In case you haven’t noticed, 2020 has not been like most years. People are hurting physically, emotionally, mentally and financially all at the same time like at no other time any of us can remember. Tough year. But the havoc of 2020 has not bested us. In fact, 2020 may be our finest performance ever. Tough agency. It’s almost as if our first 55 years of fighting the causes and symptoms of poverty have been a rehearsal for a year just like this one. And did that rehearsal ever prepare us! As the pandemic took hold and the economy faltered, our Second Harvest Food Bank was ready, distributing 45% more food since the pandemic struck than during any period prior to the public health crisis. As racial tensions broke across the nation, our Color Outside the Lines initiative was already hard at work on a plan to pursue an equitable future for Lehigh Valley residents of color. As businesses struggled to stay open, our Rising Tide Community Loan Fund stepped up, helping 28 businesses obtain $250,000 in new capital made possible by the County of Northampton. As the fiscal year ended, we were gearing up to assist hundreds more businesses struggling to survive the wrath of Covid-19 with millions of federal dollars that would enable us to help save thousands of jobs.

We are already rehearsing for the future. And yet, we are now preparing for the biggest disruption yet to come: the fast-approaching replacement of our irreplaceable leader, Alan Jennings. It has been gratifying to work with my fellow board members, succession planning committee members, staff and consultants to plan this transition. As you read this, we are moving from a successful planning stage to an implementation stage of selecting the next leader of this incredible organization.

The country and our community have had a very tough year. But the house that Alan built is not just strong…it’s 2020 strong. We are ready for what comes next.
6] **CACLV’S COVID-19 RESPONSE**

8] **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.

10] **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.

12] **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.

14] **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.

15] **WEATHERIZATION** hires contractors to make improvements to the homes of low-income people and educates them on conservation and weatherization that promote self-esteem, personal well-being, healthy relationships, resilience, teamwork, leadership, and interest in academic success.

18] **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.

20] **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.

21] **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.

22] **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.

23] **ADMINISTRATIVE SUPPORT SERVICES**

24] **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.

26] **THE SEED FARM** provides training opportunities, access to land and equipment, and business planning assistance to emerging farmers on our 42-acre farm.

28] **COMMUNITY PROBLEM SOLVING**
**CACLV’s COVID-19 Response**

**TOUGH YEAR. TOUGH AGENCY.**

Covid-19 is hurting low-income people in our community at a disproportionate rate. As the public health crisis spread, and became a pandemic, CACLV sprang into action to help meet the needs of our community.

Second Harvest Food Bank of Lehigh Valley and Northeast Pennsylvania increased distribution to its pantry network by 45%. During the crisis, the number of people served each month by the Second Harvest network skyrocketed from 60,000 to 79,000. Not a single person was turned away due to a lack of food in the system.

Sixth Street Shelter remained open and was one of the few shelters in the region that was able to continue accepting referrals throughout the crisis. Families in the Shelter received emergency food, sanitation supplies, including personal protective equipment and educational care packages.

Community Action Development Corporation of Allentown offered a small business "post-pandemic" marketing seminar and met other community needs (including food, clothing and baby supplies), assisting over 1,500 residents and their families in a variety of ways. CADCA also participated in a community-wide effort with the Allentown Parent Network and the Unidos Foundation to supply 57 Chromebooks to Allentown School District students.

Community Action Development Corporation of Bethlehem converted its Start Your Business seminars to a virtual format and offered one-on-one small business assistance to 35 small business owners and entrepreneurs. CADCB offered an online seminar, "Preparing your business for a financial downturn," which had 300 views. CADCB also participated in the citywide "Back to Bethlehem" campaign, focused on safely reopening downtown.

Community Action Financial Services converted its Homeownership Counseling Program seminar to a virtual format and offered one-on-one housing counseling and education services virtually to participants throughout the shutdown.

The Campaign for Racial and Ethnic Justice continued work on Color Outside the Lines by holding committee meetings and community conversations on race virtually. SHE staff engaged girls online and delivered activity gift bags. Generation Next students met with staff on Zoom calls, received a stay-at-home activity guide and participated in virtual college tours.

