

App. ID	Applicant/Location	Program Type	Tax Credit Amount	Project Description	Contributors
202008316940	Boys & Girls Club of Chester - Chester, Delaware County	NAP	\$11,000	The Boys' and Girls' Club of Chester (BGCC) will collaborate with the Chester Upland School District, the Chester Police Department, community leaders, local politicians, youth, families, and the community-at-large to facilitate educational and informational community engagement dialogues for students in grades 7-12. In this most tumultuous era of racial unrest, community violence, and educational disparities, the Boys' & Girls' Club of Chester will implement a series of community dialogues in an effort to promote better relationships between youth residents, law enforcement and city officials. These dialogue sessions will be implemented via staged "barbershop & beauty salon" conversations, town hall meetings and through a one-day Youth and Family Summit in May of 2021. This series of dialogues is an opportunity to empower our youth and provide social and emotional support to assist them in coping during this very difficult and confusing time in our history. Through participation in our community dialogues, youth will increase positive communication interaction with local police; foster an open environment to air concerns and create solutions; develop positive relationships with local leaders; increase awareness of community issues; increase youth awareness and access to social and emotional supports in the community; and increase neighborhood attachment among youth participants.	WSFS Bank
202008266774	Asociacion Puertorriquenos En Marcha (APM) - Philadelphia, Philadelphia County	NAP	\$11,000	APM launched the Food Buying Club (FBC) in 2014 to address dual challenges in the North Philadelphia community of economic development and high prevalence of chronic disease. FBC emerged from a community design process as a way to increase the volume of fresh fruits and vegetables in the neighborhood while maintaining an affordable price. In its simplest form, FBC organized residents so they could access produce at wholesale prices, avoiding in store mark up. As demand grew, APM encountered scaling and funding issues leading to its closure in 2017. APM is working with residents to re-launch FBC 2.0 in early 2021 following a vetted Business and Relaunch Plan. Due to COVID-19's disproportionate impacts on unemployment and health of BIPOC communities, we believe it is critical to relaunch a project like FBC that will contribute to the neighborhood's physical and economic wellbeing, and will be a critical component of long-term recovery efforts. This past year, through funding from the Food Justice Grant, APM worked with a resident Advisory Council and Temple Fox Business School to reassess the Food Buying Club and produce a Relaunch Plan, outlining a business process, financial model, implementation roadmap and additional innovations to improve efficiency and capacity. APM will follow the 16 week implementation plan. This implementation plan outlines a series of milestones leading to a soft launch and eventual build up to full capacity functioning. These milestones leading up to the soft launch includes hiring 1 Part Time coordinator from the community, training 4 community members to operate as paid volunteers to assist with relaunch, establishing an MOU with a local produce vendor, re-establishing relationships with community partners, and launching a promotional campaign. Success of the project will be measured by achieving set milestones and successfully achieving a re-launch by early 2021.	WSFS Bank

202008316940	House of the Rock Family Ministries - Elizabethtown, Lancaster County	NAP	\$33,000	<p>Prior to the COVID-19 pandemic and the mandated quarantine 43-46% of marriages were predicted to end in divorce or permanent separation. Those numbers tend to hold true locally, and in 2018 alone, Lancaster County processed 922 divorces. A National Longitudinal Survey showed that approximately 44% of women fell into poverty after a divorce. Divorcing or separated mothers are 2.83 times more likely to be in poverty than those who remain married. Divorce also has powerfully negative effects on children. A Canadian study shows that 61% of children's households become "per capita" low-income households if the two parents separate, compared to 13.1% of children's households when the two parents stay married. Researchers in China and the United States expect divorce numbers to increase by 25-35% since COVID-19 and the mandated quarantine. We plan to offer cohorts of Marriage Intensive Retreats for At-Risk and Vulnerable couples in Lancaster County to save their marriages. House on the Rock offers a unique solution to couples in crisis - our 3-Day Marriage Intensive Retreats. These NAP intensive cohorts will provide 25 hours of sessions in a small group setting of three couples. Traditional marriage counseling takes 6-9 months on a weekly or bi-weekly basis with a success rate of 25%. Our Marriage Intensive retreats have an 83% success rate with success defined as the couple staying together for one year after the intensive. We plan to offer 23 intensive cohorts to 69 couples from November 2020 to July 2021. We will track couple satisfaction, that the couple stays together and continues to live together. We plan to employ 8 people to service this program. Couples will fill out a financial needs based scholarship forms on our website. These forms allow us to identify couples eligible for the NAP cohort. Without these scholarships, these couples would not have the financial ability to pay for this program.</p>	Brandt Accounting, Glick Structures, Cabinet Joint, Annamar Associates, Leacock Paving, Team Builder Recruiting, Paradise Concrete Solutions, Baron Insurance Group.
202008316949	SquashSmarts, Inc. - Philadelphia, Philadelphia County	NAP	\$82,500	<p>The West Philadelphia Promise Zone faces many challenges from deep and persistent poverty, to high crime rates and limited educational attainment. Meanwhile, Covid-19 has brought a myriad of challenges to Philadelphia's youth including limited access to technology and internet, and lack of academic support. With record high unemployment rates, families are struggling to access food and basic services. With the opening of the Arlen Specter US Squash Center, SquashSmarts will build upon 20 years of experience running intensive, year-round academic and squash mentoring programs to Philadelphia public school students. As the primary community program provider for the new \$33M facility in the heart of the West Philadelphia Promise Zone, SquashSmarts will expand its academic support, technology access, fitness, mentoring and Covid-19 support to West Philadelphia students and families while providing college access and workforce development to high school students and alumni of our program. SquashSmarts will provide the following outcomes to the West Philadelphia community: Provide a large new community hub for youth in the West Philadelphia Federal Promise Zone. Create and retain new jobs for West Philadelphia residents, especially SquashSmarts' West Philadelphia public school graduates. Recruit and retain 80 West Philadelphia students (40 middle school + 40 high school) who will receive year-round academic, health, fitness, technology and family support. Engage 100 new West Philadelphia students in grades K—8 with beginner level Community Programming (both virtual and in-person). Support 300+ West Philadelphia family members with Covid-19 related support (access to food distribution, technology access, information and individualized support to access government services, employment opportunities, etc.). Provide job training through workforce development curriculum and progressive leadership opportunities to 88 alumni of the SquashSmarts program.</p>	Comcast, Cozen O'Connor, PC

202008316967	The Business Center for Entrepreneurship & Social Enterprise - Philadelphia, Philadelphia County	NAP	\$94,105	<p>36The Innovation Center is requesting a \$171,100 allocation of tax credits from the Pennsylvania Department of Community and Economic Development to design, equip, and administer two training programs that will: 1. prepare Philadelphia residents located in low wealth neighborhoods in North and Northwest Philadelphia for careers in the advanced manufacturing sector and 2. Promote the formation of minority owned businesses in the manufacturing sector. Partnering with the Eastern Minority Supplier Development Council whose members include leading aerospace manufacturers Lockheed Martin and Boeing, as well as Harrisburg Community College, The Innovation Center will train 72 workers for careers in the aerospace and other advanced manufacturing industries over the next 2 years as well as 60 women and minority owned businesses. The goal is expand the presence of minority citizens in the advanced manufacturing sector as workers and entrepreneurs. The Innovation Center will sponsor eight (8) three month trainings for workers in advanced manufacturing at its facility at 4537 Wayne Avenue, Philadelphia. These training modules will consist of 90 hours of classroom training combined with hands on training using machinery commonly used in the advanced manufacturing sector. This technical training will be supplemented by life skills training. For entrepreneurs training will consist of understanding the basics of business management through financing and accounting education. In addition, the educational programs for business owners will cover bringing their ideas to market, and funding the expansion of their businesses. Businesses will have access to the full space of the Innovation Center to develop product prototypes. Success in the workforce development program will be measured by job placements, while success in the entrepreneurship program will be measured by product launches and obtaining financing.</p>	Victoria's Kitchen, SUPRA Office Solutions
202008316977	Friends of the Rail Park - Philadelphia, Philadelphia County	NAP	\$55,000	<p>This project addresses three challenges in Chinatown North/Callowhill exacerbated by COVID-19 : 1) the ability of seniors, youth, and other vulnerable populations to safely access greenspace in a community facing built environment and cultural barriers to doing so; 2) supporting small businesses and workforce development opportunities for youth with limited safe and accessible options; 3) Restoring and strengthening a sense of community safety, ownership, and equity in public space. These challenges are compounded by an insidious and interrelated problem: the rise of anti-Asian discrimination since the start of the pandemic. Through a cross-sector partnership involving community development and cultural organizations, entrepreneurs and small businesses, educational institutions, and residents, the project will leverage a powerful asset during COVID-19-- The Rail Park-- to aid in pandemic response and recovery in a culturally relevant, just, and accessible way. FRP will execute: 1) Elder Hour, an ongoing series of set aside hours for seniors and at-risk populations to safely access the Rail Park and pandemic response services 2) Youth Ambassador Program, an after-school program in partnership with a cultural institution and workforce partner, where neighborhood youth drive the development of guides for the Rail Park and neighborhood. OUTPUTS: 14 Elder Hours events; 4 temporary stations hosted by businesses with seating and PPE distribution, activating route from Chinatown to Rail Park; 1000 produce bags distributed; 140 hours of heightened park sanitizing; 6 promotional flyers designed and distributed to 4,100 people via print and digital channels in Chinatown; North/Callowhill; total reach of 25,000 people; 4 safety signs created. Engaging: 5 elder in planning; 1000 total elders; 40 volunteers; 20 businesses; 3 schools; 10 youth receive 1000 hours job/skill training; 5 guides created, reaching 25,000 people; 2 workforce trainers hired</p>	Comcast

