



2019

# Annual Report

# Dear Friends,

Equity. Partnership. Integrity. Professional. Team Work. Passionate. Respectful. These are the guiding values established by the Board of Directors and Staff as defined by our strategic planning process completed in 2019. These words represent our core principles for serving the community and how we connect and work with our partners, supporters, and each other as we continue in the revitalization of the diverse neighborhoods we serve.

With support from our key stakeholders, including our community residents, fiscal year 2018-2019 was truly an amazing year full of activities that showcased our community's cultural heritage and achievements in expanding our affordable housing initiatives for rental and homeownership opportunities. We kicked off the year with the first ever Night Market in El Centro de Oro, which celebrated the neighborhood's vibrant Latino culture through live musical and dance performances—welcoming vendors, local businesses, residents as well as newcomers. Secondly, HACE broke ground on our newest addition to our affordable rental housing portfolio, Casa Indiana, providing 50 new units of housing with supportive services for seniors. Another highlight of the year was winning the Philadelphia Foundation's Key to Community competition in the Economic Prosperity Grant category, to support the creation of the Good Lands Trust—an initiative designed to create long-term homeownership affordability in fast appraising sections of HACE's neighborhoods.

Everything we do is driven by our mission—to build just and equitable neighborhoods for residents and small businesses through the development of affordable housing and commercial spaces, providing supportive services, engaging residents and stakeholders, and supporting small businesses to grow the neighborhood's economic base and increase job opportunities to nurture the community's rich cultural diversity.

Thank you our Board of Directors, staff, partners, supporters and community residents for your generosity and support this past year.

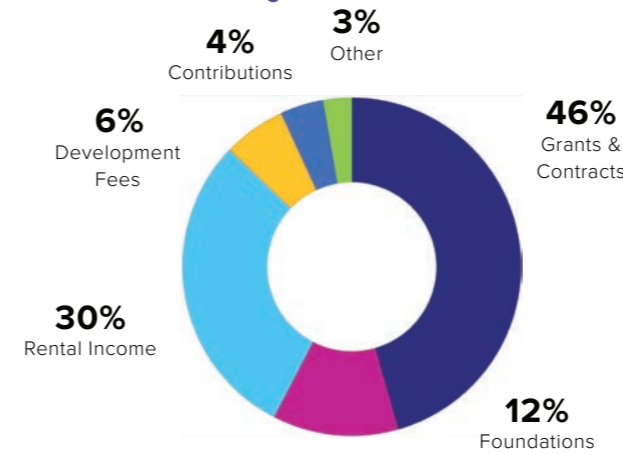
Sincerely,

**Maria N. Gonzalez**  
HACE President & CEO

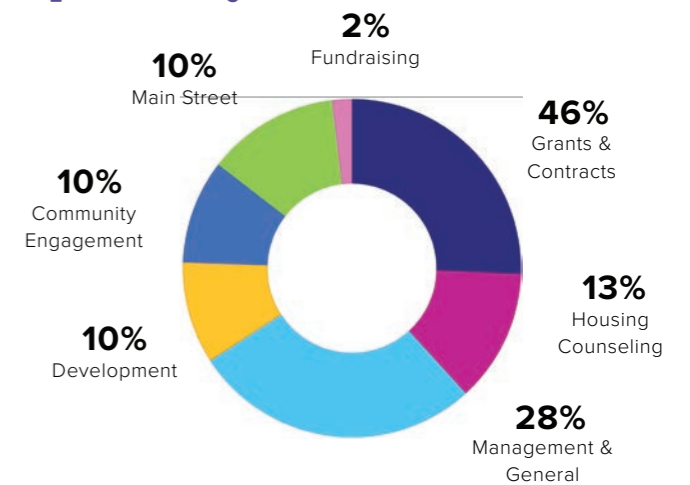
## Financial Snapshot

HACE's annual operating budget is funded through a wide range of resources that are then utilized to support neighborhood revitalization:

