



Leveraging Lending and Investments for Nonprofits and Communities

Networking Event

LINC, a program from the Federal Reserve Bank of Philadelphia, is designed to strengthen nonprofit knowledge and capacity on the Community Reinvestment Act (CRA) and to facilitate relationship building between Third Federal Reserve District development organizations and community banks. **LINC** builds on the Philadelphia Fed's expertise and training on the CRA by creating a more interactive platform for groups to access information and training on this topic. The program also provides a venue for community banks to assess their CRA strategy and to develop relationships that will potentially lead to future lending, investment, and service opportunities.

For more information please contact:

- ✉ Samantha Porter (samantha.porter@phil.frb.org)
- ✉ Tesia Lemelle (tesia.lemelle@phil.frb.org)
- 🌐 www.philadelphiafed.org/community-development/credit-and-capital/leveraging-lending-and-investments-for-nonprofits-and-communities-linc



TABLE OF CONTENTS

Habitat for Humanity Philadelphia	4
Project: Exterior Shell/Homeownership Stabilization Program	6
Operation HOPE	8
Project: Working Together to Stabilize Services and Investments to Increase Financial Dignity & Racial Equity	10
Philadelphia OIC	12
Project: Smart Energy Technical Training Program	14
Energy Coordinating Agency	16
Project: GET READY - Philadelphia Youth Get Ready for High Priority Clean Energy Jobs	18
Penn Asian Senior Services (PASSi)	20
Project: Penn Asian Vocational Institute (PAVI)	22
Tech Impact	25
Project: ITWorks: Building a Diverse, Inclusive Tech Talent Pipeline	27
Southwest Community Development Corporation	29
Project: Southwest Philadelphia Community Center & Resource Hub Renovations	31
ICPIC-NAC	33
Project: ICPIC New Africa Center - New Freedom District Plan	36
Ceiba Philadelphia	39
Project: Comprehensive Asset Building	41
Greater Philadelphia Hispanic Chamber of Commerce	43
Project: Accelerator Program for Latino Entrepreneurs	45
Rebuilding Philly	48
Project: RTP Block Build	51
YWCA Tri-County Area	57
Project: Dignified Advancement Workforce Navigation Program	59

Habitat for Humanity Philadelphia

www.habitatphiladelphia.org

Overview

Habitat for Humanity Philadelphia is on a mission to transform lives and our city by building and repairing quality homes in partnership with families in need, and by uniting all Philadelphians around the cause of affordable housing. Our vision is a city where all Philadelphians live in safe, affordable homes.

Since 1985, Habitat has built and sold 230 affordable homes to first-time homeowners in Philadelphia and has strategically partnered with more than 600 homeowners and families to make critical home repairs. Habitat has 52 full- and part-time employees, four full-time AmeriCorps members, and has historically engaged more than 3,000 volunteers a year. In its 36-year history, Habitat has emerged as one of the leading voices and agents of action for affordable housing in Philadelphia.

Through its Homeownership and Home Repair Programs, families partner with Habitat to build and repair their homes. They commit sweat equity hours as down payment and pay an affordable mortgage or repayment plan for their new homes or repair services. This model makes Habitat's programs accessible, while fostering a deep sense of involvement. To date, Habitat's work has directly impacted more than

Overview (continued)

2,000 people. Habitat currently focuses its programs on the Mantua and Belmont neighborhoods in West Philadelphia and Sharswood in North-Central Philadelphia. This strategy allows Habitat to concentrate its efforts in targeted neighborhoods and have the greatest possible impact on homeowners and residents in the area.

Habitat's Neighborhood Revitalization Strategy combines the work of its Homeownership and Home Repair Programs with various community-led projects to improve quality of life for all residents within a target neighborhood. This strategy is focused on the Sharswood community of North-Central Philadelphia, where Habitat has repaired more than 60 homes and is building its current 20-unit Oxford Green development. In partnership with the existing neighborhood coalition in Sharswood, Habitat is connecting, organizing, and empowering residents to be leaders in their community and develop solutions that align with neighborhood aspirations. These include beautification projects, large-scale repair projects to preserve community assets, and efforts to enhance the capacity of residents and local organizations to affect change and influence decisions being made about the neighborhood.



Requested Support

Investment



Project Area

Affordable housing
Neighborhood revitalization



Counties Served

Philadelphia



Key Populations Served

LMI communities
Historically Black communities

Contact

-  Charles Baranowski, *Grants Manager*
-  215-765-6000
-  charlieb@habitatphiladelphia.org

Project Title

Exterior Shell/Homeownership Stabilization Program

Requested Amount – \$200,000

Project Description

Habitat for Humanity Philadelphia is requesting a two-year, \$200,000 investment to undertake 25 exterior home shell stabilization projects for low-income homeowners in Philadelphia. Funds will be used to deliver exterior shell repair services that address occupants' health, safety, and stability by ensuring the envelope of their home is watertight and stabilized. Each project costs between \$7,500 to \$8,000 on average, and work will be conducted by Habitat repair staff or specialized subcontractors as needed. Habitat will receive homeowner referrals through its partnerships with CDCs and other neighborhood organizations in North-Central and West Philadelphia. Work scopes will vary by project and may include roof repairs, drainage/rainwater mitigation, and stabilizing exterior walls and improving interior conditions by addressing cracks or leaks. Homeowners earning up to 80 percent of the area median income are eligible. These households often do not have the ability to pay for contractor services and have deferred critical repair work for long periods of time as a result. Deteriorating homes are ripe for speculation and leave residents vulnerable to displacement as a result of gentrification and rapid redevelopment. Each project will help stabilize the homeowners and occupants of these homes, improve their health and financial outcomes, preserve the character of the surrounding neighborhood, and create a bulwark against intense shifts in the real estate market.

Partners Involved in the Project

- Mount Vernon Manor CDC
- Other CDCs in North-Central and West Philadelphia, to be determined

Anticipated Outcomes

The anticipated outcomes of these projects are the stabilization of the physical shell of the identified homes, the mitigation of health and safety hazards, improved health and financial outcomes for homeowners and occupants, and a strengthened fabric for the surrounding communities. The measurable goals of the project are to ensure the integrity of each home's shell and stabilize the homeowner and other occupants, and to ensure that all households meet at least 75 percent of the exterior shell-related critical health and safety priorities, as outlined by the National Center for Healthy Housing:

- The roof is watertight.
- Rainwater is effectively shed and directed away from the structure.
- Exterior walls have no gaps, cracks, or holes larger than one-eighth of an inch.
- The home is free of live infestation of pests, and sources of pest attraction are removed.
- The homeowner can maintain the interior temperature in a comfortable range.
- The home is free of active water leaks and serious moisture problems.

Exterior shell repairs will help homeowners gain stability and independence, improve health outcomes, and safeguard their homes and the surrounding community from gentrification, unsafe property conditions, and abandonment.



How This Proposal Aligns with the LINC Racial Equity Focus

This program addresses the economic, health, and social disparities that exist in Philadelphia's Black and brown neighborhoods. Decades-long disinvestment from these neighborhoods led to lower property values, widespread housing issues, and imminent public safety and health problems. Now, these conditions have made neighborhoods ripe for speculators, gentrification, and resident displacement. These intense shifts in neighborhood fabric are traumatic to the families forced to leave but also dissolve the character of Philadelphia's historic neighborhoods, tearing away history, legacy, culture, and a chance at generational wealth-building, most often at the expense of its long-term residents.

These projects will increase or preserve home value for lower-income families. These homes are often a family's largest or only financial asset, and their preservation is key to building and passing down generational wealth. Repairs build resilience in the face of gentrification and keep long-term residents in the homes that they have worked so hard to remain in. Shell stabilization work deters further displacement of the neighborhood's historical residents and preserves the neighborhood's fabric, creating a stronger community that is more resilient to external forces.

Operation HOPE

operationhope.org

Overview

Operation HOPE, Inc. (HOPE) is on a mission to expand economic opportunity, making free enterprise work for everyone. Our focus is financial dignity and inclusion. We equip young people and adults with the financial tools and education to secure a better future — coaching them through their personal aspirations and life's challenges, and facilitating their journey to financial independence.

Our programmatic work is built around the HOPE Inside model — partnering with financial institutions, corporations, municipal agencies, and community organizations to:

- deliver financial literacy programs to help low- to moderate-income individuals to increase the financial well-being of youth and adults;
- provide housing counseling to turn low- to moderate-income renters into homebuyers and increase economic mobility;
- help clients achieve credit and money management skills to become smart banked, increase their savings, reduce debt, and improve credit scores; and
- assist small businesses and entrepreneurs with technical assistance to promote economic development for startups, business expansion, education, essential training, and access to capital to help create new businesses that generate revenue and create jobs.



Requested Support

Investment



Project Area

Small business development

Economic or workforce
development

Financial education

Other: Homeownership
readiness and counseling



Counties Served

Bucks, Chester, Delaware,
Montgomery, Philadelphia



Key Populations Served

LMI individuals and families

Distressed and/or
underserved communities



Contact

-  NeTashStar Barton,
Senior Director/Federal Grants Specialist/Writer
-  678-709-9433
-  netashstar.barton@operationhope.org

Project Title

Working Together to Stabilize Services and Investments to Increase Financial Dignity & Racial Equity

Requested Amount – \$100,000 per HOPE Inside Program

Project Description

We will present LINC funders with an a la carte funder's choice from HOPE Inside (HI) programs. Our project will offer funders multiple empowerment programs to choose from. HOPE Inside features several intervention programs that strengthen individual and community economic mobility while aligning perfectly with the CRA: (1) HOPE Inside Homeownership, (2) HOPE Inside Credit & Money Management (financial literacy), and (3) HOPE Inside Small Business Technical Assistance and Entrepreneurship training.

