



# City of Philadelphia

City Council  
Chief Clerk's Office  
402 City Hall  
Philadelphia, PA 19107

**BILL NO. 230450**

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**Introduced May 25, 2023**

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**Councilmember Bass  
for  
Council President Clarke**

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**Referred to the  
Committee on Finance**

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## **AN ORDINANCE**

Authorizing the City Treasurer, on behalf of the City, to enter into an amendment agreement with Citizens Bank National Association for provision of payroll banking services to the City, under certain terms and conditions.

### *THE COUNCIL OF THE CITY OF PHILADELPHIA HEREBY ORDAINS:*

SECTION 1. The Office of the City Treasurer, on behalf of the City, is hereby authorized to enter into an amendment agreement (the "Amendment Agreement") with Citizens Bank National Association ("Citizens Bank"), substantially in the form set forth in Exhibit A, pursuant to which Citizens Bank shall continue to provide payroll banking services to the City, under certain terms and conditions.

SECTION 2. The City Solicitor shall include in said Amendment Agreement such terms and conditions as she may deem necessary to protect the interests of the City.

SECTION 3. In accordance with Section 19-201(8)(c)(ii) of the Philadelphia Code, Citizen Bank's updated fair lending plan is attached to this Ordinance as Exhibit B.

SECTION 4. The Chief Clerk shall keep on file Exhibits A and B and shall make them available for inspection by the public during regular office hours.

**EXHIBIT A  
AMENDMENT AGREEMENT**

**EXPEDITED AMENDMENT AGREEMENT**

**THIS EXPEDITED AMENDMENT AGREEMENT** ("Amendment Agreement") is made as of the Conformance Date set forth below, and effective as of Saturday, July 01, 2023 (the "Effective Date") by and between the City of Philadelphia (the "City"), by and through its Department of CITY TREASURER ("Department"), and Citizens Bank National Association ("Provider").

**BACKGROUND**

The City and Provider entered into a certain Contract, Contract Number 2220058 dated Tuesday, November 23, 2021 for an Initial Term from Thursday, July 01, 2021 through Friday, December 31, 2021 which Contract includes the General Provisions, the Provider Agreement and any and all exhibits and attachments thereto (collectively, the "Base Contract"), wherein Provider agreed to render various Services to the City in accordance therewith for \$ .00.

The City and Provider entered into the following amendment(s) to the Base Contract:

Contract Number, 2220058-01 for the period, Saturday, January 01, 2022 to Thursday, June 30, 2022 which added \$ 0.00 additional compensation.

Contract Number, 2220058-02 for the period, Friday, July 01, 2022 to Friday, June 30, 2023 which added \$ 0.00 additional compensation.

Hereinafter, the Base Contract and all prior amendments, if any, shall be referred to as the "Base Contract as Amended;"

The City and Provider have agreed to amend certain terms and conditions of the Base Contract as Amended. Thus, in consideration of the mutual obligations set forth herein, and each intending to be legally bound hereby, the City and Provider covenant and agree as of the Effective Date to the following amendment(s) to the Base Contract as Amended, in order for Provider to continue to render the Services and provide the Materials specified in the Base Contract as Amended:

## ARTICLE I: AMENDMENTS TO THE CONTRACT

With the exception of the following amendments set forth in this Amendment Agreement, and subject to councilmanic appropriation of funds, the terms and conditions of the Base Contract as Amended shall be and remain in full force and effect;

- 1.1 Incorporation of Background. The Background is incorporated by reference herein;
- 1.2 Definitions. Capitalized terms not otherwise defined herein shall have the meanings set forth in the Base Contract as Amended.
- 1.3 Term. Contract Number 2220058-02 is hereby Amended to add an Additional Term for the period Saturday, July 01, 2023 to Sunday, June 30, 2024 ; and
- 1.4 Compensation. \$ .00 (“Additional Compensation”) is hereby added to increase the amount of compensation payable under the Base Contract as Amended.

Anything to the contrary in this Amendment Agreement or the Base Contract as Amended notwithstanding, in no event shall the amount certified as available by the Finance Department for Services and Materials provided exceed DOLLARS (\$ .00).

All payments to the Provider under the Contract shall be accomplished by deposits into the Provider’s designated bank account by electronic means or by checks drawn by the City Treasurer. Before any electronic payments are made, Provider must supply the City with the information necessary for the City to initiate electronic payments by completing one of the electronic payment processing enrollment forms available at <https://secure.phila.gov/finance/vendorpayments/> , or by contacting the City at [voucherverification@phila.gov](mailto:voucherverification@phila.gov).

- 1.5 Electronic Signatures. The Parties agree to conduct this transaction electronically, including the execution of this Amendment Agreement using the means of electronic signature provided below.

# City of Philadelphia

IN WITNESS WHEREOF, the Parties, intending to be legally bound by all of the Contract Documents, have caused this Amendment Agreement to be executed by their respective duly authorized officers as of the date in the heading of this Amendment Agreement.

APPROVED AS TO FORM

**THE CITY OF PHILADELPHIA**

DIANA P. CORTES, CITY SOLICITOR

Through:

Per: \_\_\_\_\_

By: \_\_\_\_\_

Name: \_\_\_\_\_

Name: \_\_\_\_\_

Title: \_\_\_\_\_

Title: \_\_\_\_\_

Conformed:

**PROVIDER**

By: \_\_\_\_\_

Name: \_\_\_\_\_

Title: \_\_\_\_\_

By: \_\_\_\_\_

Name: \_\_\_\_\_

Title: \_\_\_\_\_

**EXHIBIT B  
FAIR LENDING PLAN**

# City of Philadelphia Office of the City Treasurer



## **Authorized Depository Compliance Reporting: Philadelphia City Code Chapter 19-200 City Funds--Deposits, Investments, & Disbursements**

## **Annual Request for Information Questionnaire For Calendar Year 2021**

**A. FINANCIAL INSTITUTION**

**1. Institution Information**

- a. Provide the address of the financial institution’s corporate, regional and local headquarters.**

*Corporate headquarters*

Address 1	Citizens Financial Group
Address 2	1 Citizens Plaza
City, State, Zip	Providence, RI 02903

*Regional headquarters:*

Address 1	Citizens Bank, N.A.
Address 2	130 North 18 <sup>th</sup> Street, 13 <sup>th</sup> Floor
City, State, Zip	Philadelphia, PA 19103

*Local headquarters:*

Address 1	Citizens Bank, N.A.
Address 2	130 North 18 <sup>th</sup> Street, 13 <sup>th</sup> Floor
City, State, Zip	Philadelphia, PA 19103

- b. Acquisition/merger history: Indicate whether your institution has acquired, or has been acquired by another financial institution in the last three years. Specify the institution, the date of acquisition, and the information relative to geographical presence, operational changes, and amount of assets.**

9/1/2021 Citizens acquired Willamette Management Associates – A valuation consulting firm  
Footprint: Chicago, Atlanta and Portland, OR