### Income by %



### Expense by %



Support HACE's 2025 plan implementation: [www.hacecdc.org/donate](http://www.hacecdc.org/donate)





## Casa Indiana

### HACE breaks ground with affordable housing for seniors

Last May, HACE was joined by Mayor James Kenney, elected officials and state agency representatives to celebrate the ground-breaking of our newest affordable housing development, Casa Indiana. This \$16 million project adds 50 new affordable units to HACE's current portfolio of over 450 existing units in North Philadelphia's Fairhill and St Hugh neighborhoods, serving seniors, families, artists and small businesses. Casa Indiana's units are specifically targeted to aging residents (62 years and over), who will be able to take advantage of community social activities and supportive services, like shuttles to medical appointments and on-site benefits enrollment services, to remain self-sufficient for as long as possible.

"In many cases, these men and women have spent their whole lives in the neighborhood. Their families and friends are here. We know that seniors have much higher quality of life – and better health outcomes – when they are able to remain close to loved ones, and in familiar settings," said Maria Gonzalez, HACE's President and CEO. "We want to make sure no one has to move out of the neighborhood just to get the support they need to live a healthy and fulfilling life as an older resident."

Casa Indiana is a catalytic project within a larger resident-driven strategy that incorporates a number of innovative projects in the surrounding area. HACE has been working to craft a creative, partnership-rich revitalization strategy in the area surrounding the Richmond Industrial Track to ensure equitable livability and affordability. By targeting efforts to key sites at a critical time, HACE builds from ongoing and recent efforts to address areas that have been identified by residents and stakeholders as the most challenging and repeat problems in the neighborhood, and transforms them into long-term assets for inclusive neighborhood growth.

Casa Indiana is made possible through funding from the Philadelphia Division of Housing and Community Development (DHCD), Philadelphia Land Bank, Pennsylvania Housing Finance Agency (PHFA), the National Equity Fund, Philadelphia Housing Authority (PHA), TD Bank, and Local Initiatives Support Corporation (LISC).

# A House for Christina

## HACE is making the "American dream" a reality in the Fairhill & St Hugh neighborhoods.

Christina Perez contacted HACE and expressed her dream of becoming a first time homeowner, but knew she, like many going through this process for the first time, had to overcome some credit issues first. She enrolled in HACE's Credit Academy in February 2019 determined to roll up her sleeves and dig into the many aspects of credit and budgeting. Christina graduated from the three-course workshop series in March 2019 (a total of 6 hours focusing on financial literacy), and began one-on-one coaching with one of HACE's national certified housing counselors later in the year. Our services are designed to build on each other, in order to help families facing common financial challenges, like living paycheck to paycheck with little or no savings, keeping credit cards at maximum balance, or dealing with collections debts. We are here to let clients know that they are not alone in dealing with these hurdles, and to support them as they design and implement practical plans that work with the reality of their lives.

### **Meet Christina Perez, a recent graduate of the HACE Credit Academy, who recently achieved her goal of homeownership!**

Through her diligent hard work and support from her HACE financial counselor, Christina became eligible for HACE's secured credit card program, which helps our clients build up their credit to advance their financial goals. In September 2019, HACE paid the deposit for the single mother of five to open a secured credit card with a local banking institution. Aided by her recent financial education, Christina knew how to use her new secured credit card to increase her credit score by nearly 100 points in just 7 months! She was pre-approved with a lender in February 2020 with a low interest rate and purchased her first home at the end of April. HACE will continue to work with Christina and other new buyers to provide more tips for homeownership success.



# HACE's Credit Academy



63

Credit Academy  
Graduates in 2019

75-100

Points Credit Score  
Improvement

11

Graduates  
received HACE  
Secured Credit  
Card

## Providing a Path for Equity through Improving Financial Literacy

To help individuals build or repair credit, HACE has developed a comprehensive credit repair program—HACE Credit Academy. This initiative has three components that aim to help consumers develop an action plan to repair their credit, develop money management skills, and build new behaviors for improved long term credit scores.