- **HOPE Inside Homeownership:** offers housing counseling to prepare low- to moderate-income individuals (LMI) for the purchase of their first home and qualify for partnered down payment assistance
- **HOPE Inside Credit & Money Management:** a community empowerment service targeted to LMI individuals — adults and youth — to raise financial literacy, increase savings, reduce debt, understand credit, and increase FICO scores
- **HOPE Inside Small Business:** promotes economic development by providing technical assistance to small businesses and underserved entrepreneurs, connecting them with business development training, subject matter experts, mentors, entrepreneurship training cohort, resources and access to capital, and financing through partner banking institutions

Partners Involved in the Project

- Shopify
- Aprio
- PayPal
- iHeart Radio
- 100 Black Men of America
- M&T Bank
- Fulton Bank

Anticipated Outcomes

This project will create at a minimum one new Financial Well-Being Coach who will execute one HOPE Inside Program funded by a LINC funder. We hope to secure multiple funders to be able to hire multiple coaches and offer a combination of HOPE Inside programs in the targeted counties. The total cost for a HOPE Inside Program is \$100,000.

This project will provide 1,200 HOPE Inside services (annually) when executing any combination of the HOPE Inside programs – Credit & Money Management (CMM), Homeownership Counseling, Small Business Technical Assistance, and Entrepreneurship Training. LMIs that engage with the Credit & Money Management program see an average increase of 37 points in their credit scores in six months. Each coach will provide, on average, 100 one-on-one counseling sessions under any single HOPE Inside program. The Small Business Programs will assist 300+ businesses annually. Each HOPE Inside program executes 24 educational workshops a year (per coach), and the entrepreneurship training program

coordinates three cohorts a year averaging an 80 percent completion rate of 48 new businesses started annually.

How This Proposal Aligns with the LINC Racial Equity Focus

The HOPE Inside model is dedicated to financial dignity and inclusion. HOPE Inside serves clients who are from distressed and underserved communities. Since 1992, we have been moving clients from civil rights to “silver rights” with the mission of making free enterprise and capitalism work for all Americans, especially the underserved. The clients we serve come from all types of backgrounds, and a large portion are traditionally people of color, who have unfortunately been historically and systemically disenfranchised.



Philadelphia OIC

www.philaoic.org

Overview

Philadelphia Opportunities Industrialization Center, Inc. (Philadelphia OIC) was founded in 1964 at the height of the Civil Rights movement by Reverend Dr. Leon H. Sullivan. Philadelphia OIC is a nonprofit organization that provides education, training, and employment services to diverse clients. Philadelphia OIC's philosophical mission focuses on "helping people help themselves," and for over 50 years, it has offered an array of programming and services dedicated to encouraging and enabling Philadelphia's most underserved populations to move from welfare to work, from tax-dependent to taxpaying, from homeless to homeownership, and from underutilized to unlimited growth potential.



Requested Support

Investment



Project Area

Economic or
workforce development



Counties Served

Philadelphia



Key Populations Served

LMI communities



Contact

-  Renee Cardwell-Hughes, *President and CEO*
-  215-236-7700
-  rhughes@philaoic.org

Project Title

Smart Energy Technical Training Program

Requested Amount – \$100,000

Project Description

The Philadelphia OIC Smart Energy Technical Training Program offers customized job training and job placement services for those who are interested in green energy careers. We specifically target low-income citizens who will benefit the most from this opportunity income. We serve the 10 poorest zip codes in Philadelphia. The training equips individuals with the required knowledge and power skills for success and employment. After completing the program, they graduate with an OSHA-10 Certification, a Weatherization Certificate, and are eligible to sit for the North American Board of Certified Energy Practitioners (NABCEP) Associates exam. Program graduates become eligible to apply for available employment positions with Philadelphia OIC's employment partners.

Partners Involved in the Project

PECO

Anticipated Outcomes

We currently prepare three cohorts of 15 participants per year. The anticipated outcome is to reduce employment barriers by adding an additional cohort of 15 participants, as well as offering the NABCEP Associate's certificate and partnering with a driving school to prepare students for their driver's license.

How This Proposal Aligns with the LINC Racial Equity Focus

Philadelphia OIC is dedicated to helping all Philadelphians, including citizens returning from the criminal justice system, grasp the opportunities available to them. Since the inception of the program, 89 percent of participants have been people of color or women.

Philadelphia OIC provides a range of job training, education, and related programs and services that people need to obtain the jobs of today and tomorrow as well as to fully and positively participate in an ever-evolving, highly competitive economy. Philadelphia OIC currently offers programming in banking, infrastructure, hospitality and tourism, academic support and general education, and technology access, in addition to computer literacy and life skills training.



Energy Coordinating Agency

www.ecasavesenergy.org

Overview

ECA's mission is to help people conserve energy and to promote a sustainable and socially equitable energy future for all. Founded in 1984, ECA leads the design and implementation of high-quality energy conservation, education, heating, and home repair services to reduce households' energy costs and stabilize low-income families in their homes and communities. ECA operates 15 Neighborhood Energy Centers that coordinate intake for low-income energy services, including weatherization, heater repair and replacement, and home repair; payment assistance, budget counseling, and energy education are also provided. Each year, ECA delivers the following services to low-income families:

- Installs energy conservation measures in 800 homes in Philadelphia and Delaware
- Repairs or replaces 5,000 heaters
- Provides energy counseling and utility bill payment assistance to 6,000 families
- Conducts do-it-yourself home weatherization workshops for 2,000 families

Overview (continued)

Each year, through ECA's Knight Green Jobs Training Center, ECA trains and credentials 500 men and women, including veterans and returning citizens, whose diversity reflects the city we serve, for high-demand clean energy careers. These include BPI Building Energy Analyst, BPI WHASI, Solar Installer, Commercial HVAC, EPA Lead Safety, and OSHA 10. ECA's training programs are nationally accredited by the Interstate Renewable Energy Council (IREC) and certified by the Building Performance Institute (BPI). ECA is also an accredited Lead Training Center for the U.S. Environmental Protection Agency.



Contact

-  Pamela Carunchio, *Development Strategist*
-  215-292-8263/215-609-1000
-  pamelac@ecasys.org



Requested Support

Investment



Project Area

Economic or workforce development



Counties Served

Philadelphia

Home energy conservation services to low-income families in the state of Delaware



Key Populations Served

Low-income families
Returning citizens and veterans
Black and brown communities

Project Title

GET READY – Philadelphia Youth Get Ready for High Priority Clean Energy Jobs

Requested Amount – \$120,000

(\$66,000 for technical training, \$26,400 for merit stipends for students, \$25,000 for partner fee for OIC, \$2,600 for PPE)

Project Description

ECA seeks to raise \$120,000 to train 12 students, whose diversity reflects the city we serve, in Green Renovation and Retrofit. We will partner with OIC to do the recruitment, selection, wraparound services, and job placement and retention. The Green Renovation and Retrofit program is delivered over 11 weeks at 30 hours per week, for a total of 330 hours. The per student technical training cost is \$5,500. Other expenses include the partner's fee to OIC and merit stipends of \$200 per week for each student. These stipends are essential to ensuring the students' successful completion of the program. The students we will prioritize for this training are low income. The stipends will make it practically possible for them to dedicate their time to the training.

The Green Renovation and Retrofit Program is designed to provide individuals with basic trade skills to secure entry-level positions with contractors who do renovations on abandoned houses. Trainees will learn deconstruction and recycling skills as well as renovation and retrofit skills employing green technologies for optimum energy efficiency. The program consists of a series of classroom lectures, lab exercises, computer-based training, and onsite externships at a Philadelphia-based property. All ECA instructors are certified in their respective fields to teach these courses. While onsite at a house, students will be under the mentorship of a licensed practitioner in his/her respective trade discipline. Successful completion of this program will result in the participants' receiving OSHA 10, EPA RRP LEAD, NCCER Core, and BPI WHASI nationally recognized credentials.

These credentials will give the students a lot of options for employment. They will be job-ready for weatherization contractors, general contractors and renovators, and entry-level carpentry and basic trade skill jobs, as well as ready to apply for plumbing apprenticeships.

Project Description (continued)

Because of the current spike in COVID-19 cases, all training programs are virtual until further notice. The lecture is done using Zoom. All students must have audio and video on so everyone can see everyone, just as if they were in a class. If the class requires demonstrations that must be done in a lab, the instructor goes into the lab and does the demonstration there using the lab equipment on Zoom.

When we do testing, the instructor sends the test via email to the student while they are on Zoom, and the instructor observes all the students taking the test. As soon as it is finished, they must immediately email it back to the instructor for grading. If there is certification related to this test, ECA sends the test results to the certifying body. If they met the passing grade, the certification body sends the certification document directly to the student.

Partners Involved in the Project

- Philadelphia OIC
- ASPIRA, Inc.
- Big Picture Philadelphia/
El Centro de Estudiantes
- CTS YouthBuild
- JEVS
- School District of Philadelphia (SDP)

Anticipated Outcomes

Twelve Philadelphia youth, traditionally excluded from opportunity based on race, ethnicity, and economic level, will be ready to compete in the new clean energy economy by completing ECA's 11-week Green Renovation and Retrofit training. Students who successfully complete the program will receive the

following national, stackable, portable credentials: OSHA 10, EPA RRP LEAD, NCCER Core, and BPI WHASI. These credentials will give the students a lot of options for employment. The one-year period of the project will include support services and job placement and retention. In-person connections with relevant area employers will be made throughout the 11-week training.

