Together

Togetherness is the power.

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2018-2019 Annual Report
Goals achieved.
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PRESIDENT’S MESSAGE

How much do you do to help your friends and neighbors? If you’re like me, you probably believe there is always more you can do. Before you read through the pages of this annual report for new ways to help, I want to share a story that helped give me context of how one ordinary citizen can have more positive impact on their neighborhood than even the President of the United States can have.

My wife told me recently about a neighbor whose kindness was awe-inspiring. Just an ordinary person, I learned she has been a foster mom for 20 years. In her modest house, she has eight beds, ready at all times, to take in a kid in trouble. She is prepared at any moment, day or night, to expose her whole life to provide support for children in need. I thought people like that were fictional or a myth born of social media. But she is real and nearby and ready to do the hard stuff.

Her story reminded me of a contrast between the ways in which the government helps and the ways in which our neighbors help. Yes, we need the government to set a fair minimum wage, keep our communities safe, protect the quality of our water, and educate our kids. But government doesn’t hug people when they need a hug. It doesn’t know when our next-door neighbor can’t afford a backpack when the kids start school. It doesn’t check on the widow who struggles alone in her cold house. The folks who make the laws are good at setting the stage for helping, but when it comes to actually doing the helping...it’s our neighbor that comes through every time. Even former Vice President Hubert Humphrey said, and I agree, that “The impersonal hand of government can never replace the helping hand of a neighbor.” I’d suggest that the real work of the government is not to help those in need. Rather, its role is to help a neighbor like that foster mom, and a neighbor like CACLV, to help those in need.

As you read CACLV’s remarkable Annual Report, all but the most heartless among us have to be impressed by what we, as a community, are able to do for our neighbors who struggle to pay the bills in even the best of times. CACLV touches tens of thousands of those neighbors each and every day. With thanks to our donors and volunteers, we are able to make sure everyone has food on the table, that we stand up to racism, that our homes are energy efficient, that kids find a way to go to college.

In recent years, it seems that the most extreme voices would have us believe we are deeply divided. That is not what I see on a daily basis around the Lehigh Valley and around CACLV. Instead, I see an enormous middle where our Lehigh Valley neighbors get together to help each other with the hard stuff. I am proud to work with such good people as my colleagues on the Board of Directors, the terrific, hardworking staff and this agency’s many, many donors, volunteers and friends. In the Youngbloods’ song “Get Together,” there is a line that goes, “We are but a moment’s sunlight, fading in the grass.” Together, let’s make that moment of sunlight one of blinding brilliance and share our sunlight with a neighbor in need.

Wayne Barz
President
Board of Directors
COMMUNITY ACTION DEVELOPMENT CORPORATION OF ALLENTOWN is a subsidiary of CACLV that works toward the stabilization of neighborhoods and the economic empowerment of Allentown residents by enabling and encouraging them to develop and own businesses in the neighborhood.

COMMUNITY ACTION DEVELOPMENT CORPORATION OF BETHLEHEM is a subsidiary of CACLV that improves the quality of life in south Bethlehem by fostering economic opportunity, promoting community development, and empowering residents to actively participate in the decision-making process regarding the future of their diverse community.

SLATE BELT RISING is a neighborhood revitalization initiative designed to integrate and capitalize on the substantial assets of the individual Slate Belt communities by fostering comprehensive community and economic development.

CAMPAIGN FOR RACIAL AND ETHNIC JUSTICE, a relatively new CACLV initiative, is organizing a Lehigh Valley "conversation on race" discussion on racial and ethnic justice. This campaign brings together the wide diversity of people, resources and perspectives to push back on the bigotry and racism that is all too pervasive in this community to ensure that every person has equal access to opportunity. The goal of the conversation is the development of a five-year plan for inclusion and diversity. Additionally, the Campaign includes the following:

- **Generation Next** is a strategy designed to correct disparities in education by ensuring that underserved students have increased access to opportunities to attend post-secondary schools to further their educations.

- **SHE**, an acronym for “She Has Everything,” is an after-school program designed to encourage girls to see the many possibilities ahead of them by developing life skills that promote self-esteem, personal well-being, healthy relationships, resilience, teamwork, leadership, and interest in academic success.
COMMUNITY ACTION FINANCIAL SERVICES provides low- to moderate-income families with a continuum of coordinated services in order to improve their ability to own and retain their own home and, in the process, build assets that can translate into family and community wealth.

