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# International Institute of St. Louis

## *Access Project*

- **Funding request:** \$250,000
- **Type of funding/support request:** Grant
- **CRA-eligible activities addressed:** Economic/Workforce development; Financial access, capability and empowerment; Small-business development/Technical assistance
- **Description of project:** IICDC's new ACCESS program will offer an innovative entrepreneurship and career pathway for foreign-born with skilled backgrounds and/or college-level education. The program will blend entrepreneurship and career advancement trainings, enabling participants to explore both options wherever and whenever interest and opportunities intersect. This innovative approach will serve as a business and workforce attraction and retention tool.

Participants will be assessed and in-depth business and career counseling will be completed. A written business or career plan will be prepared utilizing test results and knowledge of the recertification requirements for each applicable business type or profession. For participants that choose the entrepreneurial route, IICDC will leverage our expertise in immigrant business lending and capital available from our \$1 million loan fund to provide seed funding to help participants start or strengthen their businesses.

ACCESS staff will provide tailored technical assistance and will also leverage collaborating public and private educational and training institutions. The program will feature intensive business and career-focused English classes and skills development tailored to quickly advance each participant's ability to reach their personal goals quickly and successfully.

- **Population served:** Primarily low to moderate income immigrants in the St. Louis MSA. With continued program success we expect to attract immigrants from across the U.S.
- **Project duration:** September 2018 – September 2019
- **Expected outcomes:** ACCESS will empower foreign-born professionals to engage productively with our local economy. The program will, in effect, harness the power of their diverse background and education by providing them with the valuable information and skills they need to make an immediate and positive economic impact.

# Lutheran Development Group, Inc. (LDG)

## *Developing a Supportive Property Management Program*



- **Funding request: \$57,000**
- **Type of funding/support request:** Grant
- **CRA-eligible activities addressed:** Affordable Housing; Financial access, capability and empowerment
- **Brief description of project:** Rooted Property Management is a new, holistic property management program. The pilot phase will be 57 units owned and managed by LDG. One major component of Rooted is a Rental Assistance Fund, which will provide up to 10% assistance to 1/3 of LDG's residents. LDG will invest this fund and supplement it from apartment cash flow. If initial funding of \$57,000 (\$1,000 per unit) is received, the fund is projected to stabilize in Year 4 of operations. LDG has received grant support from the Lutheran Foundation of St. Louis for staff time to pilot Rooted.
- **Population served:** 100% of households receiving Rental Assistance funds will be below 80% AMI
- **Project duration:** 1-3 years
- **Expected outcomes:** Residents receiving rental assistance will see increased housing stability, increased job security, increased financial well-being, and improved education outcomes (households with children).

# Employment Connection

## *Managed Work Services of St. Louis (MWSstl)*

- **Funding request:** \$175,000
- **Type of funding/support request:** Investment
- **CRA-eligible activities addressed:** Economic/Workforce development;
- **Brief description of project:** MWSstl is Employment Connection's Social Enterprise. MWSstl is a job sourcing agency designed to help fulfill Employment Connection's social mission. The Social Enterprise creates employment opportunities that lead to careers for our clients while assisting area businesses recruit and retain employees.
- **Population served:** 100% Low- and moderate-income individuals living in St. Louis City and St. Louis County, MO & St. Claire County, IL
- **Project duration:** January 2019-December 2019
- **Expected outcomes:** Maintain and expand contracts with current and future employers; Assist individuals obtain and maintain employment; Recirculate profits into the community through various programming to fulfill unemployed individual's needs

# Mt. Sinai Development Corporation

## *Winstanley Neighborhood Plan*



- **Funding request:** \$35,000
- **Type of funding/support request:** Service and Investment
- **CRA-eligible activities addressed:** Financial access, capability and empowerment; home repair and home improvement resources; Small-business development technical assistance and capacity building; and increased internet access for low income residents.
- **Description of project:** The Winstanley area needs a community plan that will contain specific proposals for neighborhood/community improvements in a broad range of sectors, including but not limited to housing, employment and business development, health, environment, arts and culture, safety along with transit, streets and walkability. The process will be based on a robust community engagement process with local residents and community partners. The plan will establish a vision for the future of the community and recommendations for achieving that vision. Bringing together area residents, businesses and organizations will create new connections and will ideally catalyze long-range development and investment in the community. The consulting team will include Rise Community Development (project manager), St. Louis Design Alliance (architect); Development Strategies (market analysis); and Mt. Sinai Development Corp. (community engagement and outreach).
- **Population served:** Economically distressed, predominantly low income African-American residents and census tracts
- **Project duration:** Housing and Employment and Business Development priorities of the plan complete in 6 months and full plan adoption in 12 months
- **Expected outcomes:** The following is a partial list: Increased community and engagement to foster a more connected community; Increased awareness and supply of fair affordable housing options; Improved economic mobility from conversion of existing lease-purchase housing options to homeownership opportunities; Acquire and utilize vacant lots for quality affordable housing development, community and safe space opportunities; access to healthy food; Children have stable physical environments to support emotional security and emotional intelligence for better outcomes; mixed-use developments to support residents and offer technical assistance for small business development and to attract a nationally recognized social service provider focused on jobs and economic empowerment.

