May 2018 - May 2019
Year in Review

Working for our Members
The Pittsburgh Community Reinvestment Group (PCRG) is a consortium of community leaders working for economic justice, equitable investment practices, and sufficient financial resources to revitalize communities throughout Allegheny County.
Dear Friends,

PCRG would like to thank its stakeholders, volunteers, members, partners, and fellow residents for their support, dedication, commitment, and encouragement. Each year, we are reminded of strength and diversity of this great city, county, and region. Our accomplishments this year wouldn’t be possible without the assistance of everyone invested in our success. Some of those accomplishments include:

- Celebrating 30 years of working on behalf of our (now 60+) members to improve equity and economic justice in Pittsburgh and Allegheny County
- Almost 600 attendees from 15 states and 2 countries, from multiple industries and disciplines were represented at our 8th Annual Community Development Summit in May – with the support of more than 30 sponsors – including keynote speakers Alan Mallach, Senior Fellow, Center for Community Progress, Andrea Batista Schlesinger Partner, HR&A Advisors and Nathial Smit, Founder and Chief Equity Officer, Partnership for Southern Equity
- Secured expansion of the Neighborhood Assistance Program to $36 million after three years of hard work with our partner Allegheny Conference and over 50 other advocates across the state.
- Welcoming eight new AmeriCorps VISTAs serving at organizations including: PCRG, Hazelwood Initiative, Manchester Citizens Corporation, Buhl Foundation, Perry Hilltop Citizens Council, and New Sun Rising
- Advocating for local Glen Hazel residents regarding the posted grievance procedure, tenant council funding and other lease/house rules issues.
- Conducting outreach in Pittsburgh and Allegheny County public housing properties, in areas such as McKees Rocks, Perry Hilltop/Finview and Glen Hazel
- The work of 2 years and 40 local organizations resulting in 1,100 leaders, experts, and stakeholders involved in creating transit-friendly, equitable neighborhoods and communities convening in Pittsburgh for the largest transit conference of its kind – Rail~Volution

We would be remiss if we did not mention the Tree of Life tragedy that occurred as well. While these events have shown the world some of the worst parts of humanity, they have also shown the best parts of humanity – and Pittsburgh. They have shown the world the strength, diversity, giving spirit, and community that exemplify Pittsburgh.

For the last 30 years, PCRG has worked to promote the wants and needs of its member groups and community residents while working with financial institutions to assure equitable distribution of resources. We close this year immensely grateful for the support we have received from those partners, knowing that our successes would be impossible without it. We cannot express our gratitude enough and we hope to continue the relationships we’ve built while fostering new ones for the next 30 years and more – to ensure the continued growth and triumphs of this great city, county, region, and state for decades to come.

With the best wishes for the warmest and happiest of holidays to you and those you love, thank you – from the bottom of our hearts!

Sincerely,

Ernie Hogan, Executive Director

You can join the conversation on social media with Twitter @PghCRG, and at facebook.com/pittsburghcommunityreinvestmentgroup.
About PCRG

Pittsburgh Community Reinvestment Group works for economic justice, equitable investment practices, and sufficient financial resources to revitalize communities throughout Allegheny County. A membership organization PCRG was founded in 1988 to combat the practice prohibiting loans in low-income communities and communities of color, known as redlining. PCRG has grown in scope and size since then as it became clear to members and the community development required a more sophisticated advocate. Today, PCRG focuses on areas that are proven to have long-term effects on comprehensive, equitable community revitalization: equitable access to capital, land, and affordable transportation choices. We accomplish this through stakeholder education and collaboration, and a renewed energy in issue-based and grassroots consensus organizing.

PCRG’s power stems from our membership. Our nearly 60 member organizations represent community development corporations, community-based organizations and related nonprofit organizations that work in southwestern PA’s traditionally underserved communities. Our Board consists entirely of member organizations. This governance structure builds in an accountability back to our general membership. This direct connection is something few other regional agencies have.

PCRG also collaborates with 23 financial institutions, most of Allegheny county’s urban municipalities and authorities, and a number of national organizations such as the National Community Reinvestment Coalition, American Public Transportation Association, National Alliance of Community Economic Development Associations, Rail-Volution, National Community Stabilization Trust, and NeighborWorks America. These connections ensure that national resources and practices are available to PCRG’s members and partnering collaborators to make the region more equitable and accessible for all.