The Rising Tide Community Loan Fund disbursed $250,000 to 28 businesses that received emergency funding from the Northampton County COVID-19 Small Business Emergency Relief Fund.

Slate Belt Rising distributed over $14,000 in COVID-19 relief in the Slate Belt, including small business support, emergency food and enrichment kits for children.

CACLV also worked with the United Way in organizing a collaborative effort that engaged nearly 150 people per week in teleconferences to share information and support.
Provided 25,762 nights of short-term housing and case management to 106 families with 204 children, 109 of whom were age five and under; 76% of families that completed the program moved into stable housing.

Supported 141 individuals as they worked toward self-sufficiency by funding GED (General Educational Development) tests, driver’s licenses, college textbooks, childcare and other expenses in order to remove barriers to a better future.

Provided support that enabled 100% of school-aged children to meet or exceed the attendance requirements from six different school districts while residing at the shelter; 21 school-aged children from the shelter were able to access a computer and Wi-Fi during the quarantine, when schools closed.

Provided long-term transitional housing at Turner Street Apartments and Ferry Street Apartments to 22 families enrolled in educational programs; all 27 adults were enrolled in English as a Second Language (ESL), General Educational Development (GED) or post-secondary education programs.

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Sixth Street Shelter relies on volunteers to help meet the needs of residents and to keep the Shelter a safe and stable environment for the families who live there. Opportunities are endless. We need painters and carpenters, tutors and mentors, people to play with the kids and take them on outings, and, of course, help paying our bills. For more information, please email volunteer@caclv.org.
Distributed a record 11.8 million pounds of food to an average of 60,000 people monthly through our network of more than 200 independent nonprofit organizations throughout Carbon, Lehigh, Monroe, Northampton, Pike and Wayne counties.

The Food Bank’s long-range plan to increase the distributed amount of nutritious, fresh product continued to grow, as the 11.8 million pounds included 3.9 million pounds of refrigerated and frozen foods, 1.3 million pounds of fresh fruits and vegetables and 17,000 gallons of milk. That success drove the need to install more cooling and freezing capacity. Consequently, we raised over $500,000 to double that capacity. Installation was scheduled for the new fiscal year.

Distributed 27,557 SUNShine (“Serving Under-Nourished Seniors”) supplemental food packages to low-income seniors, which was made possible by the federally-funded Commodities Supplemental Food Program (this product is included in the total above.)

Distributed nutritious weekend food supplies to 865 at-risk, school-aged 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. (This product, too, is included in the total.)

Assisted 133 households in completing Supplemental Nutrition Assistance Program (SNAP) applications and provided assistance with bureaucratic procedures in the application process to 452 additional households.

Conducted 18 Cooking Matters classes that teach cooking, nutrition and budgeting skills to low-income families and seniors; 203 participants completed the classes at locations throughout Lehigh and Northampton counties.

SECOND HARVEST FOOD BANK OF THE LEHIGH VALLEY AND NORTHEAST PENNSYLVANIA

GET INVOLVED!

There are many ways to volunteer at Second Harvest and our network of member agencies! For more information, please email volunteer@caclv.org.
CAMPAIGN FOR RACIAL AND ETHNIC JUSTICE

TOUGH YEAR. TOUGH AGENCY.

This past year made so many of us shake our heads in disgust. How is it that race continues to divide this country. CACLV is deeply committed to economic justice; that means for every single one of us. We are tackling it head on, finding and committing the resources in a tough environment to make it happen. It was a tough year; we are a tough agency.

We conducted over 70 implicit bias and cultural competency training sessions, racial conversations, and educational sessions as part of the effort to create the Color Outside the Lines racial equity and diversity plan for the Lehigh Valley. Color Outside the Lines is a coalition of over 20 community leaders committed to finding a way to talk about race in our community in an inclusive and comprehensive manner and to insist on getting fair access to economic opportunity.

Offered Generation Next to 236 underserved high school students in Bethlehem and Easton with programming designed to help them become the first in their families to be admitted to college and to thrive once there; 93% of seniors in the program were college-bound in the fall of 2020.

Offered SHE (She Has Everything) to 44 girls in grades five through eight using programming designed to assist underserved girls in making the social transition from elementary to middle school. 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.

GET INVOLVED!

