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Exhibit A - Executive Summary

State of Missouri

01MissouriExA-ExecutiveSummary.pdf

INTRODUCTION

The wind. Walking with the wind can help push you forward. Walking in the face of wind can wear you down. If the wind is strong enough, it can knock you down.

Citizens of North St. Louis County have been fighting wind for a long time. The winds of recession drove many middle-class citizens out of their homes with predatory mortgage loans and a barrage of foreclosures. Over time, the wind slammed shut doors of opportunity and isolated neighborhoods from convenient transportation and access to employment. It weakened support systems for families. In 2011 and 2013, tornados blew and flooding arrived again with such fury that houses were leveled and businesses were destroyed. The essential community fabric was ripped apart. Without necessary support to lessen these impacts, vulnerable populations have increased steadily (*Ref: [MoAttE12-PriorityArea.pdf](#)*).

Threshold - Missouri's Phase 1 Community Development Block Grant (CDBG-NDR) application successfully documented that the Most Impacted and Distressed-Urgent Recovery Need (MID-URN) target area met the threshold for the Housing, Environmental Degradation and Economic Revitalization categories (*Ref: [02MissouriExB-Threshold.pdf](#)*).

Soundness - The best defense against the wind is not tossing someone a rope as a lifeline, but providing them the opportunity to build protection to block the wind or a way to use it as an asset. Missouri's application – submitted by the Missouri Department of Economic Development, Division of Business and Community Services (Missouri DED) – is designed to help citizens do just that: block the wind or use it as an asset.

The premise of the state's Building on Our Assets program (*Ref: [MOAttE20-BuildingAssetsRendering.pdf](#)*) is simple: improve the economic resilience of citizens in North St. Louis County, so they are able to build assets and withstand the shocks and stressors that will

inevitably come. While it may be easier to design physical resilience projects such as floodwalls, roof tie-downs, tornado shelters, or to increase subsidies to vulnerable populations in the event of a disaster, those options have little or no measurable long-term impact on the people, families, communities and economy of North St. Louis County. The proposed program measures long-term and sustainable outcomes and outputs such as new homeownership, new businesses, new and retained jobs and increases in property values. These outcomes all lead to economic security and economic resilience and, in turn, provide economic mobility (*Ref: 05MissouriExE-Factor3Soundness.pdf*).

The Building on Our Assets program emphasizes activities that enable community members to build financial assets, address unmet needs of households and businesses, and provide a community development impact on neighborhoods and the broader community.

Capacity - The Missouri CDBG-NDR team has capacity and capability with credible experience in a wide range of areas – from grant administration and project management to community engagement, process coordination and project oversight and implementation. This team can establish, manage and implement macro-resilience (community and regional) programs with micro-resilience (household and business) components that increase economic mobility for vulnerable populations in North St. Louis County (*Ref: 03MissouriExC-Factor1Capacity.pdf*). This application uses prior local and regional community engagement activities as a blueprint to engage citizens and rebuild trust. The application development process involved a public engagement plan and participation by senior citizens, youth and parents, small-business owners and disenfranchised residents, among others, in discussions that provided substantive input on how they seek employment, housing and business ownership services. This engaging

participation process fosters ownership of the Building on Our Assets program among stakeholders and establishes a structure for enduring involvement.

Leverage - This proposal brings together federal, state, regional and local agencies, nonprofits, private-sector businesses and over 30 philanthropic entities as stakeholders in the Building on Our Assets concept. As a result, the state has secured Direct Financial Commitments and Supporting Commitments representing 21 percent of the total proposed budget (*Ref: MoAttB-LeverageDocumentation.pdf*). Securing commitments is not a static, one-time effort; rather it is woven into the fabric of the Building on Our Assets program. Partners and stakeholders continue to explore how best to add value beyond submission of the CDBG-NDR Phase 2 application. Furthermore, the program expects innovative community development organizations to apply with a specific leverage plan, to ensure each program performs well beyond the five-year program duration noted in this application. This approach minimizes ongoing maintenance and builds a sustainable model of economic resilience.

Regional Collaboration and Long-Term Commitment - The state of Missouri and its partners, St. Louis County and the St. Louis Economic Development Partnership, recognize the need for integrated resilience-building components, matching technical assistance and both local and regional collaboration to ensure and sustain macro-economic resilience. Without these elements, a disaster-prone state like Missouri will continue to endure repeated economic hardships.

PROMISE ZONE

The Missouri CDBG-NDR target area overlaps the footprint of the St. Louis City and County Promise Zone. Both programs are aligned with anticipated resources and outcomes that

alleviate suburban poverty, enhance regional resilience and collaboratively support the communities of North St. Louis County (Ref: [MOAttE14PromiseZone.pdf](#)).

ACHIEVEMENT OF SPECIFIC NOFA PRIORITIES

The Missouri CDBG-NDR application focuses on two priority point areas identified in the NOFA that achieve specific HUD priorities: Promote Health and Housing Stability of Vulnerable Populations and Promote Economic Development and Economic Resilience. The application provides evidence that these priorities are achieved throughout its narrative, most particularly in Exhibit E – Soundness (Ref: [05MissouriExE-Factor3Soundness.pdf](#)).

SUMMARY

There is no doubt there are a number of stressors occurring in North St. Louis County that require change – policing, court reform, fragmented municipalities and the lack of a strong foundation of community-based organizations that focus on people. Building on Our Assets (Ref: [MOAttE19-BuildingAssetsCogs.pdf](#)) will not solve all of the problems, nor is that the intent. The program focuses on assisting community members with some leveraged investment so they are able to establish themselves in a manner that provides support to the community instead of taking from the community. This program will occur in parallel with other local, regional and state efforts – new and ongoing – that directly complement this one, and vice versa. Strengthening North St. Louis County, particularly within floodplains and along the 22-mile tornado path, is accomplished by Building on Our Assets.

Links to other Exhibits and Attachments are found on DropBox at [Missouri CDBG-NDR Phase 2 Application](#).