How This Proposal Aligns with the LINC Racial Equity Focus

Our preferred training population has always been young people traditionally excluded from opportunity based on race, ethnicity, and economic level. Returning citizens and veterans are also a high priority.

Penn Asian Senior Services (PASSi)

www.passi.us

Overview

Founded in 2004, Penn Asian Senior Services (PASSi) is the largest provider of linguistically attuned senior services for Asian and other limited English proficient (LEP) older adults in southeastern Pennsylvania. PASSi's mission is to promote the well-being of Asian American seniors and other adults who are disadvantaged by language and cultural barriers.

PASSi is driven by mission, vision, and purpose to assist low-income Asian seniors in continuing to live independently in their communities and preventing them from having to enter an institutional health-care setting, including hospitalization and nursing homes. To achieve this goal, PASSi offers a unique combination of in-home and community-based services. The key point of differentiation for PASSi's home care services is that we provide direct care in the seniors' chosen language, with services currently offered in 19 languages, including Cantonese, Mandarin, Khmer, Korean, English, Vietnamese, Indonesian, Tagalog, Hindi, and Gujarati. In 2020, we provided more than 1 million hours of home care services for more than 600 seniors across the five-county Greater Philadelphia area.

Overview continued

To support our ability to provide culturally and linguistically attuned home care services, our Penn Asian Vocational Institute (PAVI) works to build a culturally diverse workforce. PAVI offers a unique combination of Home Health Aide (HHA) training, Certified Nursing Assistant (CNA) training, and Vocational English as a Second Language (VESL) classes. Each cycle of the training is taught in one of the target languages by an instructor proficient in that language, with students grouped by their language of preference. All aspects of the training, including the training materials, have been translated into the target languages. Within each language-specific training session, the cultural and linguistic requirements of that client group are highlighted throughout the training. All PAVI's trainings target low-income, unemployed, and underemployed individuals, with the goal of helping them to gain employment, thrive in the workforce, and advance in their careers. The CNA training and VESL classes provide entry-level workers with the opportunity to build the skills necessary to earn promotions and wage increases, leading to long-term self-sufficiency.



Requested Support

Investment



Project Area

Economic or workforce development



Counties Served

Bucks
Delaware
Montgomery
Philadelphia



Key Populations Served

Low-income
Asian American seniors
with limited
English proficiency

Contact

-  Clayton Fitch, *Development Manager*
-  215-572-1234
-  clayton.fitch@passi.us

Project Title

Penn Asian Vocational Institute (PAVI)

Requested Amount – \$100,000

Project Description

The Penn Asian Vocational Institute (PAVI) provides culturally and linguistically attuned job training and education to assist low-income, unemployed and underemployed individuals in gaining employment, and advancing in their careers. PAVI consists of Home Health Aide (HHA) training, Certified Nursing Assistant (CNA) training, and Vocational English as a Second Language (VESL) classes. Through its 80-hour HHA training, PASSi assists low-income individuals in building the skills necessary to begin their careers in the health-care industry in roles that pay a family-sustaining wage. The direct care elements of the training include, but are not limited to, activities of daily living and instrumental activities of daily living; body mechanics; cognitive, mental, and behavioral health; sensory impairments; nutrition and diabetes care; aging and physical disabilities; medication; fall prevention; and early intervention.

The HHA training is offered in six target languages: English, Korean, Chinese, Vietnamese, Haitian Creole, and Hindi. By offering the training in six different languages, PASSi is creating greater access to opportunities for low-income individuals with limited English proficiency (LEP). Individuals with limited English proficiency that have completed HHA training are highly sought after to provide care for English-limited seniors.

For LEP workers seeking to take the next step in their careers, PAVI offers CNA training, which provides students the opportunity to earn an industry-recognized certification. Our CNA training, which is licensed by the Pennsylvania Department of Education, consists of 120 hours of training — 43 hours of theory, 25 hours of laboratory experience, and a 52-hour clinical rotation. At the conclusion of the course, graduates are qualified to take the National Nurse Aide Assessment Program Examination and are prepared to transition to employment as CNAs in health-care institutions, such as nursing homes and hospitals. By earning an industry-recognized credential, low-income individuals have the ability to earn promotions and wage increases, which lead to long-term self-sufficiency.

Project description (continued)

Our VESL classes teach low-income, English-limited individuals the English language skills necessary to successfully participate in certification trainings, thrive in the workforce, and advance in their careers. The VESL classes, held in partnership with Penn State University, focus on assisting participants in developing the skills to communicate effectively in English. What makes our VESL program unique is that students learn pronunciation and comprehension of basic health-care terminology as part of their English language instruction, thus preparing them to succeed in the health-care industry.

To further support low-income PAVI students in gaining self-sufficiency and building financial assets, we assist participants in accessing public benefits. Low-income PAVI students have the opportunity to receive assistance applying for 19 public benefits, including SNAP, energy assistance, and utility assistance. These public benefits play a critical role in helping low-income individuals in building the financial assets necessary to gain and maintain self-sufficiency.

All of the individuals served through PAVI are low- to moderate-income individuals that earn significantly less than the median income for Philadelphia and the surrounding counties.



Partners Involved in the Project

- Penn State University's Abington Campus
- York Nursing and Rehabilitation Center

Anticipated Outcomes

- One hundred LEP individuals will complete HHA training
- Of the 100 LEP students who complete HHA training, 80 will gain employment within three months of completing the training
- Sixty-five LEP students who complete HHA training (65 percent) will report receiving a wage increase, additional responsibilities, or a promotion within six months of completing the training



How This Proposal Aligns with the LINC Racial Equity Focus

Penn Asian Senior Services is committed by mission, vision, and action to providing opportunities for individuals with limited English proficiency (LEP).

Penn Asian Vocational Institute (PAVI) provides linguistically attuned Home Healthcare Aid (HHA) training in participants' chosen language, providing graduates the foundational knowledge necessary to gain employment and succeed in the health-care industry.

We also seek to address one of the most significant barriers to equity within the health-care industry: To gain industry-recognized certifications, which are often required for career advancement, workers must speak English. Industry-recognized certifications are attained by completing training that is exclusively taught in English and passing a certification test that is only proctored in English. To address this inequity, PASSi has partnered with Penn State University's Abington Campus for VESL classes. Through the VESL classes, LEP individuals build the English language skills to develop proficiency in the spoken and written word. As an organization that actively recruits and provides advancement opportunities for LEP individuals, PASSi is also working to address the barriers to employment for LEP individuals on an institutional level.



Tech Impact

www.techimpact.org

Overview

Tech Impact is a 501(c)(3) nonprofit organization with over 17 years of experience providing IT services, support, and training to nonprofits, and over 10 years of experience providing young adults with the skill sets and experience needed to secure jobs in IT with a living wage and career path, both as a training provider and an intermediary in developing IT talent for placement with regional employers.

Tech Impact's flagship 16-week program, ITWorks, trains Opportunity Youth (ages 18–26, out of school and work) toward industry-recognized entry-level CompTIA A+ and Cisco IT Essential IT certifications, to address underemployment and unemployment of young adults in primarily low- to moderate-income communities. The program trains them in fundamentals of hardware, software, and networking skills for alignment to career opportunities in the in-demand field of computer user support specialists.

Our programs also directly address the urgent need for increased diversity and racial equity in the tech sector. Currently, 75 percent of our students self-identify as BIPOC. Increasing racial diversity in tech does more than increase the representation of people of color. It also distributes power and resources equitably, within the industry and beyond, for a stronger economy.



Requested Support

Investment



Project Area

Economic or workforce development



Counties Served

Philadelphia
Montgomery
Delaware
Chester
Bucks



Key Populations Served

Tech Impact's ITWorks program serves young adults ages 18–26 who are unemployed or underemployed and have earned their GED but not their bachelor's degree. Program-wide, students self-identify as 79 percent male and 21 percent female; 3 percent are Asian, 47 percent are Black or African American, 2 percent are Latinx, 6 percent are multiracial, 39 percent are White, and 3 percent are not tracked; (75 percent are BIPOC overall).

Contact

 Patrick Callihan, *Executive Director*
 215-557-1559
 patrick@techimpact.org

 Renee Garnick, *Director of Development*
 215-557-1559
 Renee@techimpact.org



Project Title

ITWorks:

Building a Diverse, Inclusive Tech Talent Pipeline

Requested Amount – \$50,000

Project Description

ITWorks is our innovative technology workforce development program that addresses unemployment and underemployment of primarily low-and moderate-income young adults, ages 18 to 26, who have their high school diploma or GED and have not earned a bachelor's degree. ITWorks's objective is to provide students with the technical and professional skills, hands-on experience, certification, mentorship, and job preparation and placement assistance needed to secure in-demand entry-level IT-help desk support positions.

