

Please find the extended answers to the City of Redmond's Advancing Economic Mobility Grant Application below. Supporting documents follow.

Please select which area your work will focus on (select only one):

Equitable support to strengthen or start small businesses

What is your community's vision and overarching goals for what it will achieve by receiving these funds and support from NLC? (Your response should be no more than 250 words.)

The City of Redmond is committed to being a leader in promoting the values of diversity, equity, and inclusion in our community.

The Redmond 2050 Comprehensive Plan vision states that "Redmond is regionally and nationally renowned as a city with a vibrant economy that is home to diverse and innovative businesses, from multinational corporations to small and local artisan, start-up, and legacy businesses. Redmond is regarded for providing equity for its residents, workers, and visitors, whether for its city services, such as accessible parks and trails, programs for immigrants and those with disabilities to get job training and employment, or policies and initiatives that provide everyone the resources, tools, and opportunities to succeed" One of Redmond's three prioritized economic vitality goals is to "Cultivate a diverse workforce and business community that reflects Redmond's commitment to opportunity, equity, self-sufficiency, and the importance of both legacy and new businesses."

The City of Redmond understand the importance of working with community-based organizations to reach and assist our diverse business community through trusted channels. The city is fortunate to have dedicated partner organizations in our community to facilitate equitable business support.

These funds would support the City of Redmond in ensuring equitable economic development by partnering with community-based organizations to facilitate culturally accessible business assistance and programing to help our diverse entrepreneurs and small businesses realize their potential and add to the economic vitality of the city.

What will your municipality do with the funds if selected for the grant? Please describe your proposed project and note any populations that will be prioritized and why (Your response should be no more than 500 words.)

Redmond is a diverse city with over 42% foreign born and 46.5% of the population speaking a language other than English at home. The pandemic has brought to light the need for increased support for diverse small businesses and entrepreneurs in our communities.

In early 2023, Bellwether Housing was selected to develop a transit-oriented, mixed-use, affordable housing project adjacent to the new Overlake Village light rail station, near the Microsoft campus in Redmond. Included in their proposal is a 10,000 square feet ground floor commercial space dedicated to a coalition of partners in East King County, including OneRedmond-OneEastside SPARK, Indian American Community Services (IACS), Eastside for All, and other regional CBOs.

Funding received from the National League of Cities would be matched by the City of Redmond's Economic Development program. Funds would be used to hire a consultant to facilitate and work with the coalition partners to maximize the opportunity for developing a Multicultural Eastside Small Business Hub that may include a Food Business Resource Center and commercial kitchen facility.

Food businesses have traditionally been a way for immigrants and minority business owners to gain a foothold in the economy. Unfortunately, skyrocketing real estate and rental rates coupled with the lack of available commercial kitchens in Redmond are barriers to success. The proposed Multicultural Eastside Small Business Hub, Food Business Resource Center, and commercial kitchen would serve as a community hub – a space where people can gather to learn more and celebrate Redmond’s multicultural community’s rich food traditions.

The consultant scope of work would include:

- Work with the coalition partners to identify and convene a Project Advisory Team from our regional small business eco-system, including CBOs and other partners providing culturally and linguistically relevant assistance to entrepreneurs and small businesses.
- Conduct market research to identify similar multicultural small business hubs, food business resource centers, and commercial kitchen facilities regionally, nationally, and globally. Review best practices including facility design, programming, ownership, management, and financial modeling.
- Schedule virtual briefings and information sessions for the Project Advisory Team with targeted hub administrators and stakeholders to learn about their facilities and programs, including their experiences, challenges, and successes in achieving financial sustainability.
- Based on research findings and insights gathered, develop project goals and objectives for the Bellwether Overlake Village development, including a facility concept that outlines design, layout, programming, and operational framework with prospective of financial performance over time.
- Work with Bellwether Housing and their consultants to refine the facility concept, validate the feasibility, and ensure alignment with best practices and industry standards. Review associated facility and tenant improvement costs and capital requirements.
- Determine an equitable ownership structure and operating model for the facility along with a capital funding plan that identifies funding from various sources, including the USDA; EDA; federal and state direct appropriations; local public support from King County, the Port of Seattle, and other municipalities; in addition to private and philanthropic support from organizations like Microsoft, Amazon, and other regional players.

**What are your municipality’s current priorities or initiatives that support the selected focus area?
(Your response should be no more than 250 words.)**

The City of Redmond is committed to being a leader in promoting the values of diversity, equity, and inclusion in our community. The city is currently conducting a community assessment to learn how to most equitably serve and create opportunities for those who live, work, and play in Redmond. This assessment will result in a three-year strategic plan to create more equitable and inclusive policies, programs, and overall culture.

The City of Redmond invested \$1.854M in CARES funding that was distributed to 352 small businesses of which 35% were minority-owned. Currently, the city has appropriated \$740,000 in ARPA funding for small business support programs including \$500,000 in direct funding to small businesses and \$160,000 for multicultural business support.

In addition to the Redmond 2050 Comprehensive Plan goal to “cultivate a diverse workforce and business community that reflects Redmond’s commitment to opportunity, equity, self-sufficiency, and the importance of both legacy and new businesses”, the City is embarking on an economic development plan with a focus on small business and entrepreneurship support, including strategies to partner with organizations that can provide trusted culturally responsive business assistance and resource navigation.

The city will match funding from the National League of Cities to support this effort and findings will be incorporated into the ongoing economic development strategy for the city.

Describe any specific opportunities you would capitalize on if selected for funding and support. This could include new state or federal investments in your community, emerging community needs or trends, etc. (Your response should be no more than 250 words.)

Redmond is poised to capitalize on the unique timing of a 200-unit affordable housing and transient oriented development project with the opportunity to create a Multicultural Eastside Small Business Hub as the life of the building. This hub will provide in-person, welcoming, and trusted business assistance to diverse entrepreneurs and small business owners close to transit. This concept has been a vision for the Eastside for more than a decade and the City of Redmond wants to support this vision becoming a reality.

In addition, the funding would ensure continued momentum for OneRedmond's OneEastside SPARK program in partnership with its partners. SPARK was launched in 2021 through a U.S. Department of Commerce Economic Development Administration (EDA) \$500,000 CARES Act Recovery Assistance grant to provide technical assistance and programming for small businesses and nonprofits impacted by the COVID-19 crisis in collaboration with East King County's 23 cities and towns; chambers of commerce; community-based organizations; higher education institutions; and county and state government.

Over the 15-month grant period, SPARK delivered 28,000 instances of engagement with small businesses and nonprofits via webinars hosted in partnership with the U.S. Small Business Administration (SBA) and Washington's Small Business Development Center (SBDC); a virtual portal of resources including on-demand training and education; and one-on-one advising. Throughout the grant period, SPARK served over 1,100 unique organizations, with 40 percent self-identifying as women- and/or minority-owned businesses.

By creating this centralized location for sustained culturally responsive business assistance, needs of diverse businesses can better be measured and responded to with collective and aligned programming.

What outcomes do you hope to measure to gauge your teams' success in meeting your previously stated goals? (Your response should be no more than 250 words.)

While many business owners have connections and resources that help them tap into government aid and resources, enormous barriers prevent many minority-owned and historically underserved small businesses and nonprofits from accessing those same programs. A welcoming centralized physical location for business assistance will provide better customer service to our diverse businesses and allow for better collaboration, referrals, and tracking of businesses. It would also provide for better organic information sharing and identification of emerging business needs and trends that can be collectively responded to. The Eastside Small Business Hub can be a model of success and share lessons learned and best practices with other municipalities.

Specific success for this grant will be measured by consultant engagement that supports the ideation, creation, and development of a physical Multicultural Eastside Small Business Hub that welcomes and meets the needs of entrepreneurs and small businesses from across many cultures.

