

The background of the entire page is a solid orange color. Overlaid on this is a faint, light-orange map of St. Louis, showing the city's street grid and major thoroughfares. In the top-left corner, there are several vertical orange bars of varying heights. On the right side, there is a vertical strip containing a stylized illustration of the St. Louis skyline, including the Gateway Arch and the Old Courthouse, set against a background of horizontal orange stripes. At the bottom right, there are three wavy orange lines.

Pillar #1: **Economic Empowerment**


Economic Empowerment

Invest in an ecosystem that provides opportunities for businesses to launch, grow, and sustain their operations. Create the workforce of the future through mentorship, training, and quality jobs.

\$31M*initial ARPA commitment***+****\$30M***phase 2 commitment***=****\$61M***investment in Economic Empowerment*

Increasing St. Louisans' economic agency requires a multi-pronged strategy that combines workforce development, business empowerment, and educational justice. These build capacity for young people, for those who are unemployed or underemployed, for people seeking growth in their careers, and for entrepreneurs in the community. Investing in economic empowerment makes the city an attractive place to start new businesses and bring quality jobs. An ecosystem that supports economic growth and resilience offers the chance for learning and mentorship, accessing capital and technical assistance, and engaging in networking. This is particularly true among minority and women-owned enterprises, as well as other under-served residents and borrowers in the community.

SLDC can build on existing efforts to promote economic justice by targeting these three key areas of focus: workforce, business, and educational empowerment. The organization is poised to form new partnerships and facilitate programs that build up workforce development opportunities and effectively leverage incentives. They should streamline efforts to provide resources and capital to small businesses and ensure a spectrum of financing is available to firms as they launch, grow, and sustain their businesses long-term. Educational justice ensures a strong future for the city, investing resources in the youth so that they see possibilities for them as residents of St. Louis.



“Don’t forget to focus on the high-paying trades, educating youth on the community value and wealth-creating benefits of these careers.”

SMALL BUSINESS EMPOWERMENT & SUPPORT

Build a World-Class Small/Women/Minority-Owned Business Ecosystem

1

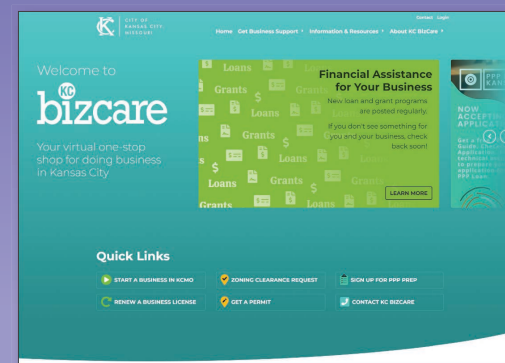
Establish an Economic Empowerment Center (EEC) in the City of St. Louis to support and provide resources to small business ecosystem

- Allocate \$1.5M of the Economic Justice Fund to fund initial programming, staff, and on-site programs at the EEC.
- Add 2 full-time positions to the Certification Department and place these staff members at the EEC to provide services.
- Hire a Center Manager who will work with businesses and community members on-site and will coordinate the work of various SLDC employees and partner organizations.
- Rotate staff from the Compliance Team and Business Assistance Center to provide access to these services and resources at the EEC.
- Hire a full-time Grant Specialist to secure additional funding for programming at the EEC to support small-business owners.
- Utilize the Digital Doors online platform to share information and communicate with business owners and community members.
- Fund ongoing EEC costs through licensing and fees as programs and services grow.
- Create a “Business Hotline” phone number and email that provides easy access to EEC resources and city processes without having to be in person. This email/phone should be monitored during work hours by EEC employees.
- Reorganize and reimagine the Business Assistance Center to better serve the small business ecosystem.
- Continue the partnership with the Maryville Works program.

CASE STUDY

KANSAS CITY, MO KC BIZCARE

The City of Kansas City, MO launched a virtual one-stop shop for doing business in Kansas City called KC BizCare. This portal provides information about obtaining a business license, registration requirements, community technical assistance resources, and details about existing business grant and loan programs.