2018-19: PCRG Activities and Outcomes

Providing direct-service programs and resources to help members and their communities

Mitigating Blight - For over 20 years, PCRG has provided technical assistance and program management for the Pittsburgh Property Reserve. This year, we helped 23 community groups gain access to the Reserve. These groups placed 30 properties into and purchased 43 out of it for neighborhood-oriented revitalization priorities.

Conservatorship continues to be a key blight mitigation tool, and PCRG helped establish its legitimacy and viability within western PA. We supported 10 cases through the courts to create a positive precedent throughout the legal system. We published Conservatorship Act: 10 Years of Productive Reuse to help future conservators navigate the law, the courts, and the process itself, opening up this critical reinvestment tool to more leaders throughout the City and region.

PCRG continues the development of its best-practice guides and technical resources that are available to all our member organizations. New materials include “Guide to Conservatorship, Outreach and Volunteer Management for Community Based Organizations,” “Grassroots Fundraising, Leadership Development, Communication & Social Media” and “Operations & Structure.”
Creating Affordable Housing — PCRG supports the creation and preservation of affordable housing through several services:

- Our partnership with the National Community Reinvestment Coalition’s (NCRC’s) with GROWTH Initiative is creating pathways to homeownership for low- and moderate-income (LMI) individuals and families in Allegheny County. The partnership has resulted in over 25 for-sale & 2 lease-to-own houses to new buyers with an additional 39 homes moving through the rehab and sale process.

- The Community Acquisition and Rehabilitation Loan — CARL - administered by our sister organization the Community Growth Fund with outreach support by PCRG, continues to gain momentum. PCRG touched over 300 clients, ran 12 workshops, educated over 180 and helped 49 LMI borrowers get pre-approved to acquire and create the home of their dreams. To date, CARL has generated $2 million in new investment while fostering homeownership and equitable redevelopment in distressed Pittsburgh neighborhoods.

- Our partnership with the National Community Stabilization Trust and financial institutions to purchase foreclosed properties for renovation and resale to low/moderate income households continued to add to the affordable housing supply in Allegheny County.

Through our AmeriCorps VISTA Hub, PCRG builds community development system capacity so that we all may more effectively implement projects and programs that revitalize communities, overcome poverty, fight blight, and foster community-based entrepreneurship. Since 2015, we have placed 30 Fellows at partner sites and invested over $500,000 in talent development. We have expanded our placement capability from 8 to 10 sites this year and improved recruitment methods to achieve diversity goals; more than half of VISTA placements are now people of color.

Growing our support of our 13 member communities outside Pittsburgh, PCRG’s capacity VISTA, shared jointly between us and Allegheny County Economic Development, assisted with on-the-ground community engagement efforts to:

- Create a comprehensive policy vision and better align PCRG technical assistance and capacity building services;

- Draft reference materials to improve awareness of Allegheny County Economic Development (ACED) programming, including Allegheny Together;

- Stimulate connections between public officials, grassroots leaders, community stakeholders, and residents in these areas to realize community needs.

Additionally, the Fellow helped communities navigate conservatorship, promoted utilization of the Tri-COG (Council of Governments) and Land Bank.

The Reimagining Communities Initiative (RCI) leverages PCRG’s core competencies and partnerships for the purpose of building sustainable, inclusive community development capacity at the local level and throughout our sector. Efforts this year include:

- Securing $175,000 for our partnership with Sharpsburg Neighborhood Association (SNO) to advance home and business renovations and Sharpsburg’s Community Plan, mitigating the effects of the Riverfront 47 mega-development, exploring the establishment of a community land trust to ensure permanent affordability, and accessing the Tri-COG Land Bank for property acquisition — all vital as Sharpsburg becomes ever more attractive to investors and speculators from Pittsburgh and beyond.

- Helping Washington (PA) Citywide Community Development Corporation secure $1 million over the years. The CDC has implemented property assessment surveys in several city wards, readied stabilization interventions to address growing blight, provided access to 65 owner-occupied home improvement grants to help seniors and low-income families remain in their homes, hired a Main Street manager, secured $50,000 for street face improvements, provided technical assistance to 13 new businesses, and rehabilitated a city playground.
Policy and advocacy to create more economically and environmentally just communities

With the Pittsburgh Land Bank finally having full-time staff, PCRG is advising it as it begins the process of assuming the Pittsburgh Property Reserve – an original key goal of creating the Land Bank. As the Land Bank begins that process, PCRG will assist in identifying community groups to be part of the exploratory committee. We will also provide suggestions, vetted by members, to the committee.

