



A community economic development initiative for improving and strengthening the St. Louis Region

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INTRODUCTION

The series of events that began on August 9, 2014 with the tragic shooting of Michael Brown have shone a light on multiple challenges facing the St. Louis region. Besides policing and municipal court issues, the St. Louis region needs to address the inequities in quality and opportunity across communities. As we learned from Ferguson, what happens in one community affects the entire region. St. Louis has too many communities with declining population, falling property values, high unemployment, and underperforming schools.

Many of our communities have not struggled for lack of effort, however. St. Louis has dedicated people working in neighborhoods across the region. We can be proud of the work they do. For example, St. Louis is among the leaders in the nation in tax credit projects, the 24:1 initiative in Normandy has been recognized by the White House for excellence in comprehensive community revitalization, and Rise is one of the leading local community development intermediaries in the nation. While St. Louis is skilled at doing projects in individual neighborhoods, we do not have a strong regional community economic development system that encourages sustained, strategic, and comprehensive investments in neighborhoods. Unlike many metropolitan areas, St. Louis does not have large foundations or philanthropic and loan pools that support organizational capacity and revitalization project costs. National foundations and intermediaries, such as the Ford Foundation and the Local Initiatives Support Corporation (LISC), are not active in St. Louis. At the same time, federal funding for community development is shrinking. While St. Louis City has active community development organizations, many lack the organizational capacity to devise and implement comprehensive neighborhood plans, and few CDCs operate in suburban areas, such as Ferguson.¹ The region needs to build a better community economic development system to provide a better life for current residents and to attract future residents and businesses.

The Community Builders Network of Metro St. Louis (CBN), Metropolitan St. Louis Community Reinvestment Act Association (MSLCRA), the St. Louis Community Foundation, United Way of Greater Saint Louis, Rise, IFF, and others have worked together as the Strengthening St. Louis Neighborhoods Task Force over the past year and nine months to develop a proposal for building a stronger regional community economic development system. The Task Force released a set of recommendations in a December 2014 report, Building a St. Louis Regional Community Development System.² Members of the Task Force made site visits to Cincinnati's Place Matters initiative and Baltimore's Healthy Neighborhoods project and the Task Force drew on those region's best practices in forming recommendations.³ The recommendations were also based on the Task Force's local knowledge of the best way to leverage our region's assets to build a regional infrastructure to support neighborhoods.. The result was the creation of Invest STL, a regional community economic development system. Invest STL's key elements are:

- The system has three primary lines of activity: 1) regional coordination of public, private, and philanthropic investments in impactful neighborhood revitalization projects 2) sustained neighborhood revitalization initiatives, and 3) professional development