Specific short-term metrics for this grant project include:

- The number of coalition partners, community-based organizations, and stakeholders actively participating in the Project Advisory Team
- Engagement of prospective partners and funders through the process
- Creation of a facility concept that outlines the design, layout, programming, and operational framework with prospective financial performance over time.
- Identification of an ownership structure and operating model for the facility along with a capital funding plan

Long-term metrics include:

- Number of diverse small businesses served with business assistance
- Number of diverse new businesses started
- Success and growth of small businesses served through programming
- Engagement and satisfaction with Partner neighboring cities

What key partners are (or will be) engaged and committed to realizing your plan and meeting your outcomes? What will their roles be? (Your response should be no more than 250 words.)

The initial coalition partners of OneRedmond-OneEastside SPARK, Indian American Community Services (IACS), and Eastside for All will serve as the core group that will be working with the consultant to identify and convene the Project Advisory Team.

Bellwether Housing and its design team will be invited to participate and will be actively involved in working with the consultant and the Project Advisory Team to refine the facility concept, validate the feasibility, and ensure alignment with best practices and industry standards in addition to providing associated cost estimates.

Other CBOs invited to participate may include, 4Tomorrow; the African Chamber of Commerce of the Pacific Northwest; BigHug – Korean American Resource Center; BizDiversity; Cambodian American Community Council of Washington; Centro Cultural Mexicano; Community Business Connector; Eastside Refugee and Immigrant Coalition (ERIC); Filipino Community of Seattle; Global Social Business Partners (GSBP); Greater Seattle Chinese Chamber of Commerce; International Rescue Committee (IRC); Japan American Society of the State of Washington (JASSW) the Muslim Association of Puget Sound, the Muslim Community Network Association, and the Small Business Resiliency Network (SBRN).

Other groups that may be invited to select meetings will include representatives from Startup425 and the 16 Eastside Chambers; interested neighboring city economic development staff; mainstream business assistance providers from the Washington Small Business Development Center; Small Business Administration; SCORE; King County Library System along with existing food business TA providers from Business Impact NW, Global to Local-Spice Bridge, and Ventures; and representatives from our regional CDFI and microlender network.



City of Redmond

Economic Vitality Chapter 2050 Comprehensive Plan

Economic Vitality



Vision Statement

In 2050, Redmond is regionally and nationally renowned as a city with a vibrant economy that is home to diverse and innovative businesses, from multinational corporations to small and local artisan, start-up, and legacy businesses.

People and businesses choose Redmond for its great amenities such as parks, regional trails, and community facilities, its vibrant centers, a healthy natural environment, highly regarded schools, and a well-educated and diverse workforce.

Redmond's city government pursues policies that support innovation, attract sustainable development, and foster a positive business climate.

Redmond is regarded for providing equity for its residents, workers, and visitors, whether for its city services, such as accessible parks and trails, programs for immigrants and those with disabilities to get job training and employment, or policies and initiatives that provide everyone the resources, tools, and opportunities to succeed.

Redmond is scaled for walkability and convenience, whether for neighborhood based, or resident-serving businesses, while also maintaining and promoting business districts that serve as regional attractions.

Whether one works in the technology, manufacturing, service industries, in public service, or is a small business owner, Redmond's housing options and amenities allow individuals and families to be self-sufficient and pursue the quality of life they desire.

Redmond is a resilient community – an effective city government with the policies, tools, and services in place to withstand and overcome the impacts from natural disasters, economic downturns, and other events.

With this vision, Redmond has prioritized three economic vitality goals, described in framework policies and supported by policies that further describe and implement these goals and objectives:

- A sustainable and resilient economy,
- A high quality of life, and
- A diverse workforce and business community.

Comprehensive Plan requirement:

RCW 36.70A.070 (7) states that a city's Plan shall include:

An economic development element establishing local goals, policies, objectives, and provisions for economic growth and vitality and a high quality of life.

Framework Policies for Element

FW-EV-1: Support policies, regulations, services, programs, and infrastructure investments that strengthen an economically diverse, sustainable, and resilient economy.

FW-EV-2: Support policies that contribute to a high quality of life in Redmond, such as career and education opportunities, housing, transportation and recreation choices, as well as a healthy natural environment.

FW-EV-3 Cultivate a diverse workforce and business community that reflects Redmond’s commitment to opportunity, equity, self-sufficiency, and the importance of both legacy and new businesses.

Comprehensive Plan Guiding Principles

The following policies in this element support the Redmond 2050 themes of equity and inclusion, resiliency, and sustainability.

Equity	Resiliency	Sustainability
<ul style="list-style-type: none">• EV-7• EV-10• EV-13• EV-17• EV-23• EV-25	<ul style="list-style-type: none">• FW-EV-1• EV-1• EV 4• EV-7• EV-10• EV-17	<ul style="list-style-type: none">• FW-EV-1• FW-EV-2• EV-11• EV-12• EV-16• EV-27

Existing Conditions

Background

Economic vitality can be thought of as the pulse of the community that allows it to thrive and be sustainable. The attraction of resources, whether natural or human, brings people and businesses to an area, which in turn create jobs, opportunities, and wealth. The wealth generated is used to create a community with attractive and desirable amenities that increases quality of life. That high quality of life in turn attracts people, businesses, and opportunities, creating a virtuous cycle of community vitality.

The goal of the Economic Vitality element is to support Redmond community’s long-term health and well-being in a way that supports equity and inclusion, sustainability, and resiliency.

With an abundance of high-paying jobs, the cost of housing has dramatically increased in Redmond over the last decade. This has pushed out lower and middle wage income earners and has impacted the local businesses and services that those earners use. This, in the long-term, can stress or break the cycle of economic and community vitality.

The policies identified in this element, and throughout the Redmond 2050 Comprehensive Plan, recognize these concerns and will be used to respond to these issues and maintain Redmond on a path to implement the goals and vision for 2050.

Current Conditions & Future Projections

Redmond's economy continues to be dynamic. From its origins as a marshy yet abundant fishing and foraging location for indigenous peoples, Redmond's modern roots began as a local hub for farming and logging in the 19th century. The mid-20th century saw its transformation into a prototypical car-centric suburb with sprawling housing subdivisions, retail shopping centers, and later, office parks catering to the technology services industries such as Microsoft. The 21st century ushered in Redmond's next phase of development into a dense urban area with light rail and frequent bus transit service, and its economy continues to evolve and adapt to changing conditions at the regional, national and international levels.

Snapshot of current economy

As of 2020, Redmond's economy continues to be dominated by the technology sector, most notably by the presence of Microsoft's main corporate campus in the Overlake neighborhood and other offices around Redmond. Nintendo of America is also located in Overlake. Other technology companies have also begun locating into Redmond, such as Meta/Facebook, with its campus on Willows Road, and Amazon, which has offices in Town Center and SE Redmond. Other major private employers including Eurest Dining Services, Terex/Genie, United Parcel Services as well as numerous IT consulting companies. Top public employers are the City of Redmond and the Lake Washington School District.

Businesses and jobs

As of 2020, Redmond has almost 5,900 licensed businesses, providing approximately 100,000 jobs. Although only a few larger businesses provide most of the jobs in Redmond, more than 92% of businesses have less than 20 employees, and 64% have only one employee.