202008317038	Roxborough Development Corporation - Philadelphia, Philadelphia County	NAP	\$30,250	<p>RDC plans to enhance services to keep Roxborough District clean and safe to address challenges due to COVID-19. These efforts will increase retention, recovery, and growth of businesses in the district and reduce the rate of retail vacancy. Roxborough District faces long-standing challenges that are being worsened due to the COVID-19 economic crisis. Notable factors are commercial vacancy linked to recent business closures, physical deterioration, graffiti, low sales per resident, and lack of visionary investment. These factors force many Roxborough residents to travel out of the neighborhood for basic products and employment. In addition to decreased tax base and jobs, vacant properties require greater upkeep costs and can be linked to safety problems. The most notable impact to the RDC is the organization's street cleaning services. From April to July of 2020 the RDC collected over 21,000 gallons of trash from the District, a 55% average increase from the same time period in 2019. The project will be a two-pronged approach to cleaning and maintaining the Roxborough District and supporting the operation and stabilization of businesses on Ridge Avenue. The overall goal will be to increase economic benefits for all Roxborough businesses/property owners located in the project location. The RDC will implement the following programs: the Public Realm Maintenance Project (partnering with Center for Employment Opportunities to train and employ people returning from prison) to advance and expand current cleaning and greening activities within the district and, the Public Safety Improvement Project (contracting with Woman-Owned Business Enterprise to perform regular safety patrols) to implement an interdisciplinary approach to public safety within the district that acknowledges social justice issues. The objectives of these foundational economic revitalization projects are to stabilize the project area and make it more conducive to business activity and economic growth.</p>	Ridge Holdings
202008317065	Lancaster Housing Opportunity Partnership - Lancaster, Lancaster County	NAP	\$4,125	<p>The SoWe neighborhood of Lancaster has an aged housing stock with homes needing repairs. An aged housing stock effects the health, quality of life and can even threaten displacement of our most vulnerable homeowners. According to the most recent census data, 36% of SoWe housing stock is owner-occupied. Of the total owner-occupied housing stock, 75% of the housing was built before 1940. 24.4% of the SoWe homeowners are cost burdened and spend more than 30% of their income on housing costs. Couple these factors together, residents who are cost burdened, in aged housing stock and are challenged to keep up with deferred maintenance can lead to housing instability. Homeowners are concerned about losing equity in their home as maintenance issues arise and are deferred due to inability to pay. Property values continue to rise in the neighborhood, the goal of this program is to insure low-to-moderate income homeowners continue to build equity and wealth along with the neighborhood. LHOP's SoWe Affordable Repair Program offer's low-interest flexible loans to SoWe homeowners to make necessary repairs to their homes. Through NAP funding LHOP will be able to offer grants to low-income residents to assist in making repairs. The Home Repair Loans have been an effective tool in providing capital to make repairs, especially during the COVID-19 pandemic and the economic collapse. The program has also helped stimulate the local economy as all projects are completed by local licensed contractors. LHOP has built the loan fund and estimates to fund 15 projects in FY 20-21. The loan funds will continue to revolve in perpetuity in the SoWe neighborhood. Providing access to capital is an extremely effective tool in helping residents build wealth, equity and remain homeowners. LHOP intends to continue to grow the Affordable Repair Program to serve more households and provide grant funds available for low income residents.</p>	M&T Bank

202008256743	Oxford Circle Christian Community Development Association - Philadelphia, Philadelphia County	NPP 2/5	\$75,000	<p>Our project for year two will focus on helping small businesses survive and stabilize with technical support and providing job training and connecting those unemployed and underemployed with job opportunities. Philadelphia counties current unemployment rate as of June 2020 is 17.7% (BLS). As the unemployment rate increases there is a need for jobs and people to be connected to other resources. Philadelphia counties current unemployment rate as of June 2020 is 17.7% (BLS). As the unemployment rate increases there is a need for jobs and people to be connected to other resources. Many of the businesses in the Oxford Circle had to shut down since mid-March as mandated by the PA State if they were a non-essential business. There has been a great need from businesses to receive assistance on what resources are available for them in terms of grants, loans, and unemployment. A lot of our businesses are immigrant owned businesses and need assistance to help navigate the application process. There is also a great need for businesses to receive technical assistance and obtain help in adapting and surviving these challenging times. We plan to accomplish the following in Year 2: 1. Small Business Support Program: 15 participants in our Small business training for start-up and early stage businesses; 4 Small business workshops virtually and in person; Develop a business plan for an Incubator in the community; Provide technical assistance to 20 to 30 businesses to help with financing, marketing, and strategic planning; Assist 4 businesses with outdoor seating; Connect about 200 businesses to resources. 2. Hub for Education & Community Events: 5 to 6 educational events; Distribute monthly food boxes to 30 seniors. 3. Corridor Enhancement Program: Complete banner project; Expand street cleaning program; Work with Community Design Collaborative on outdoor seating design. 4. Workforce Development: Provide job search support to 50 people; 15 to 20 people will participate in our job training program; Create 7 to 10 jobs through our thrift store and street cleaning program.</p>	M&T Bank
202008276795	New Kensington Community Development Corporation - Philadelphia, Philadelphia County	NPP 2/5	\$75,000	<p>We will build stable homeownership and a cohesive community that can fight back against the opioid crisis and real estate development. Using NKCDC expertise, we will deepen our engagement with Kensington, fight involuntary displacement, and help residents envision and create the future they want for their neighborhood while also supporting them through an economic and health crisis. Through financial coaching and foreclosure mitigation counseling, Housing Advisors will increase the rate of homeownership. Open Space Management and Community Engagement teams will target vacant lots for stabilization and conversion to productive community use. The Community Engagement team will also connect youth and adult residents with the support, resources, and training they need to build wealth, improve health, cultivate self-efficacy, and build social cohesion. The Economic Development Team will engage local businesses in building a broad culture of health and resilience in the neighborhood. Homeownership rates increase. Increase in the number of households with a manageable budget. Mitigated involuntary displacement due to deferred maintenance. Reverse destabilizing trends: neighborhood appears to be more stable, resulting in reduced vacancy and increased property values from vacant lot maintenance. Direct food assistance and increased access to healthcare to support families during crisis. Neighbors get to know each other and create social networks which result in cohesion and leadership development. Increased awareness around variety of services and amenities available to residents - Civic participation from near neighbors and volunteerism rates increase. Increased awareness and enrollment in NKCDC Housing Services from Plan Area residents. Increased youth participation in NKCDC projects. Increased feelings of confidence and self-sufficiency of Plan Area residents of all ages.</p>	M&T Bank

202008276811	Genesis Housing Corp. - Pottstown, Montgomery County	NPP 4/5	\$75,000	<p>The pandemic has worsened the conditions in one of the most troubled areas of Montgomery County - Pottstown. The housing stock has many vacant and blighted properties that impact the entire Borough. There is a concentration of poverty and local businesses are mostly small and on the corners of residential blocks. Genesis Housing (GHC) has partnered with Pottstown Community Action (PCA), Habitat for Humanity, Mosaic Community Land Trust and Hobart's Run to support revitalization efforts to improve safety, housing & commercial development. GHC and PCA are working together to support the community. Habitat, Mosaic and GHC are building a new home and renovating homeowner properties. As Pottstown improves in so many ways, blighted properties and now the economic impact of COVID-19, are barriers to this progress. The Partnership will continue to serve as a catalyst for change to improve the community. This year's projects will be impacted by the pandemic but will be modified to address neighborhood revitalization using small scale projects. The largest project will be Phase 2 of building a new affordable single family home. Other projects include exterior renovations, homeowner rehab and facade improvements. Projects will also increase financial literacy, social justice and promote healthy communities. The expected measurable outcomes include building a new affordable home, exterior renovations, homeowner rehab, facade improvements, housing counseling services, community gardens, community arts, supporting social justice and other community improvement programs. We will continue to partner with Habitat for Humanity. Mosaic CLT and Hobart's Run to increase the impact of our work. Genesis Housing Corporation will serve as the partnership coordinator, will administer the programs and provide housing counseling services.</p>	Truist (BB&T), WSFS Bank
202008316958	Coatesville 2nd Century Alliance - Coatesville, Chester County	NPP 3/6	\$80,000	<p>Year three of our downtown revitalization plan has our team building on the traction created in years one and two. With three successful façade improvements completed, we will add two more properties to the program in 2021. In addition to façade improvements, we will work with the City codes department to address blighted properties and negligent property owners. We will continue our cleanup efforts as we establish a consistent and regular litter/weed removal program. We will work in tandem with City administration on two major projects; a comprehensive parking strategy, and their deployment of a \$1million PennDOT streetscape improvement grant. Lastly, we will place a laser focus on business retention to address the COVID19 related challenges our independent downtown businesses have faced. We will implement two façade grants adding to ones completed in year two. As the City places a renewed focus on codes enforcement, we will partner with them to address negligent property owners and demand the demolition of two blighted properties. We will institute a systematized weed and litter program with no less than weekly sweeps of all streets and alleys in the downtown geography. Business retention will be a primary focus. We will institute a grant program deploying \$12,000.00 in increments of up to \$500 each to underwrite the purchase of COVID19 virus-related supplies. Additionally, with many businesses impacted by the pending streetscape construction, we will act as the primary conduit of information between merchants, the City, and project managers with weekly status reports as construction gets underway. We will host workshops to help with creative marketing ideas during construction, and work to promote them individually and collectively as the project progresses.</p>	Hickory Bark, Knox Equipment Rentals