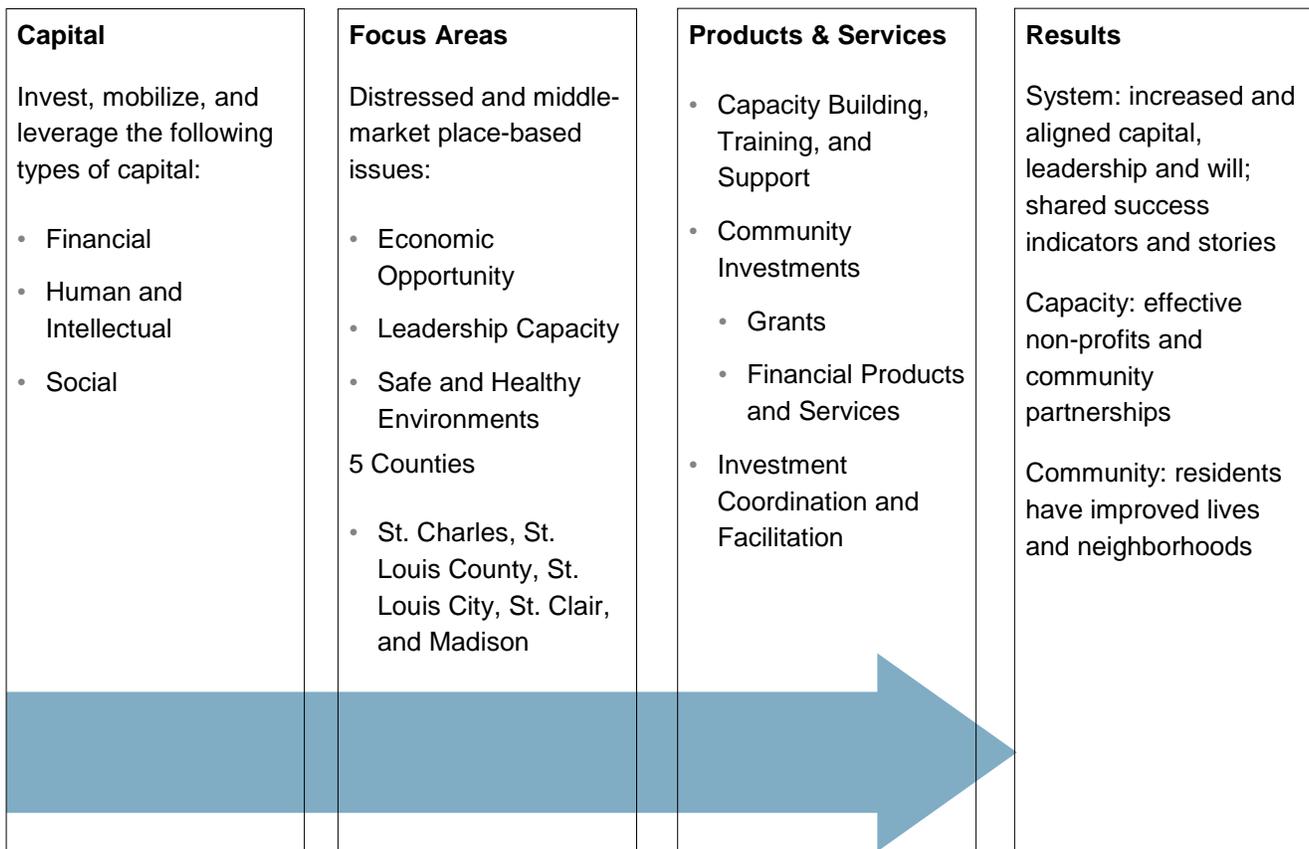
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- The community economic development system in St. Louis will support appropriate strategies in two broad types of community markets: 1) Comprehensive community economic development in distressed places; and 2) Targeted community improvement, including grass roots marketing and below-market rate lending, in “middle-market” neighborhoods.
 - Three pools of funding will be created: 1) a loan pool for investing in community economic development projects and mortgage and home loans; 2) a philanthropic pool for grants for capacity building, planning, predevelopment costs, and civic engagement services ; 3) a loan loss reserve fund to cover losses in loans from the loan pool. A self-sustaining fund will be built alongside these three primary pools of dollars to help ensure the future of the Invest STL initiative. The St. Louis Community Foundation will house the funds.
 - An investment collaborative will be formed representing all contributors to the loan pool and philanthropic pool which will make all decisions about loans and grants. Additionally, there will opportunities to engage with funders who do not pool their resources but are still critical to the community and economic development system. Local funders, will hire a system staff person to fundraise, staff committees, and coordinate the system.
 - A coordinating council will be formed with representation from the public, private and philanthropic sectors to provide Invest STL with broad-based input and oversight and to set goals and strategies.
 - Evaluation of the system and community impact will be conducted by an outside evaluator.

Fundraising started in the summer of 2015 with a goal of the first round of applications beginning the following year. We know this is an ambitious proposal but the only way to stabilize and revitalize neighborhoods across the St. Louis region is to have sufficient funding and collaboration across a wide range of actors. Local funders are committed to supporting the initial staffing for the initiative and the many organizations that participated in the Task Force are committed to making it a reality. All stakeholders – public, private, and nonprofit – have a role to play. We invite you to join in creating a better community economic development system in St. Louis so everyone can live in a neighborhood where they can access all the resources necessary for a good life.

INVEST STL: A REGIONAL COMMUNITY ECONOMIC DEVELOPMENT SYSTEM

Invest STL is the St. Louis region’s community economic development support system. Invest STL is a community initiative at the St. Louis Community Foundation. The regional system was developed throughout 2014 and 2015 by the Strengthening St. Louis Neighborhoods Task Force and implements the recommendations of their 2014 report, Building a St. Louis Regional Community Development System. Invest STL institutionalizes our region’s ability to align local and national investment behind 1) regional coordination of public, private, and philanthropic investments in impactful neighborhood revitalization projects, 2) sustained community development initiatives, and 3) professional development.

