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HOUSE OF REPRESENTATIVES

COMMONWEALTH of PENNSYLVANIA

House Democratic Policy Committee Hearing

Community Development and Financial Institutions – Thaddeus Stevens College
Friday, Sept. 8, 2023 | 1 p.m.

Representative Ismail Smith-Wade-El

1 p.m. Rep. Smith-Wade-El, opening remarks

PANEL ONE

1:10 p.m. Jose R. Lopez, CEO
Spanish American Civic Association (SACA)

Marlyn Barbosa, Chief Workforce Development Officer
SACA

Q&A with Legislators

PANEL TWO

1:40 p.m. Jonathan Encarnacion, Board Member
Community First Fund

Alba Fernandez, Senior Vice President, Director of Lending
Community First Fund

Q&A with Legislators

PANEL THREE

2:10 p.m. Jaime Arroyo, CEO
Assets

Q&A with Legislators

****Optional tour of Thaddeus Stevens and Lydia Hamilton Smith Center for History & Democracy at the corner of Vine and Queen St. To follow hearing.****

Written Testimony for the PA House Policy Hearing

From the Spanish American Civic Association (SACA) and Tec Centro Lancaster

Friday, September 8, 2023

Presented by: Jose R Lopez, President and CEO of SACA and SACA Development

For over half a century, the Spanish American Civic Association, known as SACA, has served Lancaster County's largest minority population, the Latino community, and during this time it has been both a witness to and a catalyst for major cultural shifts.

SACA was established in 1973 with the help of local Catholic charities. The mission was to provide civic infrastructure and support that would meet the evolving needs of the Latino population and enable the general community to engage constructively with the growing Latino community.

Today, the mission of SACA has expanded to serve every ethnicity, age, and ability. As the needs of the people changed over time, so did SACA's response to their issues. SACA now exists with one clear mission: to uplift and restore marginalized communities through human, economic, and social services, while supporting cultural identities.

SACA is a full-service organization, meeting the most essential needs of the community through its growing offering of programs. Through our programs and support, we inspire others to identify and fulfill their unique purpose, leveraging resources to pursue a unified community where everyone has the opportunity to advance. This year is a special year for SACA as we're celebrating our 50th anniversary of serving those most marginalized in our community. Our programming focuses on five key areas.

Human Services that support our senior citizen community and those with food insecurities through our Community Meals Program, which has been in operation since 2005. COVID has escalated food insecurity within our community and SACA is committed to ensuring those who need food, fellowship, and hope have access to basic resources that fulfill these needs. The Community Meals Program provides about 162 meals on a daily basis. We have seen that need grow as the sustained impact of the pandemic has exacerbated issues like underemployment, unemployment, and health disparities in our community.

Behavioral Health both in addiction and mental health counseling helping to create a healthier community at every level. SACA's behavioral health programs provide culturally competent therapeutic services and support to the community and their families. Our mission is to provide both prevention and intervention services facilitating educational experiences and treatment to the community. Combined, these various programs coordinate the diverse efforts being conducted in the community to help address the ongoing behavioral health and substance abuse needs and the region. Programs include Neutra Clinica Residential (NCR), Neutra Clinica Outpatient, Neutra Vida Recovery House, and La Casa Halfway House.

Affordable Housing & Commercial Development. For more than a quarter-century, SACA Development has been the catalyst for creating affordable housing and economic development

opportunities within neighborhoods throughout Lancaster City. Our most recently completed project is the Conestoga North Townhomes located on Chesapeake Street near South Duke Street in Southeast Lancaster. In total, this \$7.5M project yielded 18 new residences to fulfill a great need in the Lancaster community. Our vision is that projects initiated by SACA Development will create communities that are all-inclusive, empowered to prosper through sustained social and economic transformation and share the belief that diversity is to be embraced and celebrated.

