

First Citizens Bank
Community Benefits Agreement
2021 - 2025

This Community Benefits Agreement (“Agreement”) articulates First Citizens Bank’s (“FCB” or “Bank”) commitments to our communities for the January 1, 2021 through December 31, 2025 period. The Agreement covers the communities where First Citizens has branches across the Bank’s entire footprint. This agreement is made in collaboration with the National Community Reinvestment Coalition (“NCRC”) and its members. This Agreement is explicitly contingent upon, and will only become effective at the time of, the closing of the merger of The CIT Group with the Bank.

The Bank agrees to meet the lending, investment, philanthropy and supplier diversity spending commitments contained in this Agreement, and to work with NCRC on a mutually agreed format for providing annual updates on the progress of this commitment that will be shared publicly.

Mortgage Lending

The following mortgage lending commitments are for First Citizen’s originated loans on 1-4 family properties. **Baseline** amounts for all categories are the sum of First Citizens Bank’s 2017-2019 average loan units combined with the sum of CIT Bank’s 2017-2019 average loan units. The **new commitment** amounts are the baseline amounts compounded annually over the five-year period of the Agreement at the increase percentage listed below.

These commitments can overlap with each other. For example, a home purchase loan to a low to moderate income (“LMI”) borrower in an LMI census tract can be credited to both categories. Having separate goals ensures that each group will see an increase as a result of this agreement. The goals are not mutually exclusive because setting up mutually exclusive goals would create unintended consequences. For example, a mutually exclusive goal for home purchase lending in census tracts that are majority people of color would mean that goal could only be satisfied by lending to upper- and middle-income white borrowers in majority people of color census tracts.

Home Purchase

Baseline home purchase lending to **LMI Borrowers**: 998 loans average, 4,990 loans over five years
New commitment: 6141 loans over five years (baseline compounded 7% annually 2021-2025)
Increase: 35% over five years

Baseline home purchase lending to **Blacks**: 450 loans average, 2,250 loans over five years
New commitment: 2769 loans over five years (baseline compounded 7% annually 2021-2025)
Increase: 35% over five years

Baseline home purchase lending to **Hispanic**: 262 loans average, 1,310 loans over five years
New commitment: 1612 loans over five years (baseline compounded 7% annually 2021-2025)
Increase: 35% over five years

Baseline home purchase lending to Asians/Hawaiians/Pacific Islanders: 291 loans average, 1,455 loans over five years

New commitment: 1791 loans over five years (baseline compounded 7% annually 2021-2025)

Increase: 35% over five years

Baseline home purchase lending in LMI census tracts: 837 loans average, 4,185 loans over five years

New commitment: 5150 loans over five years (baseline compounded 7% annually 2021-2025)

Increase: 35% over five years

Baseline home purchase lending in majority minority census tracts: 953 loans average, 4,765 loans over five years

New commitment: 5866 loans over five years (baseline compounded 7% annually 2021-2025)

Increase: 35% over five years

Home Improvement

Baseline home improvement lending to Borrowers with LMI: 288 loans average, 1,440 loans over five years

New commitment: 1772 loans over five years (baseline compounded 7% annually 2021-2025)

Increase: 35% over five years

Baseline home improvement lending to Blacks: 81 loans average, 405 loans over five years

New commitment: 498 loans over five years (baseline compounded 7% annually 2021-2025) **Increase: 35% over five years**

Baseline home improvement lending to Hispanics: 41 loans average, 205 loans over five years

New commitment: 252 loans over five years (baseline compounded 7% annually 2021-2025) **Increase: 35% over five years**

Baseline home improvement lending to Asians/Hawaiian/Pacific Islander: 47 loans average, 235 loans over five years

New commitment: 289 loans over five years (baseline compounded 7% annually 2021-2025) **Increase: 35% over five years**

Baseline home improvement lending in LMI census tracts: 331 loans average, 1,655 loans over five years

