CENTER
for CHANGING
LIVES

CONNECT. TRANSFORM. THRIVE.

Center for Changing Lives
Five Year Strategic Plan

Adopted by the Board of Directors
August 15, 2015

Contents

Introduction

Center for Changing Lives (CCL) celebrated its 25th anniversary in 2014. Over its lengthy history, the agency has developed a strong capacity to adapt to changing contexts, evaluate efforts, meet stakeholder expectations and build and sustain capacity.

CCL embarked on a strategic planning process in 2014 to acknowledge that contexts have continued to change, new expectations have emerged, and there are new challenges to sustainability and capacity. This strategic plan improves its ability to adapt and respond in a way that clearly aligns to its vision, mission, values and goals.

CCL operates from a strength-based perspective and applied this perspective to strategic planning. In order to discern its mission-driven goals for the next five years, CCL first looked to its strengths and assets:

CCL as a Financial Opportunity Center (FOC)
One of 47 organizations nationally using the evidence-based FOC model, CCL is unique both in how the model has shaped its identity over the last nine years and also in how it has applied the model to address the economic nature of housing instability and homelessness in Chicago.

CCL as a Leader on Coaching
CCL is, to its knowledge, the first direct service organization to adopt coaching as its primary change method and to align all service delivery, supervision and leadership development around the coaching method.

CCL as a Leader on Financial Services for Those Experiencing Homelessness
CCL has developed of a unique model of co-located, shelter-based coaching services to address the profound need for financial opportunity interventions in the homeless service system.

CCL as a Leader on Resource Development Coaching
Beyond cash and assets, social, relational, and human capital each function to support the development of capacity clients need in order to achieve big change and economic advancement. Acknowledging that, CCL has designed services and products that address skill building, relationship building, capacity building and personal development that are integral to improving clients' economic circumstances.

CCL as Community
CCL knits together diverse stakeholders who participate in its work through radical acts of sharing with one another that cross prescriptive or rigid boundaries or roles. In connecting in ways that challenge these boundaries, new opportunities for learning, development, growth, perspective, and social connection are possible.

CCL's strategic plan is intended to guide leaders within the organization to achieve strategic goals, aligned to CCL's vision and mission, over a set period of time. It is intended to be dynamic, flexible and broad in its focus, so it can be used as a tool to measure, assess, and evaluate CCL's activities in the context of an agreed upon set of intentional aims. The plan presented builds on CCL's strengths to achieve the change it seeks: all members of our community build their capacity to realize their promise and potential and thrive.

Vision, Mission, & Values

CCL's Vision
A community where everyone thrives.

CCL's Mission
CCL partners with those held back by a lack of resource and economic opportunity in order to uncover possibilities, overcome barriers, and realize their potential.

CCL's Work
CCL partners by:
- Coaching on financial, employment and resource mobilization goals that enhance lives.
- Training and educating on coaching, capacity building, financial and workforce topics.
- Coalition building, advocating and organizing for policy and practices that open up opportunities and resources.

CCL's Core Values
Innovation: We believe in continuously learning, improving and evolving. Therefore, we practice flexibility and creativity to find more principled and effective individual, organizational, and community solutions that will expand access to opportunities and better reflect our values and vision.

Poder (*Spanish, meaning noun: power and verb: to be able to*): We believe in the inherent worth of each person and in their innate ability to overcome their own challenges. Therefore we approach clients as peers and partners, working together to enhance their capacity to achieve their vision for their own life.

Economic Justice: We believe everyone has the right to lead a full and abundant life. Therefore, we promote equal access to and allocation of opportunities and resources; advocate for the personal and structural changes needed for equity to flourish; and encourage the radical acts of sharing that open doors to opportunity and lift all people.

Solidarity: We believe in celebrating and fostering mutual understanding of the beliefs, aspirations, and values represented in our diverse community. Therefore, we build relationships across boundaries and differences in order to learn from, encourage, support, share with, and nurture one another.