11/15/2021 Citizens acquired JMP Group LLC – A capital markets firm  
Footprint: San Francisco, New York, Boston and Chicago

- c. Provide confirmation of your institution’s asset value and total deposits for calendar year ending 2021.**

	Benchmark	List Asset Value	List Total Deposits
▪ <input type="checkbox"/> Less than	\$100 M	\$	\$
▪ <input checked="" type="checkbox"/> Greater than	\$100 M	\$188,4B	\$154,4B



**D. COMMUNITY REINVESTMENT GOALS**

*Financial institution’s annual Community Reinvestment Goals should include information on the number of small business loans, home mortgages, home improvement loans, and community development investments to be made within low and moderate-income neighborhoods within the City of Philadelphia.*

- 1. Provide an overview of the financial institution’s annual Community Reinvestment Goals and confirm most recent CRA rating.**

Citizens Bank uses a comprehensive approach to developing its annual CRA goals. Goals are reviewed against performance on a monthly basis and quarterly meetings held with a CRA State Market Leadership Team. The most recent CRA rating was Outstanding.

- 2. Provide the number of small business loans, home mortgages, home improvement loans, and community development investments to be made within low and moderate-income neighborhoods within the City of Philadelphia.**

Type	2021 Goals	2021 Results	2022 Goals
Small Business Loans	110	151	150
Home Mortgages (Home Purchase only, Originated and Purchased Loans)	150	135	160
Home Equity Line of Credit*	240	434	440
Community Development Investments	50	130	50

\* Because of changes in the Home Mortgage Disclosure Act (HMDA) reporting requirements, Home Improvement loans are no longer tracked and consistent with HMDA reporting. We are sharing information about HELOC originations beginning in 2018. \*\*\* During the twelve months ended 12/31/2021, the total Community Development/CRA Grants & Community Development/CRA Equity Investments was \$32,820,720 of which \$5MM was provided to support minority owned businesses of color in Philadelphia. Community Development Investments (grants) in dollars were \$2,741,330. These investments benefit LMI communities although the entity itself may not be physically located in a LMI tract

**If applicable, explain why previous year results did not meet the stated goal.**

Residential Mortgages for Low to Moderate Income Individuals/tracts were impacted by soaring home prices, low inventory/time on market and demand.

Residential mortgages have also continued to be impacted by:

- The suspension of the \$10,000 first-time homebuyer grant in the City of Philadelphia
- Historical high unemployment
- Economic Uncertainty (especially with LMI population that were of the hardest impacted)

**3. Provide the actual number and dollar amounts of residential mortgages, home improvement loans, community development investments, consumer loans, and small business loans, and other commercial loans made in neighborhoods within the City of Philadelphia.**

**Calendar Year 2021**

*Number of Loans by Income*

<b>Type</b>	<b>Low</b>	<b>Mod</b>	<b>Mid</b>	<b>Upper</b>	<b>N/A</b>	<b>Total</b>
Residential Mortgage (Home Purchase only, Originated and Purchased Loans)	29	106	104	162	0	401
Home Equity Line of Credit*	75	359	453	471	0	1,358
Small Business Loans (non-PPP)	37	114	97	129	7	384
Small Business Loans (PPP)	125	417	328	640	22	1,532
Community Development Loans (non-PPP)	3	2	1	3	0	9
Community Development Loans (PPP)	1	3	1	6	0	11
Consumer loans	N/A	N/A	N/A	N/A	N/A	N/A
Other Commercial Loans	N/A	N/A	N/A	N/A	N/A	N/A
<b>Total:</b>						

How many business loans were originated?	270	1,001	984	1,411	29	3,695
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\* Because of changes in the Home Mortgage Disclosure Act (HMDA) reporting requirements, Home Improvement loans are no longer tracked and consistent with HMDA reporting. We are sharing information about HELOC originations beginning in 2018.

*Value of Loans (\$) by Income*

Type	Low \$(000's)	Mod \$(000's)	Mid \$(000's)	Upper \$(000's)	N/A \$(000's)	Total \$(000's)
Residential Mortgage (Home Purchase only, Originated and Purchased Loans)	5,629	27,687	23,380	61,903	0	118,599
Home Equity Line of Credit*	5,598	35,753	51,046	86,508	0	178,905
Small Business Loans (non-PPP)	3,097	6,689	4,503	7,102	643	22,034
Small Business Loans (PPP)	6,338	17,909	12,219	36,884	2,435	75,785
Community Development (non-PPP)	23,110	20,250	4,000	11,100	0	58,460
Community Development (PPP)	75	3,558	3,590	9,371	0	16,594
Consumer loans	N/A	N/A	N/A	N/A	N/A	N/A
Other Commercial Loans	N/A	N/A	N/A	N/A	N/A	N/A
<b>Total:</b>	43,847	111,846	98,738	212,868	3,078	470,377
% of Consumer Loans made through Credit Cards	N/A	N/A	N/A	N/A	N/A	N/A

\* Because of changes in the Home Mortgage Disclosure Act (HMDA) reporting requirements, Home Improvement loans are no longer tracked and consistent with HMDA reporting. We are sharing information about HELOC originations beginning in 2018.

**4. Provide information on other types of community development investments made in neighborhoods within the City of Philadelphia (for example: Grants, Education, Public or related Commercial Development).**

**COMMUNITY INVOLVEMENT AND INVESTMENT**

Citizens’ strong commitment to servicing the critical needs of the neighborhoods where the bank conducts business is reflected in its community development investments and charitable contributions. Citizens Helping Citizens is the bank’s comprehensive community engagement effort that leverages the strengths of the company and the skills of its colleagues to enhance the communities where it does business.

Every year, Citizens contributes over \$17 million to support community activities and events across its footprint. In 2021, Citizens colleagues contributed over 154,000 volunteer hours and executives

provided leadership by serving on community boards and championing efforts to raise awareness and funds for key causes.

Funding priorities continue to include three specific areas that fortify the economic vitality of our neighborhoods: fighting hunger; financial empowerment, and economic and workforce development. Signature initiatives include:

- **Champions in Action** – Since 2004, Citizens has awarded over \$1.4 million to 51 organizations in the Greater Philadelphia area through Champions in Action, a unique initiative designed to provide financial, volunteer, and promotional support for nonprofit organizations that are addressing the needs and social challenges of our diverse neighborhoods. In Philadelphia, we’ve partnered with NBC10/Telemundo62 and the Philadelphia Inquirer on the program. Our 2021 Champions were Garces Foundation for their work during the COVID pandemic and Steppingstone Scholars for their efforts to make education and college access more equitable.
- **Citizens Helping Citizens Manage Money** – In 2021, Citizens awarded over \$300,000 to 23 nonprofits in Pennsylvania, New Jersey and Delaware as part of the Citizens Helping Citizens Manage Money initiative. Citizens’ multi-faceted financial education program leverages the financial planning expertise of its bankers and its partnerships with local nonprofits focused on financial education. These organizations received a contribution in recognition of and to further support their commitments to teaching youth and adults about financial literacy and the importance of managing money effectively.
- **Phans Feeding Families** – Citizens has partnered with The Philadelphia Phillies and Philabundance on the Phans Feeding Families program since 2010. This initiative raises money to feed the many people in the Delaware Valley that are at risk of hunger, which unfortunately has seen exponential growth since the pandemic started. In 2021, Citizens increased its donation to Philabundance from \$40,000 to \$50,000. While we were able to advertise the cause at a fan-attended Phillies game this past May, we opted for a virtual food drive, instead of an in-person one. The Philadelphia Business Journal recognized Phans Feeding Families in their 2020 Faces of Philanthropy award issue.
- Since 2018, Citizens has invested \$275,000 to strengthen job training and development for the Philadelphia maritime industry. The **Citizens Bank Regional Maritime Training Center** is a collaboration with Citizens, the Collegiate Consortium of Workforce Development, Philadelphia Works and PhilaPort. The center is a first-of-its-kind workforce development initiative that provides formal, enhanced training opportunities such as forklift certification and recertification, yard jockey training and OSHA safety training. The center has trained 500 people to date.
- In March and April of 2020, Citizens quickly responded to the needs of Philadelphia residents and businesses during the outbreak of the coronavirus by committing to citywide relief efforts – \$125,000 to the COVID-19 Relief Fund managed by the United Way and Philadelphia Foundation and \$500,000 to the Philadelphia Small Business Fund run by PIDC and the city. Additionally, the bank made \$2 million in grants available to its small business customers through an essay contest.

In the past 12 months, other contributions were made to Children’s Hospital of Philadelphia, Free Library of Philadelphia, LISC, Philadelphia Youth Network’s Work Ready Program, University City District’s West Philadelphia Skills Initiative, Project Home, Philadelphia OIC’s Bankworks program, the Welcoming Center, Klein Life JCC’s Senior Meals Program, Wistar, Mural Arts and the National

Constitution Center. Citizens also provides funding to The African American Museum in Philadelphia to support subsidized admission throughout the Martin Luther King, Jr. Day weekend and is a member of the Chamber of Commerce of Greater Philadelphia and the Philadelphia Conventions and Visitors Bureau.

In June 2003, Citizens and the Phillies announced a 25-year partnership that included naming rights to the team's world-class ballpark and a broad-based, innovative media package. Since Citizens Bank Park opened in 2004, Citizens has worked with the Phillies to expand and enhance community outreach, including:

- Citizens developed the Helping Hand Glove donation program for children who play in the Phillies Jr. RBI League. Each year more than 6,000 inner city children under the age of 12 participate in a program that teaches them about baseball, sportsmanship and teamwork. Since developing the program, Citizens has purchased, collected and donated more than 10,000 baseball gloves to children who play in the Phillies Jr. RBI League.
- Since 2004, Citizens has donated 1,500 game tickets each year to community groups throughout Greater Philadelphia.

## COMMUNITY DEVELOPMENT

### COMMUNITY DEVELOPMENT ACTIVITIES IN PHILADELPHIA

Citizens Bank understands that a good bank is at the heart of a community, and that investing in our communities enriches us all. That's why we partner with local non-profit organizations to build vital connections to help communities prosper. Organizations that we work with participate in a variety of community building activities including: helping individuals find affordable housing, workforce development, financial education, neighborhood revitalization and small business technical assistance.

One of the ways in which we implement our Community Development initiatives is through strong ongoing relationships with Community Partners. These are visible, known, respected and accomplished nonprofit organizations that work to improve the lives of low to moderate income households and/or small businesses.

We partner with these organizations in several ways including: Board or Committee representation; volunteer financial education instructors; colleague engagement in their programs as panelists, subject matter experts and financial coaches.

For well over 12 years we have had a robust financial literacy program in Philadelphia where colleagues have conducted financial education workshops throughout the City. Citizens Bank colleagues support and participate in a variety of Financial Education initiatives in Philadelphia, including but not limited to: *Philadelphia Works, School District of Philadelphia and First Time Home Buyer Workshops with various organizations. Activities that have occurred through the twelve-months ended 12/30/2021 include the following:*

#### **Affordable Housing Centers of Philadelphia**

Homebuyer workshops were provided to Affordable Housing Centers of Philadelphia clients.

#### **Allegheny West**

A series of workshops were presented to high school students in the Allegheny West community.

**APM**

Financial education workshops and one homeownership workshop were provided to clients of APM.

**Bethana**

Financial education workshops were provided to Bethana.

**Bridges from School to Work**

A financial education workshop was provided to Bridges from School to Work students.

**Campus Philly**

Financial education workshop was provided to Campus Philly.

**Catholic Social Services**

Financial education workshop on Spending and Saving was provided to Catholic Social Services.

**Clarifi**

A homeownership workshop was presented to Clarifi clients.

**College Possible**

Financial education workshops were provided to high school students.

**Community First Fund**

A small business workshop was presented to Community First Fund clients.

**Diversified Community Services**

A financial education workshop was presented to Diversified Community Services clients.

**Esperanza**

Financial education workshops were provided to Esperanza's CareerLink clients.

**Gaudenzia**

Financial education was provided to Gaudenzia's clients.

**Greater Hope Christian Academy**

A homebuyer workshop was presented at Greater Hope Christian Academy.

**Habitat for Humanity**

A financial education workshop was presented to Habitat for Humanity clients.

**HACE**

First time homebuyer education workshop was presented to HACE clients.

**JEVS Human Services**

A financial education virtual series was provided to JEVS Career Strategy Program participants and 55+ Program participants and three in-person sessions to youth.

**Junior Achievement of Southeastern Pennsylvania**

Financial education using the Junior Achievement Finance Park curriculum was conducted in partnership with Junior Achievement of Southeastern Pennsylvania for Prospect Park High School and Methacton High School.

**Local Initiatives Support Corporation**

Financial education workshops were provided to LISC Financial Opportunity Center (FOC) partner Strawberry Mansion CDC clients.

**Loyal Boys Boxing Gym**

A financial education was presented to middle school students at Loyal Boys Boxing Gym.

**NET Centers**

Eight financial education workshops were provided to NET Community Care clients.

**New Kensington CDC**

Homeownership workshops were provided to New Kensington CDC.

**NOMO**

Financial education workshops were presented to NOMO clients.

**Northwest CDC**

A homeownership workshop was provided to clients of Northwest Counseling Service.

**Philabundance**

Two financial education workshops were presented to Philabundance staff.

**Philadelphia Fight Community Health Center**

Homebuyer workshops were presented to community members at Philadelphia Fight Community Health Center.

**Philadelphia Housing Finance Agency (PHFA)**

A homeownership workshop was provided to PHFA.

**Philadelphia Prayer Clinic Church**

Homebuyer workshops were provided to Philadelphia Prayer Clinic Church.

**Philadelphia Youth Network**

Career mentoring was provided to high school students in partnership with Philadelphia Youth Network.

