

## "To Promote the General Welfare"

A Discussion Guide for Developing Neighborhood Social Contracts

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## Introduction

Americans today learn a great deal about how to function as individuals, but not about how to work together. At the workplace, managers tell us to do our job and not to worry about the next guy. Within communities, even when we have the time to participate, it's not easy to determine what we might do with our neighbors, or how we might do it. Grassroots political organizations are becoming rare, leaving citizen participation in government to pollsters who tell politicians what we think without our ever talking to them directly. This is hardly what early Americans had in mind when they insisted that the "freedom of assembly" be included in the Bill of Rights.

"A community," St. Augustine observed, "is a group of people united by the common objects of their love." Building community, then, involves identifying these "common objects," or shared goals, and working together to achieve them. We build community to strengthen the things that we value--or, phrased differently, to promote the values that we share.

"Yes, but whose values?" some people ask today, as if they arrived from another planet, without reference to anyone but themselves. The founding citizens of the United States gave us clear answers to that question. In the Declaration of Independence, they insisted that we work together to preserve human equality --the rights of "life, liberty, and the pursuit of happiness," for each individual. They insisted that our Constitution include a Bill of Rights, detailing the freedoms that every citizen would enjoy. Today, most of us can recite the opening lines of the Declaration and express pride in the Bill of Rights, even if we can't recall every amendment. These are most certainly "common objects" of the "love" that all Americans share.

Our founding citizens also established the grounds on which they--and we--should work together in our communities and as a people. They defined these principles in the Preamble to the Constitution:

*We the people of the United States, in order to form a more perfect union, establish justice, insure domestic tranquillity, provide for the common defense, promote the general welfare, and secure the blessings of liberty to ourselves and our posterity, do ordain and establish this Constitution for the United States of America.*

If the major purpose of the Constitution was to define the structure and powers of the government that would enable "we the people" to achieve these goals, the Preamble was a statement of the shared values and goals that the government and the American people were expected to uphold.

Sadly, much of what is said about American values today flies in the face of these fundamental principles.

Many of us still talk about different racial, ethnic, and economic groups as if they were strangers in our midst, not part of "we the people," even though the entire force of American Constitutional history over two centuries has been to expand the document's conception of who is to be included in "the people." In 1789, it was white men. Under the Constitution today, it is everyone.

We're all for security--personal security and national security. We rally together when we believe our security to be threatened. Yet the Preamble of the Constitution talks about security not merely for ourselves and the nation, but "the blessings of liberty for ourselves and our posterity"--that is, all future generations, as well as the present one. Despite this commitment, how many of us today feel that we have no obligation to anyone's children but our own?

Over the past two decades, we have heard that it's OK to "look out for No.1" without regard to other people. The Preamble calls for government and the people to work together to "promote the general welfare."

Protecting "us" against "them" has become an obsession for many groups in this society threatening a total breakdown of the culture. The Constitution was designed in the hope of creating "a more perfect union" among diverse localities and groups.

Almost every day we read about people and institutions that think that they're entitled to as much power as they can get, to do whatever they want. Under the Constitution, each succeeding generation was supposed "to establish justice."

The framers of the Constitution were painfully aware that a free society would face either anarchy or tyranny unless guided by a commitment to the public good. They understood that as conditions changed, the application of these principles would change. The principles themselves were to be timeless.

The citizen planning program that follows uses concepts from the Preamble to the Constitution to help neighborhood activists, government, and business leaders design real social contracts outlining mutual obligations to promote the general welfare of their communities. We are especially concerned to involve all citizens in the neighborhood in the discussion--tenants as well as landlords, public housing residents along with homeowners. They are all part of "we the people."

As a starting point for the discussion, we ask participants to identify who are "we the people" of their neighborhood or community are to recognize that "we the people" in America means all members of a community, however and wherever they live--poor people as well as the middle-class and the rich; tenants and public housing residents, as well as homeowners; citizens of every color, nationality, and faith.