Public Broadcasting through WLCH Radio which is Lancaster and York's only bilingual educational and public radio station. We are one of just 33 owned and operated Latino Public Radio stations nationwide. We broadcast 7 days a week, 24 hours a day. WLCH has become an important vehicle for bridging communities across ethnic, social, economic, cultural, and language barriers.

Workforce Development that supports employment and economic development in our region through our Tec Centro model and facilities located Lancaster. A division of SACA, Tec Centro is the primary provider of bilingual education and skills training in Lancaster. We proudly provide state-of-the-art workforce training programs that reach more than 1,200 individuals annually. The core services provide education and skills training to those who are unemployed, under-employed, and families living in poverty.

It's important to note that not everyone coming into Tec Centro is looking for training. Many come looking for employment opportunities. Tec Centro partners with area businesses to meet their employment needs by providing referrals directly to HR departments regarding open positions. Through the model we developed with Tec Centro Lancaster, other Tec Centro locations have taken root across the region in Berks, Lebanon, and York Counties, with plans for sustained growth and opportunities through the newly formed Tec Centro Workforce Network. We are in early talks with the Capital Region and Lehigh/Northampton about replicating the Tec Centro Model in their communities as well. *The testimony presented by Marlyn Barbosa, Program Director at Tec Centro Lancaster, will present much more information about the powerful impact of workforce development in our region, and the growing demand for these programs.*

Most importantly, everything we do at SACA is only made possible by public and private partnerships. This includes a mix of government funding, private grants, business/corporate donations and sponsorships, and private donations and sponsorships. We have benefitted from the generosity of community businesses who contribute physical buildings, resources, and funding to make our mission possible. **But the need for additional funding is never ending because of initiatives, and the community of people we serve continues to grow.**

The demand for every area of our services continues to outpace the resources we have to adequately meet the community's needs. Whether that's our community meals, affordable housing, behavioral health programs, or workforce development, we passionately advocate for additional support from the Commonwealth to ensure these needs do not go unmet for our most vulnerable populations.

As policy makers and legislators, you can be of most help to SACA by advocating for adequate funding and collaboration that allows us to build partnerships and maximize resources. Currently, such efforts and commitments within state government are marginal or not in evidence. I urge you each to be intentional about creating opportunities for future funding and support which will

directly benefit SACA's core programming areas discussed here. Combined, they work together to create a stronger, healthier community where everyone is given the opportunity to thrive.

Thank you for this opportunity to share the mission and vision of SACA. It is with great passion and commitment that we look forward to serving the Lancaster community for another 50 years and beyond!

Again, thank you. Gracias.

Jose R Lopez, President and CEO of SACA and SACA Development

Marlyn Barbosa
Chief Workforce Development Officer
Tec Centro Lancaster

Written Testimony for the PA House Policy Hearing

From the Spanish American Civic Association (SACA) and Tec Centro Lancaster

Friday, September 8, 2023

Presented by: Marlyn Barbosa, Chief Workforce Development Officer, Tec Centro Lancaster

There is an immense and growing need in our community for workforce development to address the significant percentage of unemployed and underemployed individuals through Pennsylvania, but specifically in Lancaster County. Lancaster City is home to a diverse population that is made up of 40 % Hispanics and 17 % Black or African American (Census Bureau's American Community Survey 2017-2021). In the City, 9% of Hispanics and 9.4% of Blacks are unemployed or underemployed. Moreover, 15% of city residents are living in poverty. Adequate adult education is severely lacking and it's directly impacting this population's ability to find jobs that pay a living wage. Twenty nine percent of Hispanic city residents do not have a high school diploma and 17% of families do not speak English in their home.

The Spanish American Civic Association, known as SACA, is among the leading organizations in Lancaster County to take proactive measures to address the workforce development need by creating Tec Centro, a bilingual workforce development center in Lancaster. Our nine years of experience in operating Tec Centro in Lancaster has allowed us to create a platform for community colleges, technical schools, philanthropy, corporate sponsors, community organizations, employers and the PA CareerLink to unite in addressing underemployment and unemployment issues in our community.