Accountability: We believe that we are all responsible for living out our promise and potential. Therefore, we hold ourselves, the individuals and communities that we work with, and institutions responsible for the stewardship, learning, change, and outcomes necessary to fulfill our personal and corporate aspirations and obligations.

Environment Overview

Considerable changes within the organization since 2011 are matched by considerable external changes. The first task of the Strategic Planning Committee was to name both the place that CCL occupies in the landscape and also to identify the external and contextual influences affecting the environment in which CCL seeks to act.

Changes within the Homeless Service System

Recent changes both in policy and prioritization have affected the context in which CCL participates in the Homeless Service Continuum of Care:

- The U.S. Department of Housing and Urban Development (HUD) definition of homelessness has narrowed recipients of homeless resources to those living in shelter or on the street.
- Federal priorities have focused on chronic homelessness and veteran's homelessness.
- Funds have been reprioritized to permanent supportive housing, making specialized supportive services rare and underfunded.
- By HUD mandate, access to homeless resources is being centralized and resources are focused on serving the most vulnerable clients.

Changes within the Workforce Development Field

Recent changes both in policy and prioritization have also affected the context in which CCL participates in the Workforce Development System:

- The passage of the Workforce Innovation and Opportunities Act (WIOA) provides greater flexibility and incentive to serve households experiencing homelessness, creating greater opportunity for cross-system collaboration moving forward.
- Workforce innovation is focused on the development of sector or industry specific programs.
- Skilling programs and bridge programs to college and careers require a focus on specialization beyond what CCL has historically provided as part of its individual employment preparation and placement model.

Changes within Government and Philanthropy

Recent changes in the public and philanthropic sectors have affected the context in which CCL operates:

- The Social Innovation Fund (SIF), which CCL has received at a level of between $60,000 and $65,000 for five years, will be phased out in 2016.
- Additionally, changes in the public sector funding (for example, sequestration and austerity measures) have led to reductions in government support for services.
- Illinois' state funding crisis has led CCL to avoid projects or partnerships funded exclusively through state dollars due to the risk associated.
- Finally, foundations are realigning their work or conducting their own strategic planning, making uncertain the fate of funds that have been stable for many years.

Changes to Charitable Giving

Recent changes to charitable giving have also affected the context in which CCL operates:

- Individual donors seek to feel more connected, more involved, more engaged, and more directly connected to the change process.
- The movement to distribute, share and reuse goods and services, often termed the "sharing economy," has been embraced as a more cooperative, collaborative, and relational approach to economic engagement.

- Low-income Limited Liability Corporations (LLCs), social enterprise and other forms of charitable for-profit entities have created new means for individuals and businesses to "do good" outside of the traditional non-profit community.
- Social media, crowdfunding and other technological platforms have become prevalent tools for donor engagement and fundraising.
- Data has become a more prevalent criterion by which organizations efficacy is assessed and evidence-based, data driven, and data informed interventions are the primary focus of investment.

Changes to the Local Economy

Recent changes to the economic realities faced by households in Chicago and beyond have affected the context in which CCL operates. At the time of publication:

- 38.4% of Chicagoans and 65.8% of renters and 43.3% of Latinos are living in asset poverty – they lack the net worth to live at the federal poverty line for three months should they lose their income[1].
- 50.3% of renters and 50.5% of homeowners are cost burdened: they spend more than 30% of their household income on housing and utility costs.[2]
- In order to afford a two bedroom apartment in Cook County, one needs to earn $21.02 per hour or $43,720 annually.[3] The minimum wage in Chicago is $10.00.
- 14% of households in Chicago are unbanked and 58.2% of Cook County residents have subprime credit scores.[4]

Changes to Support Sustainability

Given the new and changing context in which most non-profits are operating, new ways of raising revenue, engaging stakeholders, and ensuring sustainability have emerged. Mergers and administrative and back office collaborations are prevalent. Emerging revenue practices include earned revenue, fee for service, and social enterprise. New technologies and platforms are being utilized to connect to individual donors: Benevolent, Indiegogo, and Kiva are a few examples. The clear conclusion is that traditional strategies –in terms of operations, revenue generation, stakeholder engagement and fundraising – are insufficient to support non-profit functions in the future.