FIGURE 1: INVEST STL LOGIC MODEL



Vision- Healthy neighborhoods that are thriving, resilient, and livable for everyone.

Mission- To provide a community economic development support system for improving and strengthening the St. Louis region

Values- Innovation, Leadership, Collaboration, Impact, and Evaluation

The logic model in Figure 1 shows what will enable Invest STL to deliver on its vision of healthy neighborhoods that are thriving, resilient, and livable for everyone. Invest STL aims to

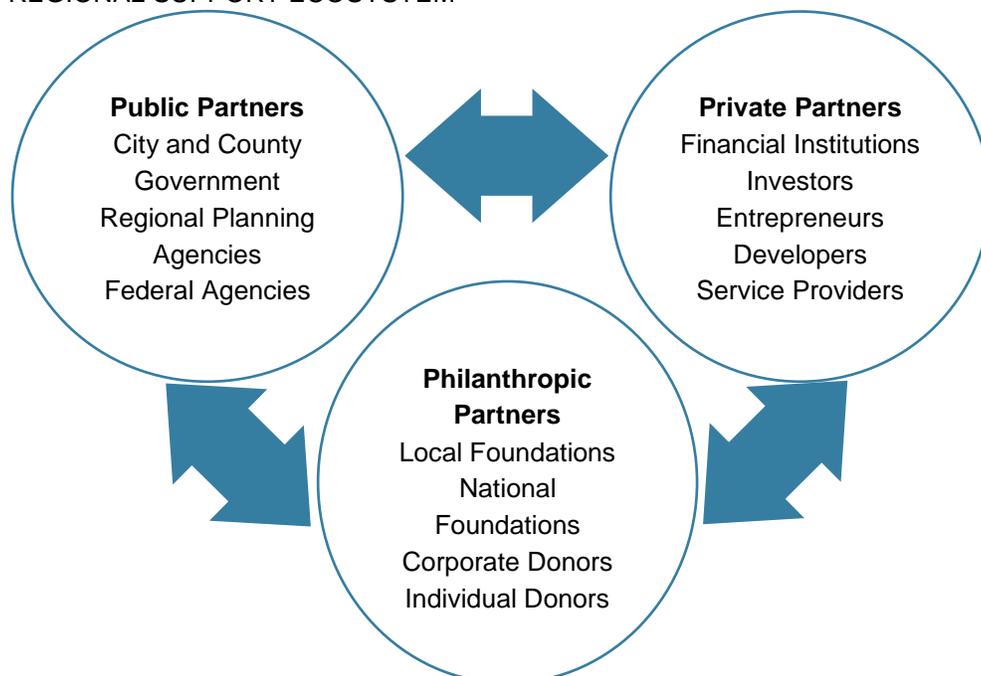
- mobilize, leverage, and invest financial, human, intellectual, and social capital;
- focus on supporting economic opportunity, leadership capacity and safe and healthy environments in distressed and middle market communities;
- develop products and services for capacity building and training, community investment grants and financial products, and investment coordination and facilitation.

These aims will result in a system that has 1) increased and aligned capital, leadership, and will as well as shared success indicators and stories; 2) effective non-profits and community partnerships; and 3) residents with improved lives and neighborhoods. Invest STL conducts its work rooted in the values of innovation, leadership, collaboration, impact, and evaluation. The following sections explore the key elements of Invest STL.

ECOSYSTEM

Invest STL operates in an ecosystem of public, private, and philanthropic partners that invest in building a stronger St. Louis (figure 2). Public partners include city and county governments, regional planning agencies, and federal agencies. Philanthropic partners include local foundations, national foundations, corporate donors, and individual donors. Private partners include financial institutions, investors, entrepreneurs, developers, and service providers.