PCRG convened a Developer Roundtable with the intent of expanding affordable housing production. Unlocking Pennsylvania’s 4% Low-Income Housing Tax Credit (LIHTC) allotment, which go nearly completely unclaimed, became a prime advocacy target. The group has weighed in on the regulatory hurdles to accessing these credits and ways to pair them with the more popular, but scarcer, 9% credit – a process known as “twinning.” To date the work has sparked discussions with PHFA as well as advocacy for State Housing Tax Credit and uncapping the State Housing Trust Fund source.

PCRG’s 4-year-long effort to double Pennsylvania’s Neighborhood Assistance Program (NAP) to $36 million achieved success in late 2018, passing both chambers near-unanimously and being signed by the Governor. NAP, a catalyst in dozens of southwestern PA communities, has been stuck at $18 million/yr since 1971. We thank the coalition of over 50 investors, community-based organizations, and especially the professional resources put forth by the Pittsburgh Regional Chamber of Commerce for their effort in growing the pot for this vital community development program.

The federal Community Reinvestment Act (CRA), which protects access to capital for LMI communities and communities of color, is a transformative law that is at the heart of PCRG’s founding and economic justice heritage. We undertook many local initiatives this year to forward CRA’s positive impact on Pittsburgh-area communities:

- Advising local governments and authorities on where to place over $2 billion of deposits, PCRG helps ensure that public funds are directed toward lending institutions that embrace CRA and its equity tenets. This includes our ongoing contract with the City of Pittsburgh to advise on the implementation of its Responsible Banking Ordinance, which is essentially CRA on the local level.

- PCRG continues to closely monitor bank mergers and provide comment on each one. This work as grown to include review of branch closures and consolidations to make sure we don’t create new banking deserts – an increasing problem as internet banking becomes ubiquitous.

- PCRG continued oversight of the Key and Huntington Bank Community Benefits Agreements (CBAs) to ensure that Pittsburgh saw its fair share of the over $16 billion, each, over 5 years, pledged throughout their footprints for small business, LMI, and community development lending, branch openings, and grantmaking. Our seat on Huntington’s Community Advisory Council has led to several new products including a mortgage product that equals 100% of the value of the home. Huntington continues to be our region’s number one Small Business Association lender and improve their community development lending.

- CRA came under attack this year as one of the major bank regulators put forth, with a suite of regulation relaxing proposals for comment. PCRG is committed to not only protecting but enhancing and expanding CRA, retooling it for the rapidly changing lending market and the Internet of Loans. Locally, 18 members plus the City of Pittsburgh weighed in on the proposals. PCRG, with our members and national partner NCRC, remain ever-vigilant and will fight any effort to dilute this landmark legislation’s positive impact on the communities we serve.

Through the Pittsburgh Climate Action Plan, PCRG helped the city codify mobility justice and carbon footprint reduction within planning practices. The Plan enshrines an aggressive shift away from private auto reliance, doubling transit mode share to 38% and bike share to 10% by 2030 while also moving away from fossil fuels and their disparate impact on LMI communities. It also promotes mixed-use, mixed-income development to foster economic mobility without requiring access to a car. The Plan was awarded $2.5 million from Bloomberg Philanthropies for its implementation.

PCRG led efforts to bring Rail~Volution, a national conference that showcased our city and drew over 1,100 attendees, to Pittsburgh in October. Rail~Volution provides education and networking opportunities for communities and professionals to learn how to build livable communities through equitable transit-oriented development (eTOD) and enhancement of transit, biking, and walking. The conference not only changed leaders’ minds about what is possible, it has catalyzed a movement to create and implement long-term plans for Pittsburgh-area transit and eTOD, and a new way of building communities around it.
Listening to our communities, aggregating our shared voice.

After identifying neighborhood priorities, PCRG highlighted key economic development issues across all memberships by developing a policy/advocacy charge, ratified by members during the 2018 PCRG summit. This charge codified advocacy areas such as funding for the production & preservation of affordable housing, land recycling through land trusts and land banking, developing a countywide policy agenda, access to funding resources/capacity building tools and more.