# 1<sup>st</sup> Financial Credit Union



*Partnering to Bring Increased Credit Building & Lending Access to St. Louis*

- **Funding request:** \$103,000 (*deployed over 2019 and 2020*)
- **Type of funding/support request:** Grant
- **CRA-eligible activities addressed:** Financial Access, Capability and Empowerment
- **Description of project:** In partnership with the Urban League of Metropolitan St. Louis, 1st Financial plans to deploy a new full time Financial Empowerment Specialist to provide free personal budget and credit coaching services to Urban League clients and surrounding communities
- **Population served:** 1st Financial has targeted 203 census tracts in St. Louis City and County, encompassing low income neighborhoods and low wealth suburbs characterized by growing poverty and underbanked households.
- **Project duration:** Begins April 2019/Ongoing
- **Expected outcomes:** In first three years, \$3.3M in loans deployed as well as access to 300 checking and savings accounts and over 100 credit building products. To measure impact, the credit union will monitor credit scores, assets, debt and declined loans for clients served in 203 low income census tracts.



# Dutchtown South Community Corporation

## *Filling the Demand for Larger Affordable Rentals in Dutchtown*

- **Funding request:** Staff participation in DSCC's monthly housing committee meetings, occasional meetings with Gravois Jefferson CD collaborative partners
- **Type of funding/support request:** Services; bank underwriter or CD lending officer
- **CRA-eligible activities addressed:** Affordable housing
- **Brief description of project:** We are seeking to expand our portfolio of affordable rental apartments, with 2+ bedroom units. We currently own and manage a small portfolio and while this would be a new acquisition/selective rehab project, we have current organizational capacity and experience. Services from a bank partner can help us to prepare a competitive application for financing that will have little to no public subsidy in the sources. We are seeking to acquire 6-12 units in the next year or possibly a bigger project if done over a two year timeline. Landlords who have been holding vacant buildings are looking to sell and there is a great opportunity in the market to make an impact.
- **Population served:** All units will be targeted to Low- and moderate-income (LMI) 80% of area median income or lower in the neighborhoods of Benton Park West, Gravois Park and Dutchtown in South. St Louis where over 35% of households live below the poverty line.
- **Project duration:** 1.5-2 years
- **Expected outcomes:** Leveraging the resources and technical expertise of partners like DeSales Community Development, Tower Grove Neighborhoods CDC and Rise Community Development as part of the InvestSTL initiative in the Gravois Jefferson Historic Neighborhoods Plan area, we will be able to see decreased vacancies, safer rental conditions, and lower renter transience.



# Tabernacle Community Development Inc.

## *Tabernacle Community Development Corporation Affordable Rental Program (ARP)*



- **Funding request: \$50,000**
- **Type of funding/support request:** Grant
- **CRA-eligible activities addressed:** Affordable Housing; Economic/Workforce Development; Neighborhood Revitalization and Stabilization
- **Brief description of project:** ARP is an existing program creating accessible quality housing opportunities along with life skills for family stabilization. The target area is the Jeff Vanderlou/Greater Ville neighborhoods.
- **Population served:** We serve the 63107, 63113 and 63115 zip codes. Approximately 79% of residents are low- and moderate-income (80%AMI or less)
- **Project duration:** Ongoing Project
- **Expected outcomes:** Revitalize physical structures (homes) for safe occupancy; Stabilize families by reducing monthly housing expenses; Connect families to needed resources to aid in them being productive neighbors; Build a network of caring citizens who invest in their neighborhoods; Create job opportunities for local residents via construction/services.