FIGURE 2: REGIONAL SUPPORT ECOSYSTEM

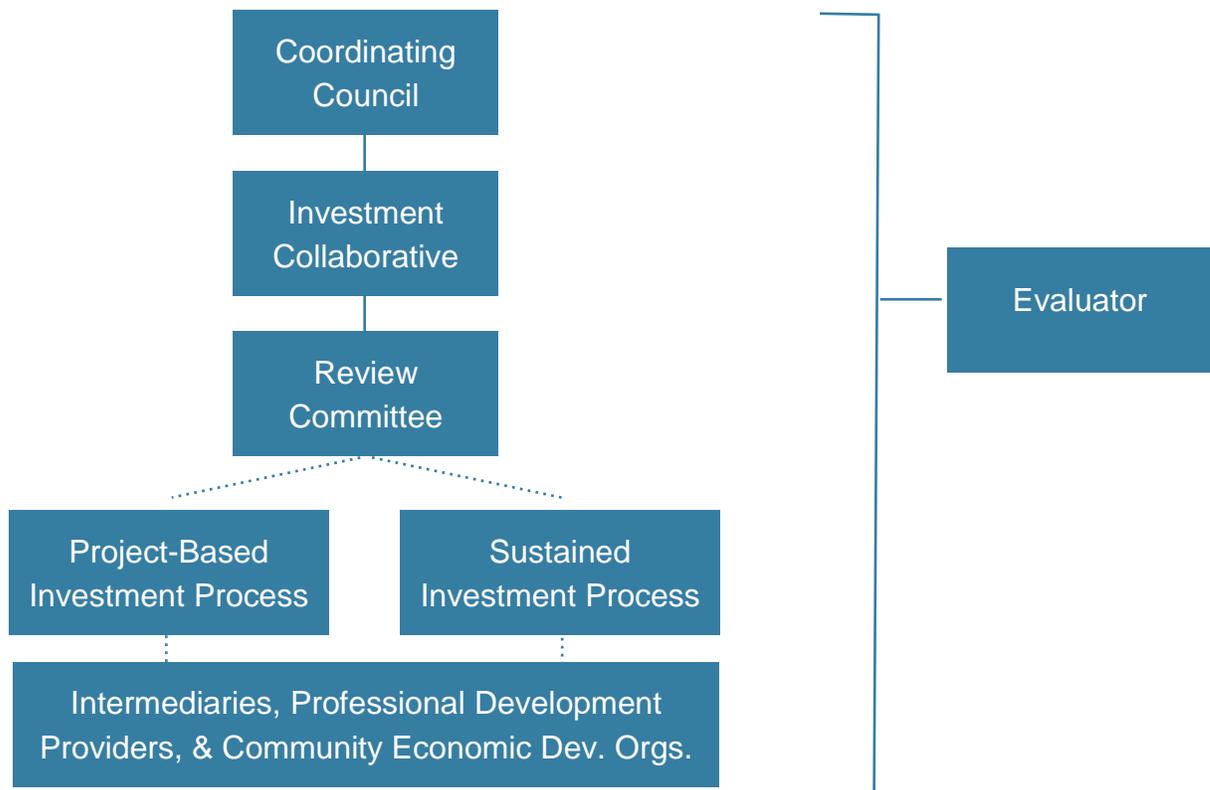


Together, public, philanthropic, and private actors bring leadership, regional vision, planning, loans, grants, pre-development support, program related investments, social impact bonds, tax credits, credit analysis, and technical assistance. Each of these sectors play critical roles in being able to support our region’s communities. Invest STL looks to enhance and amplify the impact the region’s ecosystem has in neighborhood revitalization by building an infrastructure that can efficiently coordinate partners and align investment and technical assistance behind communities.

INVEST STL STRUCTURE

Invest STL’s administrative structure involves a coordinating council, an investment collaborative, a review committee, and evaluator (Figure 3). That infrastructure supports a competitive project-based investment process and a sustained neighborhood investment process. The competitive project-based investment supports both professional development and high impact neighborhood revitalization projects. The sustained neighborhood investment process supports multi-year investment and technical assistance in Community Development Organizations and the places they serve. Intermediaries, professional development providers, and Community Development Organizations will carry out work according to investment goals supported by the system.

FIGURE 3: INVEST STL STRUCTURE



The coordinating council is charged with providing broad-based input and oversight, goals, and strategies to the system with representation from the public, private and philanthropic sectors. The input from the coordinating council supports the investment collaborative which is made up of representatives from all contributors to the loan and philanthropic pools (Figure 4). The investment collaborative will set investment objectives, criteria, and products. All Invest STL investments will be approved by the investment collaborative. The review committee will analyze proposals for investment and make recommendations to the investment collaborative. Lastly, the evaluator will conduct evaluation of how the system is functioning and the community impact of the system.

To run the system infrastructure, local funders are committing three years of funding to hire a system staff person. This staff will support the local community to do fund development where appropriate, staff committees, monitor system investment, and coordinate with all philanthropic, private, and public sector partners.