SMALL BUSINESS EMPOWERMENT & SUPPORT

2

Leverage existing technical assistance programs to assist small, minority, and woman-owned businesses (S/W/MBEs) with certification, licensing, tax support, marketing, legal, and other professional services.

- ➔ Partner with existing organizations in St. Louis to offer a variety of on-site workshops at the EEC to increase the capacity of existing businesses.
- ➔ Contract with the Small Business Empowerment Center and other entrepreneur service organizations to provide back-office support to small businesses within the Empowerment Zone and qualified census tracts.
- ➔ Support the St. Louis Small Business Ecosystem work to continue to provide resources to small business owners.

CASE STUDY

AKRON, OH MINORITY CONTRACTOR CAPITAL ACCESS PROGRAM

The Minority Contractor Capital Access Program (MCCAP) is a collaboration between the Western Reserve Community Fund and the Akron Urban League that provides financial and technical assistance to Akron and Summit County-based minority, women, LGBTQ+, Veteran and Disabled-owned businesses in the construction trades. Eligible businesses apply and are evaluated based on need, experience, and growth potential. Once accepted, those businesses are given the opportunity to apply for financial assistance in the form of short-term loans to pay for costs related to specific construction contracts. This short-term financing can help a construction business scale up and manage the cash flow challenges of the construction draw process.

SMALL BUSINESS PARTNERS

Inclusive economic development should incorporate the knowledge, resources, and willingness of actors from diverse sectors to make access to affordable capital, financial services, and technical assistance more easily obtainable to communities of color and other historically disenfranchised groups. The aim of this approach is simple; target financial and technical resources in a culturally competent manner in order to equalize the opportunity for individuals to build, retain, and pass along generational wealth. Critical actors in this work include Minority Depository Institutions (MDIs), Community Development Financial Institutions (CDFIs), and minority-led business accelerators.

Both St. Louis Community Credit Union (SLCCU) and the Small Business Empowerment Center (SBEC) are strategically aligned and uniquely positioned to address the challenges detailed above for diverse entrepreneurs and small business owners through their assortment of lending tools and expertise. Cooperatively, these partners have launched a comprehensive SBA and conventional business lending platform capable of funding loans as small as \$10,000 up to \$5 million. Accompanying these loan products is a full range of technical assistance services.

SMALL BUSINESS EMPOWERMENT & SUPPORT

3

Create a robust network of small business lending and grant offerings to support businesses and economic development efforts.

- Establish a revolving loan fund to provide small, women-owned, and minority-owned business entities, and non-profits with low-interest loans and long-term capital to start up, mobilize projects, and scale operations. Set aside \$2 million from the American Rescue Plan Act to provide the initial funding for this revolving loan fund.
- Hire a full time Business Services Manager who will be responsible for running the revolving loan fund and leading the Business Assistance Center..
- Determine the number of additional Business Development Officers and lending staff that are needed to support increased lending capacity.
- Continue to facilitate direct, low interest, subordinated loans to qualified small businesses in the City through the Local Development Company
- Allocate \$5M of Economic Justice Fund toward a new grant program to provide \$5,000 grants to reach as many small businesses as possible.
- Partner with the St. Louis CDFI Coalition to discuss the accessibility of capital and identify potential gaps in services.
- Utilize the database created by StartupSTL to offer information about all small business resources, financing, technical assistance, and lending programs. Post this database on the SLDC website and create information flyers to distribute at key City offices, CDCs and Neighborhood Associations.
- Engage local community and minority-owned banks on an annual basis to discuss access to capital landscape and identify potential gaps in services.

CASE STUDY

INVEST ATLANTA SMALL BUSINESS PROGRAMS

Invest Atlanta offers a comprehensive set of 11 small business loan programs to small businesses located in the City of Atlanta. Loans range from \$3K to \$5M depending on the needs of the small business and the nature of their loan request. Invest Atlanta hosts a single loan application on their website to facilitate easy communication between staff and potential borrowers. The host regular workshops to learn learning how to apply for funding and also produce a one-page informational flyer that is distributed to key partners and business service providers across the City of Atlanta.