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[1] (Center for Enterprise Development (CFED), 2010)
[2] (Center for Enterprise Development (CFED), 2010)
[3] (National Low Income Housing Coalition, 2015)
[4] (Center for Enterprise Development (CFED), 2010)

Executive Summary of Strategic Areas

Center for Changing Lives (CCL) embarked on a year-long Strategic Planning Process that resulted in this five-year Strategic Plan. By articulating organizational goals that will guide CCL's economic opportunity services, resource development, and innovation and learning, this plan will address the aforementioned environmental factors and ensure CCL's impact and sustainability for years to come.

CCL developed a strategic planning committee made up of board, staff, volunteers, donors and community members. The process included the evaluation of the 2011 - 2017 Strategic Plan that focused on addressing four key organizational objectives. The four areas included building a strong identity that is recognized by our communities; enhancing programs (that are proactive, responsive and effective); sustaining, growing, and diversifying current funding sources and developing new funding sources; and developing infrastructure and systems to strengthen the organization.

From 2011-2014, key areas of the plan were addressed: the agency consolidated its programming around its financial opportunity services, closing its emergency programs and reducing the budget significantly, while launching new partnerships to bring workforce development, financial services, and resource development coaching to partner shelters. Since 2013, the organization focused on building and strengthening its financial opportunity services, adding new programs and products, developing digital literacy and other skilling components, and expanding its job development services. In 2013, CCL executed a planned leadership transition and a new Executive Director was named in March. In 2014, CCL celebrated its 25th anniversary and grew and diversified its funding significantly. Finally, CCL relocated its offices to a new, 3,700 square foot, Americans with Disabilities Act accessible facility in late 2014, obtaining a significant outcome associated with improved infrastructure.

In light of these significant successes and changes, the strategic planning committee identified a need to revisit the identity and core values of the organization and to revise its strategic plan consistent with its new context and opportunities presented. The strategic planning committee developed an interview protocol, administered to clients, donors, community members, board members, staff and funders, designed to assess current and future programmatic directions, identify opportunities and challenges for the organization as it considers its future, including relevance of overall mission and vision and values.