We need people to help with FAFSA applications, horror stories that turned into fairy tales about the college applications experience, and we need women, especially of color, who can talk about their path to success. Mentor students headed to college. Funding for scholarships, college tours or just help paying the bills.

Join or host a conversation on race. For more information, please email volunteer@caclv.org.
WEATHERIZATION

Weatherized 369 homes, including residence-specific pressure diagnostics, insulating attics and basements, caulking, weather-stripping, repairing doors and windows, replacing some household appliances and, in some instances, repairing and replacing damaged heating systems.

Completed repairs to 13 homes that were previously deferred from weatherization services due to structural or moisture issues through the LIHEAP Deferral Program.

Repaired or replaced 188 heating systems in crisis situations through the federal Low-Income Home Energy Assistance Program.

Completed 75 PPL WRAP inspections in which CACLV weatherization specialists checked work completed by other contractors and discussed energy-saving opportunities with program participants.

Note: These numbers are down by approximately one-third over previous years due to the inability to safely enter and work in people’s homes as a result of the Covid-19 pandemic.

RISING TIDE
COMMUNITY LOAN FUND

Disbursed $250,000 to 28 businesses that received emergency funding from the Northampton County COVID-19 Small Business Emergency Relief Fund.

Made 38 loans, including 15 to woman-owned businesses, seven to minority-owned businesses and 23 to businesses either owned by low- to moderate-income individuals or located in low- to moderate-income census tracts.

Disbursed $1,467,924 (bringing the total disbursed by The Rising Tide to date just under $9 million; the current portfolio is close to $3.3 million).

Worked with community development financial institutions throughout the Commonwealth to secure $200 million for grants to businesses struggling in the pandemic. (These grants, which will especially focus on minority-owned businesses, will be distributed in the 2020-21 fiscal year.)

This year’s loans helped create 18 jobs and retain 307 others.

The Rising Tide Community Loan Fund is a CDFI certified by the United States Treasury. It is a separately-incorporated subsidiary of the Community Action Committee of the Lehigh Valley.

GET INVOLVED!

The Rising Tide needs business mentors, marketing experts, web site designers and investors in our fund (we have a network of people who lend us money, interest-free, which we use to lend). You can also make a deliberate effort to patronize our borrowers. For more information, please email volunteer@caclv.org.
COMMUNITY ACTION DEVELOPMENT CORPORATION OF ALLENTOWN

Conducted Start Your Business seminars attended by 113 people interested in starting a new business or expanding an existing business; three businesses were started.

Provided technical assistance to 29 existing or prospective entrepreneurs not participating in the Start Your Business course; four jobs were created, two businesses were launched and 19 businesses were sustained.

Delivered direct marketing assistance to 28 existing or prospective entrepreneurs.

Completed the tenth year of Upside Allentown, our neighborhood-based, six-year community development effort, in collaboration with the City of Allentown and other partners:

- Completed improvements to the facades of nine properties;
- Continued the implementation of the Arts & Culture 2020 Plan in the Hamilton District, Jordan Heights and Old Allentown neighborhoods by creating multiple events during Black History month that attracted over 350 attendees;
- Sponsored a virtual India cultural festival with 803 views;
- Conducted Start Your Business seminars attended by 113 people interested in starting a new business or expanding an existing business; three businesses were started.
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  - Sponsored a virtual India cultural festival with 803 views;
COMMUNITY ACTION DEVELOPMENT CORPORATION OF BETHLEHEM