Our organization, with the help of our corporate and philanthropic partners, has invested over \$7M in the establishment of two technology centers. Here are some examples.

- The Harrisburg Area Community Center has set up Allied Health courses in our neighborhood facility in the areas of Certified Nursing Assistant, Medical Assistant, Phlebotomy and Healthcare Office Assistant.
- Thaddeus Stevens College of Technology has brought its significant resources in trades programs are into our neighborhood and established trade occupational areas in HVAC Refrigeration and Maintenance, Industrial Electrical, Commercial Plumbing, Computer Software Information System and Facilities Maintenance Technician offering a short-term certificate program.
- Tec Centro also offers its own Dental Assistant, Culinary Arts Program and Forklift training.
- Our future development will be in the areas of Behavioral Health Pathway, through our partnership with Harrisburg Area Community College and Welding, and Metal Fabrication through our partnership with Thaddeus Stevens College of Technology. All careers of high demand in our community.

Our proven track record has provided a powerful model for other communities seeking to address their workforce development needs to request our assistance in setting up Tec Centro operations in their community. As a result, the community, government, business, and philanthropic leadership in Reading has replicated the Tec Centro model. Tec Centro Berks is already open and providing workforce training services. A similar effort is developing in York, with a planned opening of Tec Centro York in 2024. And Tec Centro Lebanon recently opened

their doors providing employment services and in 2024 workforce programs will be implemented. An additional location is being explored for Harrisburg.

The support from state agencies is critical to support the efforts that are in evidence in these communities and recognize the regional effort being made to deal with workforce development issues from the community level up rather than from government down. The return on investment is impressive and has given our investors and stakeholders confidence that Tec Centro is a model that works.

Since opening in 2014, Tec Centro provided workforce services to over 6,000 individuals, has placed over 1,800 individuals in permanent employment with most recent an average hourly wage of \$19.64. Over 2,000 individuals enrolled in workforce programs and more than 1,600 increased their language and academic skills. Tec Centro graduates have generated \$27M funneling this back to the local economy since opening its doors. This results in an estimated investment of \$8.5M back into the local economy (assuming an average of \$10 an hour, full-time employment).

Adult learners participating in the Tec Centro program increase their wages by 40%. And wages at placement for learners graduating from Tec Centro range from \$15.00 to \$28.00 depending on the occupational area.

While these numbers are powerful, please allow me to share a testimonial with you that paints an even clearer picture of how these numbers and statics equate to a real life that has been profoundly impacted.

Karen B. enrolled in our Medical Assistant program at the age of 32. She is a single mom of three beautiful children, two boys and one baby girl. Before enrolling at Tec Centro, she struggled to keep a full-time job, and as a result she experienced homelessness more than once. In 2022, she graduated and attained the Medical Assistant Certification and secured full time employment soon after she completed.

Karen's testimony:

"Going to Tec Centro really turned my life around. The school gives low-income individuals a chance at a better future. Not giving up and being motivated has made me who I am today. I now have a house, own two cars for the first time in my life, a career, and my children are so proud of me. I work at a doctor's office with Penn Medicine and never thought in my life that I would have a desk area to call my own and work so close with doctors. I am finally doing something I enjoy; I am finally happy to get up in the morning and go to work. I look at myself now and feel so proud to the point that I want to cry happy tears. In my future, I am going to buy a house and make sure I leave something behind for my children."

Here is the most critical part for our legislators and lawmakers to understand. State agencies need to support the efforts that are in evidence in these communities and recognize the regional effort being made to deal with workforce development issues from the community level up rather than from government down. The return on investment is impressive and has given our investors and stakeholders confidence that Tec Centro is a model that works.

