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Louisville, Kentucky
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Jewish Family & Career Services of Louisville, Inc.

Navigate Enterprise Center

- **Funding request**: $40,000

- **Type of funding/support request**: Grant and Service

- **CRA-eligible activities addressed**: Community development finance; Economic/Workforce Development; Financial access, capability and empowerment; Small-business development/Technical assistance.

- **Brief project description**: Navigate Enterprise Center focuses on providing microenterprise development services via one on one advising, workshops and microloans. The program primarily serves low-income individuals who live in, operate, or plan to open a business in a target distressed neighborhood. Program works extensively with community partners to create opportunities and to provide access to resources for participants to create and sustain viable businesses.

- **Population served**: Navigate targets many of the poorest neighborhoods in Metro Louisville. About 66% of all local minorities reside within the targeted distressed neighborhoods, which are home to 72% of all African Americans and 54% of Louisville’s growing immigrant population. Poverty and unemployment rates significantly exceed local average.

- **Project duration**: Ongoing Program

- **Expected outcomes**: Navigate has set the following goals: 80% complete a business start-up or stabilization/growth plan, 75% implement steps in the plan to start/stabilize/or grow their business, 70% remain open for a year after implementing the plan. The impact will be participants having increased economic stability, while businesses will provide residents much needed services and products.
Louisville Asset Building Coalition

**Tax Time Saving at Louisville VITA Sites**

• **Funding request:** $5,000

• **Type of funding/support request:** Grant

• **CRA-eligible activities addressed:** Financial access, capability and empowerment

• **Brief project description:** The Tax Time Saving initiative is an ongoing project that involves promoting opportunities for VITA consumers to save a portion of their refund during the tax filing process. Research presented by the CFPB shows that having even a small amount of savings in a reserve has a number of beneficial effects, including increased financial resilience, reduced use of high-cost financial services in response to a financial emergency and reduced household stress.

• **Population served:** Louisville/Jefferson Co. area residents that earned less than $64,000 during the year for which they are filing a tax return. The average annual income of our families is $23,000.

• **Project duration:** Ongoing Project

• **Expected outcomes:** Increased staff and volunteer capacity to promote this project will lead to increased consumer savings rates and increased consumer intent to save. The end goal is increased household stability due to improved preparedness for a smaller scale financial disruption.
St. John Center, Inc.
St. John Center Shelter and Social Services

- **Funding request:** $50,000
- **Type of funding/support request:** Grant
- **CRA-eligible activities addressed:** Affordable housing; Community facilities/services; Economic/Workforce development; Financial access, capability and empowerment
- **Brief project description:** Funding will support SJC’s existing emergency day shelter & social services programs, including employment assistance, housing counseling, supportive housing, crisis assistance, referrals, and basic needs.
- **Population served:** All clients are LMI. Most face housing barriers such as physical disabilities, mental illness, low to no income and lack of available affordable housing, and addictions. Clients range in age from 18 to over 70 years old. Fourteen percent are veterans.
- **Project duration:** Ongoing; current fiscal year is July 1, 2018 – June 30, 2019
- **Expected outcomes:** 1) 90% of clients receive services beyond basic shelter services (meeting with a counselor, applying for housing, entering employment program, etc.); 2) 400 clients receive housing coordination services; 3) 180 men enter housing.
Wellspring
Affordable Housing Wellspring Improvements

- **Funding request:** $25,000
- **Type of funding/support request:** Grant
- **CRA-eligible activities addressed:** Affordable Housing
- **Brief project description:** Replace worn, hard-to-clean/maintain carpet with new, durable laminate flooring for 20 residences (approx. 15,000 sf).
- **Population served:** Low-income adults with serious mental illnesses. Many have been chronically homeless and/or have co-occurring substance use disorders, living in Supportive Housing.
- **Project duration:** Completed within 1 year of funding.
- **Expected outcomes:** Provide a healthier, more attractive environment for Supportive Housing clients with durable flooring that also reduces maintenance costs.
New Directions Housing Corporation  
*Aging in Place – A Community Collaboration to Improve Health Outcomes*