New commitment: 2037 loans over five years (baseline compounded 7% annually 2021-2025)

Increase: 35% over five years

Baseline home improvement lending in **majority minority census tracts**: 336 loans average, 1,680 loans over five years

New commitment: 2068 loans over five years (baseline compounded 7% annually 2021-2025)

Increase: 35% over five years

Refinancing

Baseline refinance lending to **LMI Borrowers**: 520 loans average, 2,600 loans over five years

New commitment: 3200 loans over five years (baseline compounded 7% annually 2021-2025)

Increase: 35% over five years

Baseline refinance lending to **Blacks**: 146 loans average, 730 loans over five years

New commitment: 898 loans over five years (baseline compounded 7% annually 2021-2025) **Increase: 35% over five years**

Baseline refinance lending to **Hispanics**: 80 loans average, 400 loans over five years

New commitment: 492 loans over five years (baseline compounded 7% annually 2021-2025) **Increase: 35% over five years**

Baseline refinance lending to **Asians/Hawaiian/Pacific Islander**: 105 loans average, 525 loans over five years

New commitment: 646 loans over five years (baseline compounded 7% annually 2021-2025) **Increase: 35% over five years**

Baseline refinance lending in **LMI census tracts**: 483 loans average, 2,415 loans over five years

New commitment: 2972 loans over five years (baseline compounded 7% annually 2021-2025)

Increase: 35% over five years

Baseline refinance lending in **majority minority census tracts**: 503 loans average, 2,012 loans over five years

New commitment: 3093 loans over five years (baseline compounded 7% annually 2021-2025)

Increase: 35% over five years

Widespread Increase (Mortgage Lending)

First Citizens commits to distributing this increase across First Citizens active mortgage footprint with each state experiencing an increase over the course of the agreement. First Citizens agrees to work with NCRC as part of the annual reporting of the progress of this agreement to provide a breakdown of lending progress at the state level, and how this compares to the previous lending of First Citizens and CIT. Active Mortgage Footprint refers to the states where the bank has mortgage lender(s) in market. These states are North Carolina, South Carolina, Virginia, and California.

Product Innovation and Partnerships (Mortgage Lending)

- ❑ In order to increase inclusion and access, **First Citizens** commits to:
 - Updating the terms of the portfolio product, such as lowering the minimum credit score of 680 to 620. First Citizens will explore how its portfolio product and other product offerings that could help individuals to purchase after a foreclosure has taken place as a result of COVID-19.
 - Continue offering loans to individuals that have Individual Taxpayer Identification Numbers (ITIN), as well as allowing for opening accounts, and participating in general banking business. ITIN Mortgage loans will be underwritten to FNMA guidelines with 30 or 15 year fixed rate options. ITIN Mortgage loans can be used for purchase or to refinance.
 - Including alternative approaches to underwriting that factor in things like utility and rental payments, have bilingual staff available, and commit to additional outreach and new partnerships with community organizations.
 - Offering Green Mortgage loans that help homeowners maximize the energy efficiency of their homes and contribute to reducing carbon emissions. Fannie Mae and Freddie Mac have developed products that address this opportunity.
 - Requiring housing counseling for products designed to expand access to borrowers with LMI, and to develop a process for identifying local partners that can offer housing counseling services and establish referral relationships with these organizations.
 - Working with housing agencies on mortgage product innovation, including reviewing features of current products for opportunities to expand access to homeownership. This will include a mortgage recovery product for people that have lost jobs or small businesses through no fault of their own due to COVID.
 - Offering up to a year of forbearance on all loans regardless of type or ownership, no lump sum repayment requirements upon expiration of forbearance, and full compliance with the [CA Homeowner Bill of Rights](#).

Small Business Lending

Baseline amounts for all categories are the sum of First Citizens Bank's 2016-2018 average loan units combined with the sum of CIT Bank's 2016-2018 average loan units. The **new commitment** amounts are the baseline amounts compounded annually at the increase percentage listed below.