As companies seek to be more inclusive and diversify their talent pools, ITWorks, with 75 percent of our students program-wide identifying as BIPOC, is bringing underrepresented voices to the workplace. Two 16-week ITWorks Philadelphia sessions are held during each program year, serving up to 36 enrolled students in total. Over 16 weeks, ITWorks provides:

- eleven weeks of technology instruction, leading to 2 industry-recognized IT certifications (Cisco IT Essentials and CompTIA A+);
- one-hundred-plus hours of professional skills training delivered by corporate volunteers using a curriculum developed by Accenture. Topics include Resume Writing, Interviewing, Leadership, Professionalism, and Financial Management;
- a five-week (minimum) IT internship at a corporation or nonprofit, to gain first-hand experience in a professional environment. Internships are often extended or lead to employment;
- a mentor for the full 16-week program, to improve students chances for success;
- job search preparation; students graduate with a "career toolkit" consisting of a resume, cover letters, references, and LinkedIn account; and
- job placement assistance; with the help of our program coordinator, our regional program manager cultivates partnerships with regional organizations to increase internship and job opportunities and to help our graduates to connect with job opportunities and other alumni.

Partners Involved in the Project

Tech Impact has extensive partnerships with dozens of regional corporations, nonprofits, government entities, collaborations, and academic institutions. Corporate partners include Accenture, Aramark, Bank of America, Barclays, Capital One, Cigna, Comcast, Independence Blue Cross, JPMorgan Chase, PNC Bank, Robert Half Technology, SAP America, United Healthcare, WSFS Bank, and many others.

Our executive director and leadership team participate in workforce development collaborations and initiatives led by the Economy League of Greater Philadelphia, the Mayor’s Office of Workforce Development, and Job Opportunity Investment Network (JOIN) — specifically the RaceForward project — as well as TechHire, Technology Learning Collaborative, the Nonprofit Technology Enterprise Network, and local Philly Tech Week events.

Anticipated Outcomes

- Job placement and retention in quality positions for women, and black and brown people
- Increased placements into quality, well-paying internships, and full-time program related employment in environments conducive to retention and advancement for people of color and women

How This Proposal Aligns with the LINC Racial Equity Focus

Tech Impact is focused on creating a diverse tech talent pipeline that provides pathways to careers for women and communities of color through our proven workforce development programs. The ultimate objective of inclusive tech ecosystems is to create racial equity.

ITWorks addresses the urgent need for increased diversity in the tech sector by primarily serving communities of color. Currently, 75 percent of our students program-wide self-identify as BIPOC. Since 2018, 38 percent of our students program-wide identified as female.



Southwest Community Development Corporation

www.southwestcdc.org

Overview

Southwest CDC is the largest organization in Southwest Philadelphia, focused on community and economic development. It is led by a board of directors of which all 12 members live, work, and/or worship in the community. Seventy-five percent of employees live in Southwest.

Southwest CDC's specialized services currently provide utility assistance, job seeking assistance, housing counseling, energy counseling, affordable housing development and training, and economic development activities.

Southwest CDC also serves immigrants through program partnerships with Center for Literacy, FINANTA, and the Office for Adult Education. ESL classes, testing for English language skills, testing for basic education, and small business lending circles are held in Southwest CDC's offices.



Requested Support

Loan



Project Area

Economic or workforce development

Affordable housing

Financial education

Neighborhood revitalization



Counties Served

Philadelphia



Key Populations Served

Southwest CDC serves very low-, low-, and moderate-income households. There are approximately 8,000 households in Southwest who live in poverty.



Contact

 Donna Henry, *Executive Director*
 215-729-0800
 donna@southwestcdc.org

 Steven Kuzmicki, *Economic Development Program Manager*
 215-729-0736
 Steven@southwestcdc.org

Project Title

Southwest Philadelphia Community Center & Resource Hub Renovations

Requested Amount – \$1 million

Project Description

The Southwest Community Development Corporation (SWCDC) is applying for funding to undertake critical Phase I & II Environmental testing and much-needed repairs and improvements to the façade and exterior of 6328 Paschall Avenue, a thriving community center and the home of the Southwest Community Development Corporation (SWCDC) located in the heart of Southwest Philadelphia. The scope of work will include environmental assessment and remediation, signage, landscaping, and streetscape amenities.

The estimated cost for this work is \$48,850.

This building, which is owned and maintained by SWCDC, offers numerous supportive services and community-based programs. This makes the building an important community hub, resource center, and meeting place, and one which the community has come to rely on. Before the onset of the COVID-19 pandemic approximately 15 people worked at 6328 Paschall Avenue daily, serving dozens of clients each week.

We believe that the project is eligible for Local Share Account (LSA) funding as a community improvement project and also a project in the public interest. It is also important to point out that the priority area for this project is a designated brownfield, owing to former uses and the related environmental issues.

Improvements to the exterior and signage are not just cosmetic, they are necessary because they pose certain structural hazards that could be dangerous to those who gather there. Implementing this project will therefore increase the quality of life for residents in the surrounding neighborhood.

The scope items can be considered predevelopment activities that will advance the larger project and goal, which is the complete renovation and possible repurposing of portions of the building into affordable housing. The entire estimated cost for this larger project is in excess of \$3,000,000.

Partners Involved in the Project

- AFRICOM

Anticipated Outcomes

These renovations will allow SWCDC to continue to provide critical and much-needed services to the Southwest community. In addition, improvements to the community will allow us to add additional programs and services.

How This Proposal Aligns with the LINC Racial Equity Focus

Our target population generally comes from the Southwest Philadelphia community, where 51.4 percent of residents are Black, 31.1 percent are White, 10 percent are Asian, 3 percent are Hispanic, and 4.5 percent are another race. Eighteen percent of people speak languages other than English at home. Thirty percent of the people live below the national poverty level.



ICPIC-NAC

www.newafricacenter.com

Overview

The ICPIC-NAC was established 29 years ago. It is a 501(c)(3) nonprofit educational/cultural organization, with scholars, educators, multidisciplinary artists, parents, and individuals striving to preserve, protect, and elevate the cultural heritage of Islam in America.

ICPIC-NAC works to preserve its rich cultural heritage and legacy so it may be passed on to future generations. It fosters intergroup awareness, respect, tolerance, and multicultural understanding by way of public forums, workshops, classroom presentations, youth and senior citizen programs, festivals, art exhibitions, literature, and multimedia outlets. Additionally, ICPIC-NAC is dedicated to community development and revitalization of its urban neighborhoods by working with other cultural/educational/socioeconomic institutions, organizations, government agencies and community groups to bring about positive change.

The following is a list of ICPIC-NAC's primary programs that served over 15,000 people in 2019.

New Africa Center Museum: The museum holds a collection of artifacts, pictures, books and timelines curated to explicate the rich cultural heritage and preserve the legacy of the African American Muslim community.

Overview (continued)

Cultural Awareness Skill Enrichment (CASE)

Program: CASE is a year-round comprehensive after-school delinquency prevention program aimed at educating and empowering at-risk inner-city youth.

Community Meals and HIV Education: Every first and third Saturday of the month in collaboration with Penn-Presbyterian Outreach and Feed-Philly, ICPIC-NAC offered free HIV awareness/education and testing, along with free nutritious meals.

Artist Showcases, Film Screenings, and Literary/Café: This monthly program provides a venue for up-and-coming African American youth and seasoned literary and performing artists and producers to interact and develop their talents through the presentation of their original work.

Eid al Fitr Celebration: ICPIC-NAC hosted the ninth annual event marking the end of Ramadan, Islam's month of fasting.

New Freedom District Initiative: ICPIC, with the support of over 300 residents in the area has officially designated the lower part of Lancaster Ave from 32nd Street to 48th Streets and the surrounding area as the historic New Freedom District.

International Islamic Heritage Festival & Parade at Penn's Landing: This is ICPIC-NAC's signature program. It held its 27th annual event in June 2019. The Islamic Heritage Festival is the largest Muslim festival in the country and is one of the largest multiethnic festivals held at Penn's Landing.





Requested Support

Investment
Loan
Service



Project Area

Affordable housing
Economic or workforce
development
Neighborhood
revitalization
Small business
development



Counties Served

Philadelphia



Key Populations Served

The poor African American community in the Belmont section of West Philadelphia. Belmont is one of the first federally designated Promise Zone areas.

The population of the community is 5,236 — 96 percent are African Americans. The unemployment rate is 23 percent, and the median annual household income is \$22,188, with 55 percent of people living under the federal poverty line.

Contact

-  Abdul-Rahim Muhammad, *Director*
-  610-352-0424
-  icpic@rcn.com



Project Title

ICPIC New Africa Center - New Freedom District Plan

Requested Amount – ICPIC-NAC project total estimated cost is \$6,537,380. We are seeking a \$500,000 community development grant and a \$1 million loan or line of credit. It would considerably help close the \$1 million funding gap in the capital stack.

Project Description

The ICPIC-NAC community development project will address the need for affordable housing for low- and moderate-income individuals, and it will promote economic development and community services targeted to low- and moderate-income individuals.

In 2012, ICPIC-NAC developed a strategic plan to expand its organization with the goal of using arts and culture, history, and neighborhood identity as an economic engine to transform the 4200 block of Lancaster Avenue. To move its initiative forward, it was important for ICPIC-NAC to gain site control of several blighted properties.

Today, ICPIC-NAC controls all the properties proposed to be developed in this project:

- 4237 Purchased December 2012; demolished the structure in August 2014
- 4239 Conservatorship granted Aug. 2017; court approved the sale in October 2019
- 4241 Deeded to ICPIC-NAC in 2004
- 4243 Owned by Abdul-Rahim Muhammad
- 4234–4240 The city transferred ownership to ICPIC-NAC in August 2017

ICPIC-NAC's plan is to expand and enhance the exhibits of the museum and add a café component to host discussions, book readings, spoken word and other thought-enlightening functions. In addition to the museum, ICPIC-NAC has advocated for the rebranding of the 4200 block of Lancaster Avenue and the immediate surrounding area. The Avenue on the Arts West, Lancaster Avenue Historic New Freedom District, produced by ICPIC-NAC, introduces a collaborative effort to improve multiple blighted or underused properties within the 4200 block of Lancaster Avenue.