COMMUNITY ACTION, BETTER HOMES another new CACLV initiative, partners with local municipalities to improve the quality of the affordable housing stock in the Lehigh Valley through a comprehensive housing revitalization strategy. This strategy includes the following tools: the acquisition of houses, rehabilitation of those houses for resale to eligible buyers, rehab of owner-occupied homes, and façade improvements.

THE RISING TIDE COMMUNITY LOAN FUND extends credit to the prospective, start-up and established small businesses whose risk factors make it difficult to obtain funds from traditional lenders but who inevitably make up the backbone of a thriving local economy.

SECOND HARVEST FOOD BANK OF LEHIGH VALLEY and Northeast Pennsylvania distributes food and grocery product to people in need through more than 200 nonprofit, mostly faith-based partners in Carbon, Lehigh, Monroe, Northampton, Pike and Wayne counties. It also teaches low-income area residents how to cook nutritious, affordable meals.

SIXTH STREET SHELTER/TURNER STREET APARTMENTS/FERRY STREET APARTMENTS provides short-term (60 to 90 days) and long-term (two years) transitional housing and supportive services for families and children who are experiencing homelessness.

LEHIGH VALLEY COMMUNITY LAND TRUST acquires real estate to improve and sell to low- to moderate-income households to strengthen communities; the Land Trust retains ownership of the land, leasing it to the homeowner in order to lock in affordability, preserve and create affordable housing opportunities and build wealth with and for families in the Lehigh Valley.

WEATHERIZATION hires contractors to make improvements to the homes of low-income people and educates them on comfort and conservation techniques to enable them to save money on heating costs; it also repairs and even replaces failing heating systems.

ONTRACK coaches low-income PPL customers to responsibly budget in order to reduce their arrearages on their electric bills and to help them better understand the selection of their electric supplier.

WORK READY provides a full range of employment and training services to assist participants in improving their income to become empowered, contributing members of the community.
» **Provided comprehensive entrepreneurial training** to individuals interested in starting a new business or expanding an existing business; known as Start Your Business, 71 students enrolled, 49 students (69%) completed the module in which they enrolled; five businesses were started and nine jobs were created.

» **Provided technical assistance to 24 existing or prospective entrepreneurs** not participating in the Start Your Business course; five jobs were created, three businesses were launched and 17 businesses were sustained as a result of this service.

» **Assisted Start Your Business graduates** by providing website, social media development and other marketing techniques to 16 businesses; also provided marketing assistance to 25 existing or prospective entrepreneurs through the creation of marketing materials such as flyers, menus, business cards and logo creation. (These efforts were funded by The Century Fund and targeted Start Your Business graduates with an existing business in Center City.)

» **Assumed responsibility for the administration of the city of Allentown’s designation as a Keystone Community** by the Pennsylvania Department of Community and Economic Development. Facilitated the design of banners, signage and trash receptacles on Sixth Street from Linden to Tilghman streets; also, the agency successfully applied for a grant of $179,000 for housing improvements.
» Completed the fifth year of Upside Allentown, a neighborhood-based, six-year community development effort in collaboration with the City of Allentown and other partners in the area that includes Old Allentown, Old Fairgrounds, Center City (south to Walnut) and Seventh Street: provided design work and selected ten properties for facade upgrades; supported the Old Allentown House Tour featuring seven beautifully restored homes and five new downtown Allentown properties; continued implementation of the Arts and Culture 2020 Plan in the Hamilton District, Jordan Heights and Old Allentown neighborhoods by creating public art, including "The Queen" mural located at 33 North Ninth Street, supporting four cultural festivals and expanding the "Third Thursday" arts experience with up to 300 participants monthly at several different locations; collaborated on launching the inaugural Allentown Parent Network event with over 200 combined attendees including parents, students, school district staff and community partners; supported the Allentown Police Department’s Youth Academy which introduced 64 youth to careers in law enforcement; funded 29 officers conducting a combination of “Quality of Life” bicycle and walking patrols in the Upside footprint to improve safety and contribute to a 16% reduction in serious crime for Center City; conducted two week-long SAT “Boot” Camps for 28 high school students aspiring to attend college capped off by a local college tour; funded ESL instruction for 29 students; funded a combination of 17 neighborhood and special events including summer youth camps, sporting and recreational competitions, block parties and community fairs that served over 3,500 residents. (These efforts were funded by BB&T ($150,000), PPL Corporation and TD Bank ($100,000 each) and by Alvin H. Butz Corporation, City Center Investment Corporation, Lafayette Ambassador Bank and Wells Fargo ($50,000 each) and backed by Neighborhood Partnership Program tax credits from the Pennsylvania Department of Community and Economic Development.)

