Citi Foundation

Meet the Grantees

2026 Community Finance Initiative

Community Finance Initiative: Strengthening the Financial Well-Being of U.S. Households

Affordability challenges are pushing many American families to their financial limits. Surveys from the Pew Research Center note that only 20% of low-income Americans say their personal finances are in excellent or good shape. The Financial Health Network highlights that less than half of low-income Americans have enough savings to cover at least three months of expenses, and less than a third are confident they are on track to meet long-term financial goals.

The Citi Foundation recognizes the important role of community organizations in helping households navigate everyday financial pressures, from creating budgets to preparing for homeownership and learning how to identify financial scams.

The 2026 Community Finance initiative provides $35 million to 70 organizations across the U.S., that are focusing on three areas of financial health:

1. Stabilize: Supporting low-income households in regaining everyday balance during moments of financial stress, including through financial coaching, support navigating public assistance programs and debt counseling.

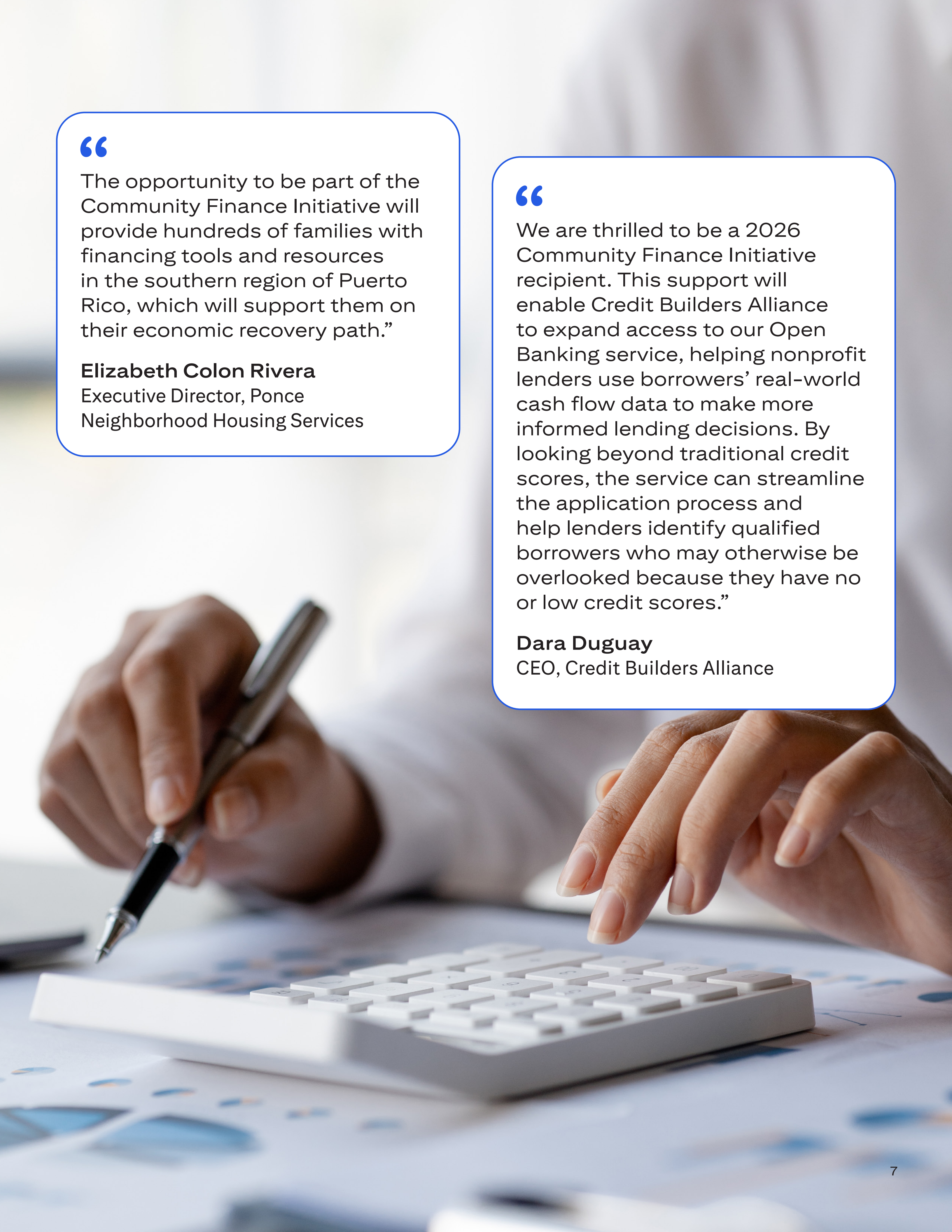
2. Strengthen: Helping low-income households build credit and short- and long-term financial assets, through efforts such as emergency-fund programs, credit repair and first-time homebuyer education.

