



# IMPACT

2020 ANNUAL REPORT



Your neighborhood shouldn't limit your health, happiness, or economic outcomes.

IMPACT

Resources that enhance quality of life can have a significant influence on population health outcomes. By helping with re-entry, improving pathways for career development, increasing affordable housing, and focusing on community development, we can not only improve individual and population health but also advance equity in the Kensington neighborhood.

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# Dear friends & supporters,

While COVID-19 has changed the way we operate, our mission remains unshaken: We mobilize people and resources to create thriving communities.

I think it's safe to say that 2020 has been a steep and rocky climb, but through the challenges, we have stayed on our path. The impact of COVID-19 and social uprisings on our neighborhoods have demanded that we creatively reinvent how we assist people to re-enter the workforce, train for jobs, find housing, and build community. We have moved job fairs outside and limited the number of participants. We have implemented strict protocols in our shared housing facilities to limit transmission of the virus. Community meetings and conversations have moved online and we have found innovative means to connect with neighbors to ensure the voices of our community members are still being heard. Rest assured; we are still listening.

Despite these challenging conditions, Impact has not slowed in the momentum of our growth and development. We are advancing our anchor projects such as the renovation of our 140,000 squarefoot

Downs Carpet Mill at the corner of A and Indiana. Additionally, the Impact Loan Fund partnered with 16 other CDFI organizations in the state to help distribute PA CARES grants to small businesses across the city, and we have created new loan products for local landlords struggling during this time.

Much like the neighborhoods we serve, we are resilient. While COVID-19 has changed the way we operate, our mission remains unshaken: We mobilize people and resources to create thriving communities. We serve as a convener for other organizations in the neighborhoods, offering a vast network of services and system of community support. As we reflect on this last year, it has become even more apparent how important our partnerships are to the work we do. As ever, we believe that your neighborhood shouldn't limit your health, happiness, or economic outcomes. We will continue fighting for a future that ensures equal opportunities for people to thrive.

Sincerely,  
Casey O'Donnell, PsyD



## THE BOARD

- Dylan Walker, Esq.
- Tracee Hunt
- Lisa Melroy, CPA
- Isaac Jones
- Mark Butler
- Soneyet Muhammad
- Maria Quinones-Sanchez
- Mark Squilla
- Shawn Ward, Esq.



- IMPACT SERVICE AREA
- HEART OF KENSINGTON
- IMPACT OFFICES

ABOUT US

OUR MISSION

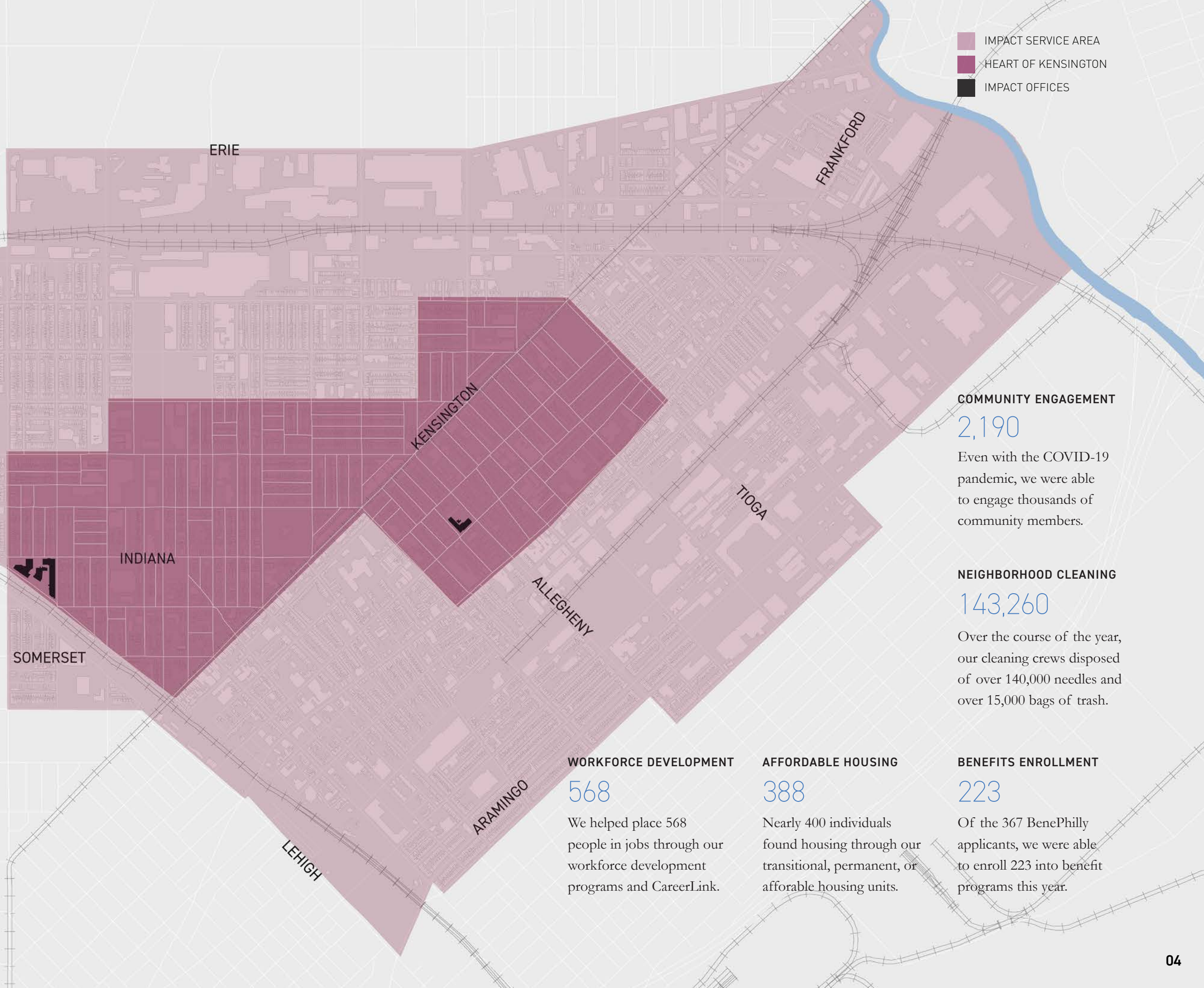
We are a community action organization mobilizing people and resources to create connected, resilient, and thriving communities.