These commitments can overlap with each other. For example, a loan to a small business in an LMI census tract with annual revenue \leq \$1 million can be credited against both categories. Having separate goals ensures that each category will see an increase as a result of this agreement. The goals are not mutually exclusive because setting up mutually exclusive goals would create unintended consequences. For example, a mutually exclusive goal for lending to businesses in LMI census tracts would mean that goal could only be satisfied by lending to businesses above \$1 million in revenue that are located in LMI census tracts.

Baseline small business lending to businesses in **LMI census tracts**: 9,256 loans average, 46,280 loans over five years

New commitment: 52,139 loans over five years (baseline compounded 4% annually 2021-2025)

Increase: **20% over five years**

Baseline small business lending to businesses with **<= \$1 million in gross annual revenue**: 11,758 loans average, 58,790 loans over five years

New commitment: 66,233 loans over five years (baseline compounded 4% annually 2021-2025)

Increase: **20% over five years**

Widespread Increase (Small Business Lending)

First Citizens commits to distributing this increase across First Citizens footprint with each state experiencing an increase over the course of the agreement. First Citizens agree to work with NCRC as part of the annual reporting of the progress of this agreement to provide a breakdown of lending progress at the state level, and how this compares to the previous lending of First Citizens and CIT.

Sub Goals (Small Business)

- In order to increase access to small business lending, First Citizens commits to
 - Increasing its SBA lending over the course of the agreement
 - Participating in state programs designed to support small businesses, such as the California state loan guarantee program. NCRC can provide contacts of members that can follow up with First Citizens about this

Referral Relationships

- First Citizens will work with local small business organizations to set up referral relationships for businesses that First Citizens is currently unable to lend to so they can access assistance, and set a goal to refer at least 25% of declined loans to such nonprofits.

Product innovation (Small Business)

- First Citizens commits to working with CDFIs and small business assistance organizations on a responsible small dollar product with non-predatory features

Community Development Loans and Investments (CDLI)

Annual baseline of First Citizens and CIT Bank combined: \$1,138,409,000 per year average, \$5,692,045,000 over five years

New annual baseline: \$1,560,719,000 (1.5% of combined FCB and CIT assets as of 9.30.2020)

New commitment: \$ 6,900,000,000 over five years

Increase: 21% over five years

Widespread Increase (CDLI)

First Citizens commits to distributing this increase across First Citizens footprint with each state experiencing an increase over the course of the agreement. First Citizens agree to work with NCRC as part of the annual reporting of the progress of this agreement to provide a breakdown of progress at the state level, and how this compares to the previous community development activity of First Citizens and CIT.

Staffing (CDLI)

- ❑ First Citizens will continue to ensure that all markets are served by associates that are knowledgeable of the bank's community development loan and investment products and how the bank could support local community development projects and needs.