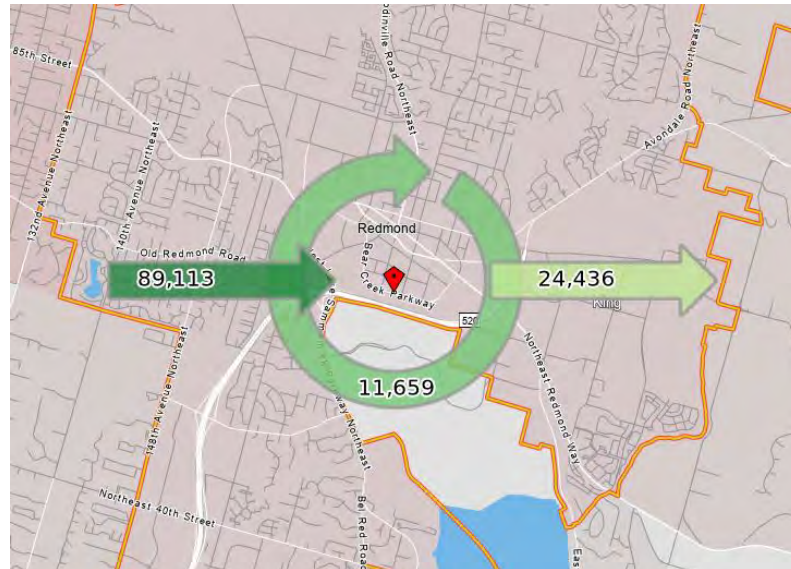
Job Inflow/outflow

One of the biggest challenges Redmond faces with its continued job growth is that almost 88% of workers come into the city from outside communities. Of the employed workers who do live in Redmond, 68% commute to locations outside of Redmond. This creates a burden on the transportation infrastructure, especially during peak commute times. Expanded transit options, such as the opening of four light rail stations that connect Redmond to Seattle, Bellevue, and the rest of central Puget Sound, as well as expanded multimodal options,

including the Redmond Central Connector and Eastrail, are anticipated to help alleviate congestion and reduce commute times.

The availability of housing options for workers at all skill and income levels could increase the workforce both living and working in Redmond.

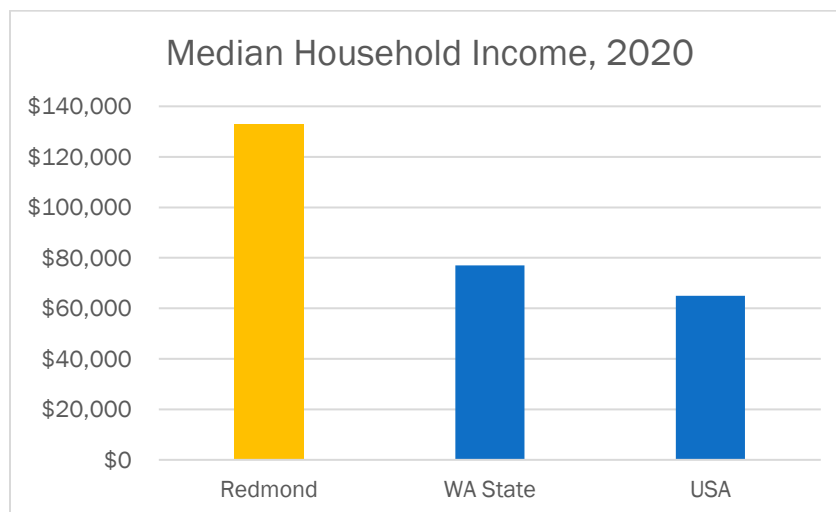
FIGURE 1 - REDMOND INFLOW/OUTFLOW JOB COUNTS, 2020



Income

Redmond's location as a hub of high paying tech-related jobs means that it has among the highest median household incomes (MHI) in the region and the United States. As of 2020, Redmond's MHI was \$132,770. Redmond also has a small percentage of persons living in poverty, at 5.8% compares to the US average of 11.4%.

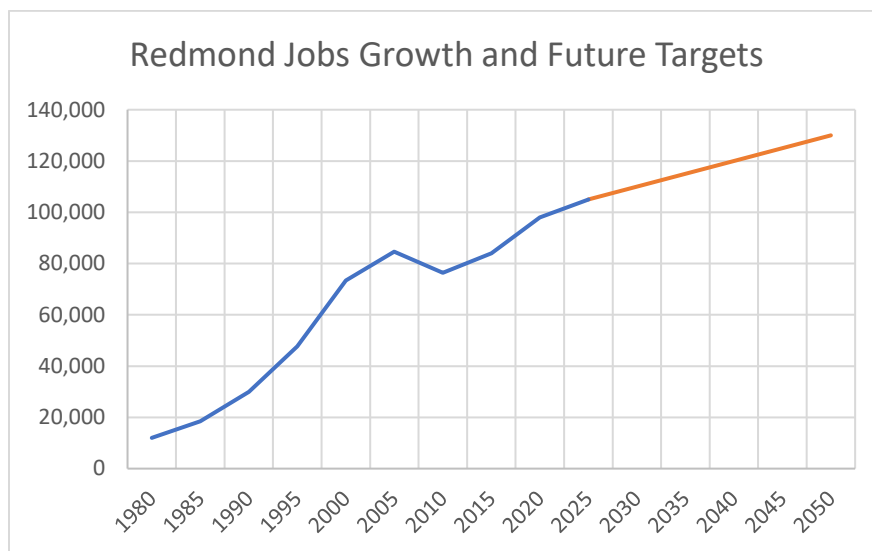
FIGURE 2 - COMPARISON OF MEDIAN HOUSEHOLD INCOMES



Future outlook – employment

Redmond’s employment will continue to grow. Local established businesses, such as Microsoft, will maintain a significant presence, while other tech businesses, such as Amazon and Meta, will continue to expand their footprints in Redmond. Redmond must accommodate nearly 30,000 additional jobs by 2050. Although this substantial growth is impressive, it is less than the rapid job growth experienced in the 1980s, 90s, and early 2000s.

FIGURE 3 - JOB GROWTH IN REDMOND 1980 - 2050



Policies

Sustainable and Resilient Economy

The following policies support Redmond’s vision to have an equitable, sustainable, and resilient economy.

FW-EV-1 Support policies, regulations, services, programs, and infrastructure investments that strengthen an economically diverse, sustainable, and resilient economy.

EV-1 Develop and maintain a Redmond Economic Development Strategic Plan that implements the City’s policies and is coordinated and consistent with VISION 2050 and the Regional Economic Strategy.

EV-2 Provide for a mix of land uses in a range of zones that enables Redmond to meet its job growth targets and attract and retain businesses that meet the needs of the community.

EV-3 Prioritize efficient use of land and infrastructure by directing economic development within existing retail, office, manufacturing, and mixed-use areas and in designated centers.

EV-4 Focus local investments to maintain and expand infrastructure and services that support local and regional economic development strategies, encourage growth in designated centers, and help achieve employment and housing targets.

EV-5 Support industry clusters and subclusters that are integral components of the local and regional economy.

EV-6 Provide a consistent and predictable regulatory environment and customer-focused approach to permitting and development processes.

EV-7 Utilize tax and fee systems that are equitable and stable, are consistent with City goals, predictably and appropriately fund local services, and are able to maintain a competitive economic environment. Periodically review the City's tax and fee systems to ensure they remain consistent with the City's priorities.

EV-8 Monitor the performance of economic development policies and strategies in business diversity, middle-wage job creation, and reduction of displacement risks. Identify and track key economic and demographic metrics to help the city evaluate the effectiveness of local economic strategies and achievement of equitable outcomes.

EV-9 Participate and coordinate with other government agencies, businesses, and non-profits in efforts to further the City's economic vitality.

EV-10 Ensure all businesses have access to proactive businesses assistance including disaster recovery resources through clear, timely, and supportive processes. Prioritize businesses that are small, local, historically lack capital, represent underserved and marginalized communities, and are at risk of displacement.

EV-11 Attract and support businesses that embrace Redmond's environmental sustainability and climate goals.

EV-12 Evaluate and implement communitywide innovations that enhance economic vitality while ensuring data privacy and security.

Quality of Life

The following policies promote a high quality of life, an essential component of an economically vital community.

FW-EV-2 Support policies that contribute to a high quality of life in Redmond, such as career and education opportunities, housing, transportation and recreation choices, as well as a healthy natural environment.

EV-13 Maintain and promote a healthy natural environment as a significant community amenity that attracts people and investments and contributes to Redmond's economic vitality and sustainability.

EV-14 Support and collaborate with educational institutions and non-governmental organizations to provide opportunities to advance knowledge and skills.