OUR VALUES

We focus on re-entry, employment, housing, and veteran services for individuals and community development for the Kensington area. We connect residents to resources, to each other, and to decision-makers.

Our trauma-informed approach influences how we work internally, with our partners, and in our community. We are community advocates, focusing on existing strengths and building on what works.

We are action-oriented and results-driven, and though we are grounded in research, we push the boundaries with innovative approaches to our work.



COMMUNITY ENGAGEMENT

2,190

Even with the COVID-19 pandemic, we were able to engage thousands of community members.

NEIGHBORHOOD CLEANING

143,260

Over the course of the year, our cleaning crews disposed of over 140,000 needles and over 15,000 bags of trash.

WORKFORCE DEVELOPMENT

568

We helped place 568 people in jobs through our workforce development programs and CareerLink.

AFFORDABLE HOUSING

388

Nearly 400 individuals found housing through our transitional, permanent, or affordable housing units.

BENEFITS ENROLLMENT

223

Of the 367 BenePhilly applicants, we were able to enroll 223 into benefit programs this year.



# Fiscal Year 2020



<b>REVENUE</b>		
<b>GRANTS &amp; AWARDS</b>		<b>\$ 10,045,202</b>
<b>PUBLIC SUPPORT</b>		<b>\$ 728,437</b>
<b>SERVICE PROJECTS</b>		<b>\$ 860,848</b>
<b>RENTAL INCOME</b>		<b>\$ 778,985</b>
<b>OTHER</b>		<b>\$ 929,954</b>



<b>EXPENSES</b>		
<b>ECONOMIC DEVELOPMENT</b>		<b>\$ 2,275,501</b>
<b>EMPLOYMENT &amp; TRAINING</b>		<b>\$ 6,037,857</b>
<b>HOUSING</b>		<b>\$ 2,659,888</b>
<b>MANAGEMENT</b>		<b>\$ 1,959,805</b>
<b>FUNDRAISING</b>		<b>\$ 35,311</b>

Thank you

# Funders and Donors

- |                             |   |  |
|-----------------------------|---|--|
| Alliant                     | Joseph Foote  | Phila. Department of Public Health               |
| Austelle Foundation         | JPMorgan Charitable Giving Fund                         | Philadelphia Activities Fund                     |
| Bank of America             | JPMorgan Chase  | Philadelphia Works                               |
| Benefits Data Trust         | Kathryn Parla   | PhRMA  |
| BenePhilly                  | Kenneth Burke   | Rebuild Philadelphia                             |
| Brad Spence, Works on Paper | Knight Foundation                                       | Shawn Ward, Esq.                                 |
| Charities Aid Foundation    | Lisa Melroy   | Soneyet Muhammad                                 |
| Charles Cooper              | LISC Philadelphia                                       | Stephen Horton                                   |
| Charles Jameson             | Maria Quinones-Sanchez                                  | TD Bank  |
| Chuck Kennedy               | Mark Butler   | TD Charitable Foundation                         |
| Citizens Bank               | Mark Squilla  | The Barra Foundation                             |
| Comcast                     | Mayor's Fund for Philadelphia                           | The Nararo Foundation                            |
| Computershare               | Mayor's Office of Community Empowerment and Opportunity | The Scattergood Foundation                       |
| Dawn Rice                   | National Equity Fund                                    | Thomas Jefferson University                      |
| Dylan Walker                | Network for Good  | Tom and Jennifer O'Brien                         |
| Eric Krewson                | Neubauer Foundation                                     | Tracee Hunt                                      |
| Fairmount Park Conservancy  | NKCDC   | U.S. Department of Housing and Urban Development |
| Five Together Foundation    | NRG Home  | U.S. Department of Justice                       |
| HAVEN Women                 | PA Department of Corrections                            | U.S. Department of Labor                         |
| Isaac Jones                 | Patricia Kind Foundation                                | U.S. Department of Veteran Affairs               |
| Independence Blue Cross     | Peter Christian   | Wells Fargo Bank                                 |
| James Short                 | Phila. Department of Commerce                           | Wells Fargo Regional Foundation                  |
| Jeffrey Hartman             | Phila. Department of Prisons                            |  |
| Joanna Kenty                |   |  |

Leadership

# Department Directors

- |                                      |                                    |   |
|--------------------------------------|------------------------------------|---|
| Pati Codina<br>Community Development | Marketta Kelly<br>Veteran Services | Zoë Van Orsdol<br>Community Development |
| Joe Douglas<br>Workforce Development | Chuck Kennedy<br>Finance           | Nestor Torres<br>Operations & Strategy  |
| Charles Jameson<br>CareerLink        | Paul Marcus<br>Loan Fund           |   |



*“There is rarely someone who walks through our door (or engages with us now virtually) that we can’t help or refer to someone who can assist.”*

*– Charles Jameson,  
CareerLink Site  
Administrator*

Our Career Resource Fair provides attendees with the opportunity to meet with employers and training school representatives and to find out about available benefits from a BenePhilly Benefits Counselor.

