employees on staff.

We recently purchased Apricot database software and are developing measuring tools within it to assist in measuring outcomes of the program. We are also in the process of solidifying our partnerships with UnWrapped and 99 Degrees and gaining an understanding of their current and future staffing needs.

YES: In September 2015, CBA launched YES (Youth Educational Success), an afterschool program for kids in grades 1-8. This free drop-in program runs from 4 p.m. to 6 p.m. Monday through Thursday and provides homework help and use of a computer lab, as well as enrichment activities such as taekwondo, Girl Scouts, arts & crafts, STEM activities, financial literacy education, cooking classes, and an afterschool snack. The participants are also exposed to career and college opportunities through visits from college students and professionals working in a variety of fields as well as through off-site field trips. The children who attend receive incentives for completing homework and improving their grades.

Through a partnership with Kids in Tech, the kids have been learning computer skills including how to create their own blogs. We plan on continuing to expand the STEM offerings in the YES program to include more computer skills training, as well as robotics, broadening the kids' exposure to science and engineering education as well as enhancing problem-solving skills.

Many young people in the Acre neighborhood, the section of Lowell with the lowest median household income, do not have access to afterschool programs due to financial, language, or cultural barriers. There are also no drop-in centers in the Acre that are easily accessible and within walking distance for children. The Boys and Girls Club of Greater Lowell is located outside of the Acre over busy roads, while Girls Inc. of Greater Lowell, a nonprofit that focuses on empowerment for young girls, accepts members through a voucher system. Those afterschool programs centered in the Acre, such as the Roberto Clemente youth baseball league, are generally sports-based. As a result, youth in the neighborhood lack access to academic support and enrichment such as STEM activities at a time when education and training is more vital than ever to breaking the cycle of poverty.

A report released by the Urban Institute in 2012 found children living in poverty are nearly 90 percent more likely to not graduate from high school by the time they are 20-years-old. The Promising Afterschool Programs Study observed approximately 3,000 students, 85 percent of whom were Latino or African-American, from low-income families attending 35 high-quality afterschool programs across the nation. The study determined that those who attended high-quality programs regularly over the course of two years saw gains in their standardized math test scores compared to non-participants. Students regularly participating in the afterschool programs also saw reports of misconduct decrease,

and students also shared that they decreased their use of drugs and alcohol.

Our strategy differs in that YES is not just an after school homework club, but a comprehensive culturally and linguistically inclusive afterschool program based out of our housing properties. In addition to academic and enrichment activities, the program also ties the children more to their neighborhood and community, giving them the opportunity to identify problems in their community and design projects to address those issues, working with other CBA staff. The program also allows them to share their cultural heritage and learn about those of their neighbors and friends.

Civic Engagement: Building community and empowering residents to be more involved in their city is central to our mission. To that end, we work to provide outreach to members of the community to help them register to vote, learn about the issues facing the city, and become more civically involved and will continue to expand upon these efforts.

Last year, Asociacion Latina de Lowell (ALL) was established, with the purpose of reaching out to and empowering the Latino community to get involved in civic life. ALL recently celebrated its one-year anniversary and later this month will host its first Resource Fair, in conjunction with partners: Lowell General Hospital, Middlesex Community College, Fallon Community Health, The Career Center of Lowell, and The Hope Chest.

Speaking with residents living the Acre and surrounding neighborhoods, we quickly realized city officials were not conducting outreach to many neighborhoods. These same people reported not reading the local newspaper or listening to the local radio station, some because English is not their primary language or because they do not feel represented by the local media. These residents were uninformed regarding important issues facing the city and their neighborhoods and did not feel they were included in decision making or welcomed to express their opinions.

In an effort to bring city issues to the people, CBA hosted a successful informational meeting, with translation available in Khmer and Spanish, about the options for a new Lowell High School that drew more than 200 people. The format, which included small table talk discussions that were reported out to the full group, made those uncomfortable speaking in large group setting more amenable to expressing their opinions and asking questions.