Even through growing locations, community partners, and sources of funding, the need is currently far too great to fulfill. **Tec Centro Lancaster has a waiting list of over 1,400**

individuals who wish to enroll in a program. But without adequate funding, we cannot meet the growing need in the community. **The total cost to serve those on the waiting list is over \$5M.**

Our organization by itself cannot address the complete needs of marginalized communities which require opportunities for the underemployed as well as the unemployed. Vocational institutions and community colleges cannot address the workforce development needs of these communities through their 2-year and 4-year offerings. Community based organizations are not able by themselves to address fully the workforce development needs of their constituencies. And of further concern is that employers' needs are also left unmet.

But community organizations, community colleges, PA CareerLink, and employers all working together have proven to be very successful in providing economic advancement opportunities for underemployed and underplayed residents of marginalized communities.

It is important and vital to the social and economic health of marginalized communities and communities of color to maintain the existing line item in the state budget under Tec Centro Workforce Network and continue the support of community-based and bi-lingual workforce development centers in the state 3rd class cities.

Thank you for the opportunity to present the strong evidence of success for community-based workforce development centers, like Tec Centro Lancaster, and to make recommendations for future funding and support which we hope you will seriously consider. I invite each one of you to visit Tec Centro Lancaster where you will gain a vantage point into the progress and outcomes taking place every day in our facilities.

Again, thank you. Gracias.

Marlyn Barbosa, Chief Workforce Development Officer, Tec Centro Lancaster



COMMUNITY FIRST FUND[®]

CDFI's Contribute to Vibrant, Equitable Communities

Testimony to the Pennsylvania House Democratic Policy Committee

September 8, 2023

Lancaster, PA

Jonathan Encarnacion

Board of Directors, Community First Fund

Senior Director, Medicaid Program, UPMC for You, a division of UPMC Health Plan

Thank you for the opportunity to address the House Democratic Policy Committee regarding the need for and impact of Community Development Financial Institutions (CDFIs). I have spent decades working and volunteering to advance a vision of a healthy, fair, and equitable community and I have seen firsthand how economic disparities have contributed to a wide range of community challenges.

CDFIs break down barriers for underserved and marginalized populations to create opportunities to build credit, gain financial acumen, access capital, and build wealth. CDFIs like Community First Fund help revitalize neighborhoods and assist people living paycheck to paycheck to help them set their own financial goals and move toward accumulating their own wealth. In my time as a Board Member of Community First Fund, I have witnessed the impact CDFIs have on distressed neighborhoods.

Access to Capital

CDFIs bridge the gap by providing access to capital and financial services to individuals and businesses in economically distressed areas. By offering responsible and affordable loans, CDFIs empower local entrepreneurs, community-based organizations, and small businesses to start, grow, and succeed. This, in turn, fosters job creation and economic stability within the community.

Equity and Inclusion

CDFIs are committed to promoting economic equity and inclusion, which are essential for a thriving society. They actively seek to address systemic barriers and discriminatory practices that have historically excluded marginalized communities from financial opportunities. By focusing on the specific needs of each community, CDFIs create tailored solutions that foster sustainable growth.

Affordable Housing

One of the critical areas of impact for CDFIs is affordable housing development. They play a pivotal role in financing affordable housing projects, reducing blight, and revitalizing neighborhoods. Through partnerships with local housing organizations, CDFIs promote stable housing options, which form the foundation for strong, resilient communities.

Financial Education and Coaching

CDFIs not only provide financial services but also invest in financial education programs. These initiatives equip community members with essential financial literacy skills, helping them to set financial goals, make informed decisions about their personal finances, and create long-term economic well-being.



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Partnerships and Collaboration

CDFIs actively collaborate with local stakeholders, including government agencies, nonprofits, and other financial institutions. These partnerships leverage resources and expertise to maximize the impact of community development efforts. The result is a comprehensive approach to address complex challenges and build sustainable economic growth.