*“It’s not what you achieve, it’s what you overcome. That’s what defines your career.”*

*– Carlton Fisk*

## JOBS

We can help anyone looking for employment, but our work centers on those who are re-entering the workforce after incarceration. Our case managers help with job training, job readiness, and placement. This year, we placed 586 people back into the workforce and enrolled 74 people into occupational training.

We partner with the Department of Corrections, Department of Labor, Veterans’ Employment and Training Service, and PA CareerLink to help people find good, high-wage jobs in occupations and industries that are in demand locally.



### FIRST STEP ID PROGRAM

Each year, we assist hundreds of inmates incarcerated in the Philadelphia Prison System get the identity documents they need to be able to apply for employment and benefits.



### BENEPHILLY

BenePhilly offers free, one-on-one help in enrolling in 20 different public benefit programs. Our trained counselors assist with completing applications and tracking the application status.

### WE ARE READY TO ASSIST YOU

We got our start in 1974 with a Ford Foundation grant to create “supported work” programs. Workforce development remains the cornerstone of what we do. Our employment services help Philadelphians find the economic stability they need to provide a better future for themselves and their families.



5847 Germantown Ave.

# PA CareerLink Northwest Philadelphia

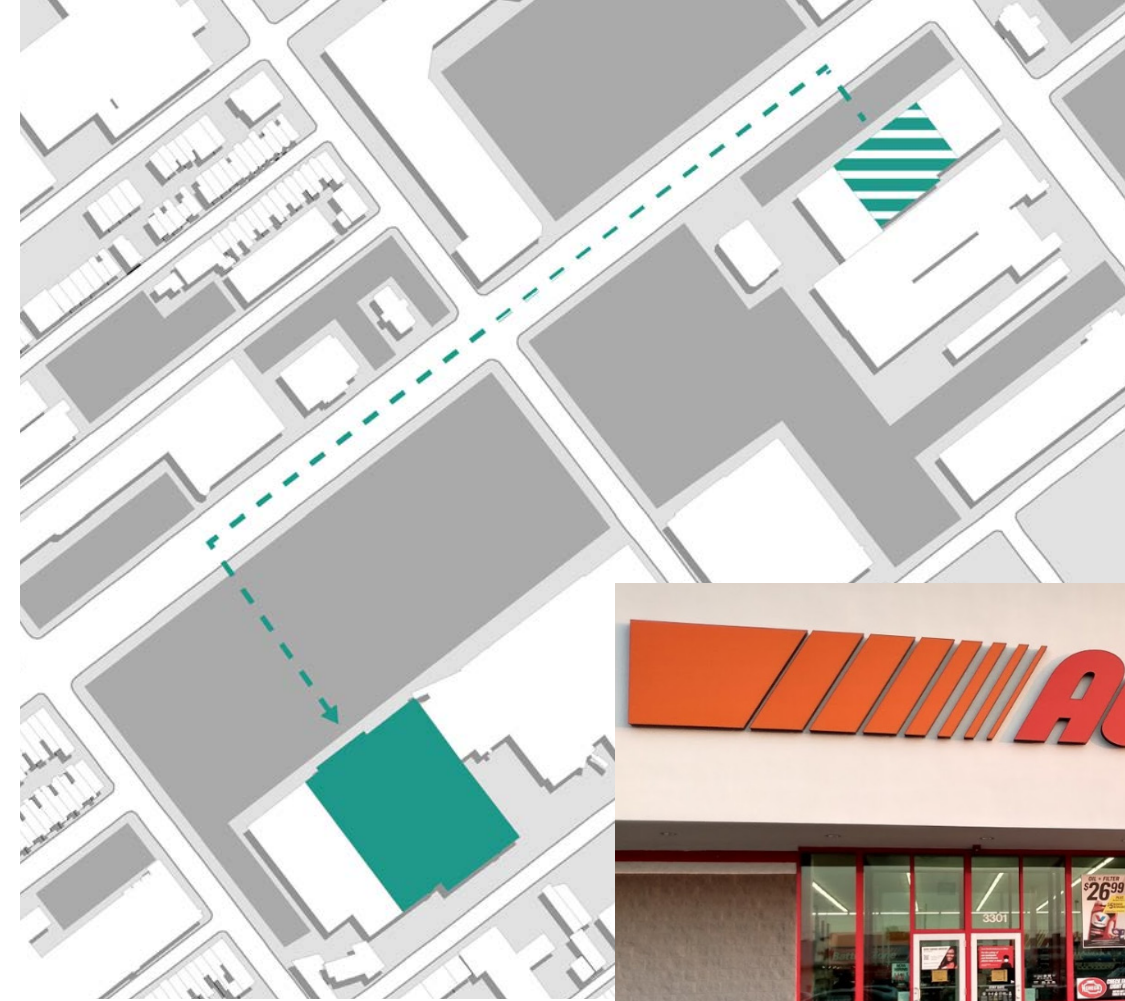


Pennsylvania CareerLink is a collaborative project between multiple agencies to provide career services to Pennsylvania employers, potential employees, and others. CareerLink provides a number of different services, including personalized job search assistance, career counseling, workshops, training, veterans services, unemployment compensation, Trade Readjustment Allowances (TRA)/ Trade Adjustment Assistance (TAA), GED prep, employer consortium groups, and youth services.