EV-15 Align workforce development efforts with the needs of underserved communities.

EV-16 Support and incentivize neighborhood-based business to achieve complete neighborhoods.

EV-17 Support and incentivize the preservation of resident-serving businesses that are important to Redmond residents.

EV-18 Foster the creation of business districts that help small businesses thrive and that are centers of local commerce, community, and culture.

EV-19 Enhance local arts, culture, recreation, nightlife, and social amenities that promote Redmond as an attractive place to work and live.

EV-20 Encourage a mix of housing types and options that allows workers at different wage levels to live and work in Redmond.

EV-21 Invest in a well-connected, safe, accessible, and efficient multi-modal transportation network that is responsive to innovations and changing demands.

EV-22 Support Redmond's growth as a tourism destination and foster tourism-related initiatives that bring investment and economic benefit.

EV-23 Allow for the equitable and multi-purpose use of public spaces and rights-of-way, including commercial uses such as outdoor dining, food/merchant kiosks, food trucks, and event and performance spaces.

EV-24 Support the local and regional food economy and businesses, with an emphasis on those that provide access to local products and healthy, affordable, and culturally relevant food options.

Business and Job Diversity

The following policies promote a diverse economy.

FW-EV-3 Cultivate a diverse workforce and business community that reflects Redmond's commitment to opportunity, equity, self-sufficiency, and the importance of both legacy and new businesses.

EV-25 Adopt and maintain development regulations and incentives that prioritize flexibility in size, location, uses, and design to create affordable commercial spaces that allow small, locally owned, and culturally diverse businesses to thrive.

EV-26 Develop and maintain land use, zoning and design regulations that attract and support a diversified mix of businesses, from multinational corporations to small, locally-owned and innovative neighborhood shops.

EV-27 Recognize the importance and value of historically disadvantaged and marginalized communities. Implement actions that would eliminate and correct for on-going disparities and provide opportunity.

EV-28 Encourage home-based businesses that are compatible with residential uses.

EV-29 Foster retention of existing businesses as development occurs through incentives, development regulations and programmatic support, such as funding and grant opportunities.

EV-30 Maintain existing manufacturing park land use and zoning designations to sustain and grow the manufacturing sector while also providing flexibility for evolving business and community needs.

EV-31 Support policies that lead to income self-sufficiency for both workers and business owners in Redmond at a range of skill and educational levels.



Bellwether Housing

Overlake Village Station

Press Release

Letters of Support



Bellwether Housing to build 333 affordable, transit-oriented homes at the Overlake Village Station

Redmond, one of this region's most expensive places to live, will soon be home to 333 new affordable homes. Following a competitive process requesting proposals from affordable housing developers, Sound Transit has selected Bellwether Housing to develop transit-oriented, affordable rental housing adjacent to the Overlake Village Station, near the Microsoft campus in Redmond.

"Transit connects people to community, to housing, to jobs, to education, to food, to health care, to recreation. When transit and development partner to include diverse and affordable communities directly adjacent to quality light rail stations, these people-centered connections become exponentially more vibrant, sustainable, and equitable for the entire region," said Sound Transit CEO Julie Timm. "We are proud to collaborate with Bellwether Housing and the City of Redmond on this transformative project."

State law requires Sound Transit to commit much of the surplus land resulting from station development to affordable housing. To date 1,150 affordable homes have been developed or are under development on former Sound Transit property.

"We applaud Sound Transit's creative use of property near the Overlake Village Station and welcome Bellwether Housing to Redmond," said Mayor Angela Birney. "Affordable housing paired with a range of community services near light rail is essential in achieving our vision of complete and equitable neighborhoods. This is another great example of what working together and leveraging partnerships can do for the betterment of our community."

Bellwether's proposal features rents affordable to households with incomes between 30% and 80% of the area median income. For a 2-bedroom apartment, that means rent will range from about \$800 to \$2,000, in a community where rent is typically [more than twice as high](#) as the national average. The project will include 120 2- and 3-bedroom apartments for larger families.

"This is exactly what we need to be doing – density, affordability, community partners – near great schools, world class transit, and a great job market. Communities need this. Families need this. And we are honored to be supporting Sound Transit and the City of Redmond's housing equity goals," said Susan Boyd, Chief Executive Officer of Bellwether Housing.

Bellwether is partnering with Hopelink, the eastside's largest social service agency, to provide supportive services to residents who need them.

"Too often, families experiencing poverty are priced-out of centrally located neighborhoods. As a result, our communities miss out on the value of their presence and contributions to those communities," said Dr. Catherine Cushinberry, Chief Executive Officer of Hopelink. "With this partnership, families will be closer to good jobs, great schools, and able to participate more in what will be our shared communities. We know how vital access to quality services are to all families as they settle into a place they can call home. Hopelink is excited to walk alongside

residents as they develop this stability and is proud to partner with Bellwether Housing and Sound Transit in this critical work for our region.”

The project will also include large community and retail spaces on the ground floor. OneRedmond-OneEastside SPARK, the Redmond Police Department, and Indian American Community Services plan to occupy and activate those ground floor spaces with services to support public safety, small businesses, and the cultural and recreational needs of the neighborhood.

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About Bellwether Housing

Bellwether Housing is the largest private, nonprofit affordable housing provider in Seattle. Bellwether has developed and operated housing for low-income individuals, families, seniors and households transitioning out of homelessness since 1980. We serve over 6,000 residents in 2,900 apartments throughout Seattle.

About Sound Transit

Sound Transit builds and operates express buses, light rail and commuter train services for the central Puget Sound region so that people can get to where they are going safely and economically.

About Hopelink

Since 1971, Hopelink has provided stability-building services for people experiencing poverty in North and East King County. The agency provides nine comprehensive services that work in tandem, supporting community members as they work to exit poverty. These services include food assistance, housing, financial capabilities, employment services, transportation, energy assistance, financial assistance, adult education, and family development.



January 19, 2023



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Microsoft

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Microsoft

Mary Morrow
Nelson Legacy Group

David Carson
Redmond City Council

Latha Sambamurti
Washington State Arts

Regarding: Letter of Interest in Commercial Space
OneRedmond - OneEastside SPARK
ST Overlake Village Station TOD Property
RP 0091-22

Dear Sound Transit:

We are writing in support of Bellwether Housing's response to your RFP for affordable housing and ground floor commercial space at Overlake Village Station TOD Property in Redmond, WA.

OneRedmond and our OneEastside SPARK: Center for Business Resilience and Innovation program, is part of a coalition of partners in East King County supporting small businesses and non-profits, including Indian American Community Services (IACS) and Eastside for All, that is interested in exploring opportunities to potentially lease or own 10,000 square feet of ground floor commercial space at the south-west corner of the Bellwether Overlake development. We are excited by the opportunity this presents for establishing a multicultural Eastside Small Business Hub featuring a Food Innovation Network complete with a commercial kitchen facility.

OneRedmond, is a 501(c)(6) public-private partnership that serves as the chamber, community foundation and economic development partner for the City of Redmond. OneEastside SPARK (SPARK) is a program of the OneRedmond Foundation dba OneEastside Foundation, a registered 501(c)(3) non-profit.

SPARK was launched in 2021 through a U.S. Department of Commerce Economic Development Administration (EDA) \$500,000 CARES Act Recovery Assistance grant to provide technical assistance and programming for small businesses and non-profits impacted by the COVID-19 crisis in collaboration with East King County's 23 cities and towns; chambers of commerce; community-based organizations; higher education institutions; and county and state government.

Over the 15-month grant period, SPARK delivered 28,000 instances of engagement with small businesses and non-profits via webinars hosted in partnership with the U.S. Small Business Administration (SBA); a virtual portal of resources including on-demand training and education; and one-on-one advising. Throughout the grant period SPARK served over 1,100 unique organizations, with 40 percent self-identifying as women- and/or minority-owned businesses.