This program focuses on credit because it is a critical factor that touches many facets of our personal lives, from getting cable services to buying or renting a home. Many of our consumers are at a greater disadvantage to maintaining good credit due to lower incomes and insufficient savings to cover unplanned expenses and emergencies

Our goal is to improve credit scores of program participants so that they are able to have access to affordable loan and insurance products, in some cases qualify for a job; providing a path for true equity in our community. There are three components to the Credit Academy:

### Group Credit Counseling

The group counseling sessions are held bi-weekly for one month; each session lasts for approximately 3 hours. The group counseling sessions are held during weekend hours to accommodate consumers' schedules. The Credit Builder-Track equips attendees with the tools and resources necessary to improve their credit history. Attendees that complete the Credit Builder-Track series receive an incentive of \$50.00 gift card.

## One-on-one Credit Repair and Money Management Counseling

Upon completion of the group education series, HACE's Housing Counselors meet with consumers for one-on-one sessions to further support their financial goals and improve credit history. At the first session a tri-merge credit report is pulled to review and develop a credit repair action plan to resolve credit issues and improve credit score. The action plan considers household income as well as other factors for improving credit in the short and longer term. Housing counselors will reiterate on how to obtain a free credit report to check on updates on credit history; why credit is important; how to maintain good credit; how to investigate and solve credit issues; how to access earned income credit; importance of various insurance products to protect assets; and developing a household budget.

## HACE Secured Credit Card

Upon completion of the group counseling on credit and money management, and individual counseling for a period of six months, eligible program consumers can obtain a secured credit card. It is very challenging for our low income consumers to repay creditors to repair their credit, build savings and meet deposit requirements to obtain a secure credit card. Once a consumer has met the bank's criteria for the secure credit card for at least nine months, they may be eligible for a regular unsecured credit card.

Neighbors build community organizing and leadership skills through team-designed projects in HACE's Livability Academy



## Livability Academy

### Rejuvenation Pop-Up Lounge brings style, fun and self-care to the Kensington Storefront

People experiencing homelessness in Kensington and Fairhill are often met with frustration and disdain, but not during the Rejuvenation Pop-Up Lounge in July. This event, planned by graduates of the HACE Livability Academy, offered a moment of relaxation and restoration to people living on the streets.

The Livability Academy program is designed to build capacity for resident-driven change in the Fairhill neighborhood by offering a 35-hour training of cohorts of community members, as well as funding and technical support for projects developed by participants. The Community Workers, an intergenerational group of women who came together during the Spring 2019 Livability Academy session, agreed to



Community Workers group member Towanda perfects her manicure skills with Lois, another Livability Academy graduate, at the Rejuvenation Pop-Up Lounge volunteer training.

focus their efforts on supporting people experiencing homelessness. Some group members were able to draw on lived experience to inform the project, which helped the women narrow their focus to offering two things that can be hard to come by for people living on the streets: hygiene products and relaxing services.

Community Workers group members worked hard to put on this special event, including reaching out to the Kensington Storefront space to host the event, collecting donations of travel-sized toiletries and gently-used clothing, and recruiting and training volunteers to provide soothing services with dignity and respect. The day featured a lounge where guests

could receive haircuts, facials, and manicures; browse the pop-up shop for toiletries and clothing; and enjoy therapeutic art activities - all creating a restorative space for vulnerable neighbors on one of the hottest days of the year.

Volunteers and organizers all agreed their favorite part of the day was connecting with the guests, and they treasured the opportunity to get to know each other over nail polish or sparkling water. And judging by the rainbow of nails on Kensington Avenue following the event, the manicures provided were a hit with all the guests!

# HACE's Main Street Program



1,708

Bags of trash collected

15

New businesses on the corridor

135

New jobs created in the area

## Building a Vibrant Local Business Community in Fairhill & St Hugh

HACE's Main Street Program is part of a larger economic development initiative led by HACE and our community partners to revitalize the Fairhill and St Hugh neighborhoods, located in Eastern North Philadelphia. HACE's Main Street Program is designed to provide technical assistance to existing and new businesses, improve employment and entrepreneurial opportunities for low and moderate-income individuals, and to positively impact commercial corridors by using the five-point Main Street approach, which consists of organization, promotion, design, safety, and sanitation. This nationally renowned approach is breaking new ground in the inner cities with its comprehensive, incremental, and carefully coordinated approach to commercial redevelopment.