Impact Services is the selected service provider to operate in the integrated PA CareerLink Northwest Philadelphia center. At integrated centers, the EARN program for TANF recipients is located inside CareerLink, making it a “one stop shop” for those seeking employment assistance.

Although the center closed for services on March 16 due to the COVID-19 pandemic, our staff continues to provide services to customers remotely. New processes were created to enroll customers and provide orientation remotely, and to offer workforce development workshops virtually. We assisted 13 customers in gaining employment and contacted over 2,428 customers to offer counseling assistance, referrals to Job Developers, referrals to other resources for supportive service assistance, and one-on-one instruction in writing a resume, mock interviewing, and conducting job searches virtually.

While the pandemic significantly altered the way we work and how people are able to access our services, 428 people still found jobs through our CareerLink center throughout the fiscal year. We had 63 people complete occupational trainings and helped enroll 1,166 people into programs. For those who found employment through CareerLink, the average hourly wage was \$13.88.



## Economic Development Aramingo BID

Nearly 50 jobs were added in the Aramingo Business Improvement District (BID) area with the recent opening of a new retail store at the corner of Aramingo Ave. and Westmoreland St. After years of sitting empty, the former Kmart location is now home to an expanded AutoZone. While the retailer only moved one block south from 3451 Aramingo Ave. to 3301 Aramingo Ave., the move more than doubled their retail space, creating some big changes for the area. With this expanded capacity, the neighborhood AutoZone

now employs 84 people and the company relocated their Regional Manager to operate out of the new store.

The Aramingo BID was created in 2008. A BID is a way for property and business owners to work together to improve a commercial area through services like litter removal, security cameras, lighting, marketing, signage, street furniture, or visitor assistance that are beyond what the city can provide.

## New Program Launch

# Pathway Home

Thanks to funding from the Neubauer Foundation, we will soon pilot a 12-month long Pathway Home Project that offers comprehensive pre-release workforce services to inmates, as well as immediate post-release services. We will hire Job Developers to frequently check-in with employers and resolve any barriers or issues, and case managers to work with participants to identify and connect them with supportive services that remedy barriers to

job retention. The goal of the program is twofold: (1) individuals remain employed in the fourth quarter after exit and (2) the jobs provide family-sustaining wages that ultimately reduce recidivism rates. “One of the fastest ways to help individuals is through income,” says Workforce Development Director Joe Douglas. “Our dedication to workforce development allows for disenfranchised individuals to create positive income.”

### the who

Participants will be recently-released PA Department of Corrections parolees who are housed in either Greater Philadelphia area managed community correction centers (CCC) or privately managed halfway houses.

### the what

We will focus on in-demand industries for the Philadelphia region (transportation, manufacturing, warehouse/logistics, food service management, and sanitation) that all lead to a credential.

### the how

Pre-release services will include career exploration, developing individual development plans, discharge planning and post-release case management, job training and placement, and referrals to project partners for support.

### the why

Staff cuts over the years have eliminated the vocational guidance counselor position at the PA DOC. Impact is filling this critical gap by providing career advice and placement.

## Program Highlights

# Spotlight on James Grayson

When James Grayson left the military in 2003, he had already been hit with several hard blows. He served as an aviation mechanic during 9/11. He and his wife lost a baby, and shortly after that Mr. Grayson lost his wife. Loneliness and depression brought more hardships that eventually led to him losing his job.

With financial hardships piled on top of emotional ones, Mr. Grayson had nowhere to go. He was sleeping in his car. After reaching out to the National Suicide Prevention Lifeline, he was put in touch with Impact. We were able to help him secure housing, gain a case manager who helped with grief counseling, and pursue a job with PA CareerLink.

Undiagnosed anxiety eventually led to another job loss; however, this time Mr. Grayson felt like he was in a better position. “Because of COVID, everyone was having a rough time,” he explains. He received virtual counseling, got a prescription to help manage the anxiety, and landed a job at the Navy Yard as a Maintenance Supervisor.

In his new position, Mr. Grayson is working with Impact to help hire more veterans. “I’m just trying to give back. I think it comes from military core values,” he says. “You become like a family.”



### Homeless Veteran Reintegration Program

HVRP has two core objectives: (1) to provide services to assist in reintegrating homeless veterans into meaningful employment within the labor force, and (2) to stimulate the development of effective service delivery systems that will address the complex problems facing homeless veterans. We use a veteran-centered approach to develop an Individual Employment Plan (IEP) based on an individual’s strengths, barriers, and preferences.