PCRG spends considerable effort working with and representing members on plans, projects, and committees that could have major impacts on their neighborhoods and constituents, bringing technical and organizing capacity to issues and initiatives. This year, we:

• Helped members weigh in on the drafting of Pittsburgh’s Registered Community Organizations (RCO) legislation. This ordinance sets standards for community organizations representing neighborhoods including capacity and demonstrated direct engagement with residents, among other items.

• Completed the Wilkinsburg TRID study, placing the Borough’s equity priorities front and center in the final document.

• Brought community development perspectives and technical knowledge to the Plan for a Healthier Allegheny; Complete Streets Advisory Committee, Drive Electric PA Coalition, Keystone Transportation Funding Coalition, License and Inspection Review Board; URA Loan Review Board; Forbes Funds Advisory Council; Southwestern PA Commission’s Public Participation Panels and Alliance for Transportation Working in Communities; and others.

PCRG’s member organizations serve a large part of Allegheny County
Trek Development, Housing Authority of the City of Pittsburgh, Bedford Dwellings Residents for Bedford Connect

Bedford Connect is a unique partnership between TREK, HACP and Bedford Dwellings residents. The Bedford Connect Network was established as an intentional resident engagement approach to achieve meaningful resident interaction through the Choice Neighborhood Planning process. It’s an inclusive, aspirational community network for existing and emerging resident leaders. It’s designed to increase resident-led activities, coordinate collective problem solving, establish shared expectations and outcomes, and build a structure of engagement. Bedford Connect offers a place for individuals to be stewards of their own ideas and to support others to do the same; fostering relationships for the common good.

Following the Community Network Building model, a team, comprised of a part-time Community Builder and Bedford Dwellings residents (referred to as the Bedford Connect Action Team), hosted monthly gatherings, pop up activities and other resident-driven activities to foster deeper connections among residents and other stakeholders and to engage residents in the planning process. At the core of everything that is associated with Bedford Connect are the established operating principles: (1) Everyone is welcome (2) Bring your best self (3) Respect everyone as a person (4) We are not afraid to have hard conversations (5) We are equal, with equal voices (6) There is no “I” in team.

Since its inception, Bedford Connect has become a catalyst for staff and residents to innovate, activate their skills/gifts, and to lead each other. A key to the success of this Network is to take action on ideas and support resident led initiatives. Through the Network, residents started a weekly coffee shop as a way to connect, share information and build on ideas, organized community festivals, holiday parties, children’s activities, Sisters Circle, Community Clean Up program, and a group that supported each other in achieving their personal goals.

Neighborhood Leader Award
in Memory of Bob O’Connor

Lori Beth Jones

Lori Beth moved to the West End of Pittsburgh about seven years ago, where she rented in Elliott, then purchased in the Crafton Heights neighborhood making it her home. From day one Lori has volunteered on numerous projects, including in community cleanups, Cultural District 2 (CD-2), West Pittsburgh Bike Ped Committee. Cultural District 2 is a committee to raise awareness of the cultural opportunities in West End and to attract and support artist to our area, where she now chairs the committee. CD-2 provides our area with a Paint Over Pittsburgh event, hosts poetry forums with national poetry winners, participated in Open Streets Pittsburgh and highlights various local businesses with meet and greet events. Lori is a real advocate who promotes local art efforts, including Open Mic Night at a new cafe in the West End and much more! Lori Beth also chairs the West Pgh Bike Ped Committee. She is helping to open our trails, participates in local plantings, cleanups and organizes meetings and events. She has recently agreed to serve on the Clean Pittsburgh Commission, awaiting confirmation. She is working hard to attract more artists, business, people and attractions to our area. She makes us look cool!
The Triboro Ecodistrict
In 2014, Millvale, Etna, and Sharpsburg produced a multi-municipal joint comprehensive plan geared towards sustainable community development that promotes equity throughout its main subject areas of food, water, energy, air quality, mobility, and equity. Through joint planning efforts, the trio secured a grant from the Henry L. Hillman Foundation, allowing them to leverage funding necessary to cover several community-scale projects and initiatives. A collaborative governance structure was established which consists of Millvale, Sharpsburg, and Etna Borough; New Sun Rising; consultant evolveEa; Millvale Community Development Corporation; Millvale Community Library; Sharpsburg Neighborhood Association (SNO); Etna Economic Development Corporation; Etna Community Organization.