Then we ask participants to identify the conditions in their neighborhood or community that threaten their ability to "secure the blessings of liberty to ourselves and our posterity." We all may want to live in neighborhoods that are clean, safe, economically viable, and decent places to raise our children, but if problems undermine any one of these values, our liberty is no longer secure.

Based on their assessment of these problems, we then help the participants develop social

contracts specific to their own neighborhoods, defining how they can work with government and the private sector to promote the "general welfare" in relation each of these areas of concern—physical development and appearance; safety; economic opportunity; and quality education for our children.

Americans are now searching for a shared set of beliefs to unite us as citizens without stifling freedom or destroying diversity.

That is what America's founders intended to give us in the Preamble to the Constitution.

As this program makes clear, the principles are as relevant now as they were over 200 years ago, and a renewed commitment to the social contract can help us keep them alive.

*Edward Schwartz, President  
Institute for the Study of Civic Values  
July, 1992*

## I. "We the People"

**"Hearken not to the unnatural voice which tells you that the people of America, knit together as they are by so many cords of affection, can no longer live together as members of the same family; can no longer continue the mutual guardians of their mutual happiness; can no longer be fellow-citizens of one great, respectable, and flourishing empire."**

*--James Madison, The Federalist Papers, 1787*

**"Your high independence only reveals the immeasurable distance between us. The blessings in which you this day rejoice are not enjoyed in common. The rich inheritance of justice, liberty, prosperity, and independence bequeathed by your fathers is shared by you, not by me. The sunlight that brought life and healing to you has brought stripes and death to me."**

*--Frederick Douglass, "What to the Slave is July 4th," 1852*

**"It was we, the people, not we, the white male citizens, nor we, the male citizens; but we, the whole people, who formed this Union. We formed it not to give the blessings of liberty but to secure them; not the half of ourselves and the half of our posterity, but to the whole people--women as well as men."**

*--Susan B. Anthony, "On Women's Suffrage," 1873*

### Questions for Discussion

1. Who are "the people" of the neighborhood? What are their backgrounds, their ethnic and religious origins, their economic conditions? If divisions exist, how what they? Is creating harmony among racial and economic groups a problem for the neighborhood?
2. Are all residents considered to be "we the people"--regardless of whether they're homeowners, tenants, or residents in public housing? If so, have there been overt conflicts between homeowners and other residents of the neighborhood?
3. Do the people of the neighborhood see themselves as part of a community, or merely as individual residents of an area with little binding them together?
4. As you read the Preamble to the Constitution, does the notion that we are all part of "we the people," who have pledged to "secure the blessings of liberty to ourselves and our posterity" and "promote the general welfare" encourage you to work with people in your own neighborhood and community to improve conditions for everyone?

## II. "Secure the Blessings of Liberty"

“Our city, tho’ laid out with a beautiful regularity, the streets large, strait, and crossing each other at right angles, had the disgrace of suffering those streets to remain long unpav’d and in wet weather the wheels of heavy carriages plough’d them into a quagmire...After some inquiry, I found a poor industrious man, who was willing to undertake keep the pavement clean, by sweeping it twice a week, carrying off the dirt from before all the neighbours doors, for the sum of sixpence per month, to be paid by each house. . .

“The city watch was one of the first things that I conceiv’d to want regulation. It was managed by the constables of the respective wards in turn; the constable warned a number of housekeepers to attend him for the night. Those who chose never to attend paid him six shillings a year to be excus’d...Walking the rounds, too, was often neglected, and most of the night spent it in tipling...I proposed as a more effectual watch, the hiring of proper men to serve constantly in the business; and as a more equitable way of supporting the charge the levying a tax should be proportion’d to the property...”

–*Benjamin Franklin, Autobiography, 1771*

“Not only wealth, but the independence and security of a country, appear to be materially connected with the prosperity of manufactures. Every nation, with a view to those great objects, ought to endeavor to possess within itself, all the essentials of a national supply. These comprise the means of subsistence, habitation, clothing, and defense.”