CBA hosted a similar information session regarding a voting rights lawsuit filed against the city by a group of residents seeking to change the city's at-large voting system to include district representation. More than 100 people attended and participated in that meeting; translation was available in Spanish and Khmer.

Starting in May, on the last Wednesday of each month we have held a CHOP (Community Health Outreach Project) dinner. It includes a free healthy meal, followed by table discussions (with translation available) regarding a variety of health and community related topics from how to deal with chronic illnesses, to healthy recipes, stress relief, navigating city government and many others. At the end of the evening, participants take part in a "marketplace" where they can make an announcement, express a need, or offer goods or services. We have had several people make connections through this tool, including getting rides to the airport, obtaining some potting soil and having a table made. It is an excellent way to build community and come together to share skills and help each other out, making connections that could last a lifetime. CHOP dinners have averaged 60-70 attendees each. It is a program people look forward to and we plan on continuing with our partners at the Working Cities

Lowell Initiative, Lowell General Hospital, Mill City Grows, Lowell Alliance and Lowell Community Health Center.

As the city election approached, CBA held two fun and informative “candidating” events, one for city council candidates and one for school committee candidates. The format is essentially like speed dating. A candidate sits at a table with about eight residents, answers questions for five minutes, the bell rings and the candidate moves to the next table, with another taking his or her seat. It is an unthreatening way for people to learn about the candidates in a small group setting and ask questions important to them.

In conjunction with Lowell Votes, a voters’ guide was produced, giving residents a handy guide to all of the candidates and their stances on important issues, in their own words.

We are also focusing on giving residents the tools they need to become leaders. Last year CBA, in partnership with Lowell Alliance, launched Empower, an interactive nine-week series that provides participants with the knowledge, skills and resources to help them create and lead change at the grassroots level. The first class graduated 14 people. The class was a diverse group made up of people from a variety of races, ages, educational backgrounds and passions, representing a wide variety of institutions and organization throughout the city including Cameroonians of Lowell Association, Cambodian Mutual Assistance Association, Living Waters, Lowell Justice Collaborative and others. The second class, which recently ended, included 18 participants.

In the coming years, we would like to increase our civic engagement reach, working to help all residents feel empowered to be involved in the community, unafraid to speak up and address their elected and appointed officials.

Section 5: How Success Will be Measured or Evaluated

We recently purchased the Apricot Database software that will allow us to collect and analyze data for all of our programs.

For the STEP program, tools for measuring outcomes include:

1. Pre-post program surveys at beginning and ending of programs.
2. Pre-post assessment before and after workshops.
3. Bi-weekly, monthly, quarterly supervisor assessment of employees from Employers.
4. Apricot database software by Social Solutions to track all meetings and progress of participants.
5. Case manager will follow up with graduates, bi-weekly for the 1st month, monthly for next 5 months, and quarterly for next year (equals 18 months) (all meetings will be documented in Apricot for reporting purposes).
6. Case managers will input data points in Apricot during one on one meetings.

For our YES program: At the beginning of the year, children will complete sign-up forms and a pre-assessment measuring their attitude towards school. At the end of the year, they will complete a post-assessment and their parents will also complete a survey. Report cards will be requested from children on a quarterly basis to monitor their academic performance.

For our Empower resident leadership program surveys are conducted halfway through the nine-week course and again at the end by Program Coordinator Aurora Erickson.

STEP evaluations are handled by Workforce Development Program Manager Sako Long and Program Coordinator Will Ren; YES evaluations are handled by Program Coordinator Dolores Sierra, overseen by Programming Director Julia Gavin.

Additionally, we are constantly evaluating both our real estate work and programming through internal department dialogues, as well as in full staff meetings and at community gatherings and meeting with residents.

Section 6: Collaborative Efforts to Support Implementation

Critical funding partners for CBA are NeighborWorks 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. In the last couple of years, as CBA has expanded programming, we have also done more fundraising from individual donors, using the CITC designation as an advantage over other non-profits in the city battling for the same dollars.