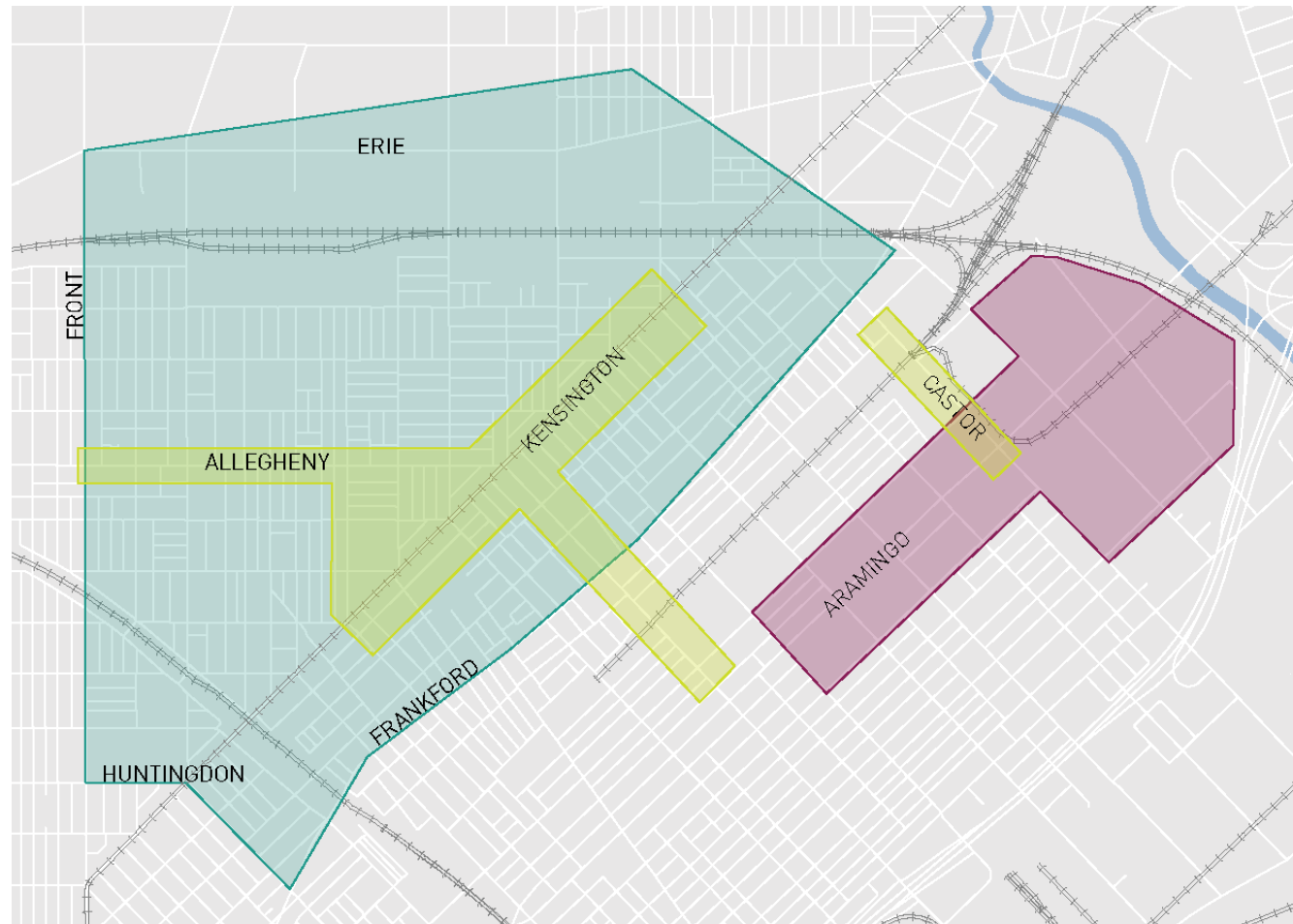
## Program Highlights

# Corridor Cleaning

We have several programs that assist in corridor cleaning in the neighborhood. We manage street cleaning throughout the Aramingo BID, spanning Aramingo Ave. from Westmoreland St. to the Frankford Creek. Our Taking Care of Business program manages street cleaning along the Kensington and Allegheny corridors, including the area around McPherson Square. We also run the Kensington Initiative for Needle Disposal

(KIND) program that covers a large portion of the neighborhood between Front St., Frankford Ave., and Erie Ave. These programs serve as a tool for workforce development, and we increased our crews across these programs from 12 to 25 employees in the 2020 fiscal year.

During 2020, we picked up 143,260 needles and collected enough trash to fill 15,108 garbage bags.







*“Housing is the foundation for safety, positive health outcomes, recovery, and economic stability and these are the key areas we seek to affect change within the community.”*

*– Marketta Kelly, Director of Veteran Services*

Over the last two decades, we have built a continuum of housing services in an effort to end veteran homelessness.

*“Homelessness is not a choice, but rather a journey that many find themselves in.”*  
– Asa Don Brown

# HOMES

Much of our housing efforts are focused on the goal of ending veteran homelessness. Through partnerships with Veterans Affairs, the U.S. Department of Housing and Urban Development (HUD), and HUD-VASH, a collaborative program between the two, we are able to offer 156 beds for veterans. We also have several scattered site properties with another 30 beds for low-income individuals and families.

In this last year, we have housed 200 participants in our transitional housing, 67 participants in our permanent housing, and 121 participants in our affordable housing units.