–*Alexander Hamilton, Notes on Manufactures, 1791*

“To instruct the mass of our citizens in these, their rights, interests, and duties, as men and citizens, being the objects of education in the primary schools, whether private or public, in them should be taught reading, writing, and numerical arithmetic...and the outlines of geography and history.”

--*Thomas Jefferson, Report of the University of Virginia, 1818*

### Questions for Discussion

1. Do people in the neighborhood feel that their liberty is secure? If not, what are the main reasons why people feel insecure? Make a list. What would need to happen to “secure the blessings of liberty” in your neighborhood as you see it?
2. In general, we try to create neighborhoods and communities that are attractive, safe, economically viable, and decent places to raise our children. Most of what we call “problems” in our neighborhoods fall within one or more of these areas—blight, crime, poverty, inadequate education. In these terms, what problems would you need to address to make your neighborhood or community clean, safe, economically viable, and a decent place to raise children? Make a list. These are the problems that residents, civic groups, local businesses, and government will have to work together to solve.
3. Now sort out these problems in terms of the four basic goals for a neighborhood or community that we have identified—clean, safe, economically viable, and a decent place to raise our children. Which of these goals will be easiest to reach? What are the most important priorities? Are there any goals that seem almost impossible to achieve in your neighborhood or communities? Why? In your view, is your neighborhood or community a place where it is possible to “secure the blessings of liberty to ourselves and our posterity?”

**“To Secure the Blessings of Liberty”  
Basic Goals**

A. Neighborhood Appearance

- 1.
- 2.
- 3.
- 4.
- 5.
- 6.
- 7.
- 8.

B. Neighborhood Safety and Health

- 1.
- 2.
- 3.
- 4.
- 5.
- 6.
- 7.
- 8.

C. Families and Children

- 1.
- 2.
- 3.
- 4.
- 5.
- 6.
- 7.
- 8.

D. Economic Security and Opportunity

- 1.
- 2.
- 3.
- 4.
- 5.
- 6.
- 7.
- 8.

## **"To Promote the General Welfare"**

**"It is too early for politicians to presume on our forgetting that the public good, the real welfare of the great body of the people, is the supreme object to be pursued; and that no form of government whatever has any other value than as it may be fitted for the attainment of this object."**

**--James Madison, *The Federalist Papers*, 1787**

**"The Americans...are fond of explaining almost all the actions of their lives by the principle of self-interest rightly understood; they show with complacency how an enlightened regard for themselves constantly prompts them to assist one another and inclines them willing to sacrifice a portion of their time and property to the welfare of the state."**

**--Alexis de Tocqueville, *Democracy in America*, 1833**

**"We believe that this class of American citizens should protest emphatically and continually against the curtailment of their political rights...We believe also in protest against the curtailment of our civil rights...We especially complain against the denial of equal opportunities to us in economic life...Common school education should be free to all American children and compulsory...We plead for health--for an opportunity to live in decent houses and localities for a chance to raise our children in physical and moral cleanliness...And while we are demanding the rights enumerated above, God forbid that we should ever forget to urge corresponding duties upon our people: The duty to vote. The duty to respect the rights of others. The duty to work. The duty to obey the laws. The duty to be clean and orderly. The duty to send our children to school. The duty to respect ourselves, even as we respect others."**

**--The Niagra Movement Leading to the NAACP, 1895**

**"Ask not what your country can do for you, ask what you can do for your country."**

**--John F. Kennedy, "Inaugural Address," 1961**

### **Developing a Social Contract**

Improving a neighborhood depends upon developing an ongoing relationship between the key organizations serving the community, the public agencies charged with addressing neighborhood problems, and the elected officials serving the area. The social contract represents the commitments that these stakeholders make to achieve the goals that they we set for our ourselves. Here are the sort of questions you might ask:

In improving neighborhood appearance, what must residents and local businesses do, what should community organizations be doing, and what should the public agencies charged with trash collection, code enforcement, and housing preservation do?