Out of this process three strategy areas, with six key outcomes were identified to be carried out over the next five years. The strategy areas and organizational objectives include:
Strategy Area 1: Economic Opportunity Services
      Outcome 1: Increased Client Access to Resources
      Outcome 2: Increased Client Access to Financial Opportunity
Strategy Area 2: Resource Development
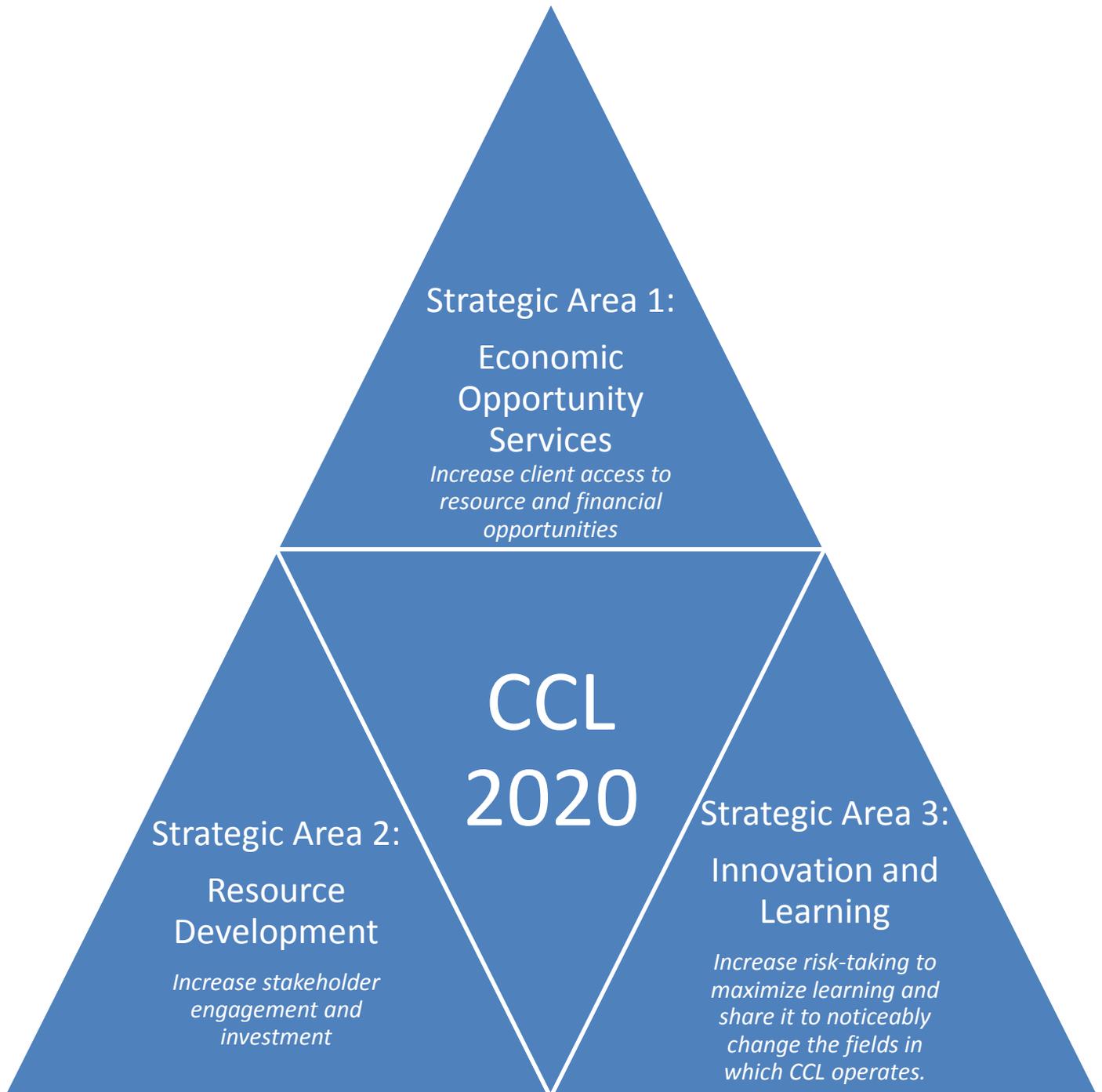   **Outcome 1: Increased Stakeholder Engagement**
      Outcome 2: Increased Stakeholder Investment
Strategy Area 3: Innovation and Learning
      Outcome 1: Increased CCL Risk-taking
      Outcome 2: Noticeable Changes in CCL's Related Fields

The board of directors adopted the plan August 15, 2015 for an official launch of implementation to begin January 1st, 2016.

Strategic Area 1:

Economic Opportunity Services

Increase client access to resource and financial opportunities

CCL 2020

Strategic Area 2:

Resource Development

Increase stakeholder engagement and investment

Strategic Area 3:

Innovation and Learning

Increase risk-taking to maximize learning and share it to noticeably change the fields in which CCL operates.

STRATEGY AREA 1: Economic Opportunity Services

Highly effective economic opportunity services are the primary means by which CCL builds capacity to uncover possibilities and overcome barriers, so all can realize their full potential.

Key Outcomes: Increase client access to resources and financial opportunities.

Key Outcome Narrative: CCL seeks to better define, track and measure both key client defined outcomes and key organizationally defined outcomes to more fully articulate success. Once defined, in order to facilitate client goal attainment, CCL seeks to expand the use of current financial resources and products available to clients and develop new programs and products that meet client need. In order to facilitate product and program development that produce outcomes, CCL seeks to build staff coaching capacity and to build strategic partnerships that advance client and organizational goals.