» Completed the ninth year of the Jordan Heights Neighborhood Partnership, a revitalization effort in conjunction with our implementation partner, Housing Association and Development Corporation: held bi-monthly community meetings reaching over 200 residents covering issues relating to public safety, noise, trash/litter, and youth recreation; organized the Community Fair bringing more than 25 social service providers to distribute information to more than 450 residents; recruited 19 residents to attend CACLV’s first time homebuyers seminars; distributed home ownership information to over 250 renter households; coordinated “Earth Day” clean-up event with 40 volunteers; held two “movies in the park” and two playstreet events with over 400 residents in attendance; partnered with Promise Neighborhood to continue implementing “Zero Violence” initiative in conjunction with the City of Allentown; recruited residents to serve as paid volunteers for Census2020 and supported the Census Complete Count Committee effort; served over 120 residents with direct referrals for social services or resolution of family “quality of life” issues; provided direct support to Jordan Heights ESL classes. (These efforts were funded, in part, by a two-year, $150,000 renewal grant from the Wells Fargo Regional Foundation.)

» The Community Action Development Corporation of Allentown is a separately-incorporated subsidiary of the Community Action Committee of the Lehigh Valley.
Conducted two Start Your Business program cycles providing entrepreneurial training in four week modules in Business Basics, Marketing, Small Business Finance, and Sales and Professionalism to individuals interested in starting a new business or expanding an existing business, taught by staff and volunteer professionals from a range of business disciplines. Eighty-two entrepreneurs and prospective entrepreneurs enrolled, of whom 59 completed at least one module of the program.

Provided technical and marketing assistance to an additional 93 entrepreneurs and prospective entrepreneurs resulting in 12 new businesses, six business expansions, the creation of 20 jobs and the retention of 77 jobs.

Entered the fifth year of Southside Vision 20/20, our neighborhood-based, six-year revitalization plan for south Bethlehem: funded façade repairs for four properties in south Bethlehem; supported the extension of the Southside Ambassadors program to 4 Blocks International; provided a range of enrichment activities to over 500 children; initiated a comprehensive lighting planning process for south Bethlehem; continued the Southside Proud neighborhood marketing campaign; organized three community unification and inter-generational events attended by over 500 residents, including Holiday in the Park, Community Movie Night and a youth festival; engaged 60 local residents, business owners and other stakeholders as volunteers on Southside Vision 20/20 committees to work toward the revitalization of south Bethlehem. (These efforts were funded with $50,000 each by Just Born Quality Confections, PPL Corporation, Provident Bank and Peoples Security Bank & Trust and backed by Neighborhood Partnership Program tax credits from the Pennsylvania Department of Community and Economic Development.)

Conducted two small business networking events for entrepreneurs in south Bethlehem with a total attendance of over 180 people.

Organized residents to advocate for policy solutions to address housing challenges in south Bethlehem, including increasing housing prices, poor housing conditions, and the negative impacts of speculative investment in student housing; worked with a consultant to identify strategies to preserve mixed-income neighborhoods; provided one-on-one housing assistance to over 70 residents; conducted two landlord-tenant law and Fair Housing trainings in collaboration with North Penn Legal Services for 60 residents and service providers.

The Community Action Development Corporation of Bethlehem is a separately-incorporated subsidiary of the Community Action Committee of the Lehigh Valley.
SLATE BELT RISING

» Expanded youth initiatives, including constructing and planting two community gardens, one in Wind Gap Park and one in Weona Park, to provide youth with an opportunity to learn about gardening and healthy eating. Slate Belt Rising also provided three local students with $1,000 scholarships to help them pay to further their education after high school and created Slate Belt United, the first-ever competitive youth field hockey program in the Slate Belt.

» Expanded the marketing and promotion of the Slate Belt region with more advertising on radio, in print and through outdoor (billboards) to help attract visitors and homebuyers to the Slate Belt and highlight the affordability, accessibility and authentic charm of the region.

» Completed six façade projects in the boroughs of Bangor and Pen Argyl.

» Recruited Slate Belt residents to take advantage of the array of CACLV programs, including homeownership counseling, weatherization and building renovation.

» Helped facilitate regional cooperation among all Slate Belt municipalities by securing $45,000 in funding to help jumpstart the Lehigh Valley Planning Commission’s Regional Comprehensive Plan for the ten municipalities in the Slate Belt region. Tax credits were provided by the Pennsylvania Department of Community and Economic Development’s Special Program Priorities and funding secured through Lafayette Ambassador Bank.