202008316991	People's Emergency Center - Philadelphia, Philadelphia County	NPP 4/6	\$80,000	<p>PECCDC's Make Your Mark! Lower Lancaster Revitalization Plan will revive our West Philadelphia service area through affordable housing development, economic development, community organizing, digital literacy programming, and youth leadership services. PECCDC's current NPP project - now entering Year 4 of 6 of our current MOU with Wells Fargo Bank – will strategically address community problems exacerbated by COVID-19. Over 44% residents in the West Philadelphia Promise Zone continue living in poverty, the city unemployment rate has skyrocketed to over 17%, and both residential and commercial vacancy rates continue hovering around 20%. Despite negative conditions, our neighborhoods continue to boast numerous assets that have positioned them well for revitalization. Our project will support low-income families, promote our neighborhood's cultural identity, and advance equitable development strategies that ensure a fair future for all residents regardless of race or class. Since its inception 28 years ago PECCDC has served as a trusted resource within the communities we serve, building capacity for neighbors and businesses and amplifying their voices with new partners at the table. In direct response to COVID-19 our expanded efforts for the coming year include providing emergency food to over 1,000 individuals each week; providing case management and direct financial assistance to 150 Promise Zone families experiencing a housing crisis; and offering an expanded Digital Inclusion Lending Library with 60 devices available for short-term loan. Our key real estate milestone over the coming year is to begin the first phase of our Imani Homes Preservation Project - which includes updating exteriors of 29 PEC-owned units with improvements such as new roofs, windows, doors, siding, brick-pointing and cornice repairs. All of our work builds off the resident-led momentum built over the previous six years of implementing our Make Your Mark! neighborhood plan.</p>	Wells Fargo
202008317035	Local Initiative Support Corporation - Philadelphia, Philadelphia County	NPP 3/5	\$75,000	<p>We are in our third year of a five-year project and LISC will continue to work with Mt. Vernon Manor CDC to advance the Mantua Transformation Project, which aims to address the needs that were identified in the community-informed We are Mantua! Transformation Plan: Expand investment in affordable housing preservation and development by controlling land; Stimulate local economic activity and connections to regional economies, and provide for important community amenities; Increase family income and wealth; Support safe, healthy environments and lifestyles, leading to improved quality of life in the community. In light of the COVID-19 pandemic and the civil uprisings across the country, the needs in Mantua have only become more amplified. For year 3 of the 5-year Mantua Transformation project, LISC will continue to partner with Mt. Vernon Manor and other community stakeholders to implement the Mantua Transformation Project. This initiative is based on strategies identified in the community-informed Mantua Transformation Plan, as well as the Mt. Vernon Manor 2018-2021 Strategic Plan. LISC will be the NPP grantee; MVM will be LISC's primary collaborator and sub-contractor. The Project focuses on three goals: 1. Control our Land. 2. Build our Wealth. 3. Raise our Quality of Life.</p>	Wells Fargo

202008317044	Impact Services Corp. - Philadelphia, Philadelphia County	NPP 5/6	\$100,000	<p>Before the pandemic hit, interrelated pressures of persistent poverty, racism, public and private disinvestment, hunger and homelessness were already magnified in Philadelphia's Kensington neighborhood by the impacts of the opioid epidemic. The area's unemployment rate was 27% and incomes were already low (\$25,504 median household income, 2018 ACS 5-year). Recent data has shown that the diverse populations who make up the majority of Kensington residents have been the most likely to lose employment due to the pandemic or work in position that require them to be on the "front lines." As the impacts have impaired basic services like garbage collection and open space maintenance, the neighborhood's physical environment has been overwhelmed by waste and other visible markers of disinvestment. This project focuses on ongoing neighborhood plan implementation, adapting Impact's innovative trauma-informed approach to address emerging needs related to recovery, prevention, and social justice. During the 2020-2021 project period, Impact will: Remove 400 tons of trash from Kensington Ave & adjacent streets; Improve at least 7100 sq ft of vacant land for safe activation; Engage at least 75 families in physically-distanced cleanup days; Stabilize 3 vacant lots; Engage 100 residents in Rebuild design projects; Begin construction at Heitzman Rec Center; Complete designs for McPherson Square Library & Park; Support 50 businesses through corridor management activities; Engage 100 neighbors with Friends-of/Civic groups, and using new Kensington Truck; Train 5 Community Connectors; Engage 50 neighbors in block-level projects; Re-open vacant storefront on Allegheny Ave as community creative space, utilizing outdoor alleyway space for physically-distant engagement.</p>	Independence Blue Cross
202008317048	Hispanic Association of Contractors and Enterprises, Inc. (HACE) - Philadelphia, Philadelphia County	NPP 4/6	\$120,000	<p>The Fairhill & St Hugh neighborhoods are the heart of our region's Latinx community, and have been severely and disproportionately impacted by the coronavirus pandemic, compounding existing problems of high poverty (57%), unemployment (30%), and vacancy (26%), and public health and safety issues related to the area's opioid epidemic. Pew Research Center findings show that Latinx Americans are more likely (60%) than Black (44%) or white (38%) Americans to experience job or wage losses due to Covid-19. A Brookings Institute national survey in April showed that 41% of Latinx families reported difficulty paying rent or mortgage, 45% had \$1,000 or less in savings, and 20% had \$100 or less. In our area, these numbers are higher. Our ongoing neighborhood plan implementation has built strong relationships and infrastructure allowing us to rapidly expand and adapt our services to respond to immediate needs, while continuing to advance shared goals for neighborhood stability and revitalization. While we have expanded activities to respond to immediate needs of residents and businesses, we continue to advance neighborhood plan implementation. Our strategy combines physical & safety improvements, community engagement, catalytic investment, and supportive direct services. Year 4 Outcomes: Eviction Mitigation pilot program; Financial/Coaching workshops (at least 25 participants); Construction documents completed for the Rail Yard open space (1.385-acre parcel); 4 quarterly meetings with police district and resident leaders; 1 annual safety audit; Continued maintenance of land adjacent to rail line (B St - 2nd St); 200 residents engaged in cleaning, beautification, and neighborhood projects; 10-15 vacant/blighted properties cleared; 1 bridge beautification project; Recruit & train 30 resident leaders who will involve; 40 neighbors in 3 community projects; Identify 5 problem properties for L&I action; Funding secured & construction started on 2nd St streetscaping.</p>	Conrail

202008317063	Frankford Community Development Corp. - Philadelphia, Philadelphia County	NPP 5/5	\$75,000	<p>The perception of Frankford has struggled in recent years. Currently, Frankford Avenue has 275 storefronts; 183 are occupied. Just over one third of the storefronts on the corridor are vacant, but the concentration of vacancies varies; blocks closer to Frankford and Arrott Transportation Centers experience increased foot traffic and fewer vacancies than the southern end of the corridor. Disinvestment and vacancies have led to a number of quality of life challenges. Concerns such as litter, blighted properties, safety issues, and the lack of commercial variety have led to a generally poor perception of the corridor. Many of the businesses are perceived as low-quality, have few employees, and do not pay a living wage. Because most business owners live outside the Frankford neighborhood, many do not feel personally invested in the improvement of the corridor and are seen as outsiders by residents. Even when it comes to improving their own businesses, many owners face significant barriers. The Frankford CDC's goal is to change people's perception of the neighborhood, restore people's sense of place and pride in Frankford and spur further investment along the corridor. In order to stimulate economic development throughout the neighborhood, the Frankford CDC's strategy focuses on corridor revitalization through development activities at two critical nodes along Frankford Avenue: Frankford Transportation Center (FTC) and Arrott Transportation Center. While FTC is SEPTA's second busiest station in Philadelphia, Arrott is the geographic heart of the neighborhood and experiences the most local traffic. At Arrott Transportation Center, the Frankford CDC is working on its Reimagining Margaret-Orthodox (RMO) initiative; a five-year development strategy, grounded in community engagement, to transform the Frankford Avenue Corridor area around Arrott, through improvements to vacant buildings and parcels and implementing facade improvements, and streetscape improvements.</p>	Truist (BB&T)
202008266747	Spanish American Civic Association for Equality, Inc. - Lancaster, Lancaster County	NPP 1/6	\$240,000	<p>This NPP program addresses the twin problems of unemployment and lack of affordable housing facing low income persons of color in Lancaster City. While serious before the pandemic, these issues have only been exacerbated with the onset of the COVID 19 pandemic which has disproportionately affected persons of color living in our community. In unemployment, many of our low income residents are facing long term layoffs or drastically reduced hours in their current employment and are in need of upgrading their language skills, their educational achievement, and most of all, upgrading their jobs skills to enable them to qualify for high demand, good paying jobs. In the Housing area, many of the families we work with are having problems with their landlords, living in substandard housing and having a desire to own their own homes in Lancaster City. In the housing portion of this program, we will complete 10 new scattered site houses for resale to first time homebuyers whose incomes are at or less than 80% of county median income. In the employment portion of this program, the outcomes are as follows: 1. 1,200 low income residents will received employment services, including assessment, direct placement, ESL/GED, and/or skill training. 2. 200 individuals will be enrolled in job training with an 80% completion rate (160 students). 3. 65% (104) of those enrolled will obtain full time employment with an average wage at placement of \$14.50 per hours. 4. 200 residents will be enrolled in ESL/GED programs, 65% will achieve increases in English competency and will increase their equivalency competencies.</p>	Fulton Bank, PPL, Wells Fargo