Resilience and Disaster Recovery (COVID-19)

CDFIs demonstrate their importance during times of crisis, such as natural disasters or economic downturns. They play a vital role in disaster recovery efforts by offering flexible financing options and providing much-needed support to businesses and individuals affected by adverse events.

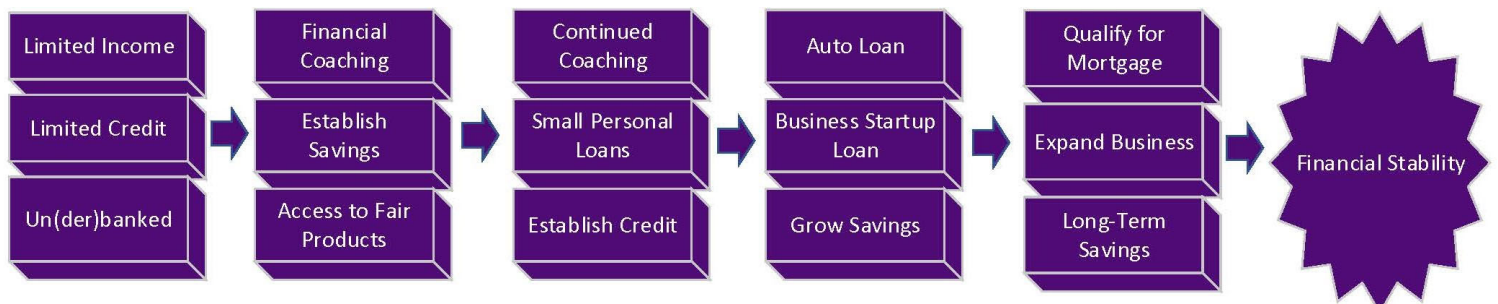
Community First Fund Credit Union

In 2022 Community First Fund launched a low-income designated community credit union to fill a critical gap in financial products and services in central and eastern Pennsylvania. This Minority Depository Institution advances economic justice for individuals who have been systemically marginalized for generations.

Since its grand opening in Lancaster in June 2022, the Credit Union has established a specialized framework for accessible services and financial coaching for low-income individuals and families. This first branch is laying a solid foundation as we make plans to expand to every city where Community First Fund has an office location.

Investing in Financial Equity and Economic Mobility

Investing in a CDFI Loan Fund, Community Bank or Credit Union has perpetual impact on the economic health of a community. As loans are paid back the money is redistributed in the community to create businesses, establish or renovate affordable housing units, help families buy a car or close their first mortgage, and revitalize distressed and blighted neighborhoods. CDFI funds never sleep – they work and grow in perpetuity to promote economic justice.





COMMUNITY FIRST FUND[®]

CDFI's Transform Communities

Testimony to the Pennsylvania House Democratic Policy Committee

September 8, 2023

Lancaster, PA

Alba Fernandez

Senior Vice President, Director of Lending

Community First Fund

I am very honored to have this opportunity to speak about Community Development Financial Institutions and our efforts to promote economic development in the communities we serve, specifically with low-income people and People of Color.

I have been with Community First Fund for 7 years and I spent my first 4 years working directly with the small business owners who were looking for access to capital to either start or expand their businesses. Helping to assess their business needs with funding and on ongoing technical assistance, many borrowers helped to transform their own communities by creating jobs and sustainable businesses that allowed for their families to improve their way of living and create sustainable and transformational wealth.

In my time as a lender, I was able to help business owners start their businesses, purchase a location to expand their existing business, purchase and renovate blighted or vacant real estate to then create affordable and quality housing in their own neighborhoods. I was able to see how small, distressed communities was progressively transformed with the addition of quality daycares, grocery stores that provide fresh foods and health care services.

Making Dreams Come True

Our borrowers come to us with an idea and a dream. We help them make that dream a reality – a reality that changes their personal lives and those of everyone around them. This was the case of Ms. Solako, an African immigrant that was able to open a pharmacy in a health services desert.