Community Development Loan and Investment Priorities

- ❑ First Citizens commits to working with NCRC's members in Charlotte and North Carolina on a strategy to provide the capital needed to finance construction as well as engage in land banking activities. More about this in the **Strategic Planning and Implementation** section
- ❑ First Citizens will commit to exploring how the bank could increase partnerships with land banks and trusts. NCRC can set up introductions in many of First Citizen's markets
- ❑ First Citizens will work with institutional stakeholders who are leveraging community assets to stimulate local economic revitalization in traditionally underserved communities. One example is the Rock Hill, South Carolina Consortium that has raised nearly \$500million for a comprehensive revitalization plan (Knowledge Park) that includes three colleges as well as the Carolina Panthers professional sports team
- ❑ First Citizens will provide CDCs with financing for the construction and rehab of affordable rental units in LMI and majority minority communities.
- ❑ First Citizens will offer pre-development loans for Low-Income Housing Tax Credit (LIHTC) projects.
- ❑ In addition to providing loan products that assist with CRA qualified affordable housing and CRA qualified small business development in LMI communities, community development corporations (CDCs) and community development financial institutions (CDFIs); First Citizens will provide social impact investments that provides critical capital for critical community facilities, infrastructure (i.e. broadband access), health and educational facilities for rural and urban LMI communities .
 - First Citizens' social impact investments will be structured as patient capital with favorable terms for CDCs and CDFIs, to achieve an annual average investment return to the bank of 1-3% for the Impact Investment portfolio. This type of capital will enable CDCs and CDFIs with the flexibility to leverage and attract additional investors to communities that are often overlooked by lenders and investors.
 - First Citizens' social impact investments will be scaled to meet the needs of the local community and accessible to smaller nonprofit CDCs and CDFIs who cannot access investment capital from other traditional sources.
 - First Citizens will develop a sub-goal for supporting CDFIs led by people of color, and CDFIs serving rural areas
- ❑ First Citizens will track community development loan and investments with organizations led by people of color and commit to increasing the amount of community development loans and investments for these organizations over the term of the agreement.

- ❑ Two months after finalizing this agreement First Citizens will send NCRC contacts that NCRC can direct their member organizations in order to submit community development and philanthropy proposals related to the agreement.

CRA Eligible Philanthropy

Previous Annual Baseline of First Citizens and CIT Bank combined: \$8,123,000 average, \$40,614,000 over five years

New Annual Baseline: \$10,000,000 (Based on a 50% increase of philanthropy over five years)

New Commitment: \$50,000,000 over five years

Increase: 23% over five years

Widespread Increase (Philanthropy)

First Citizens commits to distributing this increase across First Citizens footprint with each state experiencing an increase over the course of the agreement. First Citizens agree to work with NCRC as part of the annual reporting of the progress of this agreement to provide a breakdown of progress at the state level, and how this compares to the previous philanthropic activity of First Citizens and CIT.

Emergency COVID-19 Support

- ❑ Small business organizations need additional, flexible, funds right now in order to meet the unprecedented demand for assistance to small business owners. First Citizens will increase its investment and philanthropic allocations to CDFIs, SBICs, and other small business organizations, and get this money out as quickly as possible, especially for organizations serving predominately entrepreneurs and communities of color that are being hit the hardest. Included in this, First Citizens will work with CDFIs to create a fund or funds that will deliver grants directly to small business owners impacted by COVID.
- ❑ First Citizens will increase its philanthropic allocation to housing counseling organizations, and to get this money out as quickly as possible, especially for organizations serving predominately people of color that are being hit the hardest. This support will help grow the pipeline of mortgage-ready, first-time homebuyers through pre- and post-purchase homebuyer education, credit rehabilitation counseling, and will serve as the first line of defense to keep homeowners in their homes when faced with foreclosure.
 - First Citizens commits to deepening their partnerships with housing counseling agencies with the provision of program support and a fee-for-service structure for housing counseling services through regional intermediaries like the North Carolina Housing Coalition and Take Root Milwaukee.

Other Philanthropic Commitments

First Citizens will:

- ❑ Begin to track CRA eligible philanthropic support to organizations led by people of color and commit to increasing the amount of support for these organizations over the term of the agreement.
- ❑ Commit to supporting 30 additional nonprofit organizations that First Citizens and CIT have not previously supported in the course of implementing this agreement, as well as report on the number and type of new organizations that receive support. First Citizens will ensure that it's smaller branch states are also represented in these new partnerships.