» CACLV entered into an agreement with the Slate Belt Council of Governments (COG) to provide planning, grant writing services and other administrative support in order to further the revitalization efforts of the Slate Belt Rising program that includes the need for regional cooperation and collaboration among all Slate Belt municipalities. The Slate Belt COG addresses local government concerns on a regional basis by providing a neutral forum to discuss issues of common concern, articulates common positions on major issues, and coordinates voluntary programs, services and/or utilization of municipal equipment to spread costs and increase the efficiency of services.

» Slate Belt Rising is made possible by funding from Merchants Bank of Bangor and Waste Management (with tax credits through the Pennsylvania Department of Community and Economic Development’s Neighborhood Partnership Program), ESSA Bank, Lafayette Ambassador Bank and the County of Northampton.
» Launched a coalition of over 20 community leaders in Color Outside the Lines, our effort to find a way to talk about race in our community in an inclusive and comprehensive manner that builds bridges of understanding and cooperation. The goal is to create a 5-year plan for diversity and inclusion in the Lehigh Valley with the mission “to engage the Lehigh Valley in a conversation about race and ethnicity that eliminates barriers to fairness and opportunity, strengthens our community and leaves no one behind.”

» Trained 539 Pocono Mountain School District teachers and administrators in the importance of understanding and monitoring implicit biases and stereotypes of persons of color and ensuring that actions, including micro-aggressions (defined by the Cambridge Dictionary as “a small act or remark that makes someone feel insulted or treated badly because of their race, sex, etc., even though the insult, etc. may not have been intended, and that can combine with other similar acts or remarks over time to cause emotional harm”), are not being used against students, parents or colleagues; students of color make up 68% of the population in the Pocono Mountain School District.
**GENERATION NEXT**

» **Facilitated Generation Next for 67 underserved students** (34 students at Easton Area High School and 33 students at Liberty High School in Bethlehem) through programming designed to help them become the first in their families to be admitted to college and to thrive once there. Of the 18 seniors in the program, 10 will be attending four-year institutions (Penn State Main Campus, Temple University, St. John’s University, East Stroudsburg University, DeSales University, Pace University, and University of Vermont), three will be attending Northampton Community College, three plan to attend community college in the spring, one will attend Empire Cosmetology School, and one is undecided. Seniors and juniors at Easton Area High School received financial literacy sessions from BB&T and were able to save up to $500 for college and have those funds matched by BB&T. Ninth grade students worked through a social emotional intelligence curriculum where they discussed decision/choice making, friendships and self-esteem/confidence. Students also went on college tours to Lehigh University, Lafayette College, Muhlenberg College, Kutztown University, Northampton Community College, Temple University, Drexel University, University of Pennsylvania, West Chester University, American University, Howard University and University of Maryland.

**SHE (SHE HAS EVERYTHING)**

» **Energized 31 girls** through programming designed to assist underserved elementary and middle school students at Fountain Hill Elementary and Broughal Middle schools in Bethlehem. The program focused on social and emotional development through a curriculum based on healthy decision-making, development of character, leadership skills, healthy versus toxic relationships, diversity and inclusion, ending bullying, goal setting, the importance of higher education, career planning and community service. Students went on field trips to Lehigh University (where they took a ropes course to build teamwork), the Hotel Bethlehem (where they experienced fine dining), Moravian University (where they had a tour and met the women’s basketball team), New York City (where they saw “Aladdin” on Broadway), the Liberty Science Center in New Jersey (where they learned about science and STEM careers), and the State Capitol in Harrisburg (where they had a tour and met Governor Wolf and his wife); Congresswoman Susan Wild visited the girls and discussed the importance of education and civic engagement. (Funding for the programming was made possible by one single donor, Murat Guzel.)

» **Launched the SHE’s Unstoppable conference and assemblies for over 500 middle and high school girls** in the Bethlehem Area School District. SHE’s Unstoppable offered the opportunity for girls to learn to become change-agents in a safe and supportive environment through topics including, self-esteem, self-efficacy, body image, healthy relationships (both romantic and friendly), positive peer networking, bullying and cyberbullying, future careers, health, education, the arts and entrepreneurship. SHE’s Unstoppable is a partnership between CACLV, the Unstoppable Girls Foundation and the Bethlehem Area School District.
» Conducted seven seminars providing eight hours of HUD-certified education that were attended by 274 prospective homebuyers, 223 of whom received certificates of completion; three seminars were conducted in Spanish and four in English. Approximately 66% of seminar participants were Latino, 24% were African-American, 4% were multi-racial and 77% had incomes at or below 80% of the area median household income. Provided individual pre-purchase counseling to 60 prospective homebuyers and pre-settlement counseling to 97 prospective homebuyers.