HACE facilitated a number of local community events which have effectively made El Centro de Oro in particular home to various noteworthy cultural activities. These events and activities include:

### Night Market in El Centro de Oro

In partnership with the Food Trust, HACE hosted the first ever Centro de Oro

Musical and dance performances entertained the crowds coming to sample diverse food truck cuisines at Night Market in El Centro de Oro

Night Market on Thursday, May 2nd, 2019. Fox 29 was at the event and a news story about El Centro de Oro Night Market was published on their website. The Night Market was a big, open-air street party held during a beautiful night. Several blocks were closed to traffic, allowing crowds to gather and making El Centro de Oro shine again. Merchants, residents, and visitors enjoyed the neighborhood's vibrant Latino culture through live musical and dance performances. 44 food trucks participated along with local businesses and residents as well as newcomers. According to data gathered by The Food Trust, the corridor was visited by 7,500 people and about 45% of them visited the corridor for the first time. 85% of people polled at Night Market indicated that they would rate the event a four or a five out of five stars.



Fiesta Caribeña celebrates the community with free, live performances and activities like face painting, free games and prize giveaways.



### Salsa Nights at Fairhill Square Park

HACE partnered with Siempre Salsa to host music concerts at Fairhill Square Park located at 4th Street and Lehigh Avenue. Our salsa concerts showcased local talent every second Friday of the month from June through August 2019 at 5 pm, and were a hit with the community, who enjoyed listening to local bands and dancing in the park. The goal of these events is to promote arts and culture of the neighborhood and attract patrons to visit local food establishments for dinner.

### Fiesta Caribeña

This 12th Annual Fiesta Caribeña was held at Fairhill Square Park, featuring live entertainment, free children activities and free resources. This event is part of HACE's outreach strategy to raise awareness to the local community of resources related to housing, utility assistance, health, and much more. Many social service providers were at the event to provide information on services and benefits available in the community. Corridor businesses participated in the event to promote their products and services.

### HACE Business Socials

HACE's networking events for small and local businesses provide an opportunity to connect in a business-to-business format. The Main Street program hosts two Business Networking Socials per year to bring business owners and business service providers together as well as to provide important information related to business ownership.



Established in 2012, this weekly summer farmers market is located at 4th and Lehigh, just one block away from El Centro de Oro.

The first Business Networking Social for this fiscal year was hosted on November 15, 2018. Social Media and Marketing was the theme for the event and the guest speaker was Mr. Ricardo Hurtado, owner of El Sol newspaper, who has 25 years of experience in the publishing and Hispanic media industry. Mr. Hurtado took the time to speak with each business owner who attended to discuss their needs and help them prioritize these needs.

On June 26, 2019, the Main Street program hosted its second Business Networking Social, which included a presentation about Google My Business. Main Street staff discussed the importance of having an online presence, especially on Google, and demonstrated how Google My Business works and the benefits this

platform offers to small businesses located in our commercial corridors.

### Farmers Market

HACE in partnership with the Food Trust, held the fourth annual Farmers Market at Fairhill Square Park on Tuesdays from July through September 2018. The Farmers Market provided affordable locally-grown fruits and vegetables and free information on health and wellness and food demonstrations. Older adults from the community were able to use their Food Bucks to purchase produce.





## Community Land Trusts

There are 250 land trusts in the U.S., but very few in Philadelphia currently. The results from existing trusts are promising with 79% of buyers first-time homeowners, and homeowners are 10 times less likely to fall into foreclosure.

## Property Acquisition

HACE is working with PHA and the Philadelphia Land Bank to identify and acquire vacant and blighted properties throughout the Fairhill and St Hugh neighborhoods for nominal cost.