FIGURE 4: INVESTMENT COLLABORATIVE



THREE AREAS OF SYSTEM INVESTMENT

INVESTMENT IN IMPACTFUL COMMUNITY REVITALIZATION PROJECTS

Invest STL will provide coordination among partners in the ecosystem and solicit proposals through a competitive process to invest in impactful community revitalization projects aligned with sound strategies and neighborhood and regional initiatives. Invest STL will request proposals from Community Development Organizations and partners to apply for loans and philanthropic dollars based on their community's plans and best practices. This transparent, competitive investment process will increase efficiency in developing and investing in a pipeline of projects and initiatives in the region.

Applications will be analyzed by the review committee based on the investment criteria set forth by the investment collaborative. The review committee will make funding recommendations to the investment collaborative. Once the investment collaborative approves funding, applicants will begin work on their projects and evaluation of the investment will be conducted.

SUSTAINED INVESTMENT IN COMMUNITY REVITALIZATION

Invest STL's Home Matters Initiative drives multi-year support for place-based revitalization (Figure 5). The support provided involves technical assistance in organizational development, funding for staffing, and funding for community improvement planning and implementation. The system staff and investment collaborative will work with an intermediary, Rise, who will manage the Invest STL Home Matters Initiative.

Home Matters is a national movement that believes the New American Dream is one where every American lives in a safe, nurturing environment with access to quality education, healthcare, public spaces and community services.

To launch the Invest STL Home Matters Initiative, the intermediary will develop criteria for evaluating applications, create an application, and create a community designation assessment tool. These materials will be approved by the investment collaborative. Once approved, the intermediary will design and issue the RFP for Invest STL Home Matters Designation. The intermediary will hold an Invest STL Home Matters Designation application orientation session for interested communities. Community Development Organizations will submit applications to the intermediary. The intermediary will review and assess each application. Assessments will be forwarded to the review committee. The review committee will then score applications and meet to decide on which applicants to recommend to the investment collaborative. The investment collaborative will make final decisions on Invest STL Home Matters Designees.

Designated community development organizations then receive technical assistance and capacity building services from the intermediary and resources for implementation of their community-based revitalization plans. Support for the designees may last as long as five to six years. When designations are initially made, the intermediary will conduct an organizational assessment of each designee and then work with each designee to create year one capacity building and community improvement work plans. Designated organizations then submit funding applications for year one to the review committee. The review committee assesses year one funding applications and makes funding recommendations to the investment collaborative which makes final decisions on the applications. The system staff will draft grant agreements between the community development organization and the investment collaborative.

FIGURE 5: HOME MATTERS INITIATIVE PROCESS



Community development organizations will work on year one work plans with ongoing assistance from the intermediary. Community organizations submit annual progress reports to the intermediary and review committee. The intermediary conducts assessments of the community organization’s progress and reports results to the review committee as well. The review committee analyzes the Community Development Organization’s progress self-assessment, the intermediary’s organizational assessments, and an assessment of the intermediary’s performance by an evaluator in order to make decisions about continued funding. Organizations will then submit for year two funding and the cycle repeats itself.

The intermediary’s technical assistance will focus on strengthening the following competencies and capacities with designees: strong executive director, real estate knowledge, service coordination and partnership management, community building, administrative financial management, resource development, and strong boards. These competencies and capacities are a minimum set of organizational capacities needed for Community Development Organizations to succeed.

Evaluation will be conducted on the designees, community impact, the intermediary, and underwriters. This evaluation will help Invest STL improve as a system by informing the investment collaborative of performance within the system and levels of community impact.

INVESTMENT IN PROFESSIONAL DEVELOPMENT

Professional development for practitioners in the lending, philanthropic, public, and nonprofit sectors is integral to building a strong community economic development field. Invest STL will work with stakeholders in the field and partners in the investment collaborative to support professional development and capacity building initiatives. The St. Louis region has many professional development providers, universities, and experts in community economic development. As wide-spread practitioner needs arise and are defined by professional development providers, capacity building proposals can be submitted to the system staff, review committee, and ultimately the investment collaborative to consider funding.

As efforts are funded that will further strengthen community economic development practice in the region, evaluation of the capacity building efforts will be submitted to the system staff and investment collaborative to monitor the impact of the professional development initiatives.