The pandemic has brought to light the need for increased support and investment for small businesses and entrepreneurs of color in our communities. Small businesses employ 59.9 million people, and account for 99.9 percent of all businesses in the U.S. Over the past 25 years, small businesses created approximately 60 percent of the net new jobs nationwide, and the majority of money spent at a local business stays in the local economy. The recent Washington State Commerce Technical Assistance Report entitled Time, Trust, Technology: Community First for Small Business Opportunity found that small businesses that receive the right mix of capital and support grow 30% faster than their peers.



OneRedmond

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Steve Yoon
Mill Creek Residential

Angela Rozmyn
Natural & Built Environments

Clarke Jewell
Olympian Precast

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Latha Sambamurti
Washington State Arts

Our coalition is reviewing the opportunity to establish a physical multicultural Eastside Small Business Hub that could serve as a centralized location and resource for small businesses and non-profits across East King County. We envision this operating as a service hub, similar to the Together Center in downtown Redmond, providing shared office and meeting space to partners from across our regional small business support ecosystem. Coworking space might also be made available to startups participating in incubator and accelerator programs offered by our partners.

Core to the vision for the Eastside Small Business Hub is the development of an Eastside Food Innovation Network Program for East King County that would be modeled after South King County's Global to Local program and its 2,800 SF Spice Bridge Global Food Hall at Tukwila Village.

Food businesses have traditionally been a way for many immigrants and low-income families to gain a foothold in the economy. Unfortunately, skyrocketing real estate and rental rates for restaurant spaces along with the lack of available commercial kitchens on the eastside are key barriers to success.

The Eastside Food Innovation Network's commercial kitchen in Bellwether's Overlake development would serve as a community institution for existing and up-and-coming food sector entrepreneurs by providing food prep facilities for commercial caterers and food trucks; along with preparation and processing space for food product businesses; and potential pop-up shared retail space for selling products. The space could also serve as a community hub — a space where people can gather to learn more and celebrate the eastside multicultural community's rich food traditions.

The coalition would be interested in exploring options for the space in the Bellwether Overlake development that could include a lease or rent to own structure. This would be dependent on the availability of funding from various sources that may include programs like U.S. Department of Agriculture (USDA) grants for community food system programs; U.S. Economic Development Agency (EDA) Economic Adjustment Assistance grants; potential federal and state direct appropriations; local public support from King County, the Port of Seattle, and other municipalities; in addition to private and philanthropic support from organizations like Microsoft, Amazon and other regional players. From our preliminary discussions with representatives from Microsoft we understand there will be a future opportunity to apply for grants of up to \$1M related to supporting the commercial aspects of this development.

We have met several times with the Bellwether development project team. Given the context of the holiday season and the short timeline for response, we wanted to express our interest in partnering with Bellwether on this project that will greatly enhance our small business support ecosystem across East King County.

We believe that Bellwether would be a strong community partner in the development and operation of this much needed community and affordable housing project.

Sincerely,

Kristina Hudson | CEO, OneRedmond | Founding Partner, OneEastside SPARK
kristinah@oneredmond.org

(425) 885-4014

OneEastside Foundation Federal Tax ID number: #271122671

OneRedmond | 8383 158th Ave NE, STE 225, Redmond, WA 98052 | 425.885.4014

January 19, 2022



Regarding: Letter of Interest in Commercial Space
Indian American Community Services (IACS)
ST Overlake Village Station TOD Property
RP 0091-22

Dear Sound Transit,

We understand that Bellwether Housing is responding to an RFP to develop affordable housing and ground floor commercial space at 152nd Avenue NE and NE Shen Street adjacent to the Overlake Light Rail Station in Redmond, WA.

Indian American Community Services (IACS) is part of a BIPOC coalition of partners, including OneEastside SPARK and Eastside for All, that is interested in exploring opportunities to potentially lease or own 6-7000 square feet of ground floor commercial space at the south-west corner of the Bellwether Overlake development. We are excited by the opportunity this presents for establishing a multicultural Eastside Small Business Hub featuring a Food Innovation Network and a commercial kitchen facility.

A registered 501(c)(3) non-profit, Indian American Community Services connects and empowers the Asian-Indian community, immigrants, refugees and others through programs, services, and advocacy for people of all ages and all life stages. Programming includes enrichment activities, crisis care and mental health referrals, for families, seniors, women, children, and youth. IACS also informs, supports and mentors small businesses owned by immigrants and People of Color.

Our coalition is reviewing the opportunity to establish a physical multicultural Eastside Small Business Hub that could serve as a centralized location and resource for small businesses and non-profits across East King County. This space will provide a location for partner programs to run seven days a week with services ranging from small business education and networking sessions, intergenerational programming, digital literacy assistance, Welcome Enterprise Center services, a Women's Consignment Closet, admin support offices, human services, and referrals to the housing at Overlake Village for low-income individuals and families priced out of the local community.

We are also excited by the opportunity this new development provides for setting up an Eastside Food Innovation Network Program with a commercial kitchen. Food businesses have traditionally been a way for many immigrants and low-income families to gain a foothold in the economy and this program would serve as a key resource for food sector entrepreneurs by providing food prep facilities; along with preparation and processing space; and potential a shared retail space. The space could also serve as a community hub, where people can gather to learn more and celebrate the eastside's rich multicultural food traditions.

The coalition is interested in exploring either a lease or rent to own structure for the coalition-based space. Initial discussions with Microsoft have identified Microsoft Philanthropy as a potential funding source for development of the coalition commercial space. The final structure depends on the coalition's capital campaigns and funding opportunities.

We have met several times with the Bellwether development project team. Given the context of the holiday season and the short timeline for response, we wanted to express our interest in partnering with Bellwether on this project in the Overlake neighborhood of Redmond.

We believe that Bellwether would be a strong community partner in the development and operation of this much needed affordable housing project.

Sincerely,

A handwritten signature in black ink, reading "Lalita Uppala". The signature is fluid and cursive, with the first name "Lalita" and last name "Uppala" clearly distinguishable.

Lalita Uppala
Executive Director
Indian American Community Services
P.O. Box 404
Bellevue, WA 98009-0404
Phone Number (253) 234-9989
Federal Tax ID number: 91-1268802



January 19, 2023

Regarding: Letter of Interest in Commercial Space
Eastside for All
ST Overlake Village Station TOD Property
RP 0091-22

Dear Sound Transit,

I understand that Bellwether Housing is responding to an RFP to develop affordable housing and ground floor commercial space at 152nd Avenue NE and NE Shen Street adjacent to the Overlake Light Rail Station in Redmond, WA.

Eastside for All supports the coalition of partners, including Indian American Community Services (IACS) and OneEastside SPARK, that are exploring opportunities to potentially lease or own 10,000 square feet of ground floor commercial space at the south-west corner of the Bellwether Overlake development.

Eastside for All supports local community-based organizations, partnering with many multiracial and multicultural organizations on a regular basis to share, collaborate, and take joint action for racial equity and other social justice initiatives. For the past four years we've convened the Enterprise Welcoming Group, a network of leaders of color; together we support our small business owners and advocate for professional and economic advancement in our communities.

We are excited by the opportunity the Bellwether Housing presents for establishing a multicultural Eastside Small Business Hub that may include an Eastside Food Innovation Network with a much-needed commercial kitchen facility. This is in line with a vision that our community and many of our partners have been working toward since early 2019 - the establishment of a physical space serving as a centralized location and resource for small businesses and non-profits across East King County. The pandemic made the need for community spaces like this all the more urgent.

We look forward to working with and supporting the coalition in advancing equitable access to opportunities, resources and capital to address the problem of racial disparities and rectify long-held systemic barriers faced by our entrepreneurs and business owners of color.

We believe that Bellwether would be a strong community partner in the development and operation of this widely beneficial asset and resource.