» Provided default and delinquency counseling to 82 financially distressed homeowners (56 homeowners through Northampton County’s Mortgage Foreclosure Diversion Program and 21 homeowners through Lehigh County’s Mortgage Foreclosure Diversion Program and five through loss mitigation services); saved 42 households from foreclosure through loan modifications and repayment plans, one homeowner had their mortgage reinstated, and one homeowner sold their home. Out of the 77 homeowners served, 16 cases remain under review for potential modifications. An additional 14 households, whose case started in 2017-18, received a loan modification in 2018-19. Through this program, 85% of families who received a modification of their mortgage or a repayment plan in 2016 are still in their home today. A total of 3% of these families were able to sell their home. Only 12% of these families lost their home to foreclosure.

» Assisted 30 homeowners in applying for the Homeowners’ Emergency Mortgage Assistance Program.

» As of June 30, 2019, there were ten active savers in the Home Ownership Savings Account Program. The total savings balance of all ten accounts is $9,788.38. Seven savers completed a financial literacy course. HOSAP provides a $2,000 match to participants who save $2,000 within thirteen months to two years. ESSA Bank and Trust is partnering with CAFS on this initiative, which will help families purchase their first home.

» CAFS received a Best Agency Award at the Pennsylvania Housing Finance Agency Housing Counseling Awards Ceremony in November, 2018.
» **Purchased five homes** in strategic locations in south Bethlehem, then completely rehabilitated three of them to create safe, healthy, energy-efficient, and attractive homes to be offered for sale through the Land Trust. These renovations boost the public/private investment along the Hayes Street and Five Points area neighborhoods.

» **Began implementing the concept of “priority blocks”** in Allentown’s Upside neighborhoods. CACLV will invest in a critical mass of properties that will make investment between that block and Allentown’s revolutionary Neighborhood Improvement Zone safer. The tools include acquiring vacant, blighted properties, rehabbing them and selling them to income-eligible buyers for homeownership, rehabbing owner-occupied homes and improving commercial and residential façades consistent with historic preservation standards. One house was purchased for rehabilitation and resale.

» **Connected with all property owners in the 200 block of North Tenth Street,** the initial Better Allentown Homes priority block, establishing a slate of a dozen potential properties to be completed in fiscal year 2019-20.
Made 15 loans. Of those, eight were made to women-owned businesses, five were made to businesses owned by people of color and eight were made to businesses owned by low- to moderate-income individuals and/or were located in low- to moderate-income census tracts. Disbursed $750,882, bringing the total disbursed by The Rising Tide to date to over $7.5 million; the current portfolio is $2,779,000. Businesses that received loans included two food trucks and eateries, a childcare center, a residential group home, a security technology firm, a digital media company, a landscaping business, an auto body shop, a boarding house, a martial arts studio, an “agritainment” business (combining agriculture with entertainment), a mustard manufacturer and a trucking company.

Provided the capital to create 17 jobs and retain 43 others.

The Rising Tide Community Loan Fund is a separately-incorporated subsidiary of the Community Action Committee of the Lehigh Valley.
Distributed a record 9.4 million pounds of food to our network of more than 200 nonprofit organizations throughout the counties of Carbon, Lehigh, Monroe, Northampton, Pike and Wayne, complementing their efforts to provide food assistance to more than 60,000 individuals each month. More than 50,000 individuals received food through the emergency pantry network, with the rest being distributed through non-emergency food providers such as daycare centers serving low-income families, afterschool programs serving at-risk youth and residential programs and rehabilitation centers that serve people with behavioral health challenges.

As part of a deliberate strategy to improve the nutritional value of the food distributed, 30% of the food distributed was fresh food, with almost 1.2 million pounds supplied by local growers.

Distributed 27,667 SUNShine (“Serving Under-Nourished Seniors”) supplemental food packages to low-income seniors, made possible by the federally-funded Commodities Supplemental Food Program.

Distributed nutritious weekend food supplies to 844 at-risk, school-age children every Friday through the Backpack Buddies program in partnership with 26 member agencies, school districts, and youth centers that run established after-school programs. New sites were opened in Carbon, Pike, and Wayne counties, serving children in all six counties in the service region for the first time in the program’s history.