GETTING INVOLVED

WAYS TO PARTICIPATE IN THE SYSTEM

Everyone has a role to play in building a better community economic development system in St. Louis. Below are different categories of actors and how each can get involved.

Lenders: Lenders can join the Investment collaborative by committing or pooling loan dollars, donating to a philanthropic pool, or becoming civic champions for the community economic development system. By contributing to multi-partner lending and a philanthropic pool, lenders are able to invest in community change while lowering risk on investments. Investments will in all likelihood be CRA eligible. Lenders will also be able to learn about community economic development efforts throughout the region and participate in final decision-making about investments alongside peer investors. Lastly, lenders can work to connect new investors to the collaborative and share the importance of community economic development work with other leaders in the region.

Philanthropy: Whether you are a corporate foundation, nonprofit foundation, or a donor, pooling your resources for community change can have tremendous impact. Neighborhood revitalization requires coordinated funding. Individual actors may not have the resources needed to support transformative community economic development activity but by pooling funds much community improvement becomes possible. Philanthropic organizations can pool their funds at the St. Louis Community Foundation or commit to align funds with proposals if your institution does not allow for participation in philanthropic pools. Philanthropic

participants in the regional investment system will become members of the investment collaborative. Furthermore, philanthropies can develop buy-in and increased support for neighborhoods by helping to champion the system to local leaders and national foundations. They can work with the system staff to build connections with philanthropic entities inside and outside of the region. Philanthropic investment makes additional private lending into projects and initiatives possible. Philanthropic investment can both be leveraged by other philanthropic dollars and by loan dollars.

Public Sector: The Public Sector can get involved by aligning funding behind the two broad strategies of community improvement based on neighborhood type (distressed or transitional). Public Sector agencies can also participate in the system by reviewing projects and initiatives being proposed to the Investment collaborative seeing if there is a role for public resources. Public sector actors can also be champions of the system inside government and to civic leaders to encourage their participation. Lastly, by participating in the Investment collaborative coordination of resources and investment become easier.

Nonprofit Community Development Organizations: Community development organizations can participate by applying to be a designated place in the Invest STL Neighborhood Initiative, participate in professional development offerings, and coordinate revitalization with regional priorities. They also can engage with the system by discussing the regional system with their boards and supportive civic leaders and by incorporating one of the two broad strategies for community change into their organizations work. By developing a comprehensive community revitalization approach or a targeted improvement approach based on neighborhood dynamics community development organizations will be more effective. See Appendix B for descriptions of each strategy.

TAKE ACTION

If you are interested in being a part of the regional community economic development system, contact:

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Director of Community Engagement
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St. Louis, Missouri 63102
Phone: 314.880.4961 Fax: 314.588.8088
Email: mary@stlgives.org

TIMELINE

The Strengthening St. Louis Neighborhoods Task Force members and supporters of the proposed regional community economic development system will begin implementation in Winter 2015. Four lines of activity are necessary to make the system operational (Figure 6).

- The first line of activity is building broader support and buy-in from civic leaders, elected officials, governmental agencies, foundations, lenders, community development organizations, donors, corporations, and others.
- The second line of activity is developing the financial resources needed to run the system and invest in community organizations and initiatives. Local funders will hire a staff person to build out the coordinating council, the investment collaborative, the review committee, and partnerships with other key lenders/philanthropic entities.
- The third line of activity involves developing the materials needed to guide and run investment decisions and processes.
- The fourth line of activity is running application cycles.

FIGURE 6: GENERAL TIMELINE FOR SYSTEM IMPLEMENTATION

	Support	Financial Resources	Operations	Investment
Responsible Entity	<ul style="list-style-type: none"> • Strong Neighborhoods Task Force members • Early backers (lenders, foundations, civic leaders, community organizations, etc.) 	<ul style="list-style-type: none"> • System Staff • Investment collaborative • Coordinating Council 	<ul style="list-style-type: none"> • Investment Collaborative • Coordinating Council • System Staff • Intermediary • System Evaluator 	<ul style="list-style-type: none"> • Investment Collaborative • Review Committee • System Staff • Intermediary • System Evaluator • Community Economic Development Orgs.
Actions	<ul style="list-style-type: none"> • Build support and buy-in through one-on-one meetings and presentations to organizations/associations 	<ul style="list-style-type: none"> • Hire System Staff • Identify philanthropic pool funds • Identify loan pool funds and commitments • Form Investment collaborative • Form Coordinating Council 	<ul style="list-style-type: none"> • Develop criteria, processes, and agreements for each part of the system • Hire system evaluator • Form Review Committee • Review system development progress 	<ul style="list-style-type: none"> • Execute investment application cycles • Award and monitor investments • Provide technical assistance • Implement organization work plans • Share evaluation data with researchers • Evaluate system performance
Estimated Start	Winter 2015	Winter 2015	Winter 2015/Spring 2016	2016+