Sincerely,

Debbie Lacy
Founder/Executive Director
Eastside for All | EastsideForAll.org
425-209-0895



Sound Transit

Overlake Village Station
TOD Project
Overview



Overlake Village Station TOD Project Overview

The area highlighted in pink represents approximately two acres available for transit-oriented development after Overlake Village Station opens in 2023.

We're working with the City of Redmond to support TOD at the future Overlake Village Station, with the primary goal of creating much-needed affordable housing. TOD could also include a mix of ground-floor retail and community spaces, to support the new housing, as well as help foster a vibrant neighborhood that's seamlessly connected to regional transit.



Over the past couple of years, Sound Transit, the City, and other partners have investigated how to support TOD at Overlake Village Station. First, Sound Transit conducted community engagement in 2021 and 2022. We learned a lot about the community's vision for TOD near the new station and the needs it could fill (read our report on that equitable community engagement process [here](#)). In addition, Sound Transit conducted a feasibility study, to decide what could be built on the site.

Based on this information, Agency staff presented an offering strategy to the Sound Transit Board of Directors, which approved offering this site to Qualified Entities – non-profit housing

developers, public housing authorities, and local governments – for the development of affordable housing. With this course of action approved, the Agency published a Request for Proposals seeking Qualified Entities for the redevelopment of the site on Nov. 9, 2022.

Through the RFP process, Sound Transit selected Bellwether Housing, which proposes to construct 333 affordable housing units. This housing will be for tenants with incomes between 30% and 80% of the area median income, with the average benefiting those earning 50% or below the area median income. These units will be comprised of studio, 1-bed, 2-bed, and 3-bed units. In addition, Bellwether proposes to construct ground floor commercial space for retail, community-based organizations, and public partners to serve the community and transit riders.

Sound Transit and Bellwether are now developing the project agreements, which will need to be reviewed and approved by the Sound Transit Board of Directors. Bellwether expects to break ground on the project in 2025, and open to residents in 2027.

[Sign up here](#) to get updates and to learn more about the future of the Overlake Village Station TOD properties.

Project facts

- Two acres of land (roughly the size of two football fields) are available for affordable housing development.
- Site groundbreaking expected in 2025 and opening in 2027.



OneEastside SPARK

EDA Release



ECONOMIC DEVELOPMENT ADMINISTRATION
COMMERCE NEWS
UNITED STATES DEPARTMENT OF COMMERCE — WASHINGTON, D.C. 20230

FOR IMMEDIATE RELEASE
Friday, March 12, 2021

Contact: John Atwood
JAtwood@eda.gov

U.S. Department of Commerce Invests \$500,000 in CARES Act Recovery Assistance to Support Safe Businesses Reopening Efforts in Redmond, Washington

WASHINGTON – Today, the U.S. Department of Commerce’s Economic Development Administration (EDA) is awarding a \$500,000 CARES Act Recovery Assistance grant to OneRedmond, Redmond, Washington, to provide technical assistance needed to help coronavirus-impacted small businesses reopen safely and successfully. This EDA grant, to be matched with \$160,000 in local investment, is expected to create or retain 2,000 jobs.

“The Economic Development Administration is committed to helping communities across the nation implement strategies to mitigate economic hardships brought on by the coronavirus pandemic,” said **Dennis Alvord, Acting Assistant Secretary of Commerce for Economic Development**. “This EDA investment in OneRedmond will support their Small Business Recovery and Resiliency Center in providing tailored technical assistance to aid local small businesses, including minority-owned businesses.”

The project will allow OneRedmond’s Small Business Recovery and Resiliency Center to develop a virtual portal to showcase small business success stories while providing updated information on the latest developments and improve program coordination and collaboration with State and local partners to provide small business owners with the comprehensive assistance needed to grow and become more resilient in the face of the coronavirus pandemic.

This project is funded under the Coronavirus Aid, Relief, and Economic Security (CARES) Act ([Public Law 116-136](#)), which provided EDA with \$1.5 billion for economic assistance programs to help communities prevent, prepare for, and respond to coronavirus. EDA CARES Act Recovery Assistance, which is being administered under

the authority of the bureau’s flexible [Economic Adjustment Assistance](#) (EAA) program, provides a wide-range of financial assistance to eligible communities and regions as they respond to and recover from the impacts of the coronavirus pandemic.

About the U.S. Economic Development Administration (www.eda.gov)

The U.S. Economic Development Administration (EDA) mission is to lead the federal economic development agenda by promoting competitiveness and preparing the nation's regions for growth and success in the worldwide economy. An agency within the U.S. Department of Commerce, EDA makes investments in economically distressed communities in order to create jobs for U.S. workers, promote American innovation, and accelerate long-term sustainable economic growth.



Time, Trust, Technology

Community first for small business

Technical Assistance Report

Executive Summary



TIME, TRUST, TECHNOLOGY

Community first for small business opportunity



Washington State
Department of
Commerce



**Washington
Opportunity
Networks**

Technical Assistance Report Executive Summary



Letter from Director Brown

When Param Carr had to close her salon due to the COVID-19 shutdown, she and her family faced financial uncertainty. The small business is her family's sole income source, and mortgage and living costs continued to mount. Fortunately, Indian American Community Services was there to help. This technical assistance provider connected Param with a Punjabi-speaking volunteer, who helped her find financial assistance. This kind of **tailored, consistent and in-language support** was critical to helping Param and many other Washington business owners emerge from the pandemic vital and strong.

Small businesses that receive the right mix of capital and support grow 30% faster than their peers. This assistance can include everything from **filling out a loan application to creating an online marketing strategy, helping hire employees to teaching how to use QuickBooks.**

How do we ensure that all small businesses -- especially those farthest from opportunity or owned by minorities or women or those in rural communities -- have access to the technical assistance they need?

Commerce worked with technical assistance providers around the state to learn about the small businesses they serve and how owners get technical assistance, from whom, and the factors that improve impact. The results, which are outlined in this report, will help **us prioritize state, philanthropic and investor resources to fill in gaps and scale up services.**

This report uncovers how to best support small businesses and sets up Commerce to strengthen resources and initiatives and dismantle barriers, so small businesses farthest from opportunity can thrive and continue to build economic prosperity.

At Commerce, we know that an equitable economic recovery is critical for our communities and necessary for a thriving economy that is as diverse as our state. Washingtonians need an economy that works for everyone, especially as we rebuild from the COVID-19 pandemic.

I look forward to continuing to invest in these technical assistance providers so they can best serve small businesses farthest from opportunity with **in-language, culturally relevant resources, the time necessary to reach entrepreneurs, and the tools and technology that are vital for economic success.**

Lisa Brown - Director
Washington State Department of Commerce





Community first

STRONG BUSINESSES, STRONG ECONOMY

Micro-businesses that receive the **right mix of capital and support grow 30 percent faster** than their peers.

Women-owned businesses grow at three times the rate of all businesses. And **women of color-owned businesses demonstrate explosive growth, growing 43% faster** than businesses overall. One 2022 report noted nationally certified minority-owned businesses saw a 64% increase in jobs.

However, up until now, **there has been no comprehensive study** of what the right mix of capital and support actually is – and whether businesses have access to it. In response, the Washington State Department of Commerce commissioned this report, which focused on **minority and rural businesses farthest from opportunity with fewer than five employees and less than \$100,000 in annual revenue**. In this report, Commerce sought to not only understand the economic impact of the COVID19 pandemic, but to also position the state for future success.

Minority and rural businesses already account for a significant share of Washington's small businesses. Given that the state is diversifying faster than predicted, the projected market share of these businesses by 2060 will be a key factor in the state's future and likely the very **foundation of Washington State's future economy**. Supporting these businesses today will help ensure prosperity for the entire state tomorrow.

"The way...we have always approached our work is 'community first'...we see this...work as a critical step of that empowerment, which is building financial security, financial success, leading to generational wealth, which leads to power and ultimately representation and empowerment."