202008317039	Project HOME - Philadelphia, Philadelphia County	NPP 1/6	\$317,600	<p>Project HOME is committed to ending and preventing homelessness and poverty in the City of Philadelphia. As part of that commitment, Project HOME has undertaken an economic development initiative targeting North Central Philadelphia, in particular the St. Elizabeth's/Diamond Street community. The focus area of proposed activities and work in this application to the DCED's Neighborhood Assistance Program is bounded by Susquehanna Avenue on the North, Ridge Avenue on the South, 21st Street on the East, and 29th Street on the West. Most recently, the COVID-19 pandemic significantly increased the urgency and scope of economic need in the neighborhood. All of us at Project HOME are working tirelessly to navigate the challenges presented by COVID-19 to this vulnerable population. We remain committed to serving our community, program participants, residents, and each other throughout this trying time while fulfilling our ultimate goal: to bring us all home. The St. Elizabeth's/Diamond Street community and its revitalization remain a critical component of Project HOME's mission to "address the root causes of homelessness through neighborhood-based affordable housing, economic development, and environmental enhancement programs, as well as through providing access to employment opportunities, adult and youth education, and health care." Activities include educational opportunities for adults and children, as well as job training, identification of barriers to holding/keeping employment, and job placement assistance for those unemployed. Project HOME's plan for the SE/DS neighborhood will spark stabilization through directly connecting people to jobs, increased homeownership rate and increased property values, and empowered residents that retain and keep up their homes. Services at Stephen Klein Wellness Center and Helen Brown Community Center at St. Elizabeth's are also crucial to helping the community through the COVID-19 pandemic.</p>	HCC Marketing, Penn Stainless Products, PNC Bank
202009027119	ACHIEVEability - Philadelphia, Philadelphia County	NPP 2/6	\$80,000	<p>ACHIEVEability (ACHa)'s 60th Street Spruce Up is an expansion of a previously funded DCED-SPP pilot that focused on improving the 60th Street Commercial Corridor located in the heart of the Haddington and Cobbs Creek neighborhoods of West Philadelphia. This corridor serves as a key resource for the community and regional economy, but has experienced little to no investment. In order to stimulate business growth and improve the area, ACHa will provide technical assistance to corridor businesses, improve safety and public spaces, and engage residents through supportive services to foster economic mobility. By partnering with the community to drive long-term economic development initiatives, ACHa will support the growth of this area and its residents. Through 60th Street Spruce Up, ACHa will support businesses and the community as they weather the current economic instability caused by COVID-19 and work towards a stable, thriving, and vibrant community that benefits all. 60th Street Spruce Up will achieve the following outcomes: 14 businesses will receive safety improvements such as: exterior lighting and security cameras; 8 businesses will receive technical assistance to apply for appropriate licensure and the Storefront Improvement Program; 8 small, local businesses will connect to additional financial and technical resources; 33% vacancy rate for storefronts along the corridor; 17 blocks will receive cleanings 5 times a week; 186 vacant lots and parcels will be cleaned bi-monthly from March to October; 2 block beautification projects will be held; 2,850 residents will receive supportive services; 250 participants will be connected and enrolled in public income support; 150 participants will receive emergency financial assistance; 700 tax returns will be prepared; 75 participants will be connected to employment; 15 participants will become first time home owners.</p>	West Philadelphia Progress

202008286853	The Foundation for Delaware County - Chester, Delaware County	SPP	\$76,500	<p>The COVID-19 pandemic has highlighted the impact of the social injustice of inadequate housing. Populations that were already vulnerable are increasingly more so, experiencing housing overcrowding and family violence that make home an unsafe space. The proposed project provides 20 vulnerable families from the Chester, PA area with access, advocacy, and education that equip them to thrive in safe, affordable, stable housing. We will specifically serve families whose living conditions have become increasingly unhealthy and/or unsafe. Our project's multi-faceted approach to social justice through housing stability will go far beyond simply placing vulnerable families in a new home. We will be advocates for access to safe and affordable housing, but also for healthy, permanent housing in the long-term. Four Project Success Measures are included: 1. 20 neighborhood residents served/impacted by the project; 2. 20 served who would have been required to make a choice between food or medical and other expenses; 3. 20 low-income individuals learning and maintaining budgeting skills; and 4. 20 patients served by various other health services. We also project additional outcomes: 1. 20 stable, affordable housing units provided to clients; and 2. 160 hours of education delivered to housing stability program participants. A Logic Model showing the relationship between the inputs, activities, outputs, and short, medium, and long-term outcomes is attached. Our Theory of Change is that when we provide access, advocacy, and education we will enable vulnerable families to thrive in safe, affordable, and stable housing and enjoy other fundamental human rights.</p>	Bryn Mawr Trust, Park Power, Keystone First, Meridian Bank, Main Line Telecommunications, WSFS Bank.
202008286868	SACA Development Corporation - Lancaster, Lancaster County	SPP	\$60,000	<p>This SPP/NAP tax credit project addresses Priority #8: Affordable Housing and represents utilization of tax credits to support the housing portion of SACA's comprehensive revitalization of Lancaster City's Southeast Quadrant. The southeast neighborhood is highly impacted by the high levels of poverty and the high level of families who do not own their own homes. This neighborhood has a low home ownership rate. In addition, the population of the neighborhood is highly cost-burdened, with nearly two-thirds of renters paying more than 30% of their income for housing costs. The focus of this project is to increase the number of home owners in the southeast area. This project focuses on providing first time homebuyers with the opportunity to purchase affordable single-family homes. In addition, completion of this course qualifies the family for LHOP's down payment and closing cost assistance program. This assistance program provides up to \$5,000 in the form of a 0% interest loan. SACA Development will construct nine new single family homes on a vacant property that has been acquired. These single family homes will be sold to first time home buyers with incomes less than 80% of the area median income. During the construction of this project, SACA Development's housing counseling staff will identify potentially eligible families who are interested in becoming first time home buyers. Each family is counseled in the area of housing ownership and credit management. Where credit issues are identified, staff will work with the families to repair credit issues in order to qualify for a conventional and affordable home mortgage.</p>	M&T Bank, Northwest Bank, First National Bank, Uninvest Bank, Mid Penn Bank, Centric Bank

202008286890	Lindy Foundation - Philadelphia, Philadelphia County	SPP	\$37,500	<p>Removal of Blight mitigates a Bleak visual message to youngsters of racial and income inequity in our society. Schoolyard is empty, desolate, in "disrepair and decrepitude," as described in SPP of Blight Elimination. COVID-19 has only furthered the wealth disparities that cause schoolyards to be left in disrepair. A greater need caused by the pandemic for outdoor classroom space. Outdoor seating circles and large painted visual cues help teachers use defined areas that improve focus for outdoor learning. Indoor, overcrowded classrooms increase the chances of the virus spreading. Social isolation takes its toll on the mental and emotional health of young students. Due to the pandemic, children have decreased access to their friends and peers. There are few spaces for them to come together safely to connect socially and play. Social isolation takes its toll on the physical health of young students. Little/nothing to do. The proposed schoolyard improvement will provide one engaging, colorful environment to 354 low-income students plus 27 faculty and staff each school day. The proposed schoolyard improvement will serve during after school hours an estimated 3,559 neighborhood residents who can access the area within walking distance. Outdoor seating elements such as stump circles and gabion benches will be useful as outdoor classroom space. Crisp painted areas provide teachers visual cues to signal where children should gather. The schoolyard improvements does not put financial strain on the school or their budget. The project provides 13-20 jobs paying more than minimum wage.</p>	Firstrust Bank
202008286891	Habitat for Humanity Philadelphia - Philadelphia, Philadelphia County	SPP	\$37,500	<p>Maintaining a home is hard with financial means. Far more so for low-income homeowners. HFHP provides critical, structural and health repairs improving safety, integrity and stability of homes for low-income homeowners. A safe, stable and affordable home is foundational for a healthy life; to access opportunities through education, employment and social connection. During a pandemic, a safe home is more critical than ever. In addition to providing safe harbor, a home is now school, possibly workplace, and might literally mean the difference between life and death. Providing suites of comprehensive repairs for lower income households – those hit hardest by COVID – improves the physical environment, remediating health and safety hazards, increases resiliently, halts blight and complements HFHP's other work in North Philadelphia stabilizing properties and distressed neighborhoods while preventing displacement. This work also protects families' largest financial assets- their homes. HFHP will provide a suite of critical repair services for eight low-income families (<80% AMI by HUD standards- although most are below 50% AMI) living in the homes they own. These are households whose struggles to have amplified due to the pandemic. This project will serve at least 22 individuals, via eight households in Lower North Philadelphia. Projects will remediate health and safety risks, improve structural integrity, and ensure the homes have working basic systems and are free of excessive moisture that poses health risks and deteriorates homes as measured by pre-home evaluation and post work inspections.</p>	M&T Bank