- **Funding request**: $250,000 a year
- **Type of funding/support request**: Grant
- **CRA-eligible activities addressed**: Affordable Housing, Community Facilities/Services and Neighborhood Revitalization and Stabilization
- **Brief project description**: Expanding on existing programs, the *Aging in Place* program integrates existing home healthcare-based programs such as visiting nurses, occupational therapists, community health workers, and service coordinators with *New Directions Repair Affair and Resident Services* programs to improve home conditions for low-income elderly *homeowners* and to connect NDHC *residents* with area services in Louisville.
- **Population served**: Homeowners and NDHC Residents who are 60 or older or who are permanently disabled and have an Area Median Income of up to 60% AMI. Serving western Louisville neighborhoods, the most economically disadvantaged neighborhoods in Louisville.
- **Project duration**: 3 years
- **Expected outcomes**: Increase perceived wellbeing and increased access to healthcare resources. 95% of homeowners and NDHC residents feel safe remaining in their home. The goal is to assist 25 homeowners and 25 residents per year.
Family & Children’s Place

Sustaining the PAL Coalition in the Park Hill, Algonquin & Old Louisville

- **Funding request**: $135,000
- **Type of funding/support request**: Grant(s)
- **CRA-eligible activities addressed**: Neighborhood Revitalization & Stabilization and Community Facilities/Services
- **Brief project description**: PAL is a coalition which works to reduce substance abuse among young people, ages 12-17, living in the Park Hill, Algonquin and Old Louisville neighborhoods of Central Louisville. We engage young people, community leaders, and local centers of influence in prevention efforts while working to bridge the gaps between home, school and community. PAL offers Mental Health First Aid certified trainings throughout the community and operates an out-of-school time program for students in Southwest Louisville. Current funding for this program will sunset in 2019.
- **Population served**: Low to moderate income residents living in zip codes 40208, 40210 and 40215. 29% of residents in these zip codes live below the poverty line, compared with the U.S. average of 11%.
- **Project duration**: October 2019 – September 2020. This funding request covers all costs for one year. Multi-year funding would enhance our ability to impact the community.
- **Expected outcomes**: Reduce substance abuse among youth; Establish safe & supportive community spaces; Increase economic, educational and financial opportunities for all residents through community stabilization and engagement.
Center for Neighborhoods
2019 Better Block Louisville – Parkland Neighborhood

- **Funding request**: $150,000
- **Type of funding/support request**: $25,000 Grant (sponsorship) for program expenses; $125,000 Grant or a combination of grant/loan/investment/service depending on interests of participating stakeholders to support capital improvements or local business development activities.
- **CRA-eligible activities addressed**: Neighborhood revitalization and stabilization
- **Brief project description**: A year-long process that engages neighborhood stakeholders to co-create a reimagined commercial corridor to spur economic and social activity, attract new investment and rebuild a vibrant neighborhood center. A semi-permanent build out is produced following an in-depth visioning process and design charrette with stakeholders. Pro bono design professionals are paired with existing local businesses to produce draft designs for aesthetic improvements. Street scape improvements and other visioning elements are showcased during the “Better Block celebration”, June 8 – 16, 2019. Center For Neighborhoods continues to support stakeholders and facilitate permanent improvements for months after the celebration.
- **Population served**: Residents, Business/Property Owners, other Neighborhood Stakeholders of Low Income Census tracts (centered at 0010.00; 0017.00; 0015.00 and adjacent tracts) within 40211 and 40210 zip codes
- **Project duration**: 1 year
- **Expected outcomes**: 1. Enhance neighborhood image, pride, and potential for positive economic development and housing growth; 2. Enhance multi-sector collaboration and increase connections/resources for residents to available partners organizations; 3. Enhance social cohesion and capacity for neighborhood self-management; 4. Enhance neighborhood walkability, safety, and aesthetic; and 5. Demonstrate potential of underutilized public and private in order to increase momentum for investment, attracting development of neighborhood appropriate and local business services.
Americana World Community Center
Americana Workforce Development Program

• **Funding request:** $25,000
• **Type of funding/support request:** Grant
• **CRA-eligible activities addressed:** Economic and Workforce Development
• **Brief description of project:** Through financial literacy education, computer literacy classes, career coaching, and small business workshops, the Americana Workforce Development Program will connect individuals who face linguistic, socio-economic, and transportation barriers find meaningful work in Jefferson County.
• **Population served:** Southern Louisville has a poverty rate of 63.3% according to the 2016 American Community Survey, nearly 5 times the national average. Additionally, 51% of residents in this area are foreign-born, and 61% speak a language other than English at home, providing additional challenges in integrating into the local labor force.
• **Project Duration:** July 2018- June 2019
• **Expected Outcome:** Americana will assist 75 individuals find meaningful employment in partnership with KentuckianaWorks, 10 participants will enroll in college and career mentorship, and a 6 week entrepreneurial workshop will be offered to all women participating in the Americana Fiberworks program, increasing self-sufficiency in business development.
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