In our real estate operation we 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. As is evident in the pending projects listed in section 4, we have built relationships with private developer Brian McGowan, Lowell House, and Megan's House, 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.

Current STEP partners include: Operon, the staffing agency that helps place graduates; QRyde, the company that provides shared transportation to and from work to graduates for one year; JVS (Jewish Vocational Services) who are using space in one of our buildings and teaching English classes aimed at helping immigrants get, retain and advance in employment; manufacturers Nypro and SMC; and Merrimack Valley Credit Union who provides financial education, as well as to offer participants enrollment in their Credit Builder Loan Program.

As we expand the program to include our own staffing agency requirement, we will be adding UnWrapped and 99 Degrees to our manufacturing partners.

YES partners include: Maloney Properties, our property management company that provides financial and programming support; Kids in Tech, who are teaching computer classes and hopefully in the future, robotics; and Middlesex Community College, who provides student volunteers who become role models for the kids, exposing them to college.

Moving forward, we are looking to expand our partnerships with UMass Lowell for STEM programming and local businesses and organizations to bring in more career day speakers.

Additionally, we are the lead organizational partner of the Working Cities Lowell Initiative and its staff are housed in our office. We work together on community outreach including the CHOP dinners.

We also partner with: Acre Coalition for Improve our Neighborhood (ACTION), Mill City Grows, Cambodian Mutual Assistance Association, Lowell Alliance, Lowell Housing Authority, Lowell Police Department, Lowell Votes, The Non-profit Alliance of Greater Lowell, and Mill Cities Community Investments (MCCI).

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

CBA's community strategy follows clearly from its mission and vision. 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.

CBA Plan consistency with other specific neighborhood, community or regional plans: 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, for which CBA staff and members participated fully 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. *Lowell Annual Action Plan 2013-2014 and City of Lowell's Ten Year Plan to End Homelessness*: 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

As a well-established and experienced CDC, CBA has a variety of funding sources to support our real estate projects including LIHTC, CEDAC, CBH, AHTF, DHCD, CSHI, FCF and HOME funds, as
CBA Community Impact Plan 2017

well as grant funding from NeighborWorks America.

Programming, the scope of which has increased dramatically in recent years, 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. We plan on building upon that event next year, using best practices observed from fundraising events for other organizations attended by our staff.

We have received grant funding for programming from, among others: NeighborworksAmerica, the Foundation for Financial Planning, Saab Family Foundation, TD Bank, and United Way. We hired a new resource development communications manager in March 2017 who is working to broaden our funding source pool, seek out new grants, and focus on individual donors and utilizing Apricot Database software to track and organize all funding opportunities.

CITC funds have been critical to developing and maintaining our programming. We are currently in the midst of a rebranding: new logo, new website and new marketing materials. We plan on 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 two years.

Section 9: History, Track Record and Sustainable Development

CBA has a 35-year track record of sustainable building projects, economic development, community organizing and strong programming:

1982 – Coalition for a Better Acre established by a group of residents, clergy, businesspeople and nonprofit leaders dedicated to saving the Acre neighborhood from an urban renewal plan that would have displaced hundreds of residents.

1983 – Acre Homeownership. CBA builds or revitalizes 38 housing units in the Acre Triangle, making it possible for 24 low and moderate income families to become homeowners and providing safe, quality rental units for 14 others. The homeownership rate in the Acre Triangle neighborhood increased dramatically from 1% to 25%.

1983-1989 – Save the North Canal Apartments. After a six-year fight, residents successfully oppose a plan to demolish the failed 267-unit North Canal Apartments on Moody Street, taking ownership of the complex from HUD - the first community takeover of an expiring use property in the United States. CBA raises \$20 million to rehabilitate the apartments.

1988 – Acre Family Day Care. CBA established Acre Family Day Care to train low-income women from many ethnic groups to start their own home-based business as family daycare providers. Today, Acre Family Child Care providers care for nearly 400 children every day, including overnight and weekend child care for parents working 2nd and 3rd shifts.