202008306917	Spring Garden Community Development Corporation - Philadelphia, Philadelphia County	SPP	\$54,750	<p>The project addresses the problems of our low-income at-risk vulnerable residents, including seniors, single-parent families and children, caused/exacerbated by the pandemic and years of systemic inequality/poverty, e.g., mental/physical health issues, depression, anxiety, loneliness, food insecurity, job loss, inability to communicate in English resulting in vulnerability/safety issues, lack of independence. Children are especially hard-hit by the isolation, lack of stimulus/fun activities caused by school shutdowns/separation from friends. Our Playground is open but with no safety measures, creating potential health issues. Technology-illiterate residents have difficulty staying in touch during the pandemic when normal social activities are banned/ill-advised, resulting in greater isolation. We will help low-income vulnerable residents to weather the pandemic, contribute to the recovery, be better prepared for post-pandemic life, and address systematic discrimination and inequality. The project will provide 1) critical supportive services for at-risk vulnerable residents hard hit by the pandemic, including: Regular phone calls to ascertain any needs they may have; a friendly, supportive presence; help with food, health care, unemployment, and other matters, to improve health/wellbeing; 2) ESL classes for low-income seniors to help them to stay connected during the pandemic, and better able to deal with emergencies; 3) Electronic devices/technology classes to enable at-risk vulnerable individuals to stay connected, battle depression and hopelessness; 4) Playground Covid-19 services including sanitizing, masks and oversight to keep the children safe; 5) Food and PPE distribution for at-risk residents during the pandemic; 6) A grade school art teacher to provide online classes, home art kits, for isolated at-risk children; 7) A diversity/social justice ambassador to address inequality/social justice in our community, better integrate low- income minority residents.</p>	Fairmount Pizza & Grill, North Broad Living, Fairmount General Store, Parkway Corp., Greenwood Gaming & Entertainment, Tower Investments, MMB Contractors, Old Nelson Food Co.
202008316925	New Kensington Community Development Corporation - Philadelphia, Philadelphia County	SPP	\$22,500	<p>The COVID-19 pandemic has deeply affected the neighborhoods of Fishtown, Kensington, and Port Richmond in Philadelphia. The resulting economic shut down has exacerbated long-time inequities and vulnerabilities of both residents and businesses. New Kensington Community Development Corporation (NKCDC) proposes a project that will build resilience and preventing involuntary displacement from their homes and storefronts. The first target population is low income residents facing eviction. By supporting these residents, NKCDC will keep them from becoming homeless or displaced. This helps build the community by retaining current residents. The second target population is small business owners facing business closure. These businesses have weathered the difficulties of the neighborhood for years and provide jobs for the owners and their employees. By keeping the doors open, NKCDC will continue to revitalize the commercial corridor with goods and services and retain local jobs. NKCDC will provide rental assistance to at least 20 households which are facing eviction, thus allowing them to stay in their homes, and provide financial literacy training to further strengthen the stability of those households. In addition, NKCDC will assist 10 businesses in retaining local jobs by providing small grants to keep their doors open. We will develop a grant process that will be easily accessible to the business community. We will then promote and market fund availability. We will use the program to leverage additional funds for small businesses.</p>	Noah Bank, Fulton Bank

202008316929	Rebuilding Together Philadelphia - Philadelphia, Philadelphia County	SPP	\$52,500	<p>Rebuilding Together Philadelphia will perform free home repairs for homeowners, targeting those particularly vulnerable to COVID-19 - households with residents who are over 62 years old or adults with physical disabilities or mental disabilities or chronic illnesses. These homeowners will be able to continue to live in their homes, keep their homes from deteriorating, and remain in their historically stable neighborhoods in Northwest Philadelphia. Home modifications for seniors are literally a life-saver: falls are the leading cause of injury and injury-related death in people over 65. More than 2.4 million people over 65 were treated in emergency departments for injuries from falls in 2012 alone, an increase of 50 percent over a decade. Moreover, repairs can remove mold sources and improve air quality in homes of people with underlying respiratory-related medical conditions who are at increased risk for severe illness from COVID-19, a respiratory disease. RTP will repair 12 owner-occupied homes of income-eligible residents who are over 62 years old or have mental or physical disabilities or chronic illnesses. Every RTP home evaluation involves an initial review of 25 Health and Safety Goals. Homes repaired will then meet at least 23 out of 25 of these Goals. By fixing household dangers like tripping hazards, mold, broken plumbing or old electrical wiring, home repairs improve families' health. These repairs are particularly important for residents who are at risk of severe illness from COVID-19 by keeping them out of hospitals, where they could contract the illness. In addition, RTP's repairs allow seniors to age in place and will sustain 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, the project will contribute to the neighborhood's long-term stability and sustainability.</p>	WSFS Bank, Independence Blue Cross.
202008316936	Oxford Circle Christian Community Development Association - Philadelphia, Philadelphia County	SPP	\$15,000	<p>In the Oxford Circle area before Covid-19, 26.5% were living below the poverty level with many working in industries that have laid off employees. Philadelphia counties current unemployment rate as of June 2020 is 17.7% (BLS). As the unemployment rate increases there is a need for jobs but also basic resources especially food. The food insecurity rate was 16.3% in 2018 for Philadelphia and Feeding America projects the rate for 2020 is 21.2%; thus, we assume the rate is higher in our community. Our project will focus on addressing the Covid-19 Pandemic issue by providing resources including food, diapers, books, and school supplies. In addition to meeting the immediate needs of people we will also be sharing information on job opportunities and assistance in finding these jobs and connecting them with our Workforce Development Coordinator. We need to hire a part-time community relations director to coordinate the food distribution and connection with resources. We propose the following outcomes over the course of the next year: 1. Food Distribution: We will provide food to about 400 people a week distributing from two locations. 2. Resource Distribution: We will distribute diapers monthly to families in the community, school bags and supplies, books, and toys to about 350 families. 3. Jobs and Education: Refer and connect 100 people to job, education, and training opportunities. 4. Community Resources: Connect the community to our programs including after school, early literacy, child care through Kinder Academy, job support program, and ESL/GED classes in addition to partner resources.</p>	Kinder Academy

202008316951	Habitat for Humanity of Bucks County - Bucks County	SPP	\$97,500	<p>We will strengthen the capacity of our high-impact Home Repair Program and complete 44 home repairs. Our experience shows that homeowners often need multiple repairs to bring their home up to a safe, decent standard, so we estimate that we'll assist 28 households living in unhealthy, unsafe conditions that they cannot afford to fix. We provide them access to affordable home repairs or modifications that preserve their home, and make it safe and accessible for everyone living in the home. The Approved Bucks County 2015-2019 Consolidated Plan recognizes the need to improve existing affordable housing stock through rehabilitation and renovation of existing owner-occupied housing units. The Home Repair Program focusses on health and safety repairs (ex. grab bars and railings), critical repairs that keep the home warm and dry, and accessibility repairs (ex. ramps and tub-cuts). During the past year, 90% of the families receiving a home repair had a family member who was elderly or disabled. By completing 44 home repair projects, we expect to impact 28 households housing 40 residents. Impacts for households include: improved psychological and physical well-being for all household residents, elderly/disabled residents can remain safer in their own home, home is preserved and the value is maintained or slightly increased which can have a ripple effect on housing values in the community. Through this program, Habitat Bucks will retain 2 full-time positions: Home Repair Program Director and Family Service Manager-Home Repair. We also anticipate that the program will also provide at least 10 opportunities to engage local contractors to complete home repairs.</p>	Univest Bank, Precision Solutions, Wells Fargo, Penn Color, QNB Bank.
202008316953	Regional Housing Legal Services - Philadelphia, Philadelphia County	SPP	\$56,250	<p>RHLS will assist Methodist Services with legal work related to the preservation of Monument Village, an affordable rental housing development currently housing 60 low-income and formerly homeless families. By preserving the affordable rental units at Monument Village, RHLS and Methodist Services will prevent low-income families from losing stable housing, which is critically important as the need for affordable rental housing is expected to grow considerably as a result of unemployment and evictions caused by COVID-19. At the end of the grant period, RHLS will have provided legal services that will facilitate the preservation of the 60 units of housing at Monument Village for low-income families. RHLS will provide counsel to Methodist Services through all aspects of this acquisition rehabilitation project, including reviewing, drafting and negotiating all project-related documents, protocols, and agreements both in the exiting of the existing limited partner and in the restructuring with a new partnership and investor bond purchaser and construction lender; assisting Methodist Services in navigating the intricacies of LIHTC and its interaction with other affordable housing subsidies; and, providing assistance regarding any unexpected issues in the financial restructure of the project or that may emerge as a result of the COVID-19 pandemic.</p>	PNC Bank

202008316956	Habitat for Humanity of Montgomery & Delaware Counties - Pottstown, Montgomery County	SPP	\$90,000	<p>Pottstown has many challenges, including a poverty rate of 19 percent, a median household income of \$49,377 and aging housing stock in which more than 28 percent of the units were built before 1939. In Pottstown, 51 percent of units are owner-occupied, according to 2018 U.S. census bureau. However, in the census tracts of 2089.04 and 2090 in Pottstown, where our NR zone and proposed projects will take place, poverty is more concentrated. The poverty rate increases to 25% and the median household income falls to \$32,798, according to most recent U.S. Census Data. In our NR zone, only 31 percent of units are owner-occupied. In this area, there is a great deal of apathy and hopelessness, due to the higher concentration of visibly deteriorating and abandoned units. Generational poverty can be tied to a deficit of financial education. At Habitat, we believe taking a holistic approach to housing insecurity by equipping individuals with the tools to achieve their goals. To address issues of blight, lack of affordable housing & to support senior's ability to age in place, Habitat will continue revitalization of Census tract 2089 due to its dense population and very low incomes. To accomplish this, Habitat will demo a blighted property at 417 Chestnut Street and collaborate with Genesis Housing and Mosaic Land Trust to not only provide a safe, decent home for a deserving family, but also share our best practices and process with Mosaic, so they can also start renovating homes on their own. In addition, Habitat will perform three critical repairs on low-income owner-occupied homes for seniors, disabled or Veterans. Most typically, these involved roofs or accessibility issues. In addition, Habitat works to revitalize the community through monthly neighborhood meetings and financial literacy classes. Finally, Habitat holds a yearly clean-up in order to address community apathy. More than 80 residents attended this last year.</p>	Harleysville Bank.
202008316972	Playworks Philadelphia - Philadelphia, Philadelphia County	SPP	\$37,500	<p>Children from low-income communities and schools in Philadelphia are disproportionately affected by a lack of access to opportunities for play. Due to this, many low-income children do not have the avenues to build crucial social-emotional skills and physical activity that are necessary, in the short-term, for a healthy classroom and school climate and, in the long-term, educational success. All of this has been exacerbated by the pandemic. With funding from the NAP program, Playworks will offer support services to low-income Philadelphia elementary schools challenged by poverty, crime, and limited opportunities for play. These services will produce improved outcomes for students in social-emotional learning, physical activity and overall school climate. Our students become better learners in the classroom and are placed in a more positive academic trajectory. Our goal is to facilitate the long-term success of our students by investing in their social-emotional and physical health. With the goal of incorporating healthy play into everyday school life, Playworks will work three schools over the course of the 2020-2021 academic year. With our proven strategies within our services we will: Serve over 1,300 children every school day during the 2020-21 year with up to 30-45 minutes of healthy play and physical activity while -simultaneously teaching social -emotional skills; Engage approximately 35 students in our Junior Coach youth leadership program; and Train a minimum of 104 teachers and school staff to incorporate SEL skills through healthy play and physical activity into the school day. The following sample data from our latest annual survey demonstrates some of the measures we use to quantify our impact and success: 70% reported fewer conflicts carrying over into the classroom from the playground; 91% reported students are better able to focus during class; 94% reported an increase in the level of cooperation among students on the playground.</p>	Philadelphia Insurance Companies