- ❑ COVID-19 has forced many local governments to cut back on much needed services for underserved communities. Community residents of Forsyth County NC successfully advocated for mental health workers to travel and assist law enforcement when responding to mental health emergency calls. Programs like this were cut from current fiscal year budgets leaving vulnerable neighborhoods in more dire conditions. First Citizens will partner with community-based organizations attempting to fill these voids with innovative programming and partnerships aimed at addressing racial disparities within communities.
- ❑ Will seek out opportunities to fund adult apprenticeship programs designed to increase skills for people of color, as well as other workforce development opportunities.
- ❑ Support capacity-building efforts for non-profit organizations led by people of color.
- ❑ Work with NCRC and their National Training Academy on capacity building opportunities.
- ❑ Increase support for housing counseling organizations and organizations that offer financing for homebuyers and support small businesses. First Citizens will provide financial literacy information in multiple languages
- ❑ Increase support for organizations offering technical assistance to small businesses and develop a program with CDFIs to fund grants directly to small businesses affected by COVID-19
- ❑ Support organizations that offer legal services regarding fair housing and fair lending.

Strategic Planning and Implementation

- ❑ First Citizens will direct their market leaders and senior staff to work with community-based organizations in North Carolina and South Carolina to come up with specific plans for how the agreement will be implemented in these markets. The plans will look at issues related to racial equity, rural banking & services, housing & community development, small business lending and social impact investing.
- ❑ First Citizens will commit to a process where local plans are mutually developed with NCRC, its members, and First Citizens. Details of the local plans will be added to the overall agreement
- ❑ These plans will include minimums of how much of the various financial commitments in the larger plan will be directed to specific markets within North Carolina and South Carolina
- ❑ NCRC and First Citizens will work together on a schedule for additional state specific plans - such as Florida, Virginia, Wisconsin, Texas, and Arizona - after North Carolina and South Carolina.

Branches and Staffing

- ❑ First Citizens commits to discussing the current and future branch network, but would also include improving access to financial services as well discussions about addressing urban broadband “deserts” and rural broadband, mobile, and online banking for individuals and businesses. First Citizens will honor the 2 branches to be located in LMI and neighborhoods of color that CIT committed to open as part of the CBA and the HUD Conciliation Agreement. .
- ❑ First Citizens will work with NCRC on making local advisory boards more diverse and representative of the community.

Age Friendly Banking

Development of an Age-Friendly Banking Account

First Citizens will consider offering an age friendly and safe checking account with low fees and the ability to offer only trusted contact persons “view only” access in order to detect instances of elder abuse and fraud and to protect survivors of domestic violence. First Citizens should agree to sit down with NCRC and CRC members to further discuss the features of these account products. Standards and features could include:

- View or read only banking*
- No minimum balance
- Minimum opening balance – \$25
- No overdraft protection fees
- Complimentary ATM in network use
- Complimentary paper checks
- Complimentary bill pay
- Customizable alerts

***-View Only Account Feature**

This account will provide “View Only” access to trusted contact persons (e.g. caregivers, care partners), provided upon request. Read or view only bank accounts with multiple party review and free check image review helps to protect older adults from financial fraud and abuse by allowing designated people to see their transactions, digitally, without giving them the authority over the funds. This ensures that someone is able to monitor the customer’s transactions and intervene as early as possible if unusual activity is detected, especially as some customers (including many seniors) may opt for mailed monthly statements. Read or view only bank accounts will also provide image copies of checks in the transaction history as a free service. This allows older adults to review which checks have posted and see their deposit slips after making a deposit.

Age-Friendly Banking Ambassadors

First Citizens commits to training specific staff to understand older adults banking needs, life stages, and cognitive decline. These staff will be trained to recognize significant cognitive decline and early signs of dementia, for example, to address any warning signs of suspicious activity.

Plan Governance and Report Outs

- First Citizens will form a Community Advisory Board that will review and discuss progress toward the Plan’s goals and objectives, as well as new issues and opportunities that arise during the implementation of this agreement. FCB will consult with NCRC when determining the organizations that will make up the Community Advisory Board.
- First Citizens will provide annual progress reports on this agreement, using a format mutually agreed upon with NCRC. These progress reports will be shared publicly. These reports will highlight how this agreement is increasing wealth and opportunity for people of color in FCB’s footprint, as well as how FCB itself has become more diverse as a result of this agreement. This report will be made available to the public and will include reporting on loans made to people of color, support for organizations led by people of color, staff diversity at First Citizens, and procurement from businesses owned by people of color, as well as state level breakdowns on the implementation of the agreement.