Angie Hinojos,
Centro Cultural Mexicano

"FARTHEST FROM OPPORTUNITY" DEFINED

For purposes of this report, "farthest from opportunity" is defined as groups or individuals who experience barriers that include, but are not limited to, cultural, linguistic, or geographic obstacles not generally experienced by those who own the systems they must operate within. These groups are generally considered underserved by our institutions. In this report, "minority" refers to people and organizations that are not the culturally dominant identity most closely associated with power. Examples could include those in underserved ethnic or racial groups, women, those who identify within the LGBTQ community, people with disabilities, and/or those who live in rural communities. These groups are generally considered underserved by our institutions. (Please see "Definitions" section.)

WHY FOCUS ON MINORITY AND RURAL OWNED BUSINESSES?

We are focusing on these businesses because:

Commerce's mission is to support equitable and inclusive opportunity in Washington State.

Despite dramatic and systemic obstacles, **these businesses are economic powerhouses** that are capable of explosive growth when properly funded and supported, scaling faster than all businesses.

Many do not have **equitable access to capital needed** to maintain or grow their businesses due to lack of collateral, credit or financial training.

There was little data on what technical assistance is available statewide to support these businesses.

WHAT IS THE TECHNICAL ASSISTANCE NETWORK?

This research has shown that the TA collaborative network is an interconnected system of service providers who share information and work together to provide support services for the small businesses we have focused on in this study.

HOW MANY HOURS PER BUSINESS?

By & For providers consistently stated that their work to serve small business owners involved a significant amount of time per small business. **Wrap-around services can entail 40 or more hours** with a business owner, with five or more relationship building interactions prior to the onset of actual business consultation.

WHAT SERVICES ARE BEING PROVIDED?

Small business technical assistance encompasses a diverse set of services that traditionally have included access to capital, business planning, marketing, and financial services including accounting, bookkeeping, billing and related services. Based on survey data, traditional TA services are covered by the network, though **access to these services is limited by geography and language.**



Time, Trust, Technology

INVESTMENTS WITH IMPACT

The study found that investing in time, trust and technology will have the most impact in improving access to and effectiveness of services to these businesses:

TIME:

For these businesses farthest from opportunity, technical assistance requires wrap-around support estimates range from 40 to 80 hours per business to provide the full range of services required and build important skillsets. Because the owner is usually working long hours running their business, technical service **providers must be available when needed, after business hours, at nights or on weekends.**

TRUST:

Trust in the technical assistance provider influences access to and effectiveness of business services for these minority small business owners. Trust is highly conditional, with multiple levels and types of trust operating simultaneously. Long-term involvement in and commitment to the community being served is one component, as are personal relationships. **Linguistically and culturally relevant** services are also key factors and have multiple definitions, including lived experience, generational, regional and owning/operating a small business.

"So when we talk about trust, the difference with Native people is that we are placed based. When we talk about trust, it also really comes through your family networks. What tribe are you? What family are you in? So that is really important in Indian country. And then have you done your time in Indian Country? Have you been around for a long time? Have you been there, through thick and thin with people? There is no separation between your personal and your business life."

Andrea Alexander
Tribal Technology Training T3

TECHNOLOGY:

This includes access to broadband, which enables the business owner to access opportunities that e-business requires and to **build digital literacy for basic computer skills as well as online retailing.** Many businesses lack hardware or software – sometimes even a smart phone. Machines used in the business can be costly, and lack of access to capital can be an insurmountable barrier.

"... a majority of them are still micro and small businesses because we've not had the generational wealth to build the business beyond one or two generations. Think about our businesses, no assets, (and) no capital for them to start a business and pass it on to the next generation..."

Marvo Reguindin, AHANA



DO SMALL BUSINESSES GET SERVICES THEY NEED?

ACCESS TO CAPITAL:

Providers told us that small businesses don't have access to the capital they need. However, providers are strong on referrals but have less capacity overall to help businesses prepare for loans or to provide capital directly. The majority of providers say they **do not have capacity to provide capital or help small businesses get ready for loans or grants**. Instead, 85 percent of these service providers refer small businesses to a capital provider.

GEOGRAPHY LIMITS ACCESS:

The survey data show that there are some areas of the state underserved by the full range of TA services. Services are highly concentrated in metro areas, leaving vast regions of the state underserved. **Access to the crucial culturally and linguistically relevant services provided by By & For organizations** is extremely limited by geography.

LANGUAGE, CULTURALLY APPROPRIATE SERVICES KEY:

All 20 languages included in the survey are reported being offered by one or more of the TA providers. Some TA organizations offer only English; others offer services in several languages. We do not know if these services are provided by native speakers, by those with language training, by digital translation or telephone translation services. We know that multilingual service capacity differs by organization and by location.

This creates **major challenges for speakers of languages other than English** to easily access the specific assistance they need, especially in the state's 31 rural counties. Providing multi-lingual and multi-cultural business services that support all businesses, regardless of preferred language or cultural business norms, allows customers to get the most out of TA services.



What businesses need

ACCESS TO SERVICES:

These data clearly show that the need for these services exists if they are delivered in the appropriate context and by a trusted provider. **The small scale of these technical assistance organizations limits their ability to meet the needs of small businesses.**

Although most reported they wanted to expand their reach in the next 12 months, they were limited by staff and resources. There is a clear opportunity to increase networking and collaboration among the service providers: most want to increase their networking with other providers.

This study revealed that scaling access to services will likely require intentional collaboration among technical assistance providers to develop a rigorous plan with aligned incentives that can **attract sustainable funding**. Further, scaling equitable access to services for diverse businesses **is best designed and led by By & For organizations**.

GUIDANCE FROM 'BY & FOR' LEADERS

By & For leaders were asked to share their **guidance to philanthropic foundations, donors and funders overall**, which is supported by recommendations from academic and business research cited in the full report. This guidance includes:

- *Invest in language services offered by native language speakers*
- *Invest in strategies and organizations that are led by members of the specific communities being served*
- *Digital equity issues and broadband coverage gaps must be addressed immediately*
- *Addressing rural-urban disparities is an urgent need*
- *Support expenditures that allow for maximum one to one, in-person services*
- *Support development and funding of financial services and access to capital designed for and by businesses farthest from opportunity*

FINANCIAL SERVICES NEEDED

Businesses farthest from opportunity experience disproportionate constraints to access comprehensive financial services, adding weight to the many economic pressures they experience.

By & For leaders we interviewed highlighted the need for financial services and access to capital that are specifically designed by and for businesses farthest from opportunity, including:

- *Character based lending*
- *Lending circle programs*
- *Sharia-compliant financial products*
- *Loans with a zero percent interest rate*
- *Services for small business owners using Individual Taxpayer Identification Numbers, such as Tribal members or non-documented immigrants*
- *Local Investment Networks*
- *Credit repair and credit building programs*
- *Community-led investment funds*



"You will always be able to connect with somebody within your own first language, but also somebody who has the cultural background to best understand and communicate with you."

Carmen G. Castro
Hispanic Metropolitan Chamber

Glossary of terms

The use of identity language is always evolving, and we will continuously improve as we learn and develop in this work.

In this report, there may be concepts the reader has not encountered. There may also be generally used terms that may have technical definitions, depending on which industry is using the terminology. The following descriptions are specific to this report:

BY & FOR ORGANIZATION

These organizations are part of the unique community where leadership and/or staff belong to the same community they serve and promote and preserve community member's identities, traditions, and values. By & For organizations build trust, advocate, respond, and solve problems specific to community members. They have roots in their respective communities as change agents, mitigating systems of community service, investing, and working with community members to improve their quality of life. (Hampton, 2021)

"By & For organizations" is a general term which refers to any type of organization with leadership/staff which reflect the communities they serve. This report focuses exclusively on small business technical assistance and therefore, every one of the organizations included herein provides some form of small business TA. Therefore, to enhance readability and comprehension, we use the following terms interchangeably depending on grammar and sentence structure: "By & For providers," "By & For community based TA providers," "By & For community organizations," and "By & For service providers."