202008316978	Lancaster City Alliance - Lancaster, Lancaster County	SPP	\$71,250	<p>Lancaster City Alliance (LCA) will be working collaboratively with the City of Lancaster to engage neighborhood stakeholders and residents along Beaver Street, in the south side of Lancaster, in improving quality of life along five blocks of Beaver Street. Due to being positioned between South Prince and South Queen Streets, Beaver Street is a neighborhood by itself. While the residents of Beaver Street are already an at-risk and vulnerable population, being excluded from adjacent community planning and revitalization efforts has left residents of Beaver Street in a particularly vulnerable predicament. The neighborhood is disproportionately low income, with a large minority population and a high rental rate. Beaver Street residents have suffered decades of disinvestment and is now in an even more precarious situation as the health concerns and economic fallout of the pandemic threaten the life and livelihoods of an already vulnerable population. With the 2020 NAP funding, LCA and the City of Lancaster will install 30 porch lights, 50 pedestrian-scale lights, and 12 speed humps along the five blocks of the focus area to enhance safety and calm traffic. The goal is for this to be the pilot year of a multi-year initiative along Beaver Street; buy-in and input from residents will be vital for the success of the project. The planned lighting and speed humps are in response to initial input from residents; further input during the project period will inform an implementation plan to be carried out over the next few years that may include action steps to improve housing and further reduce crime. The resulting implementation plan will serve to guide action steps and fundraising for the initiative. In addition to improving safety, the installation lighting and speed humps will help to build trust of residents and be a tool to spur continued public engagement.</p>	S&T Bank, High Companies, PNC Bank, Fulton Bank, Flyway Excavating.
202008316980	Habitat for Humanity of Chester County - Coatesville, Chester County	SPP	\$12,750	<p>Low-income families in the City of Coatesville face high rental rates and limited opportunities for homeownership. Compounding these problems are low housing values and a high proportion of rental housing, negatively affecting Coatesville's growth and development. A single wage earner making \$8 per hour would need to work almost 100 hours each week to afford the median rent of \$1,087. The median sale price of homes in the Coatesville area is \$220,000. To afford this price the prospective buyer needs a yearly income of \$47,640; the Coatesville median household income is only \$39,577. The median house value of \$117,800 is less than a third of the county's median of \$367,800; low property values discourage community investment and reduce consumers' main form of wealth. A high percentage of rental units creates a destabilizing effect on neighborhoods as populations tend to be of a temporary nature with less incentive to maintain their properties. Using volunteer labor and financial and in-kind donations from private and public sources, Habitat for Humanity is completing a 46-home, affordable, single family housing development in the City of Coatesville. At present, Habitat is the only non-profit organization in the county serving low and very low income (less than or equal to 60% of the Median Income) families. In 2020/21, community volunteers will complete three new homes and start two more, serving five low-income families. With these homes we estimate the homeownership rate will increase by approximately 1/10th of a percentage point (thereby decreasing the vacancy rate slightly). Since Habitat homes will appraise for approximately \$160,000, the median property value should increase by approximately \$50. Presently, these four lots are generating a total of \$2,790 yearly in local taxes. Upon completion of four new homes on these lots, this number should increase to \$18,000 per year.</p>	PJM Interconnection, WSFS Bank.

202008317007	Tabor Community Services, Inc. - Lancaster; Columbia; Paradise Township; Ephrata, Lancaster County	SPP	\$75,000	<p>Tabor's project will help people affected by the COVID19 crisis and those working to build financial stability for the future. It will serve about 930 low-income residents of Lancaster City; Columbia and Ephrata boroughs; Paradise Township; and Millersville—municipalities with the County's highest poverty rates. Aligning with Tabor client demographics and serving those most affected by the pandemic, the project will serve a higher proportion of Black and Hispanic clients than that of the area's general population. Services include eviction and foreclosure prevention, and individualized counseling to address challenges that may have reached crisis level due to the pandemic; other services provided—matched savings/asset development and first-time home-buyer preparation—help clients build financial stability for the future. Financial education workshops, offered regularly, focus on building skills in budgeting, savings, improving credit, reducing debt, and basic financial literacy. Tabor will track and expects to achieve the following outcomes for its NAP-SPP project: The number of households whose foreclosure is prevented as a result of FEC counseling and intervention (60 projected). The number of households whose eviction is prevented as a result of FEC counseling and intervention (300 projected). The number of individuals who receive FEC first-time homebuyer counseling (180 projected). The number of individuals who complete prepurchase counseling and become buyer-ready within the program period (80 projected). The number of individuals saving, and receiving a 2-1 match for a productive asset that will augment long-term stability (10 projected). The number of additional individuals receiving comprehensive FEC financial counseling and education services (300 projected). The total number of individuals from the project's target areas and meeting NAP income eligibility requirements, who receive FEC financial counseling and education (930 projected).</p>	Ephrata National Bank, Fulton Bank, Northwest Bank, PeoplesBank, M&T Bank
202008317015	West Philadelphia Financial Services Institution - Philadelphia, Philadelphia County	SPP	\$60,000	<p>The Business Smart Program (B Smart) is a free entrepreneurship education program designed to support early-stage small businesses in Philadelphia. The program, which began in 2017, has provided more than 100 participants with the training they need to be successful. B Smart was developed by Drexel University, the West Philadelphia Financial Services Institution (WPFSI), and the West Philadelphia Corridor Collaborative (WPCC) in response to the lack of free and legitimate business advisory services that can help businesses start with the right foundation that will set them up for future success. The goal of the program is to help early-stage companies avoid the common pitfalls that cause 85% of businesses to fail in the first two years. With NAP funding, B Smart will provide 40 entrepreneurs with the education and TA they need. This kind of training is especially critical for black-owned businesses that have been negatively impacted by the Covid-19 pandemic and civil unrest. The outcomes for B Smart's workshop sessions and TA services are as follows: B Smart Workshop Sessions: Hold two B Smart sessions for a total of 40 entrepreneurs (20 per 7-week session); Provide a total of 120 hours of financial and business education during the funding period (each session includes 40 hours of instruction). Online/in-person workshop activities include: 7 weeks of basic entrepreneurship training; 3 weeks of hand-on working sessions; 4 presentations during the program; Minimum of 7 service provider workshops; Each participant will gain at least 19 new contacts from other participants, introduction to 10 service-provider professionals, and access to other TA services providers. Each program participant will complete: A business plan; Give a final pitch for financing. Follow-up TA: Provide up to 60 hours of follow-up TA to 40 program participants; Provide an additional 72 hours of follow-up TA to program participants who receive loans.</p>	Bryn Mawr Trust

202008317030	University City District - Philadelphia, Philadelphia County	SPP	\$37,500	<p>Vacant and blighted properties are among the greatest challenges to Philadelphia's vitality. There are roughly 40,000 privately owned vacant parcels in the City of Philadelphia, the majority of which are located in West and North Philadelphia. A 2010 study by Econsult found that the economic consequences are profound—an aggregate of more than \$3 billion in reduced household wealth for adjacent properties; more than \$20 million in annual city expenditures, and more than \$70 million in uncollected taxes. Once a home falls into disrepair, it can become overwhelming for the owner to rectify all the problems; as the building falls deeper into ruin, it begins to put neighboring properties at risk as well. Not only does this prevent the neighborhood from reaching its fullest potential, but it creates safety hazards and high costs to the City, which simultaneously loses tax revenues and has to expend taxpayer dollars to track violations and potentially demolish buildings. Project Rehab is a free community-based initiative that identifies property owners and guides them through the process of restoring their distressed real estate. Working in collaboration with local community groups and the City of Philadelphia, UCD established Project Rehab in 2011 in order to transform problem properties into neighborhood assets. Project Rehab monitors problem properties and, after making contact with the owner, helps them with everything from developing financing packages to recommending contractors, realtors or zoning lawyers to untangling title issues. Project Rehab responds to the problems of blight, disinvestment and vacancy with a unique, entrepreneurial approach, comprising the following stages: 1. Property Monitoring and Identification, 2. Owner Identification, 3. Defining the Course of Action (financing, rehabilitation, sale, zoning and/or conservatorship).</p>	Turk's Head Health Services
202008317050	Hispanic Association of Contractors and Enterprises, Inc. (HACE) - Philadelphia, Philadelphia County	SPP	\$75,000	<p>The Fairhill & St Hugh neighborhoods are the heart of Philadelphia's Latinx community, but struggle with high poverty rates (57%), unemployment (30%), low homeownership (44%) and vacancy (26%). These challenges have rapidly escalated during the coronavirus pandemic, with recent studies revealing disparate impacts to U.S. Latinx families, who are more likely than other groups to lose jobs or wages (60%), have trouble paying rent or mortgage (41%), or have less than \$1,000 saved for emergencies (45%). While neighbors work to stabilize and revitalize the neighborhood, real estate markets in adjacent areas remain aggressive, raising concerns about displacement and highlighting the need for long-term affordability. This proposal seeks to: 1) Respond to housing instability caused by impacts of the coronavirus pandemic. 2) Expand opportunities for affordable homeownership and long-term neighborhood stability. 3) Eliminate blight and vacancy in the Fairhill and St Hugh neighborhoods. To be successful in the current environment, we know that any project must respond to the immediate needs while advancing equitable long-term outcomes. Our newly-established Good Lands Trust offers a path to homeownership and long-term neighborhood affordability, and by pairing this with our intensive credit improvement program and emergency rental assistance program, we are able to help residents stabilize their financial health while building toward homeownership goals. Through our unique partnership with the Philadelphia Land Bank and PHA, we will be acquiring over 50 properties over the next 5 years for stabilization, rehab, or development, and through our relationship with Community First Fund, we are developing and selling at least 10 properties per year through a community land trust model. During the project period we will develop 10 affordable homes, provide rental assistance to 150 families, and provide housing & financial/credit counseling to 60 low-income residents.</p>	Domus