# HOPCA Family and Community Center *Township Public/Special Library*



- **Funding request:** \$200,000
- **Type of funding/support request:** Grant
- **CRA-eligible activities addressed:** Broadband services, Community development finance, Community facilities/services, Economic/Workforce development, Neighborhood revitalization and stabilization, and Small-business development/Technical assistance.
- **Brief description of project:** ADA Compliant “Library System Complex” with Internet Service Provider (ISP) services and co-hosted CRA-eligible activities partners. This project targets the following developments: 1. Public/Special Library Renovation (2000sf) (\$50k); 2. ADA compliant elevator (\$75k); and 3. Culinary Center Renovation (400sf) (\$75k). [Washington Park Township Supported].
- **Population served:** ~12,000 Targeted. Centered in 62203/62204 Zip Code, the immediate area is focused on Washington Park Township where 47.3% of the 4,040 population is below poverty level. Expects to expand its reach to neighboring “designated distressed and underserved” LMI communities such as Fairmont City (NW 1.5mi); East St. Louis (SW 2.5mi); Centerville (SW 3.2mi); Alorton (SW 3.5mi); Caseyville (E 4.3mi); Brooklyn (NW 5.2mi); Madison (NW 5.4mi); Sauget (SW 5.8mi), and other areas in Illinois’ Northern St. Clair County region. (80%AMI or less) (Census Tracts 4801.00, 4802.00)
- **Project duration:** Renovation/Implementation/Operations: 1 year. Expansion/Growth: On-going.
- **Expected outcomes:** New project. An expanding “trusted-community-establishment” that provides Academic & Professional Support (APS) services which covers academia and training in professional, commercial, and technical areas for all ages. In the immediate proximity, the Community Center will be co-hosting other Care Services such as: 1. Family Care Support (FCS) [e.g. Daycare]; Community Outreach Support (COS) [e.g. Professional Mentorship]; and Specialized Servicing Support (SSS) [e.g. Community Services] ... all of which to enrich Community CRA-eligible activities addressed above, to partner other community “CARE Services”, and to energize other HUBZONE activities.

# Habitat for Humanity of St. Charles County

## *Habitat's Homebuyer Incubation and Purchase Program (HIPP)*

- **Funding request:** \$100,000 Grant (over 3 years) / \$750,000 Loan Pool Investment (over 3 years)
- **Type of funding/support request:** Grant and Investment
- **CRA-eligible activities addressed:** Affordable Housing, Community Facilities/Services, Financial Access, Capability and Empowerment
- **Brief description of project:** Building on Habitat's proven model, expanding our educational program to cultivate a larger pool of buyers ready to purchase a Habitat project home or a home via direct lending by a local bank
- **Population served:** Residents of St. Charles, Lincoln and Warren counties whose income is at or below 80% of the area median income (~62,000 individuals)
- **Project duration:** 1-3 years
- **Expected outcomes:** Make one-on-one credit counseling accessible; open and expand Habitat's Homebuyer Readiness training; increase LMI home purchase opportunities as Habitat project participants or direct lending borrowers to St. Charles, Warren and Lincoln County residents

# Park Central Development Corporation (PCDC)

## *Kingsway Business Development*



- **Funding request: \$25,000 Annually**
- **Type of funding/support request:** Grant
- **CRA-eligible activities addressed:** Small Business Development/Technical Assistance
- **Brief description of project:** The Kingsway Merchants District Redevelopment Area encompasses approximately 207.8-acres. Its bounded by the alley (south of Delmar Boulevard), to the South; Kingshighway Boulevard, to the West; Page Avenue, to the North; and Taylor Avenue, to the East. This area includes multi-phase development projects. These projects includes the construction of a commercial complex, the rehabilitation of selected residential and commercial properties and the construction of new For-Sale housing. The propose activities will lay the foundation for economic development opportunities in the Kingsway Commercial District. There are two components to this project:
  1. To attract new businesses into the area by highlighting available commercial/retail spaces. Park Central Development will conduct an evaluation of the area and identify appropriate venues for new businesses.
  2. To retain existing businesses by connecting with them individually and supporting their unique business's needs.

By building relationships with individual businesses and understanding their needs, Park Central Development will be able to connect them to the appropriate resources and funding opportunities available through our many partners.
- **Population served:** Fountain Park and Lewis Place neighborhoods have a combined population sized of approximately 3,157 people, with a racial makeup of roughly 95% African-Americans between the two neighborhoods. The Median Household Income for these two adjacent neighborhoods is roughly \$17,484, with 85% of its' population having less than \$50,000 in household income. Similarly, the poverty rate is at 49.5%. According to Missouri Department of Elementary & Secondary Education's Free Reduced Enrollment tracking, two of the schools serving the neighborhood's children, Washington Montessori School and Soldan High School, had a reported 100% enrollment rate for their free lunch program for 2017.
- **Project duration:** 1-3 years
- **Expected outcomes:** In partnership with the Kingsway Merchants Association, this project will assist with increasing the commercial tax base for the area, through the revitalization and stabilization of the commercial district within the Kingsway Redevelopment area. The project will recruit new and retain existing businesses in the area by identifying available retail and commercial rental spaces and identifying opportunities to development new commercial parcels in the area. A database will be created to track these opportunities. This tool will be used to market the area, recruit and retain potential businesses and developers to the District. This Grant will better equip Park Central Development with the resources needed to pinpoint the local business environment necessities and opportunities for growth and sustainability. In addition, this resource will help Park Central Development connect local businesses to banking partners that can potentially provide other resources and financial support.

Thank you for your interest in  
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