Resources Needed:
- Metrics for client outcomes
- Metrics for organizational success
- Capacity Building Investment
- Coaching Training Provider
- Relationships around New Skill Building Opportunities
- Resources and Product
- Enhanced Data Infrastructure

Year 1:   Align all Economic Opportunity Services, inclusive of current product and resource, around the organization's visions, mission, and values.

Building off of currently tracked client, program and organizational outcomes, define key client, program, and organizational measures of success that indicate increased client access to resource and financial opportunity.

Year 2:   Maximize the use of existing tools, resources and products within the organization to achieve defined client, program, and organizational measures of success.

Analyze existing data systems for ability to measure new client, program, and organizational metrics (defined in Year 1) and improve data infrastructure as needed.

Year 3:   Implement new tools, resources and products within the organization to achieve new measures of client, program, and organizational success.

Certify all coaching staff with an industry recognized coaching credential.

Year 4:   Achieve measurably successful economic opportunity services based on previously set (Year 1) client, program, and organizational metrics of success.

Achieve measurable improvement in the quality of coaching provided by staff to CCL clients.

Year 5:   Conduct a final year community needs assessment to inform future strategic planning.

STRATEGY AREA 2: Resource Development

A highly engaged base of diverse stakeholders and leaders is imperative to CCL's ability to build, expand and sustain its innovative economic opportunity work.

Key Outcomes: Increase stakeholder engagement and investment.

Key Outcome Narrative: CCL seeks to better define, track and measure the success of its resource development efforts with clients, staff, board, donors and community members. CCL also seeks to define its strategies and plans around marketing and communications, leadership development, advocacy and compensation. Once defined, these tools will be used to expand the donor base, deepen current donors' connections, and grow and sustain the client, staff and Board leadership of CCL to achieve success.

Resources Needed:
- Branding
- Human Resource Expertise and Compensation Philosophies
- Strategic Partners for Advocacy
- Leadership Development Philosophies
- Experts
- Consultants and Pro Bono Resource
- CCL Spokespeople
- Innovative Revenue and Business Models

Year 1:   Define and implement Marketing and Communications plan and systems.

Develop and implement donor engagement plans.

Year 2:   Define resource development measures and metrics of success related to engagement and investment.

Define philosophy and implement plan to develop stakeholder leadership.

Year 3:   Explore models for shared ownership that would increase the level of ownership in the organization of staff and clients.

Define and implement advocacy goals and activities.

Year 4:   Implement new and expanded leadership development opportunities to increase stakeholder engagement and investment.

Year 5:   Evaluate the resource development activities consistent with the aforementioned measures of success.

STRATEGY AREA 3: Innovation and Learning

In order to have the deepest impact on the community and ensure CCL's future sustainability, CCL will develop a process to test and scale innovations and train and support the field in adopting these innovative practices.

Key Outcomes: Increase CCL's risk-taking activities to maximize innovation and learning and, by sharing learning, noticeably change the fields in which CCL operates.

Key Outcome Narrative: CCL seeks to better systematize its commitment to innovating, testing, piloting and learning from efforts to better meet individual, programmatic and community challenges. CCL seeks to create an intentional internal and external process by which ideas are tested, learning is defined and lessons are communicated to peers, partners and the field at large. In the long-term, CCL seeks to use this strategy area to scale existing innovations, develop and test new products and tools, train and assist the field in adopting new practices, and develop new and innovative ways to build off current client, program, and organizational success.

Resources Needed:
- Revenue/Investment model for testing innovations
- Strategic partners to develop new ideas
- Experts and research on product or model development
- Platforms or technologies to build new innovations into/onto
- Metrics for assessing need and evaluating new projects opportunities
- Communication tools and staff to oversee and communicate learning

Year 1:   Define client, program, organizational, and field-related measures of success for innovation and learning.