Conducted Start Your Business seminars for 45 existing and prospective entrepreneurs.
Provided technical and marketing assistance to an additional 88 existing and prospective entrepreneurs resulting in six new businesses, four expanded businesses, the creation of 16 jobs and the retention of 70 more.
Conducted a small business networking event for entrepreneurs in south Bethlehem attended by over 120 people.
Completed the fifth year of Southside Vision 20/20, our neighborhood-based, six-year revitalization plan for south Bethlehem:
• Funded façade repairs on four properties;
• Contributed to the Southside Ambassadors program to extend its reach to 4 Blocks International;
• Provided a range of enrichment activities to over 460 children;
• Initiated a comprehensive lighting planning process for south Bethlehem;
• Organized three community unification and intergenerational events attended by over 460 residents;
• 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;
• Funded art residency programs at Donegan Elementary and Broughal Middle schools for 125 participating Southside students, 1,100 guests attended the student performance;
• Just Born Quality Confections, PPL Corporation, Provident Bank and Peoples Security Bank & Trust each contributed $50,000 per year, receiving Neighborhood Partnership Program tax credits from the Pennsylvania Department of Community and Economic Development.
Organized residents to advocate for policy solutions to address housing challenges in south Bethlehem, ranging from low housing prices, to poor housing conditions, to 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 (including advocacy, calls to landlords, and referrals to agencies with rental and/or legal assistance) to over 156 residents;
• Partnered with North Penn Legal Services, conducted a landlord-tenant seminar and training sessions on fair housing for 15 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.

GET INVOLVED!
Join the mission to empower people and transform Bethlehem through volunteering! We work together with community members who live and work in and love Bethlehem. For more information, please email volunteer@caclv.org.
COMMUNITY ACTION FINANCIAL SERVICES

Conducted seven HUD-certified seminars for 178 prospective homebuyers, 150 of whom received certificates of completion; three seminars were conducted in Spanish and four in English. Provided individual counseling to 21 prospective homebuyers and pre-settlement counseling to 40 prospective homebuyers. Assisted 73 families in purchasing a home. Provided default and delinquency counseling through the Lehigh County and Northampton County Mortgage Foreclosure Diversion Programs to 63 financially distressed homeowners; saved 27 households from foreclosure through loan modifications and repayments plans and three homeowners had their mortgages reinstated. Fifteen cases remain under review for potential modifications. Assisted 33 homeowners in applying for the Homeowners’ Emergency Mortgage Assistance Program (HEMAP). Counseled nine active savers in the Home Ownership Savings Account Program. The nine savers have saved a total of $15,161.13. When their individual savings account reaches $2,000, a saver is eligible to receive a $2,000 savings match when they purchase a home.

All Community Action Financial Services Housing Counselors are HUD-certified.

WORK READY

Assisted 21 program participants in securing employment. Provided employability training and counseling to 29 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. Offered life skills training and educational opportunities, including art mentoring, financial literacy (in partnership with Community Action Financial Services), self-esteem coaching, and access to GED and ESL courses.

Work Ready will cease operations in Fiscal Year 2020-2021 due to changing priorities of the funder and a decline in eligible participants.

LEHIGH VALLEY COMMUNITY LAND TRUST

Completed home accessibility remodels for four low-income households through a Keystone Communities pilot program. These projects will ensure homeowners with permanent physical disabilities can remain in their homes, rather than be forced to move to an institutional setting. The acquisition of three new homes slated for rehabilitation in the next fiscal year brought the total number of properties in the Land Trust to 35. The Lehigh Valley Community Land Trust is a separately-incorporated subsidiary of the Community Action Committee of the Lehigh Valley.
COMMUNITY ACTION, BETTER HOMES

Purchased three houses in need of substantial improvement at 308 South Main Street in Bangor and 25-27 Willow Avenue in Slatington with funding support from Northampton and Lehigh counties, respectively.

Completed façade improvements to a row of homes at 302-312 Main Street in Bangor in conjunction with Slate Belt Rising. This investment complements the substantial rehabilitation of 308 South Main Street with additional “curb appeal” that usually increases property values.

Rehabilitated three homes – two in south Bethlehem and one in Allentown – creating safe, healthy, energy-efficient and attractive homes for sale through the Lehigh Valley Community Land Trust.

Completed façade improvements and rehabilitation on five properties in the 200 block of North Tenth Street in Allentown – one of the priority blocks of the Better Allentown Homes initiative.

Launched a program to incentivize landlords to improve their apartments by matching that investment with façade improvements. Tenants get better housing without paying more rent, the landlord gets better tenants and improved property value and the neighborhood looks and feels better. CACLV completed two properties on North Tenth Street’s 200 block. The program has no precedent in Allentown. It is funded by a special $450,000 grant from TD Bank.

Coordinated rehabilitations for 22 low-income, Northampton County households through owner-occupied rehabilitation, including increasing safety, code compliance and energy efficiency.