Project Description (continued)

The vitality of a commercial corridor is central to any neighborhood's long-term health. ICPIC- NAC is committed to the overall district plan designed to transform Lancaster Avenue into a vibrant, economically competitive retail corridor, enhancing conditions for small businesses and West Philadelphia residents.

The Avenue on the Arts West, Lancaster Avenue Historic New Freedom District's vision, derives its synergy from its highlighted inclusive interest, targeting housing and business development, cultural education, and diversity in a growing community. This compliments the current Lower Lancaster Avenue Revitalization Plan, which focuses its efforts on improving the communities that surround Lancaster Avenue between 32nd and 48th Streets.

The goal is to develop the Avenue on the Arts West, Lancaster Avenue Historic Freedom District.

- The vacant lots at 4237, 4239, 4241 and 4243 Lancaster Avenue will be consolidated into one assembled parcel to construct a new five-story multiuse facility. The 3,400-square-foot first-floor commercial space will be the new expanded home to the New Africa Center/Muslim American Museum & Archive. The upper four floors will be developed into 39 residential units, ranging from studios to two-bedroom apartments.
- The vacant lots at 4234, 4236, 4238 and 4240 Lancaster Avenue will be assembled to construct a four-story mixed-use building. The first floor will consist of three commercial spaces, and the upper floors will house six apartment units. The project will have a total of four commercial units and 45 apartment units. These two mixed-used buildings will stabilize and anchor the 4200 block of Lancaster Avenue and provide a new mix of businesses and apartments along Lancaster Avenue.



Partners Involved in the Project:

- City of Philadelphia
Commerce Department
- Mosaic Developer Partner LLC

Anticipated Outcomes

The project is estimated to create 46 full-time equivalent jobs and have a \$4.2 million economic impact on our neighborhood and city.

Based on the museum project alone, not including the construction jobs or the three other business spaces, ICPIC anticipates creating 13 new employment opportunities for residents of the Philadelphia area.

How This Proposal Aligns with the LINC Racial Equity Focus

We are an African American led project, working to improve the quality of life in a poor African American community.



Ceiba Philadelphia

www.ceibaphiladelphia.org

Overview

Ceiba's mission is to promote the economic development and financial inclusion of the Latino community through collaborations and advocacy aimed at ensuring their access to quality housing. Ceiba's work areas include asset-building, community development, and fair housing.



Requested Support

Investment



Project Area

Financial education
Other: Asset-building



Counties Served

Philadelphia



Key Populations Served

Latino community



Contact

-  Will Gonzalez, *Executive Director*
-  215-634-7245
-  will.gonzalez@ceibaphiladelphia.org

Project Title

Comprehensive Asset Building

Requested Amount – \$50,000

Project Description

Ceiba requests support for its Comprehensive Asset-Building Program, an essential community service that fosters self-sufficiency and access to social services in Philadelphia's Latino community, the poorest ethnic group in the city. The program uses free tax preparation as a gateway to asset-building. Tax returns provide a view of a family's finances. Ceiba uses that comprehensive view to build bridges for families to connect, at one point of contact, with the following asset-building services:

- Financial literacy
- Individual Taxpayer Identification Number (ITIN) application assistance (an ITIN permits new immigrants to file their taxes and access mainstream financial services)
- Matched savings programs for first-time homebuyers and for immigrants seeking to apply for immigration-related expenses
- Housing counseling
- Financial coaching
- Access to credit
- Advocacy on affordable housing, equitable development, and COVID-19 response

Partners Involved in the Project

- Congreso
- HACE
- APM
- Norris Square Community Alliance
- LISC
- Esperanza

Anticipated Outcomes

Ceiba's goals and outcomes for its Comprehensive Asset Building work are:

- Prepare 500 free income tax returns.
- Help immigrants apply for 100 ITINs and file their taxes.
- Graduate 10 first-time homebuyers from Ceiba's homeownership matched savings program.
- Graduate 10 immigrants from Ceiba's matched savings program to help immigrants save for immigration related expenses. A change in immigration status is an asset. Legal residency and eventual citizenship lead to tangible opportunities for asset building.
- Organize 20 financial literacy workshops.
- Connect 200 people to housing counseling.

Ceiba's Comprehensive Asset Building address economic development and social progress in Philadelphia's Latino community. It helps low-income families become self-sufficient by building their asset base, boosting their savings, building their credit, accessing wealth-building programs, maintaining their housing stock, and/or becoming first-time homeowners.

Ceiba's Comprehensive Asset Building is strengthened by Ceiba's continuing development of the Ceiba Latino Nonprofit Collective Impact Initiative. The effort combats poverty and promotes

asset-building by giving Latino nonprofits the ability to work together around a common agenda to advocate on issues of gentrification, displacement, and equitable development. For more information about Ceiba's Collective Impact efforts, see bit.ly/PhilaLatinolImpact.



How This Proposal Aligns with the LINC Racial Equity Focus:

Ninety-five percent of people served by Ceiba are low- to moderate-income (LMI) Latinos.

Thirty-eight percent of Latinos in Philadelphia live in poverty; more than twice the national rate of 17.8 percent. Latinos live in all parts of Philadelphia, but the largest Latino neighborhoods are in eastern North Philadelphia, Ceiba's neighborhood. Twenty-three percent of residents in the area are foreign-born, 52 percent did not graduate from high school, and 51 percent of the households speak Spanish. There are more than 5,000 vacant properties, and 47 percent of the households do not own their home. The median household income is \$20,227. Many residents face difficulties in safely accessing and using credit because of their low income and educational attainment. Becoming a homeowner is difficult; in addition to challenges related to income and credit history, we confront a housing stock that is old and tangled title and fraudulent conveyance issues. Further exacerbating the situation are patterns of growth and displacement in Philadelphia. Finally, Latino neighborhoods are some of the areas most impacted by COVID-19 in Philadelphia.

Greater Philadelphia Hispanic Chamber of Commerce

www.philahispanicchamber.org

Overview

The Greater Philadelphia Hispanic Chamber of Commerce (GPHCC) is a 501(c)(3) nonprofit organization established over 30 years ago to develop, promote, and advocate for Hispanic businesses in the Greater Philadelphia area, while encouraging the advancement and economic growth of the Hispanic community. We accomplish this through educational programs and a broad range of services and special events designed to support our mission.



Requested Support

Investment



Project Area

Economic or workforce development

Financial education

Neighborhood revitalization

Small business development

Other: capacity building



Counties Served

Philadelphia

Montgomery

Chester



Key Populations Served

The program targets business owners in eastern North Philadelphia, an area where most of the Hispanic population in Philadelphia lives. Specifically, this area sits east of Broad Street, north of Girard Avenue, south of Roosevelt Boulevard, and west of Frankford Avenue.

The population in the census tracts within these boundaries ranges from 41 to 99 percent Hispanic. Corresponding zip codes for this area are 19122, 19133, and 19140, where the median household income ranges from \$15,232 to \$32,282 (Pew Charitable Trusts, 2019).

Eastern North Philadelphia has been challenged by decades of concentrated poverty, with the highest incidence affecting the Latino community. In fact, according to the Pew Charitable Trusts, among racial and ethnic groups, Hispanic residents have the highest poverty rate in Philadelphia at 37.9 percent, followed by Black residents at 30.8 percent (Pew Charitable Trusts, 2017).

Not only do Hispanics in Philadelphia exhibit the highest poverty rate but the rate of poverty also has not improved since the 1970s, which is exacerbated when we consider that the Hispanic population in Philadelphia has increased to 15 percent of the total population — causing the number of Hispanics in poverty in to rise fivefold from 1970 to 2016 and the Hispanic share of the city's poverty population to increase from 5.9 percent to 21.6 percent (Pew Charitable Trusts, 2017). Similarly, Latino immigrants experience the highest poverty rate at 22.6 percent, compared with immigrants from Europe, who have a poverty rate of 16.1 percent. With a heavily concentrated Hispanic community, access to resources and information that is language accessible is a concern. In the zip codes that comprise our target area, the portion of the population that speaks Spanish at home is as high as 48 percent (Census Reporter, 2019).

Contact

 Jennifer Rodriguez,
President and CEO
 215-845-5456 / 267-978-5779
 jrodriguez@philahispanicchamber.org

 Keiren O'Connell, *VP, Membership and Business Development*
 215-845-5456
 koconnell@philahispanicchamber.org

Project Title

Accelerator Program for Latino Entrepreneurs

Requested Amount – \$100,000

Program budget detail: Curriculum license \$40,000; program instructor \$20,000; program coordinator \$30,000; overhead/administration, \$15,000

Project Description

Research shows that there is a need for more structured capacity building programs and mentorship programs for business owners of unscaled firms as there is for those with scaled firms (Claire Kramer Mills, 2018). For this reason, GPHCC has partnered with the national nonprofit, Interise, to provide comprehensive business management education to Hispanic entrepreneurs in eastern North Philadelphia.

The program curriculum, known as Accelerate Latinx, is bilingual and utilizes an award-winning curriculum delivered over seven months through five modules that address critical elements of business success: goal setting, cashflow and financial management, sales and marketing strategy, operations, and procurement. In addition, program participants develop a three-year strategic growth plan and are assigned to mentoring groups. Upon program completion, GPHCC continues to support alumni through programming designed to support the implementation of the participants' three-year growth plans.

