

Community Investment Plan 2016 – 2018

Executive Summary



ACT Lawrence (ACT) is a Latina-led non-profit Community Development Corporation striving to achieve social and economic justice and individual empowerment for the low to moderate-income populations of Lawrence, Massachusetts. ACT advocates self-determination for all Lawrence residents and engages citizens young and old alike through community development initiatives such as affordable housing, financial coaching, and youth leadership programs.

Known as the City of Immigrants, Lawrence is home to a large Hispanic/Latino population and suffers from high levels of poverty, with a staggering 34.3% of residents living below the poverty line. Limited English language skills and high rates of unemployment, home foreclosures and neighborhood blight plague our streets. The Arlington neighborhood in particular is home to some of the poorest families in the city, with household incomes well below the city's already low median household income of \$25,983.

After a series of economic tragedies struck in 1996 (including the Malden Mills fire, Spicket river floods, and threats to demolish the Arlington neighborhood), several Arlington neighborhood residents joined together to form ACT and help reclaim a voice for Lawrence. We have a pool of 80 dedicated volunteers, hold strong partnerships with over 12 notable organizations, including Merrimack College, and have the support of numerous City of Lawrence officials, legislators and community leaders. Our Financial Capability & Opportunity Center supported nearly 1400 people in 2015 through our first time homebuyer and post purchase education programming, Jobs referrals for adults, youth Jobs placement & leadership training, benefits referrals and family support. With the launch of the Arlington Breakfast Club neighborhood association, we regularly involve over 50 residents in community discussions. ACT creates win-win situations in which we empower residents to take action within their community, thus fostering resident leadership and involvement, all while providing needed services to the community.

We wish to strengthen our ability to educate and empower Lawrencians, and based on our capacity and our organizational and programmatic plans, over the next 3 years ACT will positively impact the lives of thousands of people by implementing these four goals:

- 1. Asset Development** – strengthen our ability to develop the economic capacity, stability, and mobility of low-income persons. We will increase our capacity with measures such as expanding the Financial Capability & Opportunity Center to allow access for 300+ additional individuals, hiring a new financial counselor to increase program outreach and counseling capacity, and graduating more people annually from our coaching program and workshops. Ultimately, we will increase our capacity to help families increase their income, savings and assets through our financial coaching and homebuyer counseling programs.
- 2. Job Training & Creation Program** – enhance the economic opportunity provided for Lawrence youth within our Youth Jobs & Leadership Training Program by hiring up to 50 youth annually. Plus, hire 2 new program coordinators to help grow our youth program to increase our youth jobs placements and to add and develop more workshops surrounding civic engagement, financial education, and college preparation and student loans.
- 3. Economic Development** – Renew our business assistance program in order to encourage micro-enterprise development in Lawrence for low-income people and improve business management skills for current and future business owners. This will involve hiring a new business program coordinator, strengthening our partnerships with small business providers, and creating a series of business assistance workshops and a business-coaching model from which 30 entrepreneurs can benefit annually.
- 4. Community Engagement & Neighborhood Stabilization** – Cultivate resident involvement within the Arlington neighborhood by forming a steering committee composed of residents whilst also regularly engaging 75 participants at association meetings. We will also expand our resources and broaden community engagement by collaborating with at least 5 new organizations over the next 3 years and involving 60 volunteers annually in an improved volunteer program.