Community Engagement
Triboro Ecodistrict is an amazing example of community empowerment, through unique community engagement tools that have allowed them to attract and retain community member participation. The following actions contributed to this success:

- Selecting community champions to help coordinate community engagement efforts such as the Triboro Ecodistrict’s Educational Series and Idea Round-Ups. These particular events give community members an opportunity to express concerns and build trust with one another and local partners. Community champions worked with the Etna Ecodistrict Fellow to analyze community input regarding concerns, needs, ideas, and recommendations surrounding each subject area. Using this input, a consensus was made around which principles would be established and embodied by the entire community.

- Empowering Residents During Idea Round-Ups, community members participated in workshops geared towards developing future projects surrounding each subject area. Microgrants of $2,000 were awarded to teams focusing on issues of water and air quality, mobility and food access, and energy. **Each project had to incorporate equity.**

As a result of establishing strong collaborative governance, as well as forming an effective framework for community participation in decision making, the following planning initiatives and projects have been achieved:

- **Affordable Housing:** Exploring the feasibility of developing a Community Land Trust in the near future

- **Stormwater Management:** Incorporating and expanding green stormwater infrastructure as a way to mitigate the impacts of flooding and combined sewer overflows

- **Air Quality:** Looking to implement street tree policies/educating residents through health-related activities/projects

- **Food Security:** Developed food hub incubators, increasing access to food and business development opportunities for small business owners. Local community gardens contribute to local food outlets including food banks.

- **Energy Conservation:** adopted solar technology through the installation of solar panels at major community hubs. Educated youth about solar energy, and most significantly, careers in solar technology through summer workshops.

- **Mobility:** Supporting the implementation of Complete Streets and multi-modal transportation/infrastructure options; mobility assessments; forming committees based on biking and pedestrian safety

- **Quality of Life:** Community programming at major hubs that focus on workforce development, GED test prep, and homeownership.

PCRG Founder Award

**Mark Peterson, President and CEO, Bridgeway Capital**

Mark Peterson founded and leads Bridgeway Capital, which manages $96 million and invests in economic opportunity and community revitalization across western Pennsylvania. Since 1990, the organization’s team has help placed over 1,000 loans for $145 million, which have leveraged nearly $470 million in additional financing. More than 11,000 jobs have been created and retained, leading toward its mission to create a thriving region for all. Mr. Peterson has more than 38 years of experience in managing nonprofit organizations in Pittsburgh. Prior to founding Bridgeway Capital, he served as a management and fundraising consultant to nonprofit organizations. Mark received his Bachelor of Arts degree in Sociology from Wittenberg University.
2019 Bank Awards

In previous years PCRG awarded banks based on the number of home mortgage loan originations made in Allegheny County. Going forward, banks will be awarded based on the percentage of their total originations given to LMI and African-American borrowers.

2019 Community Banking Awards

**Dollar Bank**  
*in the*  
**African American Lending Category**  
PCRG acknowledges Dollar Bank for the highest percentage of total originations made to African-American borrowers by a large bank in 2018.

**Slovak Savings Bank**  
*in the*  
**African American Lending Category**  
PCRG acknowledges Slovak Savings Bank for the highest percentage of total originations made to African-American borrowers by an intermediate-small or small bank in 2018.

**WesBanco**  
*in the*  
**Low- and Moderate-Income Lending Category**  
PCRG acknowledges WesBanco for the highest percentage of total originations made to Low and Moderate Income borrowers by a large bank in 2018.

**Sewickley Savings Bank**  
*in the*  
**Low- and Moderate-Income Lending Category**  
PCRG acknowledges Sewickley Savings Bank for the highest percentage of total originations made to Low- and Moderate-Income borrowers by an intermediate-small or small bank in 2018.

Community Reinvestment Act Awards

**Ray Garofalo**  
*of*  
**Dollar Bank**  
*in the*  
**Large Bank Category**  
Presented in recognition of your dedication to the Community Reinvestment Act, which has significantly impacted the quality of life for low- and moderate-income individuals and communities.

**Carrie Havas**  
*of*  
**Brentwood Bank**  
*in the*  
**Small Bank Category**  
Presented in recognition of your dedication to the Community Reinvestment Act, which has significantly impacted the quality of life for low- and moderate-income individuals and communities.
We are caught in an inescapable network of mutuality, tied in a single garment of destiny. Whatever affects one directly, affects all indirectly.

-Dr. Martin Luther King, Jr.