Accelerate Latinx Program Components

Program eligibility: The program is targeted to Hispanic entrepreneurs in eastern North Philadelphia. To be eligible, the business must have at least one employee in addition to the owner, must be at least two years in operation, and must generate revenues of approximately \$100,000 or more.

Classroom instruction: An Accelerate Latinx cohort has up to 20 participants. Class instruction is bilingual (English-Spanish). It is led by an instructor who is assisted by guest experts who provide additional expertise and access to resources for participants.

Peer mentoring groups: Program participants are assigned to peer groups that are expected to meet between classes. The group is self-directed and self-managed. The goal is to build support and accountability among participants. Each member learning

Project Description (continued)

needs are met, and everyone derives maximum benefit from each other's knowledge, expertise, and experience.

Three-year growth plan: The three-year growth plan is developed incrementally by program participants. A completed version is due at the conclusion of the curriculum. The plan is a document that enables business owners to allocate their limited resources toward a centered effort to adapt to changes in their industries and to differentiate themselves from competitors. The strategies and tactics included in a growth plan focus on the key driver of revenue generation — the customer.

Plan presentations: This activity provides participants with the chance to present their three-year growth plans to a panel of experts and receive valuable feedback. Developed incrementally throughout the curriculum, the growth plan is the cornerstone of the program and enables participants to set strategic goals and action steps for sustained business growth.

Three-year growth plan implementation support: Upon completion of the curriculum, participants will be provided additional support through coaching, workshops, and peer mentoring groups. Six months after program completion, the cohort will convene to provide growth plan implementation updates.

Coaching: Program participants have the opportunity to receive one-on-one support throughout the program. They have access to the instructor, guest experts, and GPHCC staff. Business coaches serve as both trainers and mentors, serving as a source of technical information and general support.

Program outreach & recruitment: This is an ongoing process throughout the year, with phases taking place before, during, and after a program. The recruitment cycle includes relationship building, building contacts and communicating benefits, and intensive recruitment.

Professional network: Besides building relationships among program participants, the curriculum provides for guest experts, such as underwriters, accountants, supplier diversity experts, and human resources and marketing specialists to provide additional content. They bring a deeper understanding and an outside perspective to participants, and can also help participants learn more about the resources in their community.

Partners Involved in the Project

- Widener University SBDC
- Interise

Anticipated Outcomes

Small businesses that complete the program curriculum create jobs with higher salaries and better benefits than the private sector. On average, these companies create two new jobs upon program completion and increased their revenue while maintaining profitability. The average percent growth in revenue is highest for Latinx businesses at 64 percent, compared with minority-owned businesses at 43 percent. Benchmarked against data from the Bureau of Labor Statistics, program participants created jobs at 4.1 times the rate of the private sector in 2018. This difference was even greater when comparing Interise companies in low- and moderate-income areas with the national average, as this segment created jobs at a rate 6.7 times higher than the private sector (Interise, 2019).

In 2020, under a pandemic, GPHCC's initial cohort of 15 business owners created 20 jobs and retained 66 employees. In addition, 73 percent of participants maintained or increased revenue, and 31 percent received new financing.

How This Proposal Aligns with the LINC Racial Equity Focus

The Latino community in Philadelphia has been very limited in its participation in opportunities to engage in business-to-business contracts because of, among other things, language barriers, limited human resources capacity, lack of access to capital, lack of proper accounting and operations practices, and limited social capital and business networks, much of which has impacted the overview the Latino communities' talent, commitment, and ability to participate..



Rebuilding Philly

www.rebuildingphilly.org

Overview

Rebuilding Together Philadelphia (RTP)'s mission is to repair homes, revitalize communities, and rebuild lives. RTP's vision is a safe home and community for everyone. RTP helps build community by preventing long-term homeowners from being displaced and supporting the efforts of local community organizations.

Rebuilding Together Philadelphia was founded in 1988 by graduate students at the Wharton School of the University of Pennsylvania. It was originally known as Christmas in April of Philadelphia and was volunteer-run until 1999, when RTP hired its first executive director. The organization changed its name to Rebuilding Together Philadelphia in 2003. RTP has grown to a staff of 10 and often hosts an AmeriCorps member for a one-year position.

Since its inception, RTP has repaired 1,810 deteriorating owner-occupied houses, providing over \$38 million of repairs. Over time, RTP has built its capacity so that every year, RTP now mobilizes more than 1,000 volunteers to provide safe and healthy home repairs in targeted neighborhoods for 100 low-income homeowners. RTP is one of 125 affiliates of the national Rebuilding Together organization. RTP is one of the largest and most active chapters in the country.

Overview (continued)

Despite the challenges of the pandemic, RTP is on track to repair 125 houses this fiscal year. That being said, the phased return to volunteer support has forced RTP to use more contractors for the work, and RTP anticipates a \$330,000 increase of costs for the year.

RTP has three programs: Block Build, Middle Neighborhoods Initiative, and the Asthma Trigger Reduction Program. The Block Build program, the focus of this request, brings together 100–250 volunteers along with homeowners and RTP staff three times a year to repair 10–25 clustered homes in targeted neighborhoods.



Requested Support

Investment



Project Area

Affordable housing

Neighborhood revitalization



Counties Served

Philadelphia

Contact

 Stefanie Seldin, *President and CEO*

 215-965-0777

 SFSeldin@rebuildingphilly.org

 Esther Wiesner, *Development Director*

 215-965-0777

 ewiesner@rebuildingphilly.org



Key Populations Served

Rebuilding Together Philadelphia (RTP)'s Block Build program will make critical health and safety related repairs in vulnerable owner-occupied homes in three Philadelphia neighborhoods. The key populations served are low-income homeowners who have to choose between paying for groceries, medicine, their mortgage, other bills, and making basic home repairs. They, their families, and communities are all impacted by these impossible choices. RTP makes home repairs to allow residents to remain in their homes, safely raise their children, and age in place.

In FY21, RTP's Block Build partnerships are focused on the communities of Dunlap, Haddington, and Fairhill. In each neighborhood, RTP has a local partner who will identify candidates and collect applications. Candidates for repairs must meet guidelines of 80 percent or less of HUD income limits for the Philadelphia metropolitan statistical area. Their houses must need repairs that improve the quality of health, safety, and security for household members. Priority is given to homes with older adult residents, residents who are living with physical disabilities, children 18 years of age or younger, and military veterans.

Rebuilding Together Philadelphia focuses on these residents because Philadelphia's high rate of poverty (26 percent) combined with its aging housing stock (half were built before 1950), means an extraordinary number of homeowners live in substandard housing. Not only are these conditions difficult to live in but there is also a clear connection between poor housing and negative health effects, which are exacerbated by the COVID-19 pandemic in many ways. RTP's home repairs reduce the triggers in the home that cause breathing issues and can have a monumentally positive impact on the health of the residents. Chronic lower respiratory diseases (including COPD and asthma) are the third-leading cause of death for senior citizens in the United States. An alarming rate of one out of every five children living in poor sections of Philadelphia suffer from asthma. RTP was recently awarded a contract of close to \$500,000 by the Children's Hospital of Philadelphia to make repairs to 30 homes for children with severe asthma.

RTP takes a cluster approach (called a Block Build) because it supports the holistic work of local community organizations. The projects stabilize neighborhoods by maintaining homeownership and building community. If the residents move, it frays the fabric of the neighborhood. History, memory, and community identity are lost. By creating these visible, concentrated repair projects, the local partner gets neighbors to know each other better and strengthens the bonds between them.

Project Title

RTP Block Build

Requested Amount – \$179,900 — supports a Block Build for one year

The LINC partner would be recognized with prominent banner signage at each Block Build; an invitation to join other VIPs, including sponsors and public officials, at a formal kickoff with TV and radio presence; an invitation for bank employees to volunteer at the project site; posts on RTP's vibrant social media platforms and monthly newsletter; bank logo placement on volunteer t-shirts; and acknowledgement in RTP's annual report. RTP welcomes a conversation about any additional donor recognition opportunities and disbursing the investment over the course of the three Block Build projects in one year's time.

Project Description

With the support of a local bank, RTP will partner with three Philadelphia community-based organizations to repair 73 houses and implement three projects on the targeted blocks, with the goal of saving homeowners from displacement, strengthening these neighborhoods, and reducing crime.

This project is a one-year investment that can be distributed across the three neighborhoods or focused on the total cost of one Block Build. Each RTP Block Build benefits not only the 10–20 homeowners and their families (about 22–44 people) but also the neighboring residents who will benefit from vacant lot clean-ups, curbside planters, and new exterior lighting. The impact will extend to generations to come, as homeownership is one of the best ways to move out of poverty. RTP is a catalyst for homeowners to maintain pride in their homes and neighborhoods and to build the tax base. With home repairs no longer an overwhelming burden, homeowners and neighbors can more easily conduct regular home maintenance and keep their houses and neighborhoods in good shape.

RTP has a well-established and time-tested process for all Block Builds: Builds are planned months in advance with homeowner applications being gathered six months out. After an initial application screening, staff and skilled volunteers evaluate homes through site visits. This evaluation becomes the basis for the Work to Perform, the “contract” between the volunteer team RTP and the homeowner detailing modifications that will be completed.