Other Commitments

- ❑ First Citizens will maintain a supplier diversity program, and set a goal to reach at least 8% of its annual sourceable spend going to businesses owned by people of color, women, and veterans by the end of year two of the agreement. First Citizens will strive to achieve at least 10% of its annual sourceable spend going to businesses owned by people of color, women, and veterans by the end of this agreement period.
- ❑ Within the 8% goal, First Citizens will set separate sub-goals for spending with businesses owned by African American, Latinas/Latinos, Asian, and women.
- ❑ First Citizens will seek out relationships with local and regional organizations that can help them identify qualified businesses.
- ❑ First Citizens will continue to ensure that bank staff are compliant with the Fair Housing Act throughout the duration of this agreement.
- ❑ First Citizens will offer the Bank On checking account
- ❑ First Citizens will create a multi-disciplinary team to focus on the credit, investment, and service needs of its rural footprint, including how First Citizens can best increase support for CDFIs serving rural areas.

CIT CRA Plan & CRC-CIT HUD Conciliation Agreement

CIT CRA Plan

First Citizens commits to honoring the commitments of the community benefits plan previously negotiated by NCRC, CRC, and CIT. FCB commits to increasing the overall community benefits plan by 25% (\$6.50B to \$8.125B) over the new plan period. FCB commits to either maintaining or increasing specific commitments within the plan.

First Citizens commits to meeting with CRC leadership at least two times per year to discuss progress of the plan.

First Citizens makes the following additional commitments to the CIT Plan.

- ❑ Maintain the \$2.5 billion single family dollar lending goal.
- ❑ Increase \$780 million small business dollar lending goal by 128%% to \$1.78 billion. This increase is likely to be achieved anyway by meeting the overall increased lending goals by unit.
- ❑ Increase \$1.8 billion community development loan and investment goal by 35% to \$2.425 billion. This \$2.425 billion also applies to the overall community development loan and investment goal.
 - First Citizens will support
 - A major \$25 million investment and grants initiative to support housing preservation opportunities created by new state legislation and similar efforts. California recently passed SB 1079 which gives community land trusts, housing CDFIs and other nonprofits a right to purchase foreclosed homes at auction to counter potential investor purchases of the foreclosed homes we anticipate coming in 2021. However grant, investments and loan products are needed to build the capacity of Housing CDFIs, community land trust and housing groups to take advantage of this opportunity. First Citizens Bank commits to at least a \$3 million grant and \$22 million investment commitment to this effort in California, as well as to developing a loan product designed to help community land trusts and tenant associations to acquire and preserve foreclosed and distressed properties.*
 - First Citizen’s portfolio product mentioned earlier could be one way of potentially addressing this.
- ❑ Maintain the \$1.42 billion multifamily lending goal.
- ❑ First Citizens commits \$5 million to establish Affordable Home Mortgage Program to provide discounts or subsidies on home purchase, home improvement, and home refinancing loans to borrowers in majority-minority census tracts in its California footprint. Discounts and subsidies under the Affordable Home Mortgage Program could be in the form of closing costs assistance, down-payment assistance, interest rate reduction, or mortgage insurance premium reduction. Such subsidies and discounts will be capped at thirty thousand dollars (\$30,000) per loan and will be limited to loans that are for the borrower’s primary residence and are of a dollar amount that is within the Government-Sponsored Enterprise conforming loan limit at the time for the census tract applicable to the relevant loan.* The bank commits to exploring ways to best target the program to BIPOC borrowers as part of a special purpose credit program, in further discussion with CRC and NCRC, consistent with regulatory guidelines and approval.