SMALL BUSINESS EMPOWERMENT & SUPPORT

4

Work with community partners to offer a community-based real estate program to provide M/WBE developers with access to capital, technical assistance, and mentorship to ensure buildings are redeveloped for and by neighborhood residents/businesses.

- ➡ Cultivate a partnership with the Urban Land Institute's Real Estate Diversity Initiative (REDI) program to regularly offer their curriculum at the EEC to minority developers and individuals interested in real estate in the City of St. Louis.
- ➡ Utilize the database of existing M/WBE's to identify the individuals and business owners best fit for the REDI program and begin to create a pipeline of participants.
- ➡ Coordinate with the existing Contractor Loan Fund through Rise CDFI to offer expanded access to capital for businesses in the construction industry.
- ➡ Fund these efforts and any necessary staffing through private and philanthropic support.



WORKFORCE DEVELOPMENT

Train & Connect Workforce to Quality Jobs

1

Expand the training, accreditation and apprenticeship pipeline, focusing on healthcare professionals, education professionals, transportation and logistics, advanced manufacturing, and the geospatial industry.

- > Utilize partner agencies and non-profit organizations to offer training, accreditation, and apprenticeship programs, serving as the connection between residents and existing opportunities. Replace with:
- > Hire a Workforce Manager that will lead workforce development initiatives, working as a liaison with workforce providers to develop training programs, cultivating partnerships with existing agencies, and coordinating long-term funding.
- > Hire a full-time Workforce Specialist who will support the Workforce Manager and be the “front-line” individual connecting residents to available opportunities.
- > Continue to participate in the Midwest Urban Strategies Group to share regional strategies, best practices, and funding opportunities related to regional workforce development.
- > Develop a database of all local unions, including information about apprenticeship and workforce development programs and make available through the EEC and SLDC website
- > Work with schools, employers and workforce agencies to develop Career Literacy programs that expose students and young adults to opportunities to pursue a variety of family sustaining career pathways.



WORKFORCE DEVELOPMENT

2

Form strategic partnerships with major employers and educational institutions in the St. Louis region to win federal grants and facilitate job connections for our residents.



Work with large companies in the City of St. Louis to encourage investment in existing job training programs provided at the Economic Empowerment Center (EEC).



Coordinate with the Incentives and Compliance Departments to ensure that new developments and large expansions projects encourage and support the employment of city residents.



Join the St. Louis Anchor Action Network to ensure SLDC is engaging with major employers in the City to support workforce development opportunities.

3

Focus on the expansion of commercial and industrial development in employment centers to bring livable-wage jobs to the City of St. Louis.



Partner with workforce agencies to offer workforce development and training programs to connect residents to employment and training opportunities.

CASE STUDY

KENTUCKY WORKFORCE DEVELOPMENT

The Kentucky Cabinet for Economic Development administers the Bluegrass State Skills Corp. (BSSC), which assists businesses in establishing industry-specific training programs through grants and tax credit programs. The Skills Training Investment Credit program provides tax credits to offset a portion of approved costs to support skills training to qualified companies. During FY 2021, Skilled Training Investment Credits were issued for \$907,010 to 18 companies for 4,087 trainees. Businesses operating in key industries are eligible, including manufacturing, agribusiness, technology, hospital operations, etc.



EXPAND EDUCATION

Expand Access to Quality Education and Economic Opportunity for All Ages

1

Partner with SLATE, St. Louis Public Schools (SLPS), and St. Louis Youth Jobs to build a year-round youth-to-jobs program.