Assisted 782 households in completing Supplemental Nutrition Assistance Program (SNAP) applications.

Conducted 33 Cooking Matters classes that teach cooking, nutrition and budgeting skills to low-income families and seniors; 428 participants completed the classes at locations throughout Lehigh and Northampton counties.
» Provided 24,162 nights of short-term housing and case management to 89 families with 207 children, 111 of whom were age five and under, of the families that completed the program, 65 (70%) moved into stable housing.

» Provided support that enabled all 31 families that entered the shelter through the Family Preservation Program, funded by the Lehigh County Office of Children and Youth Services, to successfully keep their families together while they received services, thus avoiding disruptive, emotionally draining and expensive foster care placement of the children.

» Provided support that enabled 100% of school-aged children to meet or exceed the attendance requirements of their home school district while residing at the shelter; 97 school-aged children from the shelter participated in educational, recreational and other enrichment programs at our Family Resource Center.

» Supported 118 individuals as they worked toward self-sufficiency by funding GED tests, driver's licenses, college textbooks, childcare and other expenses in order to remove barriers to a better future.

» Provided supportive services to 24 families enrolled in educational programs in transitional housing at Turner Street Apartments and Ferry Street Apartments (our 24-month transitional housing programs in Allentown and Easton, respectively) in partnership with Valley Housing Development Corporation and the Lehigh County and Easton public housing authorities. All 35 adults were enrolled in English as a Second Language, GED, or post-secondary education programs.
The total number of houses rehabbed for homeownership in the past year by the Lehigh Valley Community Land Trust.

- **Sold two homes**, one at 401 West Mountain Avenue in Pen Argyl and the other at 26 North Eleventh Street in Allentown, representing the Land Trust’s first projects in both the Slate Belt and the City of Allentown, respectively.

- **Completed the rehabilitation of two high-profile homes** at 414 and 418 Hayes Street, a key gateway in south Bethlehem.

- **Rehabilitated nine houses for low-income households** with funding from the Northampton County-wide Housing Rehabilitation Program.

- **Improved the accessibility of three homes owned and occupied by low-income households** with at least one person with physical disabilities through a Keystone Communities pilot program. These projects will ensure homeowners with permanent physical disabilities can remain in their homes, rather than in an institutional setting.

- **Introduced a more convenient payment option** for homeowners with the implementation of automatic debit payments for monthly ground lease fees.

- **The Lehigh Valley Community Land Trust** is a separately-incorporated subsidiary of the Community Action Committee of the Lehigh Valley.
Weatherized 774 homes (460 funded by PPL, 225 by First Energy, 63 by the federal government through the Pennsylvania Department of Community and Economic Development and 26 by UGI); this work included residence-specific pressure diagnostics, insulating attics and basements, caulking, weather-stripping, repairing doors and windows and replacing some household appliances and, in some instances, repairing and replacing damaged heating systems to improve comfort.

» Provided educational materials to all 774 households whose homes were weatherized that included tips on how to save energy in their homes and information on insulation, electrical safety and other assistance programs.

» Repaired and/or replaced 214 heating systems in crisis situations through the Low-Income Home Energy Assistance Program administered by DCED.

» Completed 95 PPL WRAP quality assurance inspections in which CACLV weatherization specialists checked work completed by other contractors and discussed energy-saving opportunities with program participants.
ONTRACK

» Helped 16,927 customers maintain regular payments and reduce utility arrearages, including 6,480 newly-enrolled customers.

(OnTrack is PPL’s customer assistance program mandated by the Pennsylvania Public Utilities Commission and designated to assist the low-income customer is paying off energy bill debt.)

WORK READY

» Provided employability training and counseling to 60 recipients of Temporary Assistance for Needy Families (TANF) identified by the County Assistance Offices in Lehigh and Northampton counties as the most difficult to employ: assisted 60 participants in the graduation from the year-long program; enrolled 39 participants in community service, helping them gain valuable employment experience; enrolled one program participant in the KEYS (Keystone Education Yields Success) program to attend college; tracked and provided case management to seven participants attending college or trade schools, with five graduating with certificates or degrees.

» Provided educational and life skills training to all program participants: provided additional English instruction to 26 participants with limited English proficiency; assisted 21 participants in working toward their GED by enrolling them in on-site and off-site training classes at Northampton Community College, with 4 program participants earning their GED certificate; provided financial literacy training seminars to 37 participants through a partnership with Wells Fargo; provided self-esteem improvement coaching to 60 participants with 39% showing an improvement in self-esteem.