Define the process for assessing the internal capacity and external capacity for innovation in a particular area, with specific attention to client need, needs of the field/sector, and CCL capacity.

Define the process by which Innovation Development, Selection, and Communication will occur.

Year 2:   Implement Funded Pilots consistent with the capacity assessment that have been selected for testing.

Formally evaluate the pilot against the defined measures of success.

Year 3:   Design the process by which learning about the tested innovation will be exported and communicated to the field.

Define and execute the internal implementation process to scale pilots.

Year 4:   Define the plan for documenting and marketing innovations and their evaluation.

Export learning to peers, partners, and the fields CCL engages.

Year 5:   Evaluation of Learning Process against stated outcomes.

Strategy Area	Year 1 - 2016	Year 2 - 2017	Year 3 - 2018	Year 4 - 2019	Year 5 - 2020
	Organizational Outputs Achieved				
Economic Opportunity	Organizational Alignment	Maximize Use of Existing Tools/Products	Implement New Resources/Opportunities	Deepen Services	Needs Assessment
	Define Measures of Success	Data System Analysis and Improvement	Certification of Staff	Quality of Coaching	
Resource Development	Engage New and Existing Donors	Leadership Philosophy and Process	Increase Staff & Client Ownership	New/Expanded Leadership Engagement Opportunities	Evaluation of Resource Development against Measures of Success
	Marketing & Communications System	Define Measures of Resource Development Success	Define Advocacy Activities and Goals		
Innovation & Learning	Internal/External Capacity Analysis Process	Funded Pilots	Exportation Design and Process	Documentation and Marketing Plan for Innovation & Evaluation	Evaluation of Learning Process against stated outcomes
	Innovation Development, Selection & Communication Process	Formal Evaluation of Pilot Programs	Internal Implementation Process to Scale Pilots	Exportation of Learning	
	Defined Measures of Success				

Glossary of Terms

- **Advocacy**—Center for Changing Lives advocates for participant and community causes and encourages participants to advocate, guide, teach, and connect. Center for Changing Lives addresses structural issues that would transform its contexts, including affordable housing, credit and financial equality, and access to social opportunity and resources.
- **Asset Poverty**—Center for Enterprise Development, an organization working at the local, state and federal levels to create economic opportunity that alleviates poverty, has defined asset poverty as a measure that expands the notion of poverty to establish a minimum threshold of wealth needed for household security. A household is asset poor if it has insufficient net worth to support itself at the federal poverty level for three months in the absence of income.
- **Charitable For Profit Entities**—New types of corporations have been created to address the goals of making money, attracting private investors and addressing societal concerns. Examples of these types of for profit entities include the benefit corporation, social enterprise and the Low-Income Limited Liability Corporations or LLCs.
- **Client-Centered**—The perspective that the client and their goals and vision for their life are the focus of Center for Changing Lives' work, and all aspects of Center for Changing Lives are organized around the client as driver of the process.
- **Coaching**—Coaching is a mutual, equitable, accountable relationship, focused on strengths, action and accountability, that moves participants toward their goals and their vision for their life. CCL has fully adopted this model for all service provision as of May, 2013. The COACH model, focused on Competencies, Outcomes, Action, Checking (Accountability), is used in each aspect of our programs, staff supervision, and board development.
  - o **Employment Coaching**—CCL's Employment Coaching and Placement program works to support participants as they work to achieve employment in the short-term and career advancement in the long-term.
  - o **Housing and Financial Coaching**—CCL's Housing and Financial Coaching program works to support participants as they achieve financial goals and obtain safe and affordable homes.
  - o **Resource Development Coaching**—Resource Development Coaching integrates skill building, relationship building, capacity building and personal development to mobilize capital – social, human, relational and many other forms – through the course of a participant's personal and professional development to ensure they achieve the change they seek.
- **Continuum of Care (Homelessness)**—Continuum of Care (CoC) is a regional or local planning body, comprised of stakeholders with an interest in ending homelessness, that coordinates housing and services for homeless families and individuals.
- **Financial Opportunity Center Model (FOC)**—Pioneered through LISC and funded initially by Annie E. Casey Foundation, the model bundles employment, financial and income support services as a package intended to help households earn more, keep more and grow more. It is now a national model utilized to expand access to wealth for low-income families.
- **Homelessness**—There are four federally defined categories under which individuals and families may qualify as homeless: 1) literally homeless (on the street or in a shelter); 2) imminent risk of homelessness; 3) homeless under other Federal statues; and 4) fleeing/attempting to flee domestic violence. Someone experiencing chronic homelessness is either an unaccompanied homeless individual with a disabling condition who has been