In making a neighborhood safe and healthy--again--what are the specific responsibilities of residents, businesses, organizations, and law enforcement and public health officials?

In supporting families and children, what obligations do we assume for ourselves, what do we expect from organizations and human service agencies, and what do we expect from our schools and other public agencies charged with supporting families and children?

In promoting opportunity for every resident of the neighborhood, what should individuals be doing for themselves, how can we help one another, and what role should State and City agencies involved in welfare-to-work programs, adult literacy, and job training be playing?

Developing specific, written answers to these questions is how we go about developing a social contract. Residents should start by setting forth what they think the social contract should be, along with leaders in local civic groups, businesses, and human service agencies. Ultimately, however, it becomes critical to meet with officials at all levels of government to secure their own commitment to the basic provisions of the social contract.



## **Sample Social Contract Programs**

### **Toward an Attractive Neighborhood**

--Residents join a Clean Blocks Program whereby the City performs special trash collection in response to organized block cleanups and participation in a City recycling program.

--Residents work with the City's Community Development Department and banks to develop a strategies for rehabilitation and occupancy of vacant housing in the neighborhood and seek access to vacant land for community gardens.

### **Toward a Safe Neighborhood**

--Residents agree to patrol the streets and watch out for each others' homes as part of a Town Watch organization. Police agree to provide regular reports on crime patterns and to work with community groups in reducing the level of crimes that erode quality of life--vandalism and graffiti, auto theft, and burglaries.

--Residents work with the police and the courts in developing strategies to deal with drugs as part of a community policing system and establish their own neighborhood justice system in cooperation with the courts to adjudicate minor juvenile offenses.

### **Toward a Decent Place to Raise Children--Our "Posterity"**

--Parents work in partnership with the neighborhood school to insure that young people are doing their homework and that the teachers are working with area families to strengthen education throughout the community.

--Residents cooperate with the City Recreation Department in developing and managing after-school programs for area young people,

### **Toward Economic Opportunity**

--Neighborhood businesses agree to hire neighborhood residents and City job placement and training agencies agree to recruit trainees from neighborhood job banks.

--Neighborhood residents agree to volunteer in adult literacy programs aimed at helping every resident qualify for the best jobs available in the new economy.



# **Social Contract Provision Form**

## **Neighborhood Goal**

### **Residents' Responsibilities**

### **Community Organizations' Responsibilities**

### **Local Business Responsibilities**

### **Government Responsibilities**

## **"To Form a More Perfect Union"**

**"This picture of the consequences of disunion cannot be too highly colored, or too often exhibited. Every man who loves peace, every man who loves his country, every man who loves liberty ought to have it ever before his eyes that he may cherish in his heart a due attachment to the Union of America and be able to set a due value on the means of preserving it."**

**--James Madison, *The Federalist Papers*, 1787**

**"Citizens who are individually powerless do not very clearly anticipate the strength that they may acquire by uniting together; it must be shown to them in order to be understood... In politics men combine for great undertakings, and the use they make of the principle of association in important affairs practically teaches them that it is their interest to help one another in those of less moment...Political associations may therefore may be seen as large free schools, where all the members of the community go to learn the theory of association."**

**--Alexis de Tocqueville, *Democracy in America*, 1833**

**"What we need in the United States is not division; what we need in the United States is not hatred; what we need in the United States is not violence or lawlessness, but love and wisdom, and compassion toward one another, and a feeling of justice towards those who still suffer within our country, whether they be white or black."**

**--Robert F. Kennedy, 1968**

### **Questions for Discussion**

Whatever the specific provisions of the social contract turn out to be, there must be a commitment on the part of all stakeholders to implement it. Here are basic questions that you need to address in building a "more perfect union" around the social contract:

1. Will a shared sense of pride in the neighborhood and our shared values as Americans provide a basis for all residents--whether they are homeowners, tenants, or residents of public housing--to unite on behalf of a social contract proposed by neighborhood leaders?
2. Alexis de Tocqueville pointed out that participation itself, especially in political action, contributed to "association." What sort of participation will neighbors in varied circumstances undertake to promote the general welfare social contract, in relation to physical appearance, security and health, and children? To what extent will neighborhood residents unite with the unemployed and low-income residents of the community to secure opportunity as defined by the social contract?
3. What will government and business do to promote unity around the social contract in relation to physical appearance, and children? How will they join with citizens to assist the at-risk members of the community? Will government and business see themselves as active contributors to this process?
4. What plan will you develop to monitor the implementation of the social contract and celebrate the achievement of its goals? Is it possible for all stakeholders to meet monthly on this basis? Quarterly? Whatever you decide, fulfilling this commitment becomes part of the social contract itself.
5. How will organizational leaders communicate progress in fulfilling the social contract to the broader neighborhood? How can they help every resident take pride in the improvements that are taking place as a result of the social contract?

The answers you provide to these questions should be considered part of the social contract itself, since without a commitment to implement what you pledge, there is no real social contract at all.

# **Block Club Social Contract Philadelphia, March, 1994**

## **Preamble**

**W**

**e, the residents of Philadelphia's neighborhoods--block captains, members of block associations, and participants in agencies and organizations that support them--pledge to work together to build communities that are attractive, safe, economically viable, and decent places in which to live and raise children. We affirm that all residents are part of "we, the people," with the rights and responsibilities of members of a free society. We will work to promote harmony, responsibility, and cooperation in the neighborhoods among homeowners, tenants, and residents of publicly assisted housing. We further commit to help all residents acquire the education and training needed to "secure the blessings of liberty to ourselves and our posterity." To this end, we seek to "promote the general welfare" throughout the City of Philadelphia through the fulfillment of the following social contract:**

## **Neighborhood Appearance**

**We commit ourselves to promote the highest possible standards of appearance and cleanliness on the blocks and in the neighborhoods where we live. To this end we pledge the following:**

- 1. To support to the City's Clean Blocks Program, PhilaPride, the Anti-Graffiti Network, and other efforts to improve block appearance.** We will encourage existing block clubs and civic associations to promote block organizing throughout the City.
- 2. To encourage residents to keep sidewalks and curbs clean and avoid littering and to remove snow and ice from sidewalks during the winter.** We expect the city to offer material support to neighborhood clean-up, fix-up campaigns and to accord special recognition to block associations that demonstrate ongoing commitment to preserving the physical condition and appearance of their blocks. We likewise expect the city to develop an adequate system in the winter to secure the removal of snow and ice in a prompt and efficient manner.
- 3. To insure that neighbors handle the disposal of trash and the maintenance of blocks in compliance with City codes.** We expect the Sanitation Division of the Streets Department to manage trash collection throughout the City in an efficient and effective manner. We pledge full cooperation with law enforcement agencies in identifying and prosecuting those who dump trash illegally or who conduct illegal car repair businesses on our streets. We expect the city to provide simple and clear mechanisms for block associations to address the concerns of neighborhood residents in these areas.
- 4. To support the City's recycling program and the effort to extend recycling throughout Philadelphia.** We further pledge to develop innovative approaches to recycling, both in encouraging citizen participation and in expanding upon recyclable materials.

**5. To support L&I's ongoing program to demolish imminently dangerous vacant properties, but we expect this program to be implemented in cooperation with civic groups, Neighborhood Advisory Committees (NACs), and block associations.** We will help L&I identify property owners in serious violation of City building codes, but we expect L&I to work out ongoing strategies for code enforcement in cooperation with neighborhood-based organizations.