The Block Build focuses on implementing effective measures for healthier and safer housing in its free home repair program. All of RTP's work is driven by 25 health and safety priorities (emailed as part of the proposal), that were created in collaboration

Project Description (continued)

with the National Center for Healthy Housing. Many of these repairs dovetail with improvements that positively affect the health of those most vulnerable to COVID-19. On average, only 12 of the 25 priorities are exhibited in a house prior to RTP's repair work. After repairs, 23 out of 25 health and safety priorities are achieved.

During the months before the Block Build (also called Rebuilding Days), RTP staff contractors and subcontractors conduct priority and preparatory work: repairs that must be done to address immediate safety concerns (electrical hazards, unsafe roofs, etc.), homeowner training, and bidding out projects to subcontractors for work that cannot be done by RTP construction staff either because of specialization or time constraints. During the Block Build, a House Management Team (HMT) manages each home's owner's renovation/repair project. HMTs are volunteer-driven groups that assume leadership of the project. HMTs work closely with RTP's operations manager, are led by a house captain (project manager and homeowner liaison) and a skilled leader. RTP supplements teams with staff and paid subcontractors or trade volunteers as needed. A roving Weatherization Team goes door-to-door on rebuilding days to ensure homes receive a full menu of energy efficiency upgrades. This is a model that has been successful over RTP's 33 years.

Through this clustered repair strategy, RTP saves costs in travel time going between houses and obtains competitive prices from subcontractors by hiring trades for multiple houses at a time. The clustered approach is also critical to community development building and crime reduction. The neighbors on the block get to know each other better, work together, and see visible improvements. This makes them more likely to care for each other, look out for each other, and report suspicious criminal activity.



Partners Involved in the Project

RTP will partner with three community-based agencies to recruit low-income homeowners who need repairs in these neighborhoods:

Dunlap, West Philadelphia, April 2021:

RTP is partnering with the Enterprise Center (TEC) for the first time. TEC has conducted direct outreach efforts to residents and community leaders and will. Founded in 1988, the organization, formerly known as the West Philadelphia Enterprise Center, supports minority entrepreneurs and underresourced communities.

Haddington, West Philadelphia, June 2021:

In 2018, RTP and ACHIEVEability began its partnership in this neighborhood. Founded in 1981 by community members, ACHIEVEability is involved in housing development, housing management, and comprehensive social services to help break the cycle of poverty.

Fairhill, North Philadelphia, October 2021:

Since 2017, RTP has been working with HACE, the area's leading nonprofit provider of high-quality social, economic, and education programs. In addition to participating in the ongoing planning and review process of the Block Build, the designated community organization recruits homeowners; provides RTP staff with proof of income, a completed application, and the homeowner's deed; acts as troubleshooter between RTP and homeowners and neighborhood residents should any dispute arise; and provides a location for homeowner orientation (home maintenance and financial literacy training), if not by Zoom.

Anticipated Outcomes

RTP will repair 73 homes in the three neighborhoods and implement three neighborhood projects. The free home repairs will be high-quality and focused on health and safety and financial efficiency, and will be followed by evaluations. Not only will RTP meet the needs of the individual homeowners but also ensure that neighborhood revitalization is furthered through block community projects through our requirement of local partnership.

Health and Safety

Our construction team has extensive training in safe and healthy housing practices, and our director of operations, Brandon Alcorn, has a Building Performance Institute (BPI) Building Analyst certification. This certification, which requires a posttraining test, verifies understanding of comprehensive, whole-home assessments based on building science. The Building Analyst certification verifies the knowledge, skills, and abilities needed to conduct comprehensive building performance audits, including assessing whole-building ventilation, measuring airflow, combustion safety and testing/data collection.

RTP also has extensive expertise in identifying potential environmental issues, including lead paint, mold, and carbon monoxide. The leaded dust generated by renovation work can cause lead poisoning in children, pregnant women, pets, and those working on the renovations. RTP's entire construction staff has been certified by the Environmental Protection Agency in Renovation, Repair, and Painting (RRP) requirements. The EPA-accredited course explained how to perform lead-safe work practices safely and effectively. When faced with mold, RTP responds by fixing

any water problems (i.e., leaks). As recommended by the Department of Housing and Urban Development, RTP also replaces contaminated components such as drywall and insulation, cleans mold off nonporous surfaces with a solution of bleach and water, and hires professionals when large areas of mold are found. RTP staff also provide carbon monoxide detectors for every home we repair.

Financial Efficiency

To ensure that the project costs do not exceed local usual and customary costs, RTP has an independent third-party evaluator to validate cost reasonableness before we accept bids and begin a project. Jerry Scamuffa, PCDM Enterprises LLC, is the independent third-party contractor who verifies cost reasonableness. Before accepting the estimate for the repairs on any house and beginning those repairs, RTP provides those estimates to the evaluator and requests approval to proceed with the work. Further, at the end of the work and before RTP may be reimbursed, Mr. Scamuffa must provide and sign a FHLB certification form validating that the amount spent was reasonable. He also certifies that all hazardous or uninhabitable conditions have been corrected as part of the scope of the project and that all major systems have a remaining useful life at project completion.

Bundling the repairs of about 10 homes into one estimate provides very competitive pricing. RTP selects those homes from a waitlist of more than the 20 homes we can repair. RTP has two talented carpenters on staff as well as a deep bench of committed subcontractors who have worked with RTP for years. Subcontractors are invited to bid and are usually long-serving RTP subcontractors — we require multiple references for new subcontractors prior to hiring them for a job. RTP will solicit multiple bids on any scope items that exceed \$7,500.

Evaluations to Ensure High-Quality Work

Rebuilding Together Philadelphia utilizes an evaluation system to continually improve services. To evaluate the impact of home repairs on health, safety and well-being, homeowners are surveyed pre- and post-build with a 33-question telephone survey. RTP's goal is that post-build, 95 percent of homeowners will indicate an improved ability to maintain their homes, 90 percent of elderly homeowners will be feel more stable and secure against falls, and no less than 95 percent will feel satisfied with their repairs. RTP has met or exceeded these goals since 2014, when the survey was first introduced. RTP's board and staff conduct an annual review of the feedback from this s survey and make programmatic improvements based on the findings.

RTP also surveys volunteers for their feedback after every rebuilding day. Utilizing this feedback, staff meet after each Block Build to discuss any challenges and opportunities for growth that could be implemented. Volunteer and homeowner survey results are also discussed annually by the RTP board of directors.

How This Proposal Aligns with the LINC Racial Equity Focus

The three neighborhoods that are the focus of the work have populations that are predominately Black and people of color. The project strengthens the individual homeowners' ability to maintain their homes and retain an important financial asset.

The project also has broader impact than just the specific improvements that the homeowners receive. By partnering with local community organizations, RTP ensures that the work will strengthen the neighborhood and will be targeted in blocks to have the biggest impact. Each Block Build will include street improvements, such as a clean-up of a vacant lot or installation of planters in numerous locations along the block.

The data show that race is a current predictor for homeownership in Philadelphia. White people are much more likely to own a home. The project's focus on repairing homes in neighborhoods predominately populated by Black people and people of color allows residents to stay in them. This means that Black people and people of color retain and build wealth. The alternative, which too often happens, is that the homeowners are forced to sell their homes because the cost of repairs are overwhelming. The homes are sold for too low a price, and the homeowners become renters somewhere else. The assets are lost to this population. This trend particularly impacts homeowners who are Black and people of color, and the trend eats away at the neighborhood's structure.

The three neighborhoods in this project have income levels well below Philadelphia's median household income of \$47,000:

Haddington: Located near 62nd Street, this far West Philadelphia neighborhood has seen one of the worst declines in Philadelphia since 2000; by 2025, the related census tracts are finally expected to see a sluggish and small population growth of 0.3 percent. This low rate is far below the population growth of the city as a whole. Similarly, the Haddington tracts lag in median income growth compared with the rest of the city. In 2020, the median household income in the Haddington census tracts was approximately \$30,000. Haddington is 99 percent African American.

Dunlap: Dunlap is a small but vibrant community near West Philadelphia's "Main Street" and the Market-Frankford El. The neighborhood lies between Haverford Avenue and Market Street and stretches from 46th to 52nd streets. Dunlap is lesser-known than the adjoining Mill Creek and Walnut Hill areas. Dunlap has one of the lowest homeownership rates in Philadelphia, at 43

percent. The Dunlap neighborhood has a poverty rate of 33.9 percent. The population is 97.3 percent African American.

Fairhill: Of the more than 17,000 households in the Fairhill census tracts, nearly 89 percent are at or under the 80 percent of the area median income (AMI) bracket for the region. Approximately 64 percent of the households in this area have median incomes of less than 50 percent of AMI. The lowest income bracket, households with less \$15,000, represent more than one-third of all households in the area, making the Fairhill tracts some of the most impoverished areas in the city. Fairhill's poverty rate is 61 percent, which is about five times the national average in the 2010 Census.

As of 2002, only 23.5 percent of the homes were occupied by homeowners. The racial makeup of Fairhill is 80.2 percent Hispanic of any race, 15.1 percent non-Hispanic Black, 2.3 percent non-Hispanic White, 1.4 percent Asian, and 1 percent all other. It has the highest concentration of Hispanics of any neighborhood in Philadelphia, which is over 10 times larger than the overall percentage of Hispanics living in Philadelphia. The neighborhood is mainly made up of Puerto Ricans, but it also has significant populations of Dominicans, Cubans, Colombians, and Brazilians, as well as other Hispanics.