Launched a residential lead hazard control program in partnership with the City of Bethlehem, the City of Easton and Northampton County, identifying six households as initial pilot cases.

One of our employees was trained to be certified as a Lead Risk Assessor, creating the capacity and credentials for Community Action to test homes for lead-based paint and develop plans for lead removal.

Integrated Community Action Financial Services, Weatherization and the Lehigh Valley Community Land Trust with Community Action, Better Homes. This move consolidates all of Community Action’s housing-related programs into a single, more effective unit.

ADMINISTRATIVE SUPPORT SERVICES

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.

GET INVOLVED

CACLV needs researchers, people to conduct surveys, policy experts and activists. For more information, please email volunteer@caclv.org.
Slate Belt Rising has many ways for volunteers to get involved, including participating on various committees, at events, and with other programs. For more information, please email volunteer@caclv.org.
Launched two new farms in the Farm Business Incubator, lowering the barriers to new farm entry by providing beginning farmers with affordable access to land, equipment and critical infrastructure such as irrigation and space in our greenhouse and cooler. These beginning farmers managed a combined total of 1.5 acres and grew vegetables and herbs for eight local businesses. Provided 24 hours of hands-on equipment operation and safety training to beginning farmers with little to no prior equipment experience. Trainees learned to conduct safety and basic maintenance checks, operate tractors confidently and safely, use a variety of agricultural implements and other skills that are otherwise difficult to gain. Sold 6,300 plants at the Annual Spring Plant Sale, empowering community members to grow their own food. The sale had 200 varieties of herbs, flowers and vegetables, including 15 different varieties of basil and 50 different varieties of tomatoes. Provided 1,200 boxes of our farm-grown produce to 60 Community Supported Agriculture (CSA) members employed by St. Luke’s University Health Network, inspiring healthier eating and increasing awareness of local agriculture in our community. Taught the basics of sustainable farming to four participants in the CSA Workshare program, providing over 200 hours of hands-on experience in planting, weeding, harvesting, washing and packing vegetables for sale. This popular program serves as an introduction to farming and provides participants with 18 weeks of vegetables that they helped to produce. The Seed Farm is a program of the Community Action Committee of the Lehigh Valley and is part of the Second Harvest Food Bank of Lehigh Valley and Northeast Pennsylvania.

GET INVOLVED!

One way to support the work of The Seed Farm is to support the businesses of our graduates! Whether you’re looking for local veggies, eggs, or flowers; a delicious wood-fired pizza dinner; or “sheep to skein” Icelandic wool yarn, visit theseedfarm.org for a listing of the farm-based businesses owned and/or managed by graduates of The Seed Farm’s training and incubator programs.
Throughout its 55-year history, CACLV has distinguished itself as an organization that identifies obstacles to escaping or not falling into poverty. The agency gathers data to understand the causes, scope and depth of a problem, brings together often disparate interests, explores approaches to solving it and finds the resources to make it happen. Sometimes we are successful, sometimes not. But we try. Each brings with it considerable intrigue, typically inter-personal, geo-political and other forms of politics that inevitably contribute to the progress or lack thereof, in tackling the issue.

Here, with the nuances of the politics left out, are the challenges we confronted between July 1, 2019, and June 30, 2020:

**CORONAVIRUS 2020**

This, colloquially, would be the mother of all challenges, at least in our history. We know how many jobs were lost; we know how many were poor before those losses. We know that foreclosures and evictions were stayed; we know that housing affordability is the most significant and persistently stubborn challenge faced by low-income households; we have no idea how many people are at risk of being without a home when the stay is lifted. Most organizations closed their doors. We knew there was a dam about to burst but by the end of the fiscal year we really didn't have a handle on the coming flood of crises.

Along with the United Way of the Greater Lehigh Valley, CACLV helped create a mechanism for keeping all of those in the system connected. Every Monday afternoon approximately 130 to 150 organizations participated in face-to-face teleconferences, thanks to new technology. The United Way handled the bulk of the staffing burden but the connectedness of the organizations helped everyone manage their problems.