Conclusion

Excellent community economic development requires coordination among a wide range of actors. Building this regional system establishes clear paths of accountability and responsibility that will allow for increase coordination and investment in building strong places. In the proposed system, ultimately all recipients of funds are accountable to the investment collaborative, or to those organizations who are committing funds. The system will be transparent and decisions will be based on clear criteria and data. We have built evaluation into the system so that the system can learn how to improve investments each year.

It is crucial to note that community economic development should not only be accountable to funders but also to community residents. No initiative should be funded that has not received input from the residents who live in the neighborhood around that project, as well as businesses in the area. This does not mean that everyone agrees with the project but that everyone has had a chance to be heard and there are stakeholders in the community that support the project. This and other best practices will be the basis for funding criteria within the system.

Building a stronger community economic development system in St. Louis is crucial because neighborhoods matter to residents' quality of life and to attracting new residents to the region. We ask that you consider where you can make a difference. Whether you can commit resources, carry out policy improvements, or work with your community on an appropriate strategy for revitalization, you have a role to play in building strong neighborhoods for a stronger region.

APPENDICES

APPENDIX A: BACKGROUND - FROM TASK FORCE TO IMPLEMENTATION

Strong Neighborhoods Task Force Formation & Recommendation Report

St. Louis has many great community development actors. Many of these groups have been doing excellent work in the community for a long time but they have fundamentally lacked a consensus-driven strategy and long-term funding plan. Building on the great work already being done in the region, a concerted effort is underway to strengthen the community economic development system.

In 2013, David Noble, Metropolitan St. Louis Community Reinvestment Act Association (MSLCRA) Board President at that time, and Karl Guenther, on behalf of the Community Builders Network (CBN), began exploring the creation of a task force on strengthening the community economic development system in St. Louis. At the end of 2013, the boards of CBN and MSLCRA agreed to create a Task Force on Strengthening St. Louis Neighborhoods. In January 2014, MSLCRA and CBN came together with the common understanding that public investment in neighborhood improvement is shrinking and the region needs a comprehensive and sustainable system for investing in community development. The objective of the Task Force was to bring those who work in communities and those who invest in communities together so that they can devise and implement more impactful projects. The Task Force met for the first time in March of 2014.

FIGURE 7: STRONG NEIGHBORHOODS TASK FORCE MEMBERS

Name	Organization
Steven Acree	Rise
Loura Gilbert	Commerce Bank
Michelle Gleason	IFF
Evan Krauss / Danielle Wallis	United Way of Greater St. Louis
Chris Krehmeyer	Beyond Housing
Sal Martinez	Community Renewal and Development
Mary McMurtrey	St.Louis Community Foundation
David Noble	Midland States Bank
Tom Pickel	DeSales Community Housing Corporation
Reginald Scott	Lemay Housing Partnership
Katherine Siddens	U.S. Bank
Facilitator: Karl Guenther	University of Missouri St. Louis

Over the next few months the Task Force grew from bankers and community practitioners to include representatives from philanthropy and community development financial institutions (CDFIs). Mary McMurtrey of the St. Louis Community Foundation and Evan Krauss⁵ of the United Way were asked to join the Task Force to bring a foundation perspective to the conversation, and Michelle Gleason, from IFF, joined to bring the voice of community development financial institutions to the table. Shortly after that Washington University in St. Louis supported Paul Brophy becoming an advisor and facilitator to the Task Force.

This broader group (Figure 7) took on the task of mapping out the current community economic development system in the region, identifying assets and gaps, exploring models from community economic development systems in other regions, and establishing goals and recommendations for developing St. Louis' local community economic development system. The Task Force developed recommendations over six two-hour-plus discussions from March to November of 2014 on creating a stronger community development system in St. Louis. The full background, proposed system, and recommendations can be seen in the December 2014 report, called Building a St. Louis Regional Community Development System.⁵

From Recommendations to Action: Implementation Planning Process

Following the release of recommendations from the Strengthening Neighborhoods Task Force, the initiative moved to develop an implementation plan. An expanded set of stakeholders from the banking, government, foundation, and community-based nonprofit sectors participated in implementation planning. The following process was used to create and finalize an action plan for bringing a regional community economic development system to life.