## TRANSITIONAL HOUSING

We offer 54 beds for transitional housing at our property at 124 E. Indiana. While residents can stay for up to six months, the average stay is less than 90 days before residents find more permanent housing.



## PERMANENT HOUSING

At our property located at 174 W. Allegheny, we offer 90 beds of permanent housing, funded through the U.S. Department of Housing and Urban Development (HUD).

## WE BELIEVE HOUSING IS A HUMAN RIGHT

We use the “housing first” model, which recognizes the importance of safe and stable shelter for anyone who is experiencing homelessness. This approach is guided by the belief that people need basic necessities before attending to things like getting a job, budgeting properly, or treating substance use issues.



Supportive Housing Tenant

# Spotlight on Resident Cam Hutchinson



“Impact basically made my life stable. I have housing, a good job, and benefits. I try to do what I can for the team, and they do the same for me.”

Cam Hutchinson officially joined the Impact team in October of 2017. He had been working on renovations at our main office with an independent contractor but found himself out of work when the project was over. Elvis Lopez, our Plant and Property Manager, admired Cam’s work ethic and within a couple of weeks was able to get him hired on the maintenance team in a full-time position.

Mr. Hutchinson spent his days split between the Impact Veterans and Family Housing Center and the main office, taking care of everything from unclogging a sink to replacing light fixtures. With his steady paycheck and benefits, he was able to leave his part-time job at Fresh Grocer. “I was wearing myself down working all those hours!”

Not long after starting his new job, his niece told him it was time for him to move out and get a place of his own. With the help of Elvis, he was able to quickly find permanent housing at 2005 E. Allegheny Ave. “I couldn’t ask for anything better,” he says. “I live across the street from where I work.” Mr. Hutchinson shares the apartment with four roommates—two of whom are also Impact employees.

While he enjoyed his time on the U.S.S. Enterprise during his days in the Navy, Mr. Hutchinson has no complaints about where he has landed. “My time at Impact has been great. I’m still learning. I’m still getting better.”



**2001 E. Allegheny**

Unit total: 3



**2005 E. Allegheny**

Unit total: 6



**2012 E. Allegheny**

Unit total: 2



**2013 E. Allegheny**

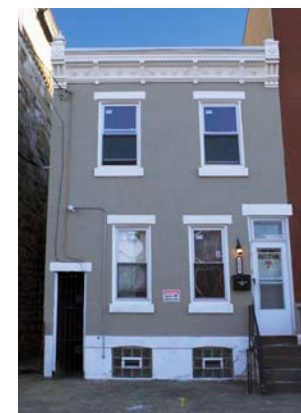
Unit total: 6

Affordable Housing

# Scattered Site Properties

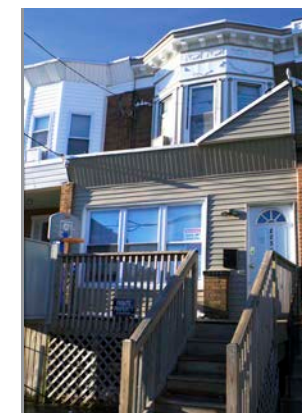
Along with our large housing facilities, we have several scattered properties along Allegheny Ave. for veterans seeking more independence.

We have eight buildings offering either single room occupancies (SRO), studios, or one bedroom apartments for a total of 30 beds.



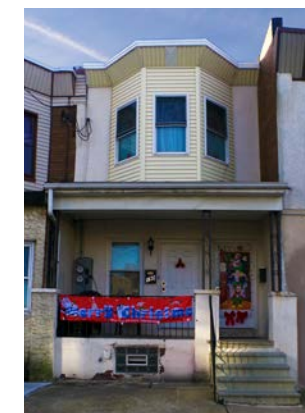
**2025 E. Allegheny**

Unit total: 4



**2252 E. Allegheny**

Unit total: 3



**190 W. Allegheny**

Unit total: 2



**192 W. Allegheny**

Unit total: 4





*“Supporting local leadership by connecting residents to resources and one another is the cornerstone of our work.”*

*– Pati Codina and Zoë Van Orsdol, Co-Directors of Community Development*

Community engagement looked a little different in 2020, but we were still able to host events that were outdoors and socially distanced.

*“There is no power for change greater than a community discovering what it cares about.”*

*– Margaret J. Wheatley*

# COMMUNITY

This year, the pandemic caused us to rethink how we conduct community engagement at a time when social distancing is mandatory. Our goals continue to be promoting social cohesion and collective efficacy, and using a trauma-informed approach that meets people where they are. Our focus in 2020 became working at the block-level on action-oriented engagement with small groups of neighbors. We are continuing to work with our community connectors to identify resident-led projects we can support and help move forward. We also provide safety ambassadors, cleaning crews, and technical assistance to many businesses in the area.



## TRAUMA-INFORMED

We acknowledge the toll that comes from living in a neighborhood suffering from disinvestment and neglect, but we don't let those experiences define the community.



## BLOCK-BY-BLOCK

We take a block-by-block approach to community development. We work with residents to empower them to be leaders of their own block.

## WE FOCUS ON STRENGTHS

Our approach to community development places a premium on collaboration, transparency, and building trust. Community development is *what* we do; our trauma-informed approach and block-by-block strategy are *how* we do it.