continuously homeless for a year or more, or an unaccompanied individual with a disabling condition who has had at least four episodes of homelessness in the past three years.

- **Housing Cost Burdened**—US Housing and Urban Development defines cost burdened as a household that spends more than 30% of their household income on housing costs, inclusive of utilities.
- **Local Initiatives Support Corporation (LISC)**—The direct recipient of Social Innovation Funds and is a National Intermediary with a local office in Chicago. LISC Chicago connects neighborhoods to the resources they need to become strong and healthier.
- **Mission**—The statement that describes how CCL seeks to achieve its vision.
- **Radical Acts of Sharing**—Based off the assumption that sharing in the charitable context has been one directional and principally limited to sharing of two kinds of capital – money and time – CCL is encouraging that sharing be radicalized. Specifically, sharing is radical when it is bi-directional, happens in unexpected ways, and includes broad forms of non-cash capital (experiences, stories, knowledge, skills, connections, relationships, assets).
- **Sequestration and Austerity**—Sequestration refers to the automatic spending cuts to United States federal government spending in 2013, taken as a an austerity fiscal policy or policy with the aim of reducing government budget deficits. Austerity policies may include spending cuts, tax increases, or a mixture of both.
- **Skilling**—Programs that facilitate the development of the skills of the workforce through skill training. Usually skilling programs are focused on "hard" or industry specific skills.
- **Social Innovation Fund (SIF)**—CCL is in its 5th year of SIF funding, which requires a dollar for dollar match of both the grant and the match received by Local Initiatives Support Corporation. SIF unites public and private resources to evaluate and grow innovative community-based solutions that have evidence of results in low-income communities in any of three priority areas: economic opportunity, healthy futures, and youth development.
- **Stakeholder**—CCL believes that anyone that can affect or be affected by its actions, goals and policies are stakeholders. Therefore, its clients, staff, Board of Directors, donors, partners, allies, neighbors and many more groups are stakeholders.
- **Strategic Planning Committee**—A committee made up of board, staff, volunteers, donors and community members charged with leading CCL's efforts to review and revise its strategic plan. The committee began working in April 2014.
- **Strength-based Approach**—Builds the change relationship on the foundation of clients strengths and emphasizes the exploration, discovery and cultivation of strengths as the primary means by which barriers are overcome and future outcomes are achieved.
- **Subprime Credit Scores**—A borrower's score was defined as subprime if it was a FICO score below 640, although the threshold number varies. These scores result in higher interest rates, poor quality collateral, and less favorable terms in order to compensate for higher risk.
- **Vision**—CCL's purpose for functioning, regardless of social, financial, environmental, or individual climate. The aspirational and ideal version of what would be accomplished if we achieved our mission.
- **Workforce Development System**—Workforce development is an economic development approach that focuses on developing people (human resources) rather than business. The system is the regional body, comprised of stakeholders with an interest in economic development, that coordinates job placement and services for un- or underemployed individuals.
- **Workforce Innovation and Opportunities Act (WIOA)** – Signed into law on July 22, 2014, WIOA is an overhaul of the Workforce Investment Act, designed to increase job seekers access employment, education, training, and support services.

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National Low Income Housing Coalition. (2015). *Out of Reach.*