- Work with SLATE to market both short-term occupational skills-training programs and long-term training programs (nursing, community college, etc.) directly to SLPS students.
- Workforce Manager will host quarterly meetings with SLATE, SLPS, and St. Louis Youth Jobs to discuss partnership opportunities and work toward a broader youth workforce development strategy.
- Workforce Manager will facilitate developer partnerships with SLPS and/or existing training programs to facilitate on-site training during the construction phase and/or after project completion.
- Work with schools, employers and workforce agencies to develop Career Literacy programs that expose students and young adults to opportunities to pursue a variety of family sustaining career pathways.

2

Promote educational institutions as community anchors by protecting and strengthening schools located in EJI-1 and EJI-2 areas and creating a plan for reuse of schools that are identified for possible closure by SLPS.

- Collaborate with neighborhoods to understand the supplemental uses of public school buildings that promote community agency, such as polling locations or community meeting places.
- Work with SLPS leadership to establish clear communication practices for both possible and imminent school closures and offer SLDC resources to help plan for the implications of the possible loss of the community anchor.
- Partner with SLPS to create a pipeline for closed school buildings to be transferred to neighborhood associations, CDCs, or other community-based organizations for immediate reuse or redevelopment to prevent building vacancy and loss of community capacity.

CASE STUDY

DELI STAR, St. Louis, Missouri

When the Deli Star Corporation invested in a new headquarters in St. Louis, a historic community benefits agreement (CBA) was developed between Deli Star and St. Louis Public Schools (SLPS). Several workforce development goals were included in the CBA and offer a road map for future agreements.

WORKFORCE DEVELOPMENT

TRAINING: Deli Star will host an annual 2-day special “SLPS Edition” of its ongoing internal collaborative learning platform known as Deli Star University.

EMPLOYMENT OPPORTUNITIES:

While conducting hiring activities, Deli Star will ensure that resumes received from SLPS graduates who are above the age of 18 and otherwise qualified receive priority review. Applicants who participated in the SLPS Edition of Deli Star University will be given extra consideration.

SLPS FOUNDATION CONTRIBUTION:

Deli Star will make a one-time cash contribution to the SLPS Foundation, as well as promote awareness of the Foundation through opportunities for its employees and visitors to the Deli Star premises to make donations and implementing a “round-up for SLPS Foundation” option on invoices and/or a similar insert in sample shipments to highlight Deli Star’s commitment to SLPS, education, and reducing food insecurity.

EXPAND EDUCATION

3

Invest in adult education and literacy, including technology training and digital literacy programs to enable participation in the 21st-century economy and help bridge the digital divide.

- > Meet with TechSTL quarterly to discuss what SLDC's role can look like related to technology training and digital literacy.
- > Offer public access to computers and high-speed internet at the EEC through the on-site digital lab.
- > Consider requiring the installation of high-speed internet or internet accessibility (such as a computer lab) in large developments located in areas with low digital access.
- > Partner with community stakeholders to offer adult education workshops at the EEC focused on digital literacy.
- > Work with the St. Louis Public Library to connect residents to existing internet resources offered through the library system (hot spots, tablets, etc.).

CASE STUDY

THE KALAMAZOO PROMISE

The Kalamazoo Promise program began in 2005 and was a first of its kind program offering students in the Kalamazoo Public Schools the opportunity to attend college, tuition-free at any in-state, two-year or four-year public college or university if they met the stated residency requirements and graduate from one of the local high schools. The Kalamazoo program has been a success, with eligible students increasing their college enrollment by 9-11% within one year of high school graduation. Other College Promise programs have emerged across the country, many of which including additional requirements. Much of the research around these programs indicates that if college access, as opposed to college choice, is the goal, the Kalamazoo model is the ideal to follow.

Significant research regarding funding and organizational involvement is needed prior to rolling out a College Promise program in St. Louis, but it is a worthwhile step to investigate as a way to encourage St. Louis Public School students to complete high school and go on to additional higher education.

"Economic development has played a role, even if inadvertently, in perpetuating inequality. Yet economic developers can be part of the solution, working to reduce barriers and increase opportunities for communities of color through the more equitable distribution of wealth in these communities."