# Good Lands Trust

HACE is building community wealth, eliminating blight, preventing displacement, and ensuring long-term affordability.

Philadelphia's neighborhoods of Fairhill & St Hugh have gotten more than their share of negative attention, largely related to our region's opioid crisis. Some may call this the "badlands," but for HACE and our neighbors this is where our memories live—these are the Good Lands. While residents are highly engaged and passionate advocates for their neighborhood, and would like to put down more permanent roots in the community, credit scores and closing costs can be huge barriers to homeownership. HACE is acquiring vacant land and blighted structures throughout the neighborhood to create the "Good Lands Trust" and build homes targeted to low-income residents. As neighborhoods to the south experience rapid revitalization and rising housing costs, a community land trust can be a key tool in countering potentially rapid market shifts and displacement.



## HACE wins funding for the Good Lands Trust!

Thank you to everyone who voted in the Philadelphia Foundation's Key to Community competition! HACE is creating permanent housing affordability and pathways to homeownership in the neighborhood through this competitive grant, along with additional support from the PA Department of Community & Economic Development, Home Depot, Domus, Inc., Lamb Insurance and Customers Bank.

Community Land Trusts are nonprofit, community-based organizations designed to ensure long-term community ownership and stewardship of property. The trust acquires and maintain ownership of land, offering homebuyers the ability to purchase the house and build equity, while entering into a longterm, renewable lease on the land, rather than a traditional sale. This enable the trust to put some restrictions on resale of the property, preserving its affordability for future low- to moderate-income families, while also enabling the initial buyer to build equity in a way that traditional affordable housing production (via subsidized rental units) does not permit.

By expanding on HACE's current strengths in the areas of housing production and housing counseling, with an eye toward innovative models for equipping low- and moderate-income residents for homeownership as well as producing permanently affordable homes, HACE can help build community wealth among current residents and maintain long-term stability as the neighborhood improves.



Community members attended interactive sessions to provide ideas to shape the Fairhill Slow Zone.



## Team NAS Helps Fairhill Slow Down

Resident advocacy brings new investment for traffic safety in Fairhill

Resident power has generated incredible wins for safety in Fairhill this year. After months of neighborhood listening sessions, canvassing, and gathering letters of support, Team NAS and HACE celebrated an award of \$500,000 from the City of Philadelphia for the Fairhill Neighborhood Slow Zone, which brings a tailored set of traffic calming installations to our community. The Fairhill Slow Zone focus area serves roadways from 2nd Street to 5th Street (east-west), between Glenwood Avenue and Allegheny Avenue (north-south), and was one of two selected among 28 submissions citywide, alongside Willard Elementary School's proposal.

Team NAS selected this area for its many assets that attract young children, older adults, and families, all of whom stand to benefit from proven countermeasures to manage traffic speeds. In anticipation of the January submission deadline, Team NAS collected over 450 signatures from residents and patrons of the proposed service area supporting interventions to reduce speed limits to 20 MPH, increase visibility, and enhance walkability. The Fairhill Slow Zone application was also supported by Luis Muñoz Marín Elementary School, María de los Santos Health Center, Asociación Puertorriqueños en Marcha (APM), Councilwoman María Quiñones-Sánchez, and HACE's RCO, demonstrating local need and desire for safety improvements.

HACE and Team NAS are enthusiastic about how community conversations paired with outlets for action and investment can serve as a springboard for resident advocacy



HACE staff members Ellie and Stasia asking neighbors to join Team NAS at this year's FERIA del

surrounding quality of life issues. Prior to the Neighborhood Slow Zone award announcements (Feb. 25th, 2019), HACE has been involved in Vision Zero initiatives and touted the value of listening sessions and other ways that community engagement can be seamlessly incorporated into neighborhood planning and implementation processes. Community members have also asserted that when existing data demonstrates disparities in issues of safety and quality of life, decision makers have opportunity to be more practice in seeking perspective from affected residents and developing thoughtful responses and solutions.