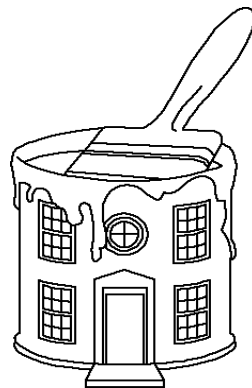
**6. To cooperate with civic associations, churches, Neighborhood Advisory Committees, and community development corporations in repairing and maintaining residential properties on our blocks and to rehabilitate and market vacant houses and apartments throughout the City.** We expect realtors, local banks and financial institutions, the Delaware Valley Mortgage Plan, the Office of Housing and Community Development, the Redevelopment Authority, the Philadelphia Housing Development Corporation, and the Sheriff's Office to work with us in these efforts.

**7. To work with the residents of public and Section 8 housing to insure that all properties under the Philadelphia Housing Authority's jurisdiction are properly maintained.** We further expect PHA to undertake its modernization program in cooperation with the tenants and with the residents of surrounding neighborhoods.. We will work with PHA and its tenants to insure that public housing in the future is attractive, safe, and integrated into the fabric of the community.

**8. To insist that government at all levels undertake preventative maintenance and adequate repairs of publicly owned facilities, especially schools, recreation centers, and neighborhood parks.** We offer full support to the Home and School Association, the Parents' Union, Recreation Advisory Councils, Friends of Philadelphia Parks and other citizen groups in holding the City and the School District accountable for proper maintenance of land and buildings under their jurisdiction.

**9. To support the Philadelphia Green Program of the Pennsylvania Horticultural Society and Penn States's Urban Garden Programs in turning vacant lots into community gardens, and expect the City and the private sector to continue to support this program as well.** We further expect the Redevelopment Authority to extend its partnership with neighborhoods in making vacant lots available to communities for gardening and revitalization projects.

**10. To insure that the City and neighborhood development organizations pay special attention to the physical revitalization of commercial and industrial corridors that often serve as neighborhood main streets with a decisive impact on the overall quality of community life.**



# Neighborhood Harmony and Security

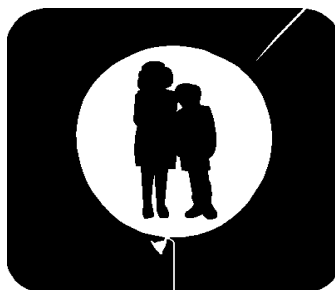
**"To insure domestic tranquillity," we will work on our blocks and in the neighborhoods to promote harmony among residents, reduce crime, and to combat violence. We pledge our full cooperation with all levels of government in these efforts and we expect government to be responsive to the efforts of block and community organizations and neighborhood to achieve these goals. To this end, we commit the following:**

- 1. To promote good relations among block residents by helping neighbors get to know and respect one another.** We pledge full cooperation with efforts of the Human Relations Commission to reduce racial and ethnic conflict. We equally expect elected officials, public and private agencies and institutions, and business and civic associations to foster a climate of cooperation throughout the City.
- 2. To reduce neighborhood violence through programs that promote stability and cooperation among residents of the block and the neighborhood.** We expect public and private agencies to work with us to ease tensions that can lead to violence.
- 3. To strengthen neighborhood watch programs like Town Watch.** We expect all levels of government to support community crime prevention by providing the equipment needed in such programs and by supporting adequate training of police and residents in how to make them effective.
- 4. To support community policing and encourage the widest possible citizen participation in Police District Advisory Councils.** We expect the police to involve neighborhood groups, block clubs, and concerned citizens in defining major objectives for law enforcement within each neighborhood, including the establishment of police mini-stations that can strengthen community cooperation in combatting crime.
- 5. To support neighborhood campaigns to eliminate drug trafficking and the demand for illegal drugs and to protect our residents from drug dealers and users.** We expect all levels of government to back up our efforts to remove drug dealers from the streets and houses and to make substance abuse treatment accessible to all residents who seek it. We pledge full cooperation with community education programs designed to combat substance abuse, especially among our young people.
- 6. To cooperate with the District Attorney's office to strengthen prosecution of neighborhood crime in the courts.** To make this system work, we expect government to develop adequate means to protect people who work with the criminal justice system. We likewise expect the courts to consider the safety of the community as a major consideration in imposing sentences, especially against repeat offenders. We pledge full cooperation with organizations that support the victims of and witnesses to crime.
- 7. To demand that both Juvenile and Common Pleas Court take first offenses seriously and mandate an appropriate program of counselling and probation aimed at preventing any further offenses.** We pledge to cooperate with Youth Aids Panels created through the District Attorney's Office to impose community sentencing as an effective approach to combatting juvenile crime. We equally expect the criminal justice system to concentrate on rehabilitating those in prison to prevent them from resuming criminal activity once they return to our neighborhoods. Again, the safety of the community must be a priority consideration in determining whether a person is ready to be released.