1990 – Merrimack Street Apartments. This \$2 million historic rehabilitation of a mixed-use property generated 12 rental apartments and six commercial storefronts at 442-460 Merrimack Street.

1991 – Acre Youth Center. CBA organizes youth and community members to petition for a youth center in the Acre. Later, with site control established, the youth work with an architect to design the space and help raise the funds for renovations. The Acre Youth Center is opened by the YWCA on Rock Street in 1995.

1992 – Organizing Against Slumlord. CBA organizes tenants that live in Adams Street apartments owned by attorney Wendy Golenbock, one of Lowell’s notorious slum landlords, and successfully argue that she does not warrant Section 8 subsidization because she fails to maintain the apartments appropriately. Golenbock is later disbarred and imprisoned for bankruptcy fraud.

1993 – Enterprise Development Center. CBA provides comprehensive business training to existing and start-up small businesses and loans.

1994 – 95 Rock Street Business Enterprises. CBA purchases the 42,000-square-foot mill building at 95 Rock Street to retain and create jobs for local and low-income individuals in light manufacturing. Today, the building is the home of UnWrapped Inc., a textile manufacturing company, employing 200 people, of whom many are Cambodian immigrants and Acre residents. CBA provided loan and equity financing to UnWrapped in 2001.

1996 – Fletcher Street Condominiums. These three-bedroom townhouses at 194-244 Fletcher Street are built of high quality modular construction for greater durability and lower maintenance. Eight homeownership units are developed on three previously troubled lots and sold to low-income first-time homebuyers. CBA acts as developer and general contractor for the project.

1997 – Triangle Rental. CBA led the \$4 million residential and mixed-use rehabilitation development comprising 26 housing units and three commercial units. Two of the four buildings were restored to preserve their historical significance in the neighborhood.

1997-Workforce Development. CBA launches an economic development initiative designed to give low-income men and women the skills they need to get good-paying jobs in partnership with training institutions including UMass Lowell, the Institute for Environmental Training, consulting firm Change Dynamics and Greater Lowell Technical High School. An environmental jobs program prepares low-income minorities from Lowell in either an environmental construction or technician track, preparing them to perform hazardous waste cleanup or monitoring and sampling at hazardous waste sites.

1998 – Welcome Home Project. CBA starts a mortgage assistance and homebuyer counseling program to assist low- and moderate-income first-time homebuyers. With help from the Neighborhood Reinvestment Corporation, \$2 million is invested in homeownership in Lowell annually, creating new partnerships with banks and the Merrimack Valley Housing Partnership.

1999 - Acre Redevelopment Plan. CBA forms the Acre Task Force to foster an improved working relationship with the City of Lowell and to negotiate an Acre redevelopment plan with resident, city and business representatives. As a result, CBA secures a commitment that half of new homes developed in the Acre must be affordable to families earning 50 percent or less of the Lowell median income.

2001 – Moody Street Center. CBA converts the historically significant former St. Joseph’s Convent at 517 Moody Street into a community center for North Canal residents, with two floors of office space above housing Maloney Properties, Community Teamwork’s Fuel Assistance Program, and CBA’s new offices.

2003 – At Home in Lowell, 252 Fletcher St. At 252 Fletcher Street, a new duplex is built for two first-time homebuyers on a corner lot with off-street parking and yards.

2004 – Liberty Square Project. This \$7 million development, in partnership with a private developer, leads to the renovation of four deteriorating buildings on highly visible streets, creating 33 units of affordable housing and five units of commercial space.

2005- Suffolk Street Joint Venture with Residents First Development Corp. The Suffolk Street Joint venture project includes the development of five, three-bedroom duplexes for moderate-income homeownership and low-income rental.

2006 – Moody Street Playground. CBA worked with neighborhood youth to create a City-approved plan for improvements to the Moody Street Playground. The project was completed in 2009, and features a new basketball court, landscaping, lighting, and fencing.