**When everyone works together, we can see the bigger picture and co-create solutions.**

In 2019, HACE worked with the Office of

Transportation, Infrastructure, and Sustainability (OTIS) to host a series of fully bilingual Fairhill Slow Zone Community Design Sessions, starting in March and concluding with the final design reveal in July. All were invited to inform the design process at these meetings, and door to door outreach was conducted to homes and community institutions within and near the Fairhill Slow Zone focus area in advance of every meeting. Having assessed existing conditions through walking audits, mapping exercises, and neighborhood forums, this process brought forth solutions that have been illustrated in the design posted online by OTIS, available online at: <http://bit.ly/Fairhill-SlowZone-FinalDesign>.

Construction is anticipated to launch in June 2020 with completion in September 2020. Team NAS and HACE thank OTIS, Streets Department, and others who worked with us on this process, which has grown to serve needs beyond the scope of the Fairhill Slow Zone award.

24  
Community meetings

35  
Workshops & Events

Est. 1997 - First non-profit property management company in the region.



# HACE Management Company

Providing high-quality property management services to HACE's residents for over 20 years.

Early on, HACE realized the importance of positioning itself to manage its own properties, and established the HACE Management Company (HMC) in 1997 as the first non-profit property management company in the region. HMC is a pioneer in providing quality property management services to our largely Latino constituency.

HMC currently manages 438 units of affordable housing and 65,000 square feet of commercial space. As a direct result, 20 jobs have been created, with more anticipated.

Maintaining open and direct lines of communication with residents is crucial to the success of any property management company and remains a key component of HMC's operating policy. HMC prides itself on being accessible to its residents.

## Get in touch today!

For more information, please contact:

**David Gonzalez**  
President/Property Manager  
HACE Management Company  
167 W Allegheny Ave  
Philadelphia PA 19140  
(215) 423-3070



## Property Management Services

### Supervisory Level

- > Preparation of Owners' Reports
- > Compliance Reporting
- > Supervision of Social Service Programs
- > Billing Review
- > Annual Budget Preparation
- > Processing Lease Terminations & Infractions
- > Management Company Advocate and Representative
- > Outside Agency Liaison:
  - HUD
  - Phila. Housing Authority (PHA)
  - PA Housing Finance Agency (PHFA)
  - Equity Investor Compliance
- > Compliance with all Fair Housing laws & Requirements

HMC's talented property management team creates value for owners, investors, and residents.

### Site-Level

- > Resident/Commercial Tenant Selection
- > Rent Collection
- > File Management
- > Processing Repair/Service Orders
- > Site Maintenance Supervision
- > Resident & Commercial Tenant Liaison
- > Contractor Liaison

Our Network of Care assists older adults access services, advocates on their behalf, and acts as a communications link with outside agencies, when necessary.



## Resident Services

HACE Management Company recognizes the need to develop a comprehensive resident services plan for our affordable housing developments for seniors that coordinates and accesses a range of services that will allow our residents to age in place with good quality of life for as long as possible. We also understand that despite the many services provided to seniors by several organizations in the city, the current delivery system remains a confusing patchwork. This is particularly true for our Spanish-speaking elders who, preferring to seek help from familiar people and institutions and confused by a maze of procedures, often forego much needed services from places outside their neighborhood. The Resident Services Programs for HACE's three senior rental housing developments (Case Caribe, Caribe Towers, and Somerset Villas) aim to support the residents to help them age in place.

The on-site Resident Services Coordinators work with residents, families, and community volunteers to distribute information about services available on and off site, assist residents to access appropriate services, and offer other resources to help them remain independent and to reduce isolation, including beauty services, health screenings, ESL classes, and other group activities.