**Project Home**

Financial education was provided to Project Home clients.

**School District of Philadelphia**

Financial education was provided in partnership with the School District of Philadelphia to the School District parents and staff, Sayre High School students, Mastery Charter School high school students, Roxborough High School, St. Thomas Aquinas middle school students, Philadelphia Virtual Academy and Paul Robeson high school students.

**SCORE Philadelphia**

Eight small business mentorship sessions were provided to SCORE.

**Southwest CDC**

A homeownership workshop was provided to Southwest CDC.

**Steppingstone Scholars**

Financial education in partnership with Steppingstone Scholars was provided to School District of Philadelphia K-2 students and to Carver Engineering and Science.

**Tabor Community Services**

Financial education workshops were presented to Tabor Community Services clients.

**Tech Impact**

Financial education workshops were provided to IT works Peirce College program participants.

**The Resource Pop-up Center**

A financial education workshop was presented to community members at The Resource Pop-up Center.

**Turning Points for Children**

Nine financial education workshops were provided to Turning Points for Children.

**University City Science Center**

Financial education workshops were presented to University City Science Center students.

**Uplift Solutions**

Financial education was presented to Uplift Solution's teen after school clients.

**Urban Affairs Coalition**

Financial education workshops and two homeownership workshops were provided to the Urban Affairs Coalition.

**US Treasury Department of Fiscal Services**

A financial education workshop on Protecting Your Identity and Assets was provided to the US Treasury Department of Fiscal Services, Philadelphia Financial Center.

**Walgreens**

A financial education workshop was presented to Walgreens staff.

**West Philadelphia Corridor Collaborative**

Citizens Bank colleagues participated in a Business Pitch Competition with West Philadelphia Corridor Collaborative.

**Youthbuild Philadelphia Charter School**

Financial education workshops were provided to YouthBuild Philadelphia students.



**5. Briefly describe any lending outreach programs geared toward minorities, low-income individuals, women, or immigrants. This description should include the targeted community, the type of product (i.e. commercial, home lending, unsecured consumer) and any program outcomes.**

Please see Exhibit A that outlines our products and outreach for LMI Individuals and communities.

**EXHIBIT A****HMDA Lending Programs**

Citizens Bank offers and participates innovative, affordable, and flexible lending programs to assist individuals in attaining their financial goals. Given below are a few examples of these programs:

- **Destination Home Loan Program** – This program offers eligible, prospective homeowners with an opportunity to buy and sustain a home with a very minimal down payment and an affordable, low-monthly mortgage payment. The flexible terms, absence of mortgage insurance (PMI) and subsidized pricing has allowed various borrowers to qualify for a mortgage when they otherwise may not have been able to. This product is considered innovative because it offers eligible borrowers above market loan-to-value financing at a low, long-term fixed interest rate. The flexible combination of higher loan-to-values and low, long-term fixed interest rate allows us to keep down-payment requirements low for homebuyers' while keeping their monthly mortgage payments affordable. Eligible borrowers whose income does not exceed 80% of median income or, borrowers who purchase their homes in low or moderate-income census tracts, could receive between 95% and 97%, 30-year, low fixed rate financing for home purchases and limited-cash out refinances of 1-4 unit homes with loan amounts up to \$931,600. Moreover, a higher loan-to-value of 105% is permitted where borrowers leverage community second programs structured as deferred and/or forgivable loans that lowered overall home purchase prices. Finally, the absence of PMI allows these loans to be more affordable to LMI borrowers. To help ensure responsible homeownership, we require home buyer education for first-time home buyers. Citizens Bank partners with HUD approved housing counseling agencies to provide this service.
- **The Citizens Bank Closing Cost/Down Payment Assistance Program** - Provides first time homebuyers, specifically low and moderate-income borrowers and/or property located in a low or moderate-income census tract, with grant funds of 3% up to a maximum of \$3,000 (no lien on property or repayment required) to be used towards down payment and/or closing costs.
- **Fannie Mae HomeReady** - This program is designed for low-to-moderate income borrowers, with expanded eligibility (up to 97% LTV) for financing homes in low-income communities. HomeReady loans provide affordable conventional financing with low down payments, flexible source of funds and innovative underwriting flexibilities that expand access to credit, including interested third party contributions up to 3% for properties with LTV greater than 90%. Additionally, a 25% reduction in mortgage insurance coverage applies to loans between 90% and 97% LTV. This product can be

used in conjunction with the Citizens Bank Closing Cost/Down Payment Assistance Program.

- **Fannie Mae Loan Product** - This program is used to support ongoing efforts to expand access to credit and support sustainable homeownership, Fannie Mae offered > 95% to 97% LTV/CLTV/HCLTV financing to help home buyers who would otherwise qualify for a mortgage but may not have the resources for a larger down payment, and to support refinance of existing Fannie Mae mortgage loans.
- **Citizens Bank FHA & VA Products** – Citizens participates in the Federal Housing Administration (FHA) Fixed Rate Plans – 214, 216 and 296 and the Veterans Administration (VA) Fixed Rate Loan Program – 215, 217 and 219:
  - 15 Year Term (only) FHA Fixed Rate Conforming “Standard” Loan
  - 20 to 30 Year Term FHA Fixed Rate Conforming “Standard” Loan
  - 30 Year Term (only) FHA Fixed Rate High Balance Loan
- **The VA Loan** - is designed to offer long-term financing to eligible American veterans or their surviving spouses. VA Loans are often made without any upfront payment(s) and frequently offer lower interest rates than typically available with other types of loans.
- **The GoalBuilder** - home equity line of credit (HELOC) is designed to help customer reach financial goals, even if they are still building equity in their home. GoalBuilder is a more affordable borrowing option than most credit cards and personal loans, so customers can maintain their longer-term savings.
- **NeighborhoodLIFT** – the NeighborhoodLIFT program offers homebuyer education plus \$15,000 for eligible homebuyers to use toward down payment and/or closing costs on qualified homes. Citizens is NeighborhoodLIFT approved lender.

## Community Development Lending Programs

Given below are examples of Citizens Bank programs available to meet the needs of the community:

- Construction and Permanent Financing for Commercial and Multifamily Developments- loans to finance construction and re-development of commercial and multifamily properties. Citizens Bank can also extend letters of credit providing credit enhancement for municipal bond financing used to fund property development.
- Low Income Housing Tax Credit (LIHTC) Loans- construction financing made in conjunction with project receiving federal and/or state LIHTC’s. Citizens Bank also

provides construction-bridge financing which enables the construction and rehabilitation of affordable housing developments. Various terms and options are available.