- International Economic Development Council

EXPAND EDUCATION



Acquire and facilitate the redevelopment of unoccupied school buildings for the economic advancement of historically under-invested residents, businesses, and neighborhoods.



Work with the St. Louis Public School's real estate team and local neighborhood associations to create a plan for the future of existing unoccupied SLPS buildings within EJI-1 and EJI-2 Areas that recommends reuse options based on community needs and building conditions.



Support the acquisition of unoccupied schools to facilitate redevelopment and reuse.

CASE STUDY

Community Forge Pittsburgh

In Pittsburgh, eight individuals collaborated in an effort to convert Johnston Elementary School, which had sat unoccupied since 2013, into a community asset. In 2017, they purchased the school building and collaborated with local residents to create a plan for the school that promoted youth learning, supported employment opportunities and business development, and remained accessible to former students. These efforts evolved into Community Forge, which since its opening in 2018 has hosted over 100 free community events, supported over 40 entrepreneurs and small businesses, piloted several economic development programs for artists and entrepreneurs, and supported neighborhood youth through a youth leadership council.

Community Forge offers an entrepreneurship skills course, a business incubator program, and a computer and technology pathways program. The facility also supports entrepreneurs through the Hub, which provides networking opportunities, business services, and co-working and meeting spaces. The former school playground is maintained as a community resource and public park that is regularly used by community members. The building also provides space for local organizations to offer programs and services to the community, such as childcare or after school and summer programs, and other organizations have office spaces in the building. Community Forge utilizes work-trade agreements in order to offer about 65% of building tenants affordable rents in exchange for volunteer hours. About 75% of building renovations were done by Community Forge staff or community members, with the founders volunteering over 10,000 hours in 2018.

CASE STUDY

AFTER SCHOOL DETROIT

In 2020, the City of Detroit Planning and Development Department led a year-long effort to determine reuse options for the 39 city-owned unoccupied schools based on building conditions, neighborhood characteristics, market conditions, and historical significance. The project resulted in an extensive report and interactive website, both of which provide the public and potential developers with detailed information regarding the schools, recommendations for reuse, and, in some instances, development scenarios that included proposed floor and site plans and a financial overview of estimated redevelopment costs, net operating income, post-development value, and funding gaps.

Property Information available for each school included: Building and lot size; History of construction, rehabilitations, and additions; Existing floor plans with the age of core building components; Primary areas of building distress and the required repairs; History of the school; Photographs of current conditions.

Neighborhood Information for each school included: Walkability and proximity to transit; Proximity to commercial corridors, schools (active and unoccupied), and community amenities within one mile of the school; Condition of properties on adjacent blocks, including unoccupied and Detroit Land Bank Authority properties; Construction activity within one mile; Demographic trends in the neighborhood.

OUTCOMES & IMPACT

The following outputs/impacts are aligned with ARPA funding through 2026.

SMALL BUSINESS EMPOWERMENT & SUPPORT

Build a World-Class Small/Women/Minority-Owned Business Ecosystem

- ▶ Serve **1,000 individuals** at the EEC per year.
- ▶ Help 150 new minority-owned businesses secure business licenses.
- ▶ Offer at least 30 workshops at the EEC per year.
- ▶ Provide gap funding to **25 businesses** through the revolving loan fund.
- ▶ Create a robust network of at least **10 minority developers** in the City of St. Louis.

WORKFORCE DEVELOPMENT

Train & Connect Workforce to Quality Jobs

- ▶ Connect **500 city residents** to new training and job-skill development opportunities.

EXPAND EDUCATION

Expand Access to Quality Education and Economic Opportunity for All Ages

- ▶ Provide internet access to **1,000 residents** in the City of St. Louis at the Economic Empowerment Center.
- ▶ Reuse at least 2 unoccupied (recently or long-term) schools as new community resources.
- ▶ Present training and educational opportunities to every SLPS high school annually.
- ▶ Offer a year round financial and digital literacy program at the ECC each year.