# Preserving Affordability

## Villas del Caribe receives upgrades and improvements

HACE's second Neighborhood Strategic Plan completed in 1995, identified several vacant parcels of land and buildings in HACE's focus area as critical for the revitalization of the Fairhill & St Hugh neighborhoods. The Caribe Development Zone was designed to stabilize roughly 5 acres of land and vacant buildings that had been abandoned for over 20 years in the heart of this area. As part of this strategy, Villas del Caribe was built in 1997 at Hancock Street and Allegheny Avenue, an affordable development providing 81 rental apartments for low income families, as well as a community center. The project was designed to meet the needs of families, with two, three, and four bedroom townhome-style apartments, as well as an open courtyard with two tot lots. Villas del Caribe received the 1998 Commerce Bank and Philadelphia Business Journal Excellence of the Delaware Valley Award.

Today, with increasing development pressures in adjacent neighborhoods, it is more imperative than ever for HACE to preserve its affordable housing portfolio to: 1) assure long-term affordability for families, 2) meet demand as residents are displaced from surrounding neighborhoods due to increasing housing costs, and 3) advance our affordable housing agenda to stabilize and leverage additional investments to this community.

In the last year, HACE was successful in securing funding from various sources to preserve the 81 units at Villas del Caribe, through the support of the Philadelphia Division of Housing and Community Development (\$950,000), Federal Home Loan Bank of New York (\$738,000) and the Federal Home Loan Bank of Pittsburgh (\$500,000). These funds were used to make the following critical improvements:

- Installed new Energy Star-rated furnaces, water heaters, and roof-mounted air conditioning condenser units
- Replaced all windows and patio doors
- Replaced entry doors with security storm doors



# Great Teamwork

HACE's staff and board deliver consistent results.

## Staff Members

**Maria N. Gonzalez**  
President & CEO

**Harry Tapia**  
Director of Operations

**Chirag Amin**  
Bookkeeper

**Caitlin Colon**  
Housing Administrative Assistant

**Michael Colon**  
Community Connector

**Ashley Dedos**  
Community Connector

**Rosita Delgado**  
Housing Counselor

**Michelle Figueroa**  
Bookkeeper

**Amanda Garayua**  
Housing Services Program Manager

**Luz Lugo**  
Senior Housing Specialist

**Stasia Monteiro**  
Director, NAC Program

**Elizabeth Matthews**  
Livability Academy Coordinator

**Victor Montalvo**  
Cleaning Crew

**Irayma Olivencia**  
Business District Manager

**Jacqueline Pagan**  
Housing Counselor

**Ludmiladia Pitter**  
Staff Accountant

**Norberto Prieto**  
Cleaning Crew

**Harriel Rosado**  
Community Connector

**Diana Sanchez**  
Network of Care Program Manager

**Bianca Santiago**  
Energy Counselor



HACE staff - friendly, dedicated, and passionate about improving their neighborhood.

## Thank You to Our Supporters

All American Home Care & Hospice BB&T Bank BMT Bank

City of Philadelphia, Commerce Department

City of Philadelphia, Division of Housing & Community Development

City of Philadelphia, Managing Directors Office Conrail

Customers Bank DOMUS Energy Coordinating Agency (ECA)

Falasca Mechanical Inc. Federal Home Loan Bank of Pittsburgh

Federal Home Loan Bank of New York Home Depot M&T Bank

National Equity Fund PA Dept. of Community & Economic Development

Pennsylvania Housing Finance Agency Philadelphia Housing Authority

Philadelphia Foundation Philadelphia Land Bank Philadelphia LISC

Santander Bank TD Foundation Unified Door & Hardware Group LLC

U.S. Department of Housing & Urban Development (HUD)

Wells Fargo Regional Foundation William Penn Foundation

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HACE President

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Community Resident

**Gina Chapman**  
Director, Mercy Life-Hancock Center

**Lynette Santiago Lorenze Esq.**

**Eric Martinez**  
Santander Bank



## HACE's Mission

Since 1982, HACE has been building just and equitable neighborhoods with the residents and small businesses of Eastern North Philadelphia. We build neighborhoods of choice by developing affordable housing and commercial spaces, providing supportive services, engaging residents and stakeholders, and supporting small businesses to grow the neighborhood's economic base and increase job opportunities to nurture the community's rich cultural diversity.

### Contact Us

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