- New Market Tax Credit Leveraged Loans- Construction and seven-year permanent financing for project which are being developed using the federal New Market Tax Credits program.
- Tax Credit Bridge Loan- Construction financing providing bridge financing for commercial and multifamily projects being developed using federal and state LIHTC and historic tax credits. Loans are typically secure by a pledge of future equity investments from the tax credits rather than a 1st mortgage on the property. Tax Credit Bridge Loans may be made at the property level or may bridge the Bank's equity commitment to upper tier syndicator partnership entities. Loans to Qualified Community Development Financial Institutions (CDFI)- Loans to community development financial institutions that provide credit and financial services to underserved markets and populations. Bank credit facilities to CDFI's may be direct lines of credit or participation in loan pools.
- Historic Tax Credits- A federal program which gives financial incentives to developers of historic rehabilitation properties.
- Small Business Investment Corporations (SBIC's)- A federally sponsored program which provides financing for qualified small businesses.

**APPENDIX II  
CITIZENS BANK  
COMMUNITY DEVELOPMENT  
LONG TERM STRATEGIC PLAN**

Citizens is pleased to submit its Long-Term Strategic Plan as requested by the city Treasurer's Office, commissioned by the City of Philadelphia examining the Lending Practices of Depository Banks.

As Required by Chapter 19-200 of the Philadelphia City Code as referenced:

"Each depository shall also provide the City with a long-term strategic plan to address disparities in its lending and investment activities. The strategic plan shall address how the depository will match or exceed peer lending performance in targeting capital access and credit needs disclosed in disparity studies commissioned by the City."

### **OUR IMPACT**

Community Development and Involvement is the core of our CRA strategic plan. The Community Development team at Citizens is dedicated to strengthening and serving communities by strategically engaging colleagues to build relationships with community organizations in an effort to support affordable housing, community revitalization, economic development and financial empowerment in our communities in compliance with the Community Reinvestment Act and the five key elements for our strategic plan are fueling Small Business Growth & Recovery; Homeownership & Affordable Housing; Financial Education & Empowerment; Community Revitalization & Economic Development and Workforce Development. Citizens Bank understands that a good bank is at the heart of a community, and that investing in our communities enriches us all. That's why we partner with local non-profit organizations to build vital connections to help communities prosper. Our programs assist those in need so they may receive food and clothing, find affordable housing, develop their skills for better jobs, and expand their financial literacy.

Since 2019, we continued to deepen our commitment to our communities, by building on partnerships with Feeding America, Junior Achievement, and the Local Initiatives Support Corporation to broaden and magnify the impact of our corporate giving in the areas of financial literacy, fighting hunger and strengthening communities. Additionally, we consistently strive to achieve an Outstanding CRA rating from the Office of the Comptroller of the Currency (OCC) who monitors and evaluates the Bank's compliance with the Community Reinvestment Act. In 2020, Citizens received an Outstanding CRA rating because of our Community Development efforts to serve the broad needs of our customer base and to strengthen the communities we serve.

### **LENDING RESULTS**

#### **HOME PURCHASE LOANS**

- Per the 2020 Econsult Lending Study (page 219) Citizens Bank received the third highest home purchase lending composite score among all of the ranked depositories.
- Citizens, per the lending study issued 323 home purchase loans, a decrease of 22.4 percent from 2019 to 2020.

- There was a 28.2 percent decrease in applications and the number of denials increased by 44.4% from 2019 to 2020.
- Did not meet City average for the percent of loans issued to Black, Hispanic, female applicants or borrowers in minority tracts or LMI tracts
- Ranked 2<sup>nd</sup> in the percent of loans issued to Asian borrowers (16.4 percent)
- Fell below the citywide average denial ratio for Black applicants. For every white applicant denied, Citizens denied 1.38 Black applicants, well below the citywide average of 2.96.

Home Purchase Loans, Philadelphia	2019 Citizens %	2019 All Depositories %	2019 All Lenders %	2020 Citizens %	2020 All Depositories %	2020 All Lenders %
Loans to African Americans	13.7	17.4	19.3	10.5	18.7	19.9
Loans to Hispanics	4.8	9.4	11.3	6.5	9.9	10.7
Loans Minority Tracts	45.0	45.5	48.5	42.4	50.3	45.9
Loans LMI Borrowers	55.3	45.7	52.0	56.0	52.9	55.0
Loans LMI Tracts	34.9	35.5	37.0	31.9	40.5	35.8

Home Purchase Loans, Philadelphia	2019 Citizens	2019 All Depositories	2019 All Lenders	2020 Citizens	2020 All Depositories	2020 All Lenders
African American to White Denial Ratio	2.86	4.23	2.96	1.38	2.66	2.96
Hispanic to White Denial Ratio	2.49	3.04	2.22	2.16	2.07	1.86
Asian to White Denial Ratio	2.04	3.59	2.23	1.53	2.76	2.04

\*Information in the chart above is from the 2020 (pg 223) and 2019 (pg 221) Econsult Lending Studies

As reflected in the chart above Citizens lending percentages for Loans to African Americans, Hispanics and borrowers in minority tracts or LMI tracts was lower than all depositories. During the period ending 12/31/20, 17.96% of home purchase loans originated selected N/A for their race. As a result, this could potentially have a negative impact on the percentages above. Residential Mortgages/HELOCS were impacted by the closure of Real Estate in the state of PA. For over two months in 2Q20, in-person showings, inspections, appraisals, and all other real estate activity were shut down under Governor Tom Wolf’s orders. Citizens’ lending to Hispanics improved year-over-year. While Citizens outperformed several of our peers by exceeding the city average for the percent of loans issued to Asian applicants and LMI borrowers, we recognize the need for continuous improvement in loans to African Americans, Hispanics and Minority/LMI tracts. We continue to partner with housing counseling agencies, organizations that offer home buying workshops, and participate in lending discussions to identify lending opportunities. We also continued to convene several roundtable discussions with key community

organizations and housing partners to obtain feedback on their priorities, challenges and how Citizens can best support them. Topics included barriers to homeownership/Access to Affordable housing, leveraging home equity challenges and opportunities facing small and diverse businesses in Greater Philadelphia region, and workforce development needs and opportunities. In addition, we have hired several new CRA loan officers and diverse loan officers. Through these partnerships, we hope to see an increase in applications and work on ways to prepare the community for purchasing homes prior to submitting applications to result in lower denial ratios.

### **HOME REFINANCE LOANS\***

- Per the Econsult Lending Study (page 227), Citizens issued 735\* home refinance loans, a 10.5 percent increase from 2019.
- In 2020, the number of applications increased by 1.0 percent and the number of denials decreased by 34.3 percent between 2019 and 2020.
- Citizens Ranked 1st in percent of home refinance loans to LMI borrowers for the second consecutive year. Citizens ranked 2nd in percent of loans issued to African American and female borrowers.
- Citizens was on par with or below the citywide average denial ratio for Black and Hispanic applicants relative to White applicants.

\*Notes: During the period ending 12/31/20, 13.49% of home refinance originations selected N/A for their race which has an impact on the results above. We continue to partner with organizations on financial education but offering sessions on credit to individuals in the community in an effort to decrease the number of denials.