The work of RTP will sustain homeowners and the neighborhood for years. RTP families will be able to protect their greatest asset — their home — and pass it on to the next generation. With investments in retaining the housing stock in good condition, it contributes to the long-term stability and sustainability of these areas. The homes of RTP homeowners will increase in value, those mortgages will be secured, and home vacancies will be avoided and decreased.

YWCA Tri-County Area

ywcatricountyarea.org

Overview

YWCA is the nation's oldest and largest women's multicultural membership organization, reaching women at 300 locations in the United States and in 109 countries. YWCA is not just an organization, it is a movement. Its mission is to eliminate racism, empower women, and promote peace, justice, freedom and dignity for all. YWCA envisions a world that holds equal promise for every person. We stand in solidarity with our community members against racial injustice and work toward a world where equality exists in every facet of our society.

YWCA Tri-County Area is a leader in advocating for girls and women, and families providing quality programs and services designed to support and enrich the community. Direct service programming includes early childhood education, before- and after-school enrichment, youth/girls' development, adult education, workforce development, and social services. Mission-based advocacy efforts raise awareness, offer issue education, and build social capital around women's empowerment, racial and social justice, and safe and healthy communities.

Through our collective work, YWCA Tri-County Area will be known as an organization where all people, but especially women, girls, and families of color, receive trauma-responsive, culturally competent, education services that will support the enrichment of their lives.



Requested Support

Investment



Project Area

Economic or workforce development

Financial education

Small business development

Other: adult education



Counties Served

Chester

Montgomery

Berks



Key Populations Served

YWCA Tri-County Area serves 1,500 women, children, and families in Montgomery, Chester, and Berks counties. Eighty-five percent of the individuals served qualify as low income. Early Education Center is located at 301 and 315 King Street, Pottstown, PA, designated as an Opportunity Zone. The adult Education and Training Centers are located in The Complex, 724 Adams Street, Pottstown and the Human Service Building, 1430 DeKalb Street, Norristown. Most individuals receiving direct services qualify as LMI.

Adults and opportunity youth (ages 17–24) experience significant barriers to completing education and/or obtaining employment. Food for Success empowers men and women, over the age of 17, with histories of incarceration, addiction, and chronic unemployment.

YWCA serves residents of Montgomery County, Pennsylvania; 65 percent are African American, 20 percent are white, and 15 percent are mixed race.

Contact

 Stacey Woodland, *CEO*

 610-323-1888 x200

 swoodland@ywcatricountyarea.org

 Jennifer Rojas, *Development Director*

 610-323-1888

 Jennifer.Rojas@ywcatricountyarea.org

Project Title

Dignified Advancement Workforce Navigation (DAWN) Program

Requested Amount – \$250,000 in a multiyear investment to support workforce development, financial literacy, and women led entrepreneurship. With a secured multiyear investment, YW can continue to build a strong inclusive program foundation while the production kitchen social enterprise is launched and becoming self-sustaining.

Project Description

YWCA Tri-County Area will support and sustain a healthy urban community by bringing food, health, and jobs together in one location. The Food for Success partnership will take a “whole person” approach to workforce development through:

- YW Dignity Kitchen in the Montgomery County Human Services Center, providing on-the-job training in every aspect of food service as trainees prepare breakfast and lunch for the building’s employees/visitors, and meals for pre-K centers;
- an urban farm, providing on-the-job training in agriculture, as well as food for the kitchen;
- job skills preparation through YW’s AmeriCorps Dignified Advancement Workforce Navigation program, helping adults build employment-related skills and digital literacy skills;
- adult education services for participants who may need tutoring in math and literacy, or who wish to earn a high school diploma; and
- a trauma-informed and trauma-responsive approach to working with adults to increase success in the workplace through optimal physical and emotional health.

The Workforce Development program is colocated in the Adult Education and Training Centers in Pottstown and Norristown, each of which work daily with the target population. YWCA offers adult education classes, high school equivalency, and English as a Second Language classes.

Project Description (continued)

Food For Success is a partnership of YWCA Tri-County Area, the Pennsylvania Horticultural Society, and Montgomery County to build capacity in Norristown to increase food security for families and children, while improving employment skills and the opportunity for self-reliance for adults. Food For Success will offer paid on-the-job training combined with classroom instruction for 12 adults per cohort, in three cohorts per year. Participants will receive occupational training in a variety of food service industry jobs, opportunities for adult education (high school equivalency, English as a Second Language), leadership development, job readiness skills, career exploration, and wraparound supportive services and referrals.

YW's Dignity Kitchen's food service operations will provide occupational skills training in various aspects of food service while offering breakfast and lunch to workers in the Montgomery County Human Services Building, as well as freshly prepared meals to early education centers in and around Norristown.

In order to provide occupational skills training, YWCA Tri-County Area is partnering with Catalyst Kitchens to develop a 12-week culinary arts and food service management training program, with the goals of improving job skills and employment prospects for adults. Catalyst Kitchens supports nonprofits as they create and grow food service programs that provide job training and social enterprise — offering expertise, best practices, and a collaborative network of members.

Dignity Kitchen, through this partnership, will focus on culinary arts and food service management, with the goals of improving job skills and career opportunities for adults while enhancing nutrition for young children.

The Dignity Kitchen training program will offer three cohorts of 12 students each per year. Program participants will gain skills in culinary arts applied to real-world food service employment openings while gaining job readiness and other life skills. The curriculum is designed to lead to sustainable, meaningful employment and additional training opportunities. Participants completing the program will demonstrate kitchen prep and management skills and earn safe food handling certifications.

Catalyst Kitchens' curriculum integrates on-the-job training with classroom instruction. The curriculum is divided into two components, culinary skills and life skills:

- Core culinary skills include topics such as cooking terms and technology, cooking equipment and utensils, knife skills, and safe food handling

Project Description (continued)

- Supplemental culinary skills include additional cooking terms and techniques and additional knife skills, kitchen calculations and measures, baking, dressings, stocks and sauces, working with different food categories (dairy, fruits, vegetables, herbs, pasta, etc.)
- A student meal project engages groups of students in menu planning and meal preparation, practicing teamwork, time management, and customer service

Partners Involved in the Project

Food For Success will support and sustain a healthy urban community by bringing food, health, and jobs together in one location. The Food for Success partnership will take a “whole person” approach to community health and wellness through Dignity Kitchen, a café in the Montgomery County Human Services Building in Norristown, and through the Pennsylvania Horticultural Society, which offers on-the-job training in horticulture and landscape through its Green Resource Center at Norristown Farm Park. Deeply rooted in its community, YWCA Tri-County Area has a 112-year history of partnering with community organizations to best meet the evolving needs of the community.

For this workforce development initiative, YW is a partner with Share Food Program, the Pennsylvania Horticultural Society, and Montgomery County in reducing food insecurity for Montgomery County residents while improving employment-related skills and opportunities for adults and young adults.

YW partners with eight school districts surrounding Pottstown (Pottstown, Pottsgrove, Owen J. Roberts, Spring-Ford, Perkiomen Valley, Boyertown, Norristown, and Daniel Boone) to provide services to students. YW also maintains reciprocal partnerships with an ever-growing list of community-based providers for wraparound services at all levels of programming and participates in community partnerships, coalitions, and committees tasked with providing effective and efficient services to all.

Our current network includes the Pottstown Trauma-Informed Community Connection (PTICC), Pottstown Hub, Pottstown Early Action for Kindergarten Readiness (PEAK), Tri-County Community Network, Salvation Army, Family Services of Montgomery County, Pottstown Cluster of Religious Communities, Community Health and Dental

Care, Green Allies, the Tri-County Area Chamber of Commerce, the Greater Pottstown Area Workforce Coalition, Pottstown NAACP, the Lincoln Center, HealthSpark Safety Net Initiative, Philabundance, Montgomery County Intermediate Unit, Chester County Intermediate Unit, Pottstown Borough, and Montgomery County.

Anticipated Outcomes

YW's Adult Employment and Training Center offers full-time case managers to assist adult learners with barriers to their educational goals, such as childcare, transportation, food insecurity, housing, health issues, and eligibility for public assistance. Employment-related needs include digital skills, communication skills, job readiness support, and basic oral and written skills.

YW's Adult Education and Training Center will deliver:

- Literacy and math tutoring
- High school equivalency classes/testing
- English as a Second Language classes

YW's Dignified Advancement Workforce Navigation program will deliver:

- Customer Service Certificate program
- Digital literacy, Microsoft Office 365, MS Word, MS Excel, Google Suite, and iPad basics
- oft employment skills development, including but not limited to workplace etiquette, conflict resolution, life skills, time management, communication, career development, job search and interview skills
- Continued job coaching for job retention support
- Assistance with postsecondary and posttraining education and training placement

Vocational Skills:

- On-the-job training in a variety of culinary arts and food service positions
- ServSafe certification and other required/recommended food safety certifications
- On-the job training in soil-based urban farming, greenhouse production, horticulture, carpentry, and masonry





How This Proposal Aligns with the LINC Racial Equity Focus

In 1946, YWCA nationally began working for racial justice throughout the entire organization, adopting an “interracial charter” that established that “wherever there is injustice on the basis of race, whether in the community, the nation, or the world, our protest must be clear and our labor for its removal, vigorous, and steady.” That work culminated in the addition of the “elimination of racism” to the mission statement in 1970. Locally, YWCA Tri-County Area invited youth of all races and ethnicities to gather together for dances, other social occasions, and community service projects.

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Contact Us Federal Reserve Bank of Philadelphia

- Ten Independence Mall
Philadelphia, PA 19106
- (215) 574-6000
- <https://www.philadelphiafed.org/>

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