- ❑ First Citizens commits \$5 million to establish a small business grants assistance program for businesses with gross annual revenues of \$1 million or less, businesses located in LMI and majority minority census tracts, minority and/or women-businesses, and veteran-owned businesses. The bank will discuss work with CRC to develop program parameters.
- ❑ *The \$25 million SB 1079, \$5MM Affordable Home Mortgage Program, and the \$5MM Small Business Grant Program are above and beyond any existing California contributions.
- ❑ CIT will continue to provide grant support for homelessness prevention and support services, including mental health services. This support will be prioritized to organizations led by African Americans in order to address the disproportionate impact homelessness has on African Americans in First Citizens' CA footprint.
- ❑ CIT committed to reviewing its multifamily policies and procedures to see how they align with CRC's Anti Displacement Code of Conduct. First Citizens should confirm this commitment in order to reduce involuntary displacement of people with LMI and people of color, particularly in light of the pandemic, as eviction moratoria start to expire. First Citizens should as an initial matter report back as to how its existing policies and practices line up with the Anti-Displacement Code of Conduct, and where it sees opportunity for further alignment.
- ❑ First Citizens will use its expertise in rural markets to benefit rural California and will work with CRC to fulfill this commitment.

CRC-CIT HUD Conciliation Agreement

First Citizens acknowledges the HUD conciliation agreement agreed to by CIT Bank and the California Reinvestment Coalition and agrees to fulfill all of the commitments included in it in their entirety.

Breakout of Plan Numbers

\$16 Billion over a 5-year plan horizon or \$3.335 Billion annual average

\$3.2 Billion - Mortgage

\$5.9 Billion - Small Business

\$6.9 Billion - Community Dev/Investment

\$4.575 B – NC

\$1.5B -SC

\$.7B – VA

\$.4B GA

\$.4B – FL

\$.1B - AZ

\$.1B –TX

\$.1B - WI

\$8.125B – CA

NC

\$4.575 Billion over a 5-year plan horizon or \$915MM annual average

\$.5Billion - Mortgage

\$ 2.0 Billion - Small Business

\$ 2.075 Billion - Community Dev/Investment (Includes Multi-Family)

NC Philanthropic Priorities

Statewide support

Support for people of color led organizations

Operating support for CDFIs – General and Rural

Sign Ons

Affordable Homeownership Foundation, Inc.
Atlanta Neighborhood Development Partnership, Inc.
Avenue
Bank On Greater Milwaukee
Bennett College
California Reinvestment Coalition
CCEDA
Centre for Homeownership & Economic Development Corporation
Chicanos Por La Causa, Inc.
Community Legal Services of Mid-Florida
Community Link Programs of Travelers Aid Society of Central Carolinas Inc
Community Reinvestment Alliance of South Florida
Durham Committee on the Affairs of Black People
Fahe
Family Assessment Counseling & Education Services-FACES
Georgia Advancing Communities Together, Inc.
Goldenrule Housing & Community Development Corp
Green Homeowners United
Greensboro Business League, Inc.
H.O.P.E. Through Divine Intervention, Inc.
Henderson and Company
Housing Assistance Council
Local First Arizona
Metropolitan Milwaukee Fair Housing Council
Multicultural Real Estate Alliance for Urban Change
North Carolina Housing Coalition, Inc.
Neighborhood Housing Services of South Florida, Inc.
Pima County Community Land Trust
Prestamos CDFI
Prosperity Unlimited, inc.
Real Estate Education And Community Housing Inc
Reinvestment Partners
Renaissance Entrepreneurship Center
S J Adams Consulting
Solita's House, Inc.
Southern Dallas Progress Community Development Corporation
St. Petersburg Neighborhood Housing Services, Inc. dba Neighborhood Home Solutions
TCH Development, Inc.
Texas Association of Community Development Corporations
The Twenty Inc
TRUST South LA
Welfare Reform Liaison Project, Inc.
White Oak Foundation Inc
YWCA Southeast Wisconsin