## Community Connectors

# Spotlight on Celine Perez



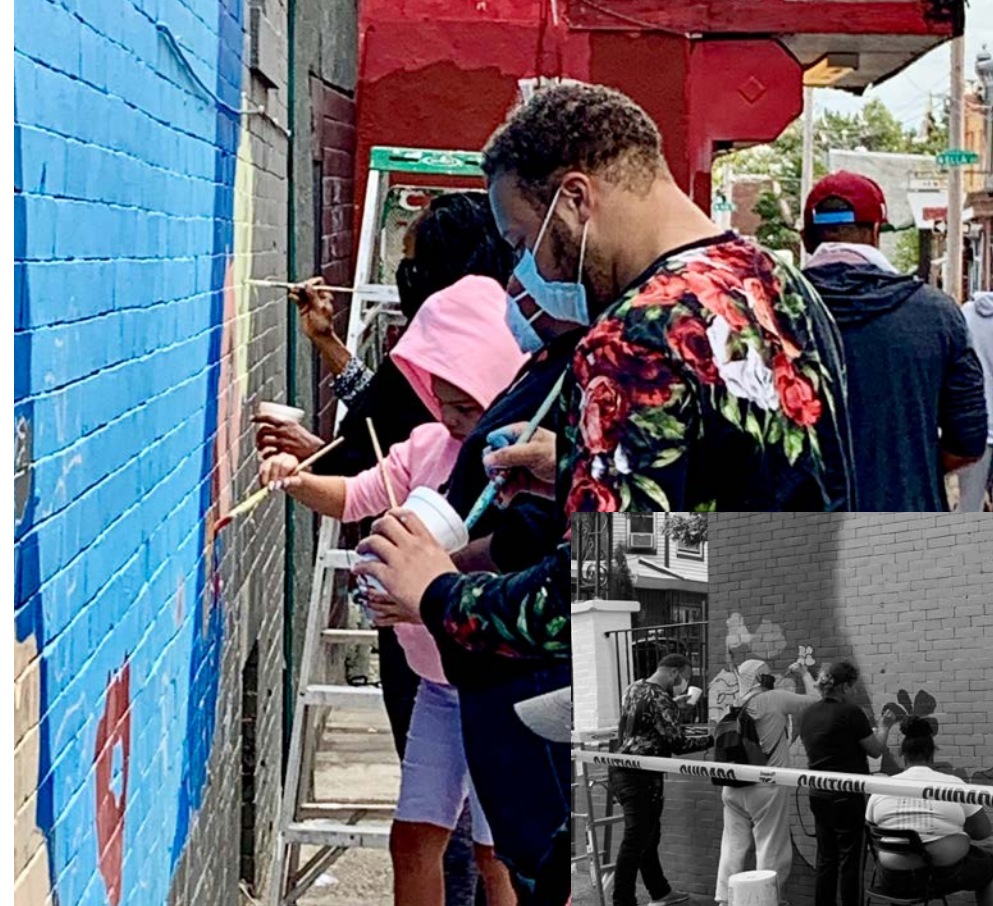
Celine Perez, our new Community Development Coordinator, originally joined the Impact team as a Community Connector in the spring of 2019. “My role as a Connector was a little different—I was very involved in a lot of things,” she admitted. Working with Impact, NKCDC, Esperanza, and HACE on a collaborative community-based crime reduction initiative, Celine quickly became a strong asset to the team. When a full-time position opened in Community Development, Celine jumped at the chance. “I couldn’t imagine being anywhere else!”

During her time as a Connector, Celine helped survey the neighborhood, which eventually led to a mural project on Swanson Street, around the corner from where she grew up. “The best part about being a Connector for me is being able to give back to the community that I grew up in,” she explained.

**“It’s hard living on a block where people don’t feel safe,” she said about Swanson Street. “This event was about giving them a moment of safety and security.”**

While Celine got to work with neighbors around McPherson Square as a connector, she is thrilled about this area being her main focus moving forward. She will be supporting the Friends of McPherson community group and the community work of neighbors around the park.

Our Community Connectors help ensure residents directly impacted by development shape the planning and implementation of revitalization. Connectors go back to the basics: directly reaching neighbors wherever they are, whether at the supermarket, child care center, library, hair salon, school, or home. Through conversations and surveys, they get to know their neighbors, connect them to resources, and find out what’s needed in the community.



## Mural Painting

# Swanson Street

Neighbors on Swanson Street finally got the mural they had been planning for since early in the summer. The project was led by Guillermo Garcia, owner of the house which hosts the mural, who has been a resident for decades. Guillermo wanted something to represent unity, stand for peace, and show the neighborhood that even here, half a block away from one of the most persistent drug corners in Kensington, there is a group of people who are holding down their block.

The mural was the result of three months of

planning, coordination, and engagement carried out by our community development staff and community connectors.

The artwork was developed by Walls for Justice, a young nonprofit seeking to unify the Philadelphia community through art. The project was made possible through the We CAN Collaborative, a three-year partnership between Impact, NKCDC, and HACE. The collaborative is funded by the Department of Justice, intended to reduce crime through strengthening the community.





## Community Engagement

# Rebuild Philadelphia

Rebuild—a city program made possible by the Philadelphia Beverage Tax—will invest hundreds of millions of dollars in improving community facilities throughout the city. This year, the Heitzman Rec Center was selected as one of the first Rebuild sites. The \$1.8M investment will include improvements to the indoor gym, community room, office and bathrooms, the playground, and some outdoor areas.