For our part, the availability of food assistance was an important part of helping people manage. Our Second Harvest Food Bank never turned a single person away for lack of food assistance. This is a claim we have proudly been able to sustain since the Lehigh Valley Food Bank was created in 1982. More can be found elsewhere in this report.

In response to the Covid-19 crisis, Congress passed the Coronavirus Aid, Relief and Economic Security Act which, among many other things, increased funding for the Community Services Block Grant, CACLV's core funding. Our allocation went from $1.4 million to $2.2 million. This unexpected but very helpful boost in funding enabled the agency to finally begin the boots-on-the-ground organizing in a challenged neighborhood on Bethlehem’s north side. It also enabled us to expand or, at least, strengthen existing programs like SHE and Community Action, Better Homes.

**COMMUNITY REINVESTMENT**

For 30 years, CACLV has worked very closely with the banking industry to make sure credit is available to meet the needs of our low-income neighbors and their neighborhoods. This effort to protect our marketplace from the lack of access to capital typically revolves around bank acquisitions and mergers. During the fiscal year only one such transaction occurred; it was between two very small banks. Fidelity Bank, headquartered in Dunmore, near Scranton, acquired Merchants Bank of Bangor. While, by today’s standards, they are small, their impact on the often-neglected area of northern Northampton County, known as the Slate Belt, is a big concern. Our executive director met with and discussed on several occasions our concern that the Slate Belt, in particular, not be overlooked. We expect to learn more in the new fiscal year.

We also actively joined with our allies at the National Community Reinvestment Coalition to block new regulatory proposals offered by the Office of the Comptroller of the Currency that would weaken the law.

**FOUNTAIN STREET FIRE IN ALLENTOWN**

In November, a fire swept through an entire block of North Fountain Street in Allentown, displacing eight families. That block was one of many in Allentown in which the row of houses was built before firewalls were required on all attached dwellings. So, when a fire erupts in one home, it is almost inevitable it will take the entire block.

CACLV and the United Way of the Greater Lehigh Valley assist the American Red Cross Lehigh Valley Chapter when crises of the scale that occurred on Fountain Street take place. Collectively, we raised more than $155,000 for distribution to the displaced families and replenished the emergency fund of the American Red Cross.

**COLOR OF JUSTICE**

It is widely understood that race and ethnicity play a prominent role in the disparities that exist in our criminal justice system. During 2019-20, CACLV deepened its involvement in the issue after lining up with the NAACP chapters in the region, Promise Neighborhoods and others in focusing on these disparities. We co-founded a coalition called the Color of Justice pushing reform of the re-entry system, cash bail, funding for the Public Defenders’ offices and other important actions.
REVENUE AND EXPENSES* 1 JULY 2019 - 30 JUNE 2020

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<tbody>
<tr>
<td>PRIVATE</td>
<td>24,822,097</td>
<td>77%</td>
<td>2,805,172</td>
</tr>
<tr>
<td>FEDERAL</td>
<td>5,638,184</td>
<td>18%</td>
<td>21,969,551</td>
</tr>
<tr>
<td>STATE</td>
<td>1,063,647</td>
<td>3%</td>
<td>3,876,103</td>
</tr>
<tr>
<td>LOCAL</td>
<td>634,021</td>
<td>2%</td>
<td>1,437,351</td>
</tr>
</tbody>
</table>

**REVENUE**

<table>
<thead>
<tr>
<th>EXPENDITURES</th>
</tr>
</thead>
<tbody>
<tr>
<td>Admin/Fundraising</td>
</tr>
<tr>
<td>Direct Assistance</td>
</tr>
<tr>
<td>Program Staff Costs</td>
</tr>
<tr>
<td>Other Program Costs</td>
</tr>
</tbody>
</table>

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

**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.
We can do better. All of us. The looters can go home. The provocateurs can pack their bags. The president can stop pouring gas on the fire. The police can clean house. The people who are lying can start telling the truth. The hackers can get real jobs. The racists can shut up. The guys with the weapons can lay their guns down.

Every one of us can do more to ensure that we leave no one behind. That’s what a civilized society does. Each of us has to give a little, some of us even more. But we must, collectively, acknowledge that we are all in this together. Only then, my friends, can we truly call ourselves a great nation again.

— Alan L. Jennings, Executive Director