### **HELOC\*\***

\*\*Notes: Because of changes in the Home Mortgage Disclosure Act (HMDA) reporting requirements, Home Improvement loans are no longer tracked and consistent with HMDA reporting. We began sharing information about HELOC originations in 2018)

### **HOME PURCHASE AND REFINANCE STRATEGY**

Citizens Bank is a top lender in the mortgage sector and is focused on growing our market share in the states where we currently operate. Citizens Bank is dedicated to serving the mortgage financing needs of its community, including low- and moderate-income (“LMI”) borrowers and families residing in LMI areas as well as traditionally underserved communities. Our Portfolio Loan Program provides first-time homeowners with lower rates and more flexible underwriting requirements. Low- to moderate-income individuals, and/or those purchasing a home in low-to moderate-income neighborhoods can qualify for the program, which allows a low-down payment with no mortgage insurance and can be combined with approved community seconds, which are grants and subsidies provided by local organizations. Citizens Bank has the largest branch network in the Philadelphia market with 41 branch locations. Citizens also has fifteen branches in low- and moderate-income communities, which is more than any other branch in

the city of Philadelphia. The bank has developed a multi-pronged program to serve LMI residents in Philadelphia. The program includes:

- 1) A broad set of mortgage loan programs, including portfolio and government-guaranteed loan programs that benefit LMI homebuyers by addressing key factors that hinder the ability of LMI and first-time homebuyers to achieve homeownership. Features and benefits of these programs include lower down-payment requirements, higher debt to income ratios, and our portfolio product also eliminates the need for private mortgage insurance.
- 2) Closing cost and down-payment assistance to borrowers who have low or moderate income or are purchasing homes in LMI communities.
- 3) Participating in and supporting local homeownership programs.
- 4) Participating in and supporting non-profit organizations serving the needs of LMI and first-time homebuyers through homeownership education initiatives.
- 5) Hiring talented Mortgage Loan Officers and CRA Mortgage Loan Officers who proactively identify, develop and maintain a quality network of business relationships that serves as a source of referrals for new mortgage lending opportunities. In addition, current Mortgage Loan Officers are encouraged to participate in business related development opportunities, community efforts to promote home ownership and professional organizations.
- 6) Redesigning our website to feature CRA/Affordable Home Loan Products and Down-payment assistance programs. In November 2020 – Citizens launched the first CRA GOALBUILDER CRA Home Equity Line of Credit Product.
- 7) Piloted programs and additional training in 10 branches located in Low to Moderate Income Tracts.

## **SMALL BUSINESS LENDING**

In 2020 (page 259 of report) Citizens lending to small business ranked 1<sup>st</sup> in its Small Business Lending compared to other city depositories.

## **SMALL BUSINESS LENDING STRATEGY**

Citizens Bank is committed to meeting the needs of our business banking customers at every stage of their company's life cycle. Our goal is to simplify the way businesses get funding so they can focus on operating their business. Listed below are outlines of our recent initiatives to expand our small business lending reach and capabilities:



### Partnership with new lending platform

Citizens Bank views small businesses as the economic engines of our local communities and is committed to fueling small business growth. Because of this commitment, Citizens continuously develops new partnerships and products to create better end-to-end experiences that are tailored to meet the needs of the communities we serve. In 2018 we extended our lending capabilities to a digital small business lending platform which enables small businesses to quickly and easily apply online for loans, lines of credit and credit cards.

Citizens goal is to position small businesses for success and growth and the new service, and the new platform has enabled small businesses to quickly and easily apply for loans and lines of credit up to \$150,000 through a simple online application. In most cases customers are notified of approval decisions the same business day, and loans are funded within three business days.

### SBA Expansion

Citizens Bank is a preferred SBA Lender and participant in U.S. SBA Loan programs. These programs provide more flexible terms, lower down payment requirements and an easier qualification process than conventional loans. Since 2018, Citizens has focused on expanding and enhancing our SBA Lending capabilities to better serve the community. We have dedicated underwriters, portfolio managers, sales support specialists and business development officers.

### Small Business Community Partnership and Engagement

- Citizens actively partners with several organizations that work with small businesses and is an active participant in several small business initiatives. Examples include (but aren't limited to):
- Partner with Community First Fund/Finanta, The Enterprise Center, Local Initiatives Support Corporation, WORC, EntrepreneurWorks and other community development financial institutions (CDFI's) and small business organizations to deliver Business Technical Assistance.
- Created a Small Business Opportunity Fund program which provides capital to CDFI's to support lending and capacity to businesses in communities impacted by COVID-19, civil unrest, black and minority owned businesses, as well as financing to black and minority entrepreneurs interested in launching new ventures. A total of \$8.0+MM has been invested in Philadelphia within the last 9 months.
  - The fund is augmented with equity capital that provides grants to participants of CDFI entrepreneur training programs.
  - The program is amplified through active participation from Citizens Business Banking Relationship Managers (BBRM) that provide mentoring and coaching to businesses participating in programs through local CDFI's.

- Partnering with West Philadelphia Corridor Collaborative/VestedIn, EntrepreneurWorks to provide financial education and grants to businesses participating in their Business Smart Program and Pitch & Present Competition for local entrepreneurs.
- Providing grants to Black Women owned businesses through Philadelphia Alumnae Chapter of Delta Sigma Theta Sorority, Inc. and SCORE Philadelphia for their Minority Women's Entrepreneurial Development Program and Pitch Competition.
- Expanding partnerships with diverse chambers of commerce.

## COMMUNITY ENGAGEMENT

### Board Memberships

Citizens colleagues serve as members on boards and committees for nonprofit organizations that are involved promoting community development, small business, workforce development and affordable housing in the Philadelphia area. Some of these boards include the following:

- *Affordable Housing Centers of PA (AHCOPA)* is a HUD-Certified, non-profit housing counseling agency that provides housing counseling for the greater Philadelphia area. Their mission is to increase and preserve homeownership opportunities for low to moderate income and minority residents of Pennsylvania by providing resources and information on the home buying process and options to prevent foreclosure.
- *Baker Industries* is a non-profit organization that provides workforce opportunities to adults challenged by intellectual and/or physical disability, adults on parole/probation, adults with substance use disorder who are in an active recovery program and adults struggling with housing insecurity
- *Clarifi (Consumer Credit Counseling Services of Delaware Valley)* is a financial counseling agency that provides financial empowerment to individuals in the community
- *Community Integrated Services* is a non-profit organization that empower people with disabilities through individual employment opportunities that foster self-sustainability, equality, and community.
- *Covenant House* is the largest privately funded agency in the Americas providing shelter, food, immediate crisis care, and an array of other services to homeless and runaway youth. Colleagues provided board and financial education support.
- *The Enterprise Center Capital Corporation: Loan Review Committee:* Organization helps finance small businesses that have difficulty obtaining loans for start-up capital and business growth, whether that is due to poor credit history or a lack of collateral. With a focus on women- and minority-owned businesses, TEC-CC originates loans between \$2,500 and \$200,000 to entrepreneurs through its status as a CDFI (Community Development Financial Institution) and a U.S. Small Business Administration Microloan Intermediary.