2007 – North Canal Apartments Renovations. CBA re-finances and rehabilitates this 267-unit rental property, which is owned and managed by a partnership that includes CBA and the North Canal Tenant Council. The project is accomplished with significant resident participation and decision-making, preserving the affordability and sustainability of these apartments in perpetuity.

2008- Home Preservation Center. CBA founded the Home Preservation Center (HPC), a one stop location to help homeowners experiencing difficulty meeting their mortgage payments and those in need of post-purchase education throughout the region.

2008 – St. Joseph’s Apartments. The St. Joseph’s School project created 15 affordable one-, two-, and three-bedroom rental units, in the historic former St. Joseph’s School at 511 Moody St. The building is listed on the National Register of Historic Places.

2009 --Mill Cities Community Investments- In 2008, CBA and Lawrence Community Works (LCW), a CDC serving Lawrence, joined together to establish a community development financial institution (CDFI) to serve the Merrimack Valley.

2009 – ACTION (Acre Coalition to Improve Our Neighborhood): CBA staff works with community leader Dave Ouellette to create the Acre’s neighborhood group, giving residents a voice.

2010- Acre High School Apartments. CBA completes the renovation of the former St. Joseph’s High School at 760 Merrimack Street into 22 units of permanently affordable rental housing.

2011- Unity Place Apartments. Unity Place Apartments replaces two of the city’s most notorious blighted buildings with 23 one-, two-, and three-bedroom units of smart, green affordable housing on Moody Street.

2015 – Gorham Street Apartments. CBA’s first project outside of the Acre, this new 5-story building on the former site of St. Peter’s Church has 24 affordable units.

2015 – Welcome Home Apartments. Partnering with Veterans Northeast Outreach Center, CBA built 27 units of veterans-preference affordable housing on three parcels in Haverhill. It was CBA’s first project outside of Lowell.

2015 – YES (Youth Educational Success): An after-school program that serves 25 neighborhood kids in grades 1-8 from 4 p.m. to 6 p.m. four days a week. The mission is to provide academic support and open the door to activities and experiences they otherwise would not be able to access.

2015 – Empower: A nine-week leadership class in partnership with Lowell Alliance.

2016 – Smith Baker Center. CBA is named developer of the Smith Baker Center, with plans to redevelop the 12,458-square-foot former church into a multi-purpose, multi-cultural community center.

2016 - Asociacion Latina de Lowell. A group established with the purpose of reaching out to and empowering the Latino community to get involved in civic life.

2016 – STEP (Supported Training Education Program): This six-week program equips high school graduates and GED recipients with the skills they need for career success and places them in entry-level positions within medical device manufacturing companies.

2017 – CHOP (Community Health Outreach Program) Dinners: A monthly dinner series bringing the community together over food to hold discussions about community health issues and topics.

2017 – Franco American School. CBA is working, in partnership with developer Brian McGowan, to redevelop the historic former school site to include market and affordable housing units, as well as some commercial space. CBA is also constructing a canal side park to house and preserve the grotto and 14 Stations of the Cross remaining on the site.

2017 – Gerson Building. In a second veterans' housing project in Haverhill with VNOC, CBA is planning to build 44 units of new, affordable housing with a preference for veterans at the site of the former Gerson Furniture Building. Construction is expected to break ground in spring 2018.

2017 – Lowell House. CBA announces plans to redevelop 555 Merrimack Street into a building with retail space on the ground floor and about two dozen sober-living apartments upstairs. Lowell House will move its clinical and day programs to a Lowell Community Health Center Building on Jackson Street.

2017 – Cross Street, CBA announces partnership to build nine units of affordable sober living apartments for young women who have completed substance abuse treatment, in a neighborhood with easy access to public transportation, a grocery store and the downtown business district.

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.

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 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. Improvements include: Solar Thermal Installation 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; and the installation of high-efficiency heating systems, electrical fixtures and refrigerators at the 24-unit Carriage Place Apartments. 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.