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The number of participants who secured employment and increased their income as a result of WORK READY.

CACLV.ORG 19
Thanks for making a difference.
It’s an honor to celebrate the things that bring our community together.
proudly joins the Community Action Committee of the Lehigh Valley to take care of our neighbors.

MISSION STATEMENT

The mission of the Community Action Committee of the Lehigh Valley, Inc., is to improve the quality of life in the Lehigh Valley by building a community in which all people have access to economic opportunity, the ability to pursue that opportunity and a voice in the decisions that affect their lives.
COMMUNITY PROBLEM-SOLVING

The Community Action Committee of the Lehigh Valley has decades of experience identifying community problems, bringing together the people and organizations capable of solving those problems and developing an appropriate response. Call it “collective impact” (the latest buzz phrase), coalition-building or even hell-raising but community problem-solving (which is what we call it) is a must for any nonprofit that wants to make a real difference. The fiscal year that ended June 30, 2019, was no exception.

ESTAMOS LISTOS

In September, 2017, when Hurricane Maria ripped through the island of Puerto Rico, a territory of the United States, we knew many of those whose homes were destroyed and lives were scrambled would come to the Lehigh Valley and be taken in by family living here. As part of the wider Lehigh Valley family, we also knew that the region would be tested on its ability to handle the crisis. We wanted to not only pass the test but to do so with flying colors. In an era of blatant xenophobia and bigotry, we wanted to make sure our Puerto Rican brothers and sisters were welcomed. We organized a coalition of the many groups who were anxious to help to ensure that the expected diaspora was well coordinated, had the resources needed and the capacity to minimize the disruption in the lives of all involved. We called the effort “Estamos Listos”; Spanish for “We Are Ready.”

We focused the effort on the three nonprofits that specifically serve the Latino community: Casa Guadalupe, Hispanic American Organization and the Hispanic Center of the Lehigh Valley. We raised funds to enable these nonprofits to add staff to handle the work. We also raised funds for direct assistance, including help paying rent and buying supplies, clothing and other basics. The Lehigh Valley contributed a little over $300,000 for Estamos Listos.

When the project ended early in the 2018-19 fiscal year, the number of people relocating to the area was well below what we anticipated. Nevertheless, this coalition provided relocation assistance to 2,310 individuals, from rental assistance and job placement to furniture, food and clothing.
Predictably, the Trump Administration floated proposals to weaken the law that requires regulated financial institutions to reinvest in low-income people and their neighborhoods. CACLV submitted formal comments in each of these cases but the outcome remained unclear when this report went to print.

When BB&T moved to acquire SunTrust (they called it a “merger of equals”), community reinvestment activists promptly expressed concern over how the proposed merger might affect low-income communities. BB&T, a Winston-Salem-based bank with an outstanding rating for its performance under the Community Reinvestment Act, agreed to work with groups in communities throughout the footprint of both banks. CACLV participated in those discussions and had several discussions with top bank executives.

Three relatively small banks located in communities nearby joined others before them who have entered this market because of its strong economic growth. Riverview Bank, First Keystone Community Bank and FNCP Bank have all entered the market and CACLV’s executive director had friendly discussions with each.

CACLV’s executive director also worked with Santander Bank, serving on its Pennsylvania advisory board and assisting with its impressive effort to recover from an unsatisfactory CRA rating three years ago.

Easton took a hit when both Wells Fargo and Bank of America closed branches in its downtown. Preliminary discussions occurred but lack of interest from city officials resulted in little action.
Arguably the most pressing challenge in this Rubik’s Cube of community problem-solving is the quality and quantity of affordable housing in the Lehigh Valley. CACLV developed a set of proposals intended to move the ball downfield in Allentown, ground zero for substandard housing in the Lehigh Valley.

In a situation described by the executive director as “the poster child for the difficulty of developing affordable housing,” the agency reluctantly abandoned plans to develop 36 units on two cul-de-sacs just two blocks from our headquarters in south Bethlehem. We simply could not make the project work, despite having almost 15% equity in the project from grants.