- *Greater Philadelphia Chamber of Commerce* brings area businesses and civic leaders together to promote growth and create opportunity in our region. The Chamber's members represent eleven counties, three states, and approximately 600,000 employees from thousands of member companies and organizations.
- *Habitat for Humanity of Philadelphia* is an independently chartered affiliate of Habitat for Humanity International (HFHI), the largest nonprofit homebuilder worldwide. Habitat for Humanity of Philadelphia has built or sold 238 affordable homes to first-time homeowners in Philadelphia. The organization has strategically partnered with more than 600 families to make critical home repairs.
- *Junior Achievement of Southeastern PA and Junior Achievement of New Jersey* – Junior Achievement is the nation's largest organization dedicated to giving young people the knowledge and skills they need to own their economic success. Their core content consists of work readiness, entrepreneurship and financial literacy.
- *Local Initiatives Support Corporation (LISC)* is a convener, an investor, and a capacity builder, Philadelphia LISC is a bridge between capital and communities. As a local office of the largest community development organization in the United States, their reach is national, and their impact is local. Philadelphia LISC is a bold and creative leader in community revitalization and a strong advocate for equitable development in diverse low-income communities.
- *National Black MBA Association Philadelphia Chapter* represents over 380 members from the Greater Philadelphia area in both private and public business sectors. Providing unique opportunities for black business professionals, MBA and undergraduate students, as well as entrepreneurs who are seeking to advance their careers, knowledge base and wealth potential. The organization also has a Leaders of Tomorrow youth program for high school students in Philadelphia. National Black MBA Association host the largest diversity fair in the country which was held in Philadelphia in September 2017 with over 10,000 individuals.
- *Opportunities Industrialization Center, Inc. (Philadelphia OIC)* is one of the region's oldest and largest providers of tuition-free job training and career development services, offering everything from computers for beginners to advanced hospitality training.
- *People's Emergency Center (PEC)* mission is to nurture families, strengthen neighborhoods and drive change in West Philadelphia. PEC offers affordable housing, job training, parenting and early childhood education, financial education and planning, life skills and technology coursework. PEC seeks to change the life trajectory for the women and children who seek its services and inspire them to aspire to new heights.
- *Philadelphia Education Fund* creates equitable access to opportunities for students by providing resources and expertise that build paths to college and career success.

- *Philadelphia Mural Arts* is the nation's largest public art program, that unites artists and communities through a collaborative process to create art that transforms public spaces and individual lives.
- *Philadelphia Works*: Philadelphia Works serves employers and career seekers in Philadelphia. As a non-profit organization, the organization funds and oversees employment and training services to help Philadelphia employers access the talent they need to be competitive.
- *Project Home* empowers adults, children, and families to break the cycle of homelessness and poverty, to alleviate the underlying causes of poverty through a continuum of services such as housing, workforce development, education, and health care.
- *The Sunday Love Project* - The mission of The Sunday Love Project is to share food amongst the homeless, while simultaneously building community. Since its founding, the organization has served as a shelter for vulnerable, abused and homeless youth.
- *Urban Affairs Coalition*: The Urban Affairs Coalition unites government, business, neighborhoods, and individual initiative to improve the quality of life in the region, build wealth in urban communities, and solve emerging issues.
- *Valley Youth House*: The mission of the organization is to serve as a catalyst for youth to achieve their desired future through genuine relationships that support families ensure safe places and build community connections. The organization's efforts aim to assist those who are struggling to make their way back into society as contributing members.
- *Women's Community Revitalization Project*: The Women's Community Revitalization Project (WCRP) is committed to social and economic equity for low-income women and their families by developing affordable housing; provide supportive services; advocating for policy change; and honoring and promoting leadership, dignity, and justice in their communities.
- *Women's Opportunities Resource Center*: The mission of WORC is to promote social and economic self-sufficiency primarily for economically disadvantaged women and their families. WORC provides entrepreneurial training, individual business assistance, incentive savings programs, and access to business and financial resources

## Financial Education

For well over 12 years we have had a robust financial literacy program in Philadelphia where colleagues have conducted financial education workshops throughout the City. Citizens Bank colleagues support and participate in a variety of Financial Education initiatives in Philadelphia, including but not limited to the following:

- *Affordable Housing Centers of Pennsylvania*: AHCOPA's mission is to increase and preserve homeownership opportunities for low to moderate income and minority residents of

Pennsylvania. The organization provides resources and information on the home buying process and options to prevent foreclosure.

- *Allegheny West*: AWF improves the quality of life in the Allegheny West community by implementing the following primary strategic goals: Increase the supply of affordable housing through acquisition and development of sale housing and rental; nurture economic growth in the Allegheny West area; increase employment opportunities for adults to secure a stable, living wage; strengthen the social fabric of the community by addressing problems identified by local residents; promote civic engagement of area residents; and improve the quality of education available to youth by providing work-based learning opportunities, enrichment programs and basic computer instruction. AWF operates an after-school program for teens and tweens which is located inside the Panati Town Hall Center in North Philadelphia.
- *APM*: APM offers an extensive range of bilingual and culturally sensitive services at 13 sites throughout North Philadelphia and Montgomery County. APM's programs include affordable housing, food security, employment assistance, early child education and daycare, foster care and adoption, substance abuse treatment and behavioral health for adults. APM's name translates to Association of Puerto Ricans on the Move, reflecting the spirit of advocacy and responsibility for the community.
- *Bridges from School to Work*: Bridges matches the interests and abilities of young people to the needs of employers. Bridges assistance goes far beyond just landing a job by helping young adults keep and progress on the job. Bridges instills character, builds confidence, and steers young adults toward a future filled with possibilities.
- *Campaign for Working Families (CWF)*: The Campaign for Working Families, Inc. (CWF) is committed to helping working families and individuals achieve economic empowerment by providing free tax preparation, resource building, and asset development.
- *Campus Philly*: Campus Philly fuels inclusive economic growth by empowering diverse college students and recent graduates to explore, live and work in Greater Philadelphia. Campus Philly partners with colleges and universities in the Philadelphia region and around the country and works with regional employers to help them develop their talent pipelines and connect to the diverse, creative, and talented students on Campus Philly's regional campus.
- *Careers through the Culinary Arts*: Careers through the Culinary Arts C-CAP program is a curriculum enrichment program linking public high school culinary teachers and their students to the foodservice industry. C-CAP's various programs work together to help prepare students for college and careers in the restaurant and hospitality industry.
- *CEIBA*: Ceiba promotes the economic development and financial inclusion of Philadelphia's Latino community through collaborations and advocacy aimed at ensuring their access to quality housing.
- *Children's Crisis Treatment Center*: The mission of Children's Crisis Treatment Center is to passionately serve the emotional needs of children and families beginning in early childhood.

CCTC meets children where they are to help them reach their full potential regardless of their challenges.