202008317052	Legal Aid of Southeastern Pennsylvania - Bristol Township, Bucks County	SPP	\$75,000	<p>LASP will alleviate serious harm being suffered by low-income residents of Lower Bucks County, which has been hard-hit by COVID-19. The target area, zip codes 19007, 19020, 19021, 19054, 19055, 19056, 19057 & Morrisville, is home to more than 1/3 of the county's low income people and contains areas with among the highest number of COVID-19 cases in the county. Both the health and economic impacts of COVID are more serious in these low-income communities where residents are less likely to have health insurance, have few, if any, savings to fall back on, and were often struggling economically prior to the epidemic. These residents are also more susceptible to facing housing loss and homelessness, have crushing debt, and need to rely on safety-net benefits. Attorney representation helps resolve these and other serious problems in ways that minimize harm and that help people better manage the pandemic's impact. LASP attorneys will handle legal cases for an additional 80-100 clients from the targeted area, serving a total of 1,000 target area residents during the project. LASP provides 3 levels of legal services: Legal advice applies specific professional knowledge to the clients' unique situations and gives clients the information they need to make good choices. Brief service includes time limited activities like writing a letter or making a phone call to a landlord. Extended legal service includes activities like drafting legal documents, representing clients in court and negotiating with opposing parties. LASP anticipates completing work on about 635 cases - the remainder will continue beyond the project period. It expects that about 332 project clients will gain the information they need to make good choices and about 331 will gain tangible benefits such as remaining in their homes or obtaining a safety net benefit.</p>	Hatboro Federal Savings
202008317060	North10, Philadelphia - Philadelphia, Philadelphia County	SPP	\$16,875	<p>North10, Philadelphia is applying to the Special Program Priorities (SPP) component of NAP with a new program that addresses the following: diversity initiatives and at-risk and vulnerable populations initiative. The proposed project seeks to combat the increasing unemployment rates in North10's catchment area as well as the lack of diversity within the Philadelphia construction industry. COVID-19 has drastically increased unemployment rates overall and has had a disproportionate effect on communities of color. Beginning with a pilot program, North10 will evaluate the impact of this workforce training program to create new employment and career paths for minorities, specifically within the construction industry. Ultimately, North10 plans to increase the number of residents with meaningful employment, begin to increase the rate of minority participation in the construction industry and finally, decrease the percentage of residents living in poverty. North10 seeks to create a robust construction apprenticeship program for the residents of Hunting Park-East Tioga. To achieve this goal, North10 has partnered with a workforce development leader in the City of Philadelphia: Construction Apprenticeship Preparatory Program (CAPP). CAPP is dedicated to educating and empowering minorities to pursue careers in the construction industry and with building trades unions. This partnership will recruit 30-35 individuals to participate in CAPP's apprenticeship program and ultimately provide them with a paid apprenticeship in the sector. CAPP's results-driven training program is based off a 16-week curriculum which includes soft and technical skills. Due to COVID-19, all workshops will be held virtually through Zoom. Accounting for inevitable participant attrition and external factors, we expect 20-25 participants will end the program with a certification and placement in the industry.</p>	Daniel J. Keating Co., Dale Corporation, TN Ward Company.

202008317068	Project HOME - Philadelphia, Philadelphia County	SPP	\$56,250	<p>The link between ill health, poverty, and homelessness is well understood. We can work to end and prevent homelessness in Philadelphia, but only if we directly address the health needs of those at-risk. Funding made possible through NAP's SPP will allow us to development and implement the work of a psychiatric specialty nurse, create and expand telepsych services that will connect care to some of our most vulnerable neighbors during the COVID-19 pandemic. We made several changes to our building and services at the Stephen Klein Wellness Center, in line with CDC and other best practices for healthcare organizations, dental offices and wellness centers. For example, we added a delivery driver for our pharmacy (safer for patients/staff, people are more compliant with getting and taking their medicine during a pandemic) and added telehealth options. We also added to the SKWC team a psychiatric specialty nurse to expand the team there, especially for those that come in for monthly injections. For those with a history of criminal justice system, continuity with psychiatric care can be an issue and this would help with recidivism. We would like to further expand this to include telepsych options, which will lower access barriers, and is proven to work therapeutically. Video is preferred but challenges exist if someone doesn't have a phone, and this funding would help to expand mental health care options for SKWC patients and our residences.</p>	Klein Company
202009017089	ASSETS - Lancaster, Lancaster County	SPP	\$30,000	<p>Small businesses have been drastically impacted by the coronavirus and measures needed to stop the spread of the pandemic. Because of the necessary closures or decreased operational capacity, small businesses in Lancaster are in urgent need of support. And, businesses owned by people of color continue to face additional disadvantages because of the unjust historic systems in our country. ASSETS, supported with SPP Funding, will continue our focus on empowering entrepreneurs from underserved communities — particularly women and people of color. We will provide technical assistance and group training to help entrepreneurs find available funding and adjust business practices to succeed in COVID. Our goal is to help them not only survive the crisis but come out stronger on the other side. Additionally, our focus will continue to be on ensuring that our business ownership reflects our community. This project is focused on underserved entrepreneurs primarily within Lancaster City. As both the health and economic crisis continue, our work is focused on providing long-term programming in financing and training needed to shift business plans and models to keep the businesses open and stable. We see the needs in three phases: 1) Urgent capital requirements to survive; 2) Intermediate training and capital in reopening requirements and to retrofit the business space; 3) Long term technical assistance to shift their businesses to thrive in a post-COVID 19 economy. This SPP Tax credit funding will focus on intermediate and long-term support. This project is part of a larger initiative to ensure that over 750 clients receive support. This SPP funding will specifically go to support 130 of these clients: 15 will receive in-depth technical support to maneuver a new financial reality; 15 will receive a new loan designed to provide flexibility in a COVID environment; 100 will receive regular, monthly education to help them succeed in a less robust COVID economy.</p>	M&T Bank, Mid Penn Bank, Martin Insurance, Ephrata National Bank, First Citizens Community Bank.

202009017098	Bucks County Opportunity Council - Bristol Township, Bucks County	SPP	\$23,625	<p>The mission of the Bucks County Opportunity Council is to reduce poverty and partner with our community to promote economic self-sufficiency. BCOC developed a signature program, Economic Self-Sufficiency (ES), as a holistic approach to helping people achieve economic stability through education and employment. We have already graduated 345 families from the program, each permanently leaving poverty. While we know that we have greatly impacted the lives of our current participants and graduates, we also know that there are thousands more people who can benefit from this program, with more than 40,000 people living below poverty in Bucks County. BCOC seeks to expand the ES program in Lower Bucks County but we need additional financial support to hire coaches, offer supportive services, and help more people achieve economic independence. BCOC will assist 25 additional families in the Bristol area, through education, employment, and supportive services to achieve self-sufficiency. BCOC will identify candidates for the ES program from the Bristol region to recruit twenty-five new ES participants. BCOC staff routinely recruits ES participants from our other programs but we also partner with our local community college, housing continuum of care, homeless shelter, and PA Careerlink to attract new participants. As the lead anti-poverty, Community Action Agency, BCOC serves only people with low income, so we are confident that we will accomplish our goal of helping twenty-five (25) low income households achieve self-sufficiency. Goals- maintain one (1) ES Coach, recruit twenty -five (25) ES participants, graduate twenty (20) ES participants annually.</p>	Customers Bank, QNB Bank, Greenwood Gaming & Entertainment, WSFS Bank.
202009045728	Project HOME - Philadelphia, Philadelphia County	SPP	\$37,500	<p>Project HOME proposes to replicate its highly successful peer specialist "classroom-to-careers" program model in a new target industry area, namely in customer service/front desk staffing. In its original "classroom to careers" program, Project HOME has successfully trained over 100 job seekers to date who have a high school credential to become certified peer specialists (CPS). We helped 75% of those graduates obtain new jobs at an average wage of \$14.35/hr. with 86% retention at 3 months and 71% retention at one year. The importance of learning and employment opportunities in a neighborhood in which a third of adults were not employed prior to the COVID-19 pandemic cannot be overstated. Especially, given the disproportionate and devastating economic blow of the pandemic, Project HOME must continue with its neighborhood partnership initiatives and programs to empower residents of our target community to increase their earnings potential through education and employment training. The goal in the first 12 months is to train 2 cohorts of 20 participants each, achieving a 90% graduation rate and 75% job placements with 3 months retention and an average wage of \$14.00/hr. This will be a comprehensive front desk reception/customer service training, including HDI certification (an industry recognized customer service certification). Project HOME is expert in lobby front desk staffing for supportive housing and shelters, and has 30 years of specialized experience which gives us a unique advantage to develop an effective classroom-to-career program for front desk and residential support positions at Project HOME and our sister social service agencies. One-on-one job search and support services will be provided utilizing the Individualized Placement and Support (IPS) model for rapid and secure connection to employment. IPS is shown to increase job placement and retention for people who have experienced significant barriers to employment.</p>	Citizens Bank