The agency continued to be active in housing advocacy through the Lehigh Valley Regional Homeless Advisory Board, committing matching funds in support of a collaborative valleywide application to the Pennsylvania Department of Community and Economic Development for an Emergency Solutions Grant. The Board is a consortium of representatives from local government, faith- and community-based nonprofits, veterans’ support groups, formerly homeless people and other interested parties with an interest in ending homelessness and housing insecurity in the Lehigh Valley. CACLV staff also joined the team for the “100 Day Challenge,” an initiative funded by the Harry C. Trexler Trust.
The Community Action Committee of the Lehigh Valley provides administrative support to a variety of entities that perform important work in our community. They include the following:

- Fiscal support to Lehigh County in its administration of a “clearinghouse” that makes payments for housing for people in need;
- Fiscal support to Northampton County for its clearinghouse;
- Administrative support for emergency food and shelter funding from the Federal Emergency Management Agency;
- United Way of the Greater Lehigh Valley continues to contract with CACLV to provide key professional staff support for the Lehigh Valley Food Policy Council, a collective impact initiative of dozens of stakeholders. The Council continues to work toward goals of a five-year strategic plan (2018-2022) to address the root causes of hunger and food insecurity, lack of access to fresh, healthy food, diminishing farmland, and barriers prohibiting the success of local food producers and entrepreneurs.

Thanks to the broad support CACLV has from this community, we were in the position to rescue two very important initiatives here in the Lehigh Valley. While some details were still being worked out at year-end, CACLV was able to merge The Seed Farm into the agency, run by our Second Harvest Food Bank, and the Lehigh and Northampton Counties Revolving Loan Fund, run by our subsidiary, The Rising Tide Community Loan Fund. Both are valuable and protecting them fits well into our strategic plan.

Watch for next year’s Annual Report for the difference we will have made in these two projects’ ability to have meaningful impact on our lives.
### Revenue FY’19

<table>
<thead>
<tr>
<th>Revenue Source</th>
<th>Amount</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Private</td>
<td>17,451,569</td>
<td>68%</td>
</tr>
<tr>
<td>Federal</td>
<td>6,532,398</td>
<td>25%</td>
</tr>
<tr>
<td>State</td>
<td>1,150,675</td>
<td>5%</td>
</tr>
<tr>
<td>Local</td>
<td>627,032</td>
<td>2%</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>25,761,674</td>
<td>100%</td>
</tr>
</tbody>
</table>

### Expenditures FY’19

<table>
<thead>
<tr>
<th>Expenditure</th>
<th>Amount</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Admin/Fundraising</td>
<td>2,596,058</td>
<td>10%</td>
</tr>
<tr>
<td>Direct Assistance</td>
<td>17,114,478</td>
<td>68%</td>
</tr>
<tr>
<td>Program Staff Costs</td>
<td>3,889,001</td>
<td>16%</td>
</tr>
<tr>
<td>Other Program Costs</td>
<td>1,460,322</td>
<td>6%</td>
</tr>
</tbody>
</table>

*These unaudited figures include revenues from CACLV’s four subsidiary nonprofit community development corporations as well as the value of the food we distribute through the Second Harvest Food Bank.

CACLV’s audit is conducted by Buckno Lisicky & Company. Our audited financial statements can be obtained at www.caclv.org.

A copy of the official registration and financial information for the Community Action Committee of the Lehigh Valley, Inc., may be obtained from the Pennsylvania Department of State by calling, toll-free, within Pennsylvania, 1-800-732-0999. Registration does not imply endorsement.

**Board of Directors**

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**Photography:** Marco Calderon
**Design/Layout:** Sarott Design
Reach out to us for all of your home buying and refinance needs. We are one of the top lenders for financing your home. Apply with us today by using our easy-to-use online mortgage application portal at https://apply.tridentmrtg.com or you can speak with us directly at 833-874-663.

Trident Mortgage Company LP is licensed by the Pennsylvania Department of Banking and Securities as a Mortgage Lender. Licensed by the New Jersey Department of Banking and Insurance. Licensed lender, Office of the Delaware State Bank Commissioner. Licensed by the Maryland Department of Labor, Licensing & Regulation as a Maryland Mortgage Lender.

All loans subject to credit approval. Trident Mortgage Company LP│Main Address: 431 W. Lancaster Ave., Devon, PA 19333│Ph: 610-889-7600│NMLS ID: 111942│MKT.2019.74.1

LET US HELP YOU PUT DOWN ROOTS
CACLV has an impressive history of working for fairness for all in our community. Where there is injustice, where there is despair, where there is alienation and where there is lack of opportunity, CACLV will stand up, grab the hands of those who have been relegated to their knees, lift them up and raise our voices in harmony with those too many would leave behind. We will do it well, we will do it efficiently and we will do it without apology to those who stand in the way.