Ms. Solako opened her pharmacy in a neighborhood that includes a housing project and senior living facility; but the big box pharmacies had moved miles away – leaving thousands of at-risk residents, most without transportation, without a basic need in their community. As a CDFI, we were able to help Ms. Solako fill that void and our efforts also helped to attract a fresh food market and a childcare services facility that can be easily accessible to its residents. By making capital accessible to the low-income residents of this community, Community First Fund was able to help its residents create a vibrant, thriving neighborhood.



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Creating Opportunity and New Jobs

We also have helped home-operated business owners who lack the capital access to branch out to a location on their own. In the case of Ms. Silvia, who was able to obtain a small loan from Community First Fund to purchase larger equipment to make her cakes from home. A \$1,200 loan to her business enabled her to establish credit and learn the necessary skills to formalize her baking business through technical assistance provided by Community First Fund. Within a few years she was able to acquire additional funding to obtain a storefront commercial property in which to operate her business. Today, Ms. Silvia now employs 20 individuals and runs a very successful baking business.

Helping in Times of Distress

We worked one-on-one with our borrowers and business owners in our communities to provide them with access to financial assistance during the COVID-19 pandemic. We worked with government officials to make millions of dollars in funding available to the most needed and vulnerable communities. We also able to help be a conduit to help businesses with Payment Protection Program forgivable loans that were administered by Small Business Administration. Without this type of one-on-one assistance, many businesses would not have survived and in many cases, many thrived with the help of CDFI's like Community First Fund.

Community First Fund, like many CDFI's in the state and the country, work creatively to create funding opportunities for these historically challenged individuals and communities. We have created partnerships with government bodies and agencies, with other financial institutions and many other partners to have funding opportunities and technical assistance and education services to our borrowers and business owners.

Providing More than a Loan

Our lenders do more than process loan applications. We coach our clients on how to build their credit, save for the future, and build business plans to create long-term sustainability. We connect our clients to local resources to help them make their dreams come true and reach individualized goals. CDFIs look holistically at our clients to consider the big picture to partner with them and help them succeed. Many of our clients are not eligible for loans from traditional financial institutions, but we have the flexibility to be responsive to their needs and work with them to help them achieve their dreams. Even though our borrowers are considered high risk by other financial institutions, our default rate is on par with other financial institutions largely due to our coaching and technical assistance.

CDFI's are rooted in these communities and understand the challenges that many of these borrowers' face when it comes to accessing capital to purchase a home or even obtain a \$1,000 loan to fix their car to get to work. We work with immigrant communities that face language and cultural barriers and low income and communities of color that have not had the opportunity to learn how good credit history helps to create financial opportunities to buy a home or open a business. We help and empower our clients with financial education to help them build a better future and wealth for themselves and their families.

PA House Democratic Policy Committee
Written Testimony by Jaime Arroyo, CEO at ASSETS

In 1993, the Mennonite Economic Development Associates, known as MEDA, laid the foundation for an organization dedicated to empowering individuals facing economic barriers through entrepreneurship. Fast forward 30 years to the present day, ASSETS has emerged as a catalyst, supporting countless underrepresented entrepreneurs. This diverse group includes women, Black, Indigenous, people of color, Latinx, LGBTQ+, veterans, and individuals with disabilities. ASSETS has been instrumental in helping them establish and expand successful businesses that not only bring economic prosperity to themselves and their families but also make a positive impact on their communities.

ASSETS operates as a 501c3 nonprofit organization and a Certified Community Development Financial Institution (CDFI). Its overarching mission revolves around creating economic opportunities and nurturing entrepreneurial leadership to combat poverty and foster thriving, sustainable communities. This mission is executed through three core avenues: Entrepreneur Training, Community Lending, and Impact Consulting.