TA NETWORK

When considering what makes up a collaborative network, this report relies on an expansive definition that is characterized by organizations that work jointly with other assistance providers. Please see the definition of Technical Assistance (TA) Organizations for examples of entities that may be part of a collaborative network.

COMMUNITY

A group whose members have something in common. For example, those who share culture, knowledge, physical location, or people who share common goals, values, interests or live in the same place.

CULTURALLY APPROPRIATE / CULTURALLY RESPONSIVE / CULTURALLY RELEVANT

Services provided that are culturally appropriate/responsive/relevant are effective, equitable, understandable, and respectful to diverse cultural beliefs and practices, preferred languages, literacy, and other communication needs.

EQUITABLE

We know a service or practice to be equitable when race, gender, and other identifiers are no longer able to predict outcomes.

FARTHEST FROM OPPORTUNITY

Groups or individuals who experience barriers that include, but are not limited to, cultural, linguistic, or geographic obstacles not generally experienced by those who own the systems they must operate within. These groups are generally considered underserved by our institutions.

MINORITY

In this report, minority refers to people and organizations that are not the culturally dominant identity most closely associated with power. Examples could include those in underserved ethnic or racial groups, women, those who identify within the LGBTQ community, people with disabilities, and/or those who live in rural communities. These groups are generally considered underserved by our institutions.

SMALL BUSINESS

While there are numerous considerations for what makes up a small business, for the purposes of this report we generally consider a small business to have less than five employees and less than \$100,000 in annual revenue.





This report purposefully explores the perspective of racially and culturally diverse organizations. The Department of Commerce acknowledges and respects the intersectionality of identities, and the difficulty inherent in categorizing such personally held and meaningful characteristics. It would be impossible to capture every possibility; however, the definitions on this page are provided to generally describe words and phrases that speak to identity within this report.

Additionally, while special emphasis was taken to ensure diverse perspectives were included in this report, it's important to highlight that recommendations resulting from the findings work to benefit the entire technical assistance environment. Plainly speaking, the recommendations benefit all and can serve to benefit the communities these organizations engage with, not just the underserved groups highlighted.

TECHNICAL ASSISTANCE (TA)

This phrase covers a wide variety of service offering to help small businesses develop sustainable and financially healthy business enterprises.

TECHNICAL ASSISTANCE (TA) ORGANIZATIONS

TA organizations focus on different aspects of small business development. These organizations, which may have an array of differing missions, governance structures, and funding sources that focus on different aspects of small business development, are part of the TA collaborative network. The network includes Associate Development Organizations (local economic development

organizations), chambers of commerce, community organizations, community banks and credit unions, CDFIs, U.S. Small Business Administration, non-profit and charitable organizations, private sector organizations (as well as foundations), and city, county, and state governments.

TRUSTED PARTNER / TRUSTED MESSENGER

Trusted partners or messengers are individuals or organizations that have an established relationship with the communities they serve. They typically share community characteristics.

Types of providers explained

SBA:

The U.S. Small Business Administration network includes 30 Small Business Development Centers across the state who are affiliated with Washington State University agencies to advise on all phases of business development through advising, education and research.

ADO:

One of 33 Washington State Department of Commerce Associate Development Organizations serving the 39 counties across the state furthering the state's economic goals.

CDFI:

Community Development Finance Institutions include community development banks and credit unions and non-regulated institutions such as loan funds or venture capital. There are 26 across the state. (CDFI.org)

GOVERNMENT AGENCIES:

In addition to local government, these include federal state agencies, as well as SBA and port authorities.

CHAMBERS OF COMMERCE:

There are 163 chambers across the state, which are local association to promote and protect the interests of the business community, as well as provide information, workshops and strong government and business networks.

COMMUNITY BASED ORGANIZATIONS AND NON-PROFITS:

These are largely grassroots, By & For organizations that provide services to entrepreneurs and small businesses.

CHARITABLE ORGANIZATIONS:

These organizations are focused on providing technical assistance to the smallest of Washington States businesses.

FOR PROFIT:

TA providers including Limited Liability Corporations, S and C-corporate structures that provide TA services to small businesses.

UNIVERSITIES:

These are institutions across the state that provide research, education and training support services to small businesses.

TYPES OF TECHNICAL ASSISTANCE PROVIDERS

U.S. Small Business Administration network

Associate Development Organizations

CDFI (Community Development Finance Institutions)

Local, state and federal government agencies

Chambers of Commerce

Community Based Organizations, non-profits (grass-roots, By & For organizations)

Charitable organizations

For profit TA providers

Universities



Acknowledgements

This work has been made possible by the leadership and vision of Dr. Lisa Brown, the Washington State Department of Commerce and a grant from the U.S. Economic Development Administration.

We would first like to thank the generosity and insights of all the survey respondents and interviewees who shared their time, trust and expertise. The members of the Small Business Resiliency Network, a program operated by the Washington State Department of Commerce deserve special recognition. They are:

African Chamber of Commerce of the Pacific Northwest (ACCPNW)
African Community Housing Development (ACHD)
Asia Pacific Cultural Center (APCC)
Cambodian American Community Council of WA
Carl Maxey Center
Center for Inclusive Entrepreneurship – Community Enterprise
Centro Cultural Mexicano
Communities of Color Coalition
Community for the Advancement of Family Education (CAFE)
El Centro de La Raza
Ethiopian Community in Seattle
Federal Way Black Collective
Filipino Community of Seattle
Friends of Little Sài Gòn (FLS)
GSBA
Hispanic Metropolitan Chamber
Indian-American Community Services
Japan-America Society of the State of Washington
Latino Community Fund of Washington
Latinos en Spokane
Multi-Ethnic Business Association (AHANA-MEBA)
Muslim Association of Puget Sound (MAPS)
Seattle Chinatown International District Preservation and Development Authority
Seattle-Washington State Korean Association
Sister Sky, Inc.
Spokane Independent Metro Business Alliance (SIMBA)
Tabor 100
Tacoma Urban League
Tri-Cities Hispanic Chamber of Commerce
Urban League of Metropolitan Seattle
Ventures
William Factory Small Business Incubator

We are indebted to the invaluable insight from the members of the EDA Safe Start Grant cohort AKA the 'TA Pod':

- James Davis, Sean Moore and the Thurston County Economic Development Council
- Chuck Depew, Melissa LaFayette, Sarah Lindsley and National Development Council
- Deloit Wolfe, Miguel Moreno, Dave Nierescher and Impact WA
- Sandra Archibald, Akhtar Badshah, Lisa Goodman, Trang Le, Rich Tong and Restart Partners
- Kristina Hudson, Samantha Paxton, Margo Shiroyama and OneRedmond
- Giselle Saguid and the Washington SBDC

We would also like to thank our colleagues at Commerce: Chris Green, Keith Swenson, Cheryl Smith, Marissa VanHoozer, Liz Rocca, Penny Thomas, Jasmine Vasavada, Marie Davis, Linda Womack, Molly Jay, Robb Zerr, Alex Harper, Julia Havens, JB Bennis, Jessica Camacho, Norma Chavez, Tracy Gunter, Lauren Nissen, Lauren Boyan, Soo Ing-Moody and Scott Varga.

We would like to thank Melanie Audette and Mission Investors Exchange for their tireless advocacy in the field of impact investing and for fomenting this project with vision and leadership. Thanks also to the entire team at Kind Capital for seeding this work including John Duong, Debbie McKeon, Lori Ruffin and Molly Martin.

This work would not have been possible without the team at Rally communications, Manny Rivera, Kathryn Burke, Veronica Milliken and Alexia Suarez.

Many thanks for the vision and stewardship of the following organizations:

- MBDA (Minority Business Development Agency) Washington Business Center
- Washington Economic Development Association
- Washington State Microenterprise Association
- Washington Small Business Development Center
- Seattle Metro Chamber

We would like to thank these individuals who graciously shared their insights, support and assistance:

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