3. Safeguard: Protecting low-income households from financial harm and future setbacks through programs focused on fraud and scam awareness and prevention, identity protection and recovery, and safe use of digital financial tools.

In addition to funding, grantees will also have access to a learning community, facilitated by the Financial Health Network, which will bring grantees together to share knowledge and build connection.

"The path towards achieving financial health looks different for everyone - some families may be concerned about emergency costs while others may be thinking about saving for retirement. Community organizations are there, providing trusted guidance, during every step of this journey, at a time when many families are feeling stretched, we're proud to support nonprofits that are showing up every day with the tools and support that American households need to pursue economic opportunity. This effort complements the breadth of work from Citi and the Citi Foundation to address the growing affordability crisis in the U.S., including our Blueprint for Housing Opportunity initiative launched earlier this year." **said Brandee McHale, Head of Community Investing and Development at Citi and President of the Citi Foundation.**

$35MM committed | 70 Organizations



“The opportunity to be part of the Community Finance Initiative will provide hundreds of families with financing tools and resources in the southern region of Puerto Rico, which will support them on their economic recovery path.”

Elizabeth Colon Rivera
Executive Director, Ponce Neighborhood Housing Services

“We are thrilled to be a 2026 Community Finance Initiative recipient. This support will enable Credit Builders Alliance to expand access to our Open Banking service, helping nonprofit lenders use borrowers’ real-world cash flow data to make more informed lending decisions. By looking beyond traditional credit scores, the service can streamline the application process and help lenders identify qualified borrowers who may otherwise be overlooked because they have no or low credit scores.”

Dara Duguay
CEO, Credit Builders Alliance

Meet the 2026 Grantees

Greater Chicago Area

Chicago Commons Association
Elevate Energy
Operation HOPE
United Way of Will County
Neighborhood Housing Services of Chicago
Working Credit

Greater New York City Area

Advancing Connecticut Together
All Our Kin
Ariva
Ascendus
Bridge Street Development Corporation
Business Outreach Center Network
Community Housing Innovations
Goddard Riverside Community Center
Graham Windham
Housing Partnership Development Corporation
Long Island Housing Partnership
Low Income Investment Fund
New Community Corporation
New Destiny Housing Corporation
Rise Now
RiseBoro Community Partnership
The Acceleration Project
The Center for New York City Neighborhoods
Urban League of Essex County
Urban Upbound

Greater Washington, D.C. Area

Consumer Federation of America
Housing Initiative Partnership
Jubilee Housing
Latino Economic Development Center
N Street Village
True Ground Housing Partners
United Planning Organization

National

Accion Opportunity Fund
Code for America
Credit Builders Alliance
Grameen America
National Community Reinvestment Coalition
National Fair Housing Alliance
National Foundation for Credit Counseling
Older Adults Technology Services
Ownership Works

Nevada

CPLC Nevada

Northern California

East Bay Asian Local Development Corporation
Feed the Hunger Fund
Habitat for Humanity of Greater Sacramento
Mission Economic Development Agency
MyPath
Oakland Promise
Pacific Community Ventures
Rubicon Programs
NeighborWorks Sacramento
Southwest Fresno Development Corporation

Puerto Rico

Instituto Nueva Escuela
Ponce Neighborhood Housing Services

Southern California

Accessity
Central City Neighborhood Partners
Community HousingWorks
Credit.org
Homeless Intervention Services of Orange County
Inland Empire Resource Center
Koreatown Youth and Community Center
LiftFund
Logan Heights Community Development Corporation
University of California, Los Angeles

South Dakota

Northeast South Dakota Community Action Program
The Lakota Funds

South Florida

Branches
Catalyst Miami
Hispanic Unity of Florida

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