“We are thrilled to be a part of a project to reinvest in our neighborhood’s public spaces,” Casey O’Donnell said. “The Heitzman Rec Center renovation will not only enhance the appearance of our neighborhood, but provide opportunities for positive community engagement that will have a lasting effect. The Rebuild process places the needs and wants of residents at the center of the project, which is vital to its long term success.”

- 1 OUTREACH**  
 During the first year, we talked to children at the rec center, their parents, immediate neighbors, and community leaders and asked for their feedback.
- 2 ENGAGEMENT**  
 As we talked with community members, we collected surveys and held engagement events to better understand the community’s needs for the rec center.
- 3 DESIGN**  
 The team developed designs that meet modern code and accessibility requirements, are within budget, and reflect the input of the community.

## Program Updates

# Community Development

Although the work looked a little different this year, the Heart of Kensington Collaborative still made progress toward our goals. Led by Impact and funded by the Wells Fargo Regional Foundation, the collaborative is Esperanza Health Center, Street

Soccer USA, Mural Arts, and the Free Library of Philadelphia. From providing food to addressing mental health challenges to creating a safe place for kids to play, each partner quickly pivoted to meet the needs of a community hit hard by COVID.

In collaboration with NKCDC, we published our trauma informed community engagement curriculum this year. The participatory process included residents and stakeholders who helped develop and shape the final product. The curriculum will equip participants with an understanding of trauma and tools to mitigate its effects.



In response to the pandemic, and with funding from the Knight Foundation and WFRF, we outfitted a vehicle to promote socially-distanced community engagement. The truck helps remove any digital divide as a barrier for participation. Equipped with a TV screen, sound system, and WiFi hotspot, the truck literally meets people where they are.



The We CAN community-based crime reduction collaborative provides an opportunity to bring together the collective resources and capacity of its partner organizations. The vision is a safe and unified neighborhood where residents work together to build trust, eliminate crime, and advocate for their community.







*“This year, we had the opportunity to help number of first time investors who were willing to take a risk on Kensington.”*  
– Paul Marcus, Director of Impact Loan Fund

Each Jumpstart Kensington Training Program cohort learns about real estate business models, property sourcing, design and construction, financing and cost estimation, and leasing and selling property.

*“You can never go wrong by investing in communities and the human beings within them.”*  
– Pam Moore

## LOAN FUND

Since 2000, the Impact Loan Fund has provided financing support to surrounding neighborhoods, working closely with other lenders to attract businesses, support redevelopment, and finance existing business growth to create more local jobs.

The mission of the Loan Fund is to help create innovative products and services that will improve the Lower Northeast. In 2020, we added new loan programs in response to COVID-19 and over the course of the year, lent more than \$1.38 million with an average loan size of nearly \$67,000. 47% of these loans were to POC-owned businesses.



### SMALL BUSINESS RELIEF

The Loan Fund is one of 17 CDFIs administering PA Coronavirus Small Business Assistance. Grants of \$5,000 to \$50,000 will be awarded to approved applicants.



### RENTAL IMPROVEMENT FUND

Together with the City of Philadelphia, we have launched a pilot program to finance repairs and renovations for landlords to improve apartments for affordable rentals.

## WE ARE HAPPY TO CHAT ABOUT YOUR NEEDS

Impact Loan Fund generally funds existing businesses or businesses looking to expand. We typically do not finance startup businesses, but if we are unable to help with your needs, we can help refer you to other resources.





## Small Business and Landlord Support

# COVID-Relief Funding

The Coronavirus Aid, Relief, and Economic Security (CARES) Act allocated \$225 million to the PA Department of Community and Economic Development for COVID-19 relief to small businesses. Impact Loan Fund began working with other Community Development Financial Institutions (CDFIs) across the state to provide grants ranging from \$5,000 to \$50,000 to small businesses that have been economically impacted by shutdowns. The grant program prioritizes historically-disadvantaged communities,

women-owned businesses, communities targeted for business investment by state government programs like Main Street and Elm Street, and rural communities impacted by the pandemic.

Additionally, Impact Loan Fund launched a city-wide loan program to assist residential landlords who have been impacted by tenant unemployment. The program provides working capital to small-scale landlords of affordable units who are struggling to cover their expenses.

## Own Your Neighborhood

# Jumpstart Kensington



Jumpstart Kensington empowers neighborhood residents to become developers of their own neighborhood through quality, community-focused real estate development. Participants, who must have a connection to Kensington to be eligible, learn how to acquire, rehab, and sell distressed buildings. It's one way of turning the abundance of abandoned and blighted properties into job opportunities and wealth-generating tools.

In fiscal year 2020, we graduated our first cohort of participants, providing them with the training, mentoring, networking, and financing options to help build wealth locally, support scattered-site rehabilitation (as opposed to urban renewal), and provide opportunities to groups traditionally under-represented in real estate development.

1

### DEVELOPERS' NETWORK

The developers' network is about making connections between community developers, building mutually beneficial relationships, and sharing resources.

2

### TRAINING & MENTORING

The training program educates novice developers on real estate models, design and construction, financing and cost estimation, and leasing and selling property.

3

### JUMPSTART LOAN PROGRAM

The loan program is available to both experienced and novice developers, but novice developers are required to first participate in the training program.