202008256720	Wells Partners, LLC - Bensalem Township, Bucks County	EZP	\$433,535	<p>Wells Partner LLC's operating company, Macron Dynamics, manufactures robotic components that are keeping vital services like pharmacies and the USPS operating during the COVID-19 pandemic. In the process, Macron is growing, creating jobs, and inspiring future generations of American manufacturers. Our current facility in Croydon can no longer accommodate our operations. Space restraints could lead to safety hazards if not alleviated. We looked for the right property for our new facility for months but could not find one that fit our processes, until we finally found the right fit in 1437 Wells Drive. No infrastructure or site development activities are needed. The building is already laid out similarly to our current facility, with the loading area for materials in the back, and space for finished product to be distributed through the front. This will make for a smooth transition once the new facility is operational, and ensure Macron can keep contributing to the response to COVID-19. Wells Partners, LLC ("the applicant") will invest \$1,734,140 after July 1st, 2020 to acquire 1437 Wells Drive in Bensalem, PA. The applicant will retain ownership, and the site will be leased solely by Macron Dynamics, Inc. a manufacturer of industrial robots. Macron and Wells Partners share principal ownership, and as such, the facility will be owner-occupied. Upon completion of the project, this site will accommodate Macron Dynamics' growth and will allow for the company to build larger systems and handle an overall higher volume of projects. We will also make improvements to the property including roof repairs, ADA parking, ADA restrooms, new gutters and downspouts, installation of safety railings. We will hire five new employees in the next year and anticipate hiring a total of 20 new employees in the next three years. Positions created will be for the assembly and production of gantry robots.</p>	N/A
202008256727	Tikap Management, LLC - Bensalem Township, Bucks County	EZP	\$500,000	<p>Quality manufacturers like Pakit Displays are precious commodities to keep in Bensalem. The company's owner is 65 years old and has no children with interest in taking over the business. Pakit regularly used to do between \$6-7M in sales annually, but last year, sales were only \$4M. Pakit's facility was not being used to its full capacity as it once was when sales were higher. An infusion of new energy and dynamic leadership was needed to keep Pakit's manufacturing jobs in the Bensalem. Tikap will invest approximately \$3,055,000 in Q4 2020 to acquire Pakit's two buildings at 1324 and 1344 Adams Road in Bensalem. This is re-use and revitalization of an underutilized, existing structure. The investment detailed in this application will ensure the retention of a multi-million-dollar manufacturer with high profile clients within the Bucks County Enterprise Zone. Tikap Management is already creating profound and positive impacts on Pakit's bottom line. The decision answer the call and start manufacturing sanitizer fixtures during COVID-19 has put Pakit on track to reach approximately \$7M-\$10M in sales this year. This exceeds management's goals to double sales in five years. Applicant will maintain this momentum and manufacture sanitizer fixtures into the foreseeable future, putting us on track to meet our other goal of doubling payroll in five years. This increased manufacturing activity will ensure that the property's full capacity and maximize the space to ensure rapid expansion. With this expansion, we anticipate that this project will lead to the creation of 10 jobs within one year. Our more long-term goal is to double payroll in five years. This will increase the number of Pakit employees from approximately 25 to 50 employees. Positions will be available to untrained individuals from the immediate surrounding area.</p>	N/A

202008266771	Le Reve, LLC - Bensalem Township, Bucks County	EZP	\$129,464	<p>Le Reve LLC ("applicant") shares ownership with AKAS Tex LLC, a textile manufacturer that is supplying materials for supplies critical to the response to the COVID-19 virus, including masks. AKAS staff is risking their health and safety each day in order to provide these essential products. Now, in addition to AKAS' crucial manufacturing operation, ownership will pursue a vision of promoting healthy living and creating affordable wellness resources, thus benefiting the local community in a truly holistic way. We will achieve this vision, and will fully utilize our property, via the new construction of a fruit and vegetable farm/nursery featuring an energy-neutral, solar-powered greenhouse, rain water harvesting, and meditation spaces. We will provide resources/services for workshops to teach people to cook organic easy meals, Ayurvedic practices, yogic practices, and use of herbs and spices in healing and meditation practices. Le Reve LLC will invest approximately \$500,000 for the construction of energy neutral greenhouse and rainwater harvesting system at our facility at 1370 Adams Road in Bensalem, PA. This project will benefit the community by promoting aspects of healthy living to include cooking with organic fruits and vegetables at home, and ancient calming techniques including Ayurveda, meditation and yoga. We estimate that 300 or more neighborhood residents will be positively impacted by our greenhouse initiative. Five jobs paying more than minimum wage will be created by this project, with benefits provided. All new hires will be from the local community. Seven jobs will be retained as a result of the project.</p>	N/A
202008266773	Sperduto Investments - Bensalem Township, Bucks County	EZP	\$334,250	<p>Sperduto Investments will invest \$1,337,000 for new construction upon vacant land located at 901 Tennis Avenue in Andalusia, PA. The property is a 114,934-sf lot situated upon nearly four acres of land. This land was used as a nursery and greenhouse for nearly 50 years until the owners retired from their successful flower/vegetable growing business. The property has been vacant for some time and is not generating any tax revenue for the Township or Commonwealth. Sperduto's investment will ensure this property is utilized by quality, tax-revenue generating business tenants. Tenants that have given verbal commitments to move into the space include a supplier of construction materials for contractors, a plumber, and a local tree service, all of whom are vital components to the surrounding community. Overall, this project will fulfill goals of the Bucks County Action Plan of Progress '09 including "reusing vacant land" and "building/retaining a skilled workforce. Sperduto acquired the property in May 2018. Beginning August 2020, approximately 25 construction workers will be used for a period of 6 months to complete the construction. We are finalizing talks with Andalusia Wholesale Supply (AWS), a local construction supplier who wants to lease 50% of the property. A local tree service company called All the Above Tree Service is interested in occupying approximately 2,000 sf of the property. A plumber relocating from New Jersey is interested in leasing approximately 2,000 sf of the site. Negotiations are ongoing with a sports training business that is interested in the remaining space. All told, Sperduto's investment will turn this site into a thriving multi-tenant industrial complex, and will create 30 new jobs and retain 75 jobs in the next year.</p>	N/A

202008316989	Home Food Services of PA, Inc. dba Agostino Foods - Falls Township, Bucks County	EZP	\$500,000	<p>At-home food delivery is more necessary than ever now due to COVID-19, but Home Foods Services of PA dba Agostino Foods is no stranger to this model. We were pioneers of delivering high-quality food to people's homes in the Delaware Valley area. Today, we are considered an essential food delivery business and are operational during the COVID-19 crisis. Just as the 1918 Influenza Pandemic did not stop Agostino Passanante from creating his legacy, the COVID-19 pandemic will not stop Agostino Foods from continuing it. After nearly a decade of steady growth, Agostino has outgrown its facility space and requires a move to larger facilities. As such, we are purchasing and improving a site in Fallsington to allow for the relocation, and overall expansion, of our food processing and delivery business. Home Food Services of PA will invest approximately \$2,300,000 in the Bucks EZ to renovate and improve 12 Headley Place in Fallsington. The Applicant has leased this property since September 2019, with an available option to buy. The improvements made will result in the retention of 38 employees and will create 10 jobs within one year. The facility will be used as a meat processing facility and for the storage of our products. With the increased capacity of the new facility, Agostino can produce more raw products, and will have more room to accommodate foreseeable future growth.</p>	N/A
202008316999	Philabundance - Bucks County, Chester County, Delaware County, Montgomery County, & Philadelphia County	CFP	\$1,993,651	<p>Food insecurity, which is defined as a household's lack of ability to provide enough food for a healthy and active lifestyle for all household members, can have devastating consequences on the communities that it affects. Individuals facing food insecurity are often at risk for a variety of diet-related illnesses and have to make difficult choices between food and other essential needs, such as rent. According to the latest research, there are over 500,000 food-insecure individuals in our five-county service area in Pennsylvania, including Bucks, Chester, Delaware, Montgomery, and Philadelphia County. Philabundance meets the needs of its region by strategically distributing food through our network of over 350 community agencies. Additionally, Philabundance also operates several programs targeting specific neighborhoods or clients, including the Fresh Produce Program (a free, weekly fresh food distribution in targeted neighborhoods) and Kids BackPack (which distributes kid-friendly meals to communities where 100% of students qualify for free or reduced-cost school meals). To support healthier habits, Philabundance prioritizes the distribution of "Foods to Encourage" that promote healthy diets, such as fresh produce and proteins, which currently account for around 75% of all the food we provide for clients. In addition to food distribution, Philabundance is also working to tackle the root causes of poverty and improve our clients' access to other services through collaborations with organizations that offer essential services such as education, financial literacy, and housing.</p>	Pinto Brothers, M. Levin & Co., Acme Markets, Bimbo Bakeries, BJ's Wholesale Club, Procacci Brothers, Ryeco, Paul Giordano & Sons, Freedom Mortgage