ASSETS hosts a Small Business Administration (SBA) Women's Business Center under its CDFI umbrella. This center facilitates cohort-style training programs like the Idea Incubator, which spans ten weeks and guides entrepreneurs from concept to Minimum Viable Product, Business Plan, and Pitch Deck. Additionally, ASSETS conducts Finance and Marketing Bootcamps, each spanning five weeks, offering in-depth insights led by industry experts. Regular seminars on vital business aspects such as accounting, tax preparation, risk management, and funding opportunities further enrich this training platform.

Through its Impact Consulting service line, ASSETS assists business owners and executives in measuring their social and environmental impact. Using the B Impact Assessment, a free digital tool that evaluates businesses across five crucial areas—community, customers, environment, workers, and governance—ASSETS establishes baseline impact metrics and crafts improvement strategies. Moreover, ASSETS helps early-stage businesses seamlessly integrate impact considerations into their business models, making it an intrinsic part of their operations.

ASSETS' Community Lending initiatives aim to provide equitable access to capital for entrepreneurs who often encounter systemic barriers. The primary focus is on underrepresented entrepreneurs, particularly women and BIPOC entrepreneurs, who historically and presently face difficulties in accessing financial resources for business growth. ASSETS offers loans ranging from \$1,000 to \$50,000 through three key products: the Small Business Loan, Impact Loan, and Reimagining Our Community Loan.

- The Small Business Loan provides entrepreneurs with up to \$10,000 for working capital, equipment, supplies, and inventory. This loan program imposes no minimum credit score requirement and offers technical assistance in the form of Credit Counseling. Its primary

objective is to prepare entrepreneurs for accessing more substantial capital from organizations like Community First Fund and traditional financial institutions.

- The Impact Loan incentivizes businesses to measure and enhance their social and environmental performance. Entrepreneurs applying for funding between \$10,000 and \$50,000 must complete the B Impact Assessment to assess their impact. As borrowers repay their loans and meet specified impact milestones, they become eligible for interest rate discounts, enabling businesses to make meaningful societal contributions.
- In response to the COVID-19 pandemic, ASSETS introduced the ROC Loan in collaboration with the Philadelphia Federal Reserve. This loan, which can reach up to \$10,000, supports entrepreneurs in various ways, including working capital, supplies, inventory, and equipment. Notably, ASSETS matches this loan with a 30% grant, up to \$3,000, which does not require repayment. Additionally, to shield borrowers from the impact of rising interest rates, this loan is provided at a fixed interest rate of just 1%. Since its soft launch, ASSETS has disbursed over a dozen loans, totaling \$115,500 in loans and \$34,650 in grants, promising substantial savings for these entrepreneurs.

The unique contribution of CDFIs like ASSETS to communities lies in their capacity for innovation. Through your support and funding, organizations like ASSETS have succeeded in preparing entrepreneurs for capital access, measuring and enhancing businesses' social and environmental impact, and promoting inclusive and equitable practices during their recovery efforts.

As legislators in our Commonwealth, your efforts to back CDFIs like ASSETS have an amplified effect on all our communities. This support translates into direct investments in diverse entrepreneurship, ethical business practices, workforce development, job creation, affordable housing, quality housing, green energy, infrastructure, agriculture, environmental rejuvenation, and much more.

To ensure the long-term presence of CDFIs at the forefront of community development, consistent and stable funding is imperative. Here are key initiatives that you, as lawmakers, can champion today to make this happen:

1. Support and expand the Neighborhood Assistance Program to prioritize Certified Community Development Financial Institutions (CDFI).
2. Mandate and hold financial institutions in the Commonwealth accountable for directing and prioritizing Community Reinvestment Act (CRA) dollars toward Community Development Financial Institutions (CDFI).
3. Promote awareness and education about Community Development Financial Institutions (CDFI) across the entire state to build trust within vulnerable communities.

By embracing these initiatives, you'll contribute to fostering lasting change, driving economic empowerment, and building resilient communities throughout our Commonwealth.