



CRA AT FORTY

What CRA Means to Me:

Supporting Lives and Empowering Communities

Michael Lane
Better Tomorrows

At the heart of the Community Reinvestment Act is affordable housing, and in many of America's major cities and communities, we are experiencing an affordable housing crisis. In addition to this core need for housing, many of the residents of affordable housing developments have significant other social and community needs they are navigating every day.

Better Tomorrows was founded in 2013 as a nonprofit organization with a mission to support low-income housing communities by providing comprehensive programming and individualized case management services that empower children, seniors, families and neighborhoods to thrive. To that end, we provide services to more than 26,000 residents of over 100 low-income housing communities in 19 states. Since its inception, Better Tomorrows has committed itself to providing our communities with three core areas of services: (1) Academic Engagement; (2) Aging in Place; and (3) Case Management.

OUR APPROACH FOR SUPPORTING LOW-INCOME COMMUNITIES

First, Better Tomorrows provides an on-site Social Service Coordinator for each of its communities. This arrangement enables Better Tomorrows' Social Service Coordinators to develop relationships with their residents, which in turn informs them of their specific needs. Second, Better Tomorrows further addresses our residents' needs through our multi-layered programming, which is held year-round and on-site in each community. As our communities and residents are diverse, so too is the programming which is provided.

For children, we provide Out of School Time (OST) Programming that includes curriculum-based After School and Summer Enrichment. Our OST programming includes STEAM, reading and literacy and Get Active components, such as Soccer for Success, which is an evidence-based program Better Tomorrows delivers in partnership with the

U.S. Soccer Foundation. These programs are held throughout the entire year and provide our children with an immersive experience that strives to help them succeed not only in school, but in life as well.

Similarly, programming for adults and seniors has been designed to enrich and empower their lives. Examples of these programs include a healthy lifestyle program that promotes food access, nutritional education and preventative healthcare as well as community engagement. Better Tomorrows' healthy lifestyle program has been enhanced by one of our newest initiatives - creating on-site community gardens. In the past two years, Better Tomorrows has created four gardens: an in-ground garden for a family site; outdoor table gardens for two senior sites; and an indoor aeroponic garden (which uses air rather than soil to grow plants) at another senior site. In addition to providing critical food resources, Better Tomorrows' community gardens also serve as a vehicle for active resident engagement for children, adults and seniors.

Case Management Services are also a critical component of Better Tomorrows' impact. These services, as with all Better Tomorrows programming, are designed to accommodate each community's and individuals' unique needs. To achieve this goal, our on-site Social Services Coordinators work with each community resident to create individualized goals and care plans to ensure that they are connected to the services that they and their families require.

When dealing with a multitude of communities in various geographic locales, one of our most critical needs is capturing and managing resident and program data for each community. In this endeavor, Better Tomorrows has singled itself out as a solid data-driven organization. Utilizing Efforts to Outcome ("ETO") software specifically designed for Better Tomorrows' needs, data is compiled on-site by Better Tomorrows Social Service Coordinators. The data is then analyzed and studied each month and shared with all Better Tomorrows staff. This unique strategy continually informs Better Tomorrows on the strengths and challenges of programs, changing resident needs and the "health" of each of our communities.

One of Better Tomorrows' proudest achievements, in addition to serving our communities, is the strong partnerships and collaborations we have developed. Our Soccer for Success program was developed in partnership with the U.S. Soccer Foundation. Similarly, we developed a strong relationship with AmeriCorps which, in turn, resulted in our being awarded a three year PennSERVE grant for our senior residents in Pennsylvania.

CRA AND BETTER TOMORROWS

At Better Tomorrows, a majority of our programs and services are in direct alignment with the Community Reinvestment Act, starting with the individuals and neighborhoods we support. We are focused on ensuring economic stability for our residents in a variety of ways including job training, subsidized employment, job retention and job enhancement. We also support our residents with safe credit and borrowing education and sound financial planning.

We know that personal and community health play a strong part in revitalizing neighborhoods. We encourage healthy lifestyle choices that provide opportunities for physical activity, healthy eating and prevention of chronic health problems, many of which fall in line with the Federal Reserve's guidance for Healthy Communities.

Simultaneously, we support efforts that prevent social problems in low-income neighborhoods including drug and alcohol addiction, violence, abuse and crime. We strive to ensure that our communities are safe and supportive.

EMPOWERING COMMUNITIES

Since our creation, we have served thousands of residents of low-income communities. Our After School Program has supported nearly 1,000 youth, with almost 700 youth participating in our Summer Enrichment Program. We have also distributed over 600,000 pounds of critically needed food. We have partnered with 525 organizations and individuals to support our communities. In 2016, we were honored to be awarded a three-year grant by AmeriCorps/PennSERVE to address social isolation in senior communities in Pennsylvania.

As we approach our fifth anniversary in 2018, Better Tomorrows is excited to take a moment to reflect on our journey, take pride in our accomplishments, learn from our challenges and continue to expand and enhance our vision and commitment to the communities we serve. We are proud of providing our services to these communities that need them most, that are so closely aligned to the same communities that banks support under the CRA. Together, we can all reinvest in making our communities strong, safer and more vibrant for many years to come.

ABOUT THE AUTHOR

MICHAEL LANE is the Director of Development at Better Tomorrows located in Marlton, New Jersey, where he has lead development efforts since 2015. Prior to joining Better Tomorrows, Michael supported grant review at the Philadelphia Cultural Fund. In his career, he has also managed foundation and government relations for the Please Touch Museum in Philadelphia and marketing and development consulting for the Athenaeum of Philadelphia. Michael is a graduate of Temple University, where he earned a Master's degree in Art History.

ABOUT THE BOOK

This article first appeared in **CRA at 40: Views on the Present and Future of Community Reinvestment**, published by findCRA in November 2017. The book was created in celebration of the 40th anniversary of the Community Reinvestment Act. It tells the stories of community development, from the perspective of those working in our communities who bring their knowledge and passion to bear every day in confronting the most critical problems facing communities in need. The book is about real-world experiences told in plain language by those who live them to provide a lens for readers to see CRA at work, ideas for its future and most importantly, what it means in people's lives. To access the full text or order copies of the book, please visit www.findCRA.com/CRAat40.