- *City of Philadelphia*: Connecting families with after school, weekend, and summer programs for Philadelphia children and youth. Out-of-School Time (OST) is the time that a child or youth spends in after school or summer programming. In Philadelphia, OST programs are provided for young people in grades pre-K through 12.
- *Clarifi*: Clarifi, a nonprofit resource dedicated to lifelong financial literacy, has assisted 700,000 local residents in improving financial literacy, capability, and stability. Their mission is to create hope by helping people identify and secure the most important assets in their lives. Based in Center City Philadelphia, Clarifi has 20 branch offices covering Philadelphia, Bucks, Chester, Delaware, and Montgomery Counties in Pennsylvania; Burlington, Camden, Cumberland, Gloucester, and Atlantic Counties in New Jersey; and New Castle County in Delaware.
- *Diversified Community Services*: It is the mission of Diversified Community Services to provide leadership and services that strengthens and coordinates the Point Breeze and surrounding communities' efforts on behalf of children, youth, and families, especially those that are most vulnerable.
- *Esperanza*: Esperanza is a faith-based nonprofit organization driven by the biblical mandate to "serve the least of these." The organization strengthens Hispanic communities through education, economic development, and advocacy.
- *Gaudenzia*: Gaudenzia helps individuals and families affected by drug and alcohol dependency, mental illness, and related conditions to achieve a better quality of life and become accountable individuals through a continuum of care leading to long-term recovery guided by a philosophy of mutual concern, personal responsibility, research, and community education.
- *Habitat for Humanity*: Habitat for Humanity transforms lives by building and repairing homes in partnership with families in need and uniting all Philadelphians around the cause of affordable housing. Habitat for Humanity's vision is a city where all Philadelphians live in safe, affordable homes.
- *HACE*: HACE's goal is to make its core neighborhoods a place of choice for a mixed income, ethnically diverse population. HACE's neighborhood plan focuses the organization to address the concerns of the community through a comprehensive strategy that defines tangible projects and programs into manageable geographical boundaries.
- *JEVs Human Services*: JEV's strives to enhance the employability, independence, and quality of life of individuals through a broad range of programs and create innovative and sustainable solutions to address current and future community needs--promotes an asset-based approach to working with clients to help them achieve the most self-sufficient lifestyle possible.
- *Junior Achievement of Southeastern PA*: JA of Southeastern PA's mission is to inspire and prepare young people in grades K-12 to succeed in a global economy through real world

relationships with business, government, and education partners that can help them develop the employability and financial literacy skills needed to succeed in the 21st century.

- *NOMO*: NOMO provides children and teens with prevention and early intervention healthy lifestyle information. The information provided helps them make healthy lifestyle decisions with the knowledge that decisions about nutrition, bullying, hygiene, substance abuse, and physical education must start when children are impressionable during the ages of K-12.
- *Northwest CDC*: Northwest CDC promotes and facilitates the revitalization of Germantown and its business corridors through a sustainable, creative, and community-driven approach to economic development. This is achieved through four program areas: 1) Housing Counseling, 2) Real Estate & Infrastructure, 3) Business Services, and 4) Community Programs
- *Philabundance*: Philabundance not only runs numerous programs to alleviate hunger but also has a program entitled Ending Hunger. For Good through which Philabundance partners with critical service providers to offer food coupled with other services to help break the cycle of poverty and end hunger for good.
- *Philadelphia Chinatown Development Corporation*: PCDC is the premier provider of bilingual English-Chinese social services: (1) Neighborhood Planning, having built 481 mixed-use housing units and 19 commercial units; (2) Economic Development, with events drawing over 20,000 people; daily street cleaning; and business technical assistance; (3) Housing Counseling: HUD-certified bilingual counselors and workshops; (4) Family Services, helping low-income residents apply for benefits, and Volunteer Income Tax Assistance; (5) Community Organizing: legal workshops and civic and voter engagement, and (6) Youth Enrichment: SAT, college prep, cultural, and social activities.
- *Philadelphia Fight Community Health Center*: Philadelphia Fight is a comprehensive health services organization providing primary care, consumer education, research, and advocacy for people living with HIV/AIDS and those at high risk.
- *Philadelphia Housing Finance Agency*: The Pennsylvania Housing Finance Agency works to provide affordable homeownership and rental apartment options for older adults, low- and moderate-income families, and people with special housing needs. Through its carefully managed mortgage programs and investments in multifamily housing developments, as well as funding provided for community development projects, PHFA also promotes economic development across the state.
- *Philadelphia OIC*: Philadelphia OIC is one of the region's oldest and largest providers of job training and career development services, offering everything from computers for beginners to advanced hospitality training.
- *Philadelphia Works, Inc*: Philadelphia Works, Inc. develops and manages workforce solutions that respond to business needs and increase economic opportunity for all Philadelphians

- *Project Home*: Project Home empowers adults, children, and families to break the cycle of homelessness and poverty, to alleviate the underlying causes of poverty, and to enable all of us to attain our fullest potential as individuals and as members of the broader society.
- *School District of Philadelphia*: The School District of Philadelphia is the eighth largest school district in the nation, by enrollment. Located in a historic and culturally rich setting, the district is a racially and ethnically diverse community committed to education.
- *SCORE Philadelphia*: SCORE's provides resources and expertise to maximize the success of existing and emerging small businesses focusing on the American dream of small business ownership. SCORE's unique service is based upon the idea of giving back to the community-in this case the local business community.
- *Steppingstone Scholars*: Steppingstone Scholars, working with families and school partners, provides rigorous educational programming and support for talented underserved students in the Philadelphia Region to achieve academic success, opportunity, and a college degree.
- *Tech Impact*: Tech Impact delivers quality, free workforce development programs to young adults that leverage best practices and provide students opportunities to gain skills, certifications, experience, and support they need to launch careers in thriving industries
- *Uplift Solutions*: Uplift Solutions is a nonprofit organization founded in 2009 with a mission of, "Delivering entrepreneurial solutions that support underserved communities for the joy of a healthy life." Uplift is known and recognized for its innovative approach to solving social problems.
- *Urban Affairs Coalition*: The Urban Affairs Coalition unites government, business, neighborhoods, and individual initiatives to improve the quality of life in the region, build wealth in urban communities, and solve emerging issues.
- *West Philadelphia Corridor Collaborative*: West Philadelphia Corridor Collaborative is a network of business stakeholders that together form a single entrepreneurship engine that accelerates growth for local small businesses.
- *YearUp Greater Philadelphia*: Year Up's mission is to close the Opportunity Divide by ensuring that young adults gain the skills, experiences, and support that will empower them to reach their potential through careers and higher education.
- *YouthBuild*: YouthBuild Philadelphia Charter School provides out-of-school youth in Philadelphia with the broadest range of tools, supports and opportunities available to become self-sufficient, responsible, and productive citizens in their community. YouthBuild's program offers high school dropouts a second chance to earn their diploma while developing vital job skills rigorous academics, vocational training, and community service.