# Families and Children

**We will create an atmosphere of trust that strengthens families and enables all residents of all generations to work together. To this end, we will make a special effort to insure that the spirit of cooperation that we promote on our blocks extends to our young people. We will encourage them to join neighborhood clean-ups improvement projects as junior block captains, as well as participate in block social activities. Through a variety of efforts, we will place a high priority on helping families provide adequate support to secure quality education for our children. To this end, we commit the following:**

- 1. To help families on the block work together to provide child care for our children, both through informal arrangements as well as through structured childcare cooperatives.** We expect publicly funded day care centers to provide information to block captains and neighborhood associations concerning opportunities for child care within our communities.
- 2. To work with schools to insure student attendance and promote positive attitudes toward learning.** We will identify community people and resources that can help our children perform successfully in the classroom. We expect all institutions and organizations working with young people to develop partnerships with us to promote quality education throughout the City..
- 3. To involve neighborhood young people in block parties and social activities in the community.** We expect the Recreation Department and private youth agencies to work with us in developing constructive programs for our children. We will work with the Department to secure safe outdoor areas for our children to enjoy. We will encourage responsible adults in the community to participate, coach and supervise young people at play as a way of helping them gain a sense of direction. We expect the Recreation Department to maintain playgrounds and repair broken and hazard equipment promptly.
- 4. To help all families gain access to information concerning community programs promoting child health, safety, and development.** We expect agencies sponsoring such programs to publicize them through block and neighborhood associations.
- 5. To provide ongoing opportunities for young people to contribute to the overall quality of community life.** We expect the Phila-A-Job, the Youth Employment Program, and social service agencies to expand opportunities for youth community service and employment within our neighborhoods.
- 6. To support troubled families by providing information on programs dealing with domestic violence and child abuse and by identifying safe havens in the community where children and families can go during a crisis.**



**Economic Security**

**and Opportunity**

**To "secure the blessings of liberty" requires that all residents of Philadelphia gain economic opportunity and security for ourselves and our families. As block leaders and residents, we pledge to help one another achieve these goals. To this end, we commit the following:**

- 1. To work to insure that area lenders and financial institutions provide mortgage financing in all neighborhoods of Philadelphia to eligible individuals and families, consistent with the requirements of the Community Reinvestment Act.**
- 2. To provide block and neighborhood meetings with information on job opportunities available to our residents--especially those offered by area businesses and by government programs. We expect local businesses and City development agencies to supply us with this information in a timely fashion.**
- 3. To make information concerning adult literacy, small business development, and job training available to block and neighborhood residents. We expect the Mayors' Commission on Literacy, the Commerce Department, the Philadelphia Commercial Development Corporation, the County Board of Assistance, and the Private Industry Council to provide this information to us in a timely fashion.**
- 4. To make information concerning food, fuel, health and financial assistance programs available to low-income residents of our blocks. We expect to receive this information in a timely fashion.**
- 5. To offer the support of our organizations to area groups advocating economic opportunity, affordable housing, and quality education in Philadelphia, so that all residents can live in freedom and dignity as responsible members of our community.**