FIGURE 8: IMPLEMENTATION PLANNING PROCESS



APPENDIX C: GLOSSARY⁷

Comprehensive Community Economic Development: An approach to community change that addresses multiple aspects of a community from housing to economic development to education to health to transit to public infrastructure and green space. LISC is a leader in supporting comprehensive community development characterized by community engaged quality-of-life planning, support for community based organizations, and implementation on multi-faceted quality-of-life plans. For more information, visit LISC's Institute for Comprehensive Community Development (<http://www.instituteccd.org/index.html>) and LISC's quality-of-life planning resources (<http://www.newcommunities.org/tools/qofl.asp>).

Community Development Financial Institution: "A certified Community Development Financial Institution (CDFI) is a specialized financial institution that works in market niches that are underserved by traditional financial institutions. CDFIs provide a unique range of financial products and services in economically distressed target markets, such as mortgage financing for low-income and first-time homebuyers and not-for-profit developers, flexible underwriting and risk capital for needed community facilities, and technical assistance, commercial loans and investments to small start-up or expanding businesses in low-income areas. CDFIs include regulated institutions such as community development banks and credit unions, and non-regulated institutions such as loan and venture capital funds."⁸

Community Development Organization: Nonprofits that take a place-based approach to community change, engage residents in planning and carrying out that change, and work on both the human and physical dimensions of a place. These organizations are sometimes called Community Development Corporations and Community Building Organizations.

Community Foundation: A community foundation is a tax-exempt, nonprofit, autonomous, publicly supported, philanthropic institution composed primarily of permanent funds established by many separate donors of the long-term diverse, charitable benefit of the residents of a defined geographic area.⁹

Distressed Neighborhoods or Communities: Neighborhoods or communities that have seen decades of disinvestment, population loss, a weak housing market, high real estate vacancy rates, and a lack of economic opportunity or connection to economic opportunity.

Evaluation: The process of undertaking an analysis, at various degrees of formality, of the impact of a funded project, usually communicated in the form of a report to investors.

General Operating Support: Grant funds to support the ongoing services, mission or goals of an organization.

Individual Professional Development: Programming that increases the knowledge and skills of practitioners making them more impactful in their work.

Investment: Both philanthropic and loan funds delivered to community economic development efforts in this report are considered investment.

Loan Loss Reserve: Money set aside to cover potential losses on loans.¹⁰

Middle Neighborhoods or Communities: Neighborhoods or communities where the housing market has some strength but with more disinvestment it will tip downward into a distressed community.

Middle Neighborhoods Revitalization Strategy: An approach to community change that focuses on redevelopment, home repair, and attracting new residents to specific areas in communities that have some market strength. This approach also entails community building activities, beautification efforts, place making initiatives, and neighborhood marketing. An example is Baltimore's Healthy Neighborhoods initiative. For more information on this program visit <http://www.healthyneighborhoods.org>. The design, rationale, and information on the program can be found in two reports by the Goldseker Foundation (2001 Report - http://www.goldsekerfoundation.org/uploaded_files/0000/0015/great_neighborhoods.pdf; 2012 Report- http://www.goldsekerfoundation.org/uploaded_files/0000/0023/great_cities_2012.pdf)

Organizational Capacity Building (Organizational Staff Capacity): Supporting efforts that strengthen the development of an organization's core skills, staff, and capabilities, such as strong executive director, real estate expertise, service coordination and partnership management, community building, administrative financial management, resource development, and strong boards.

Technical Assistance: Operational or managerial assistance given to an organization. It may include working with an organization on fundraising, budgeting, or financial planning, project planning, legal advice, marketing, other aids to management, evaluation, and community economic development best practice support.

ENDNOTES

1. For an analysis of the condition of CDCs in the St. Louis region, see Todd Swanstrom and Karl Guenther, Creating Whole Communities: Enhancing the Capacity of Community Development Nonprofits in the St. Louis Region (Public Policy Research Center, September 29, 2011). Retrieve from <http://pprc.umsl.edu/pprc.umsl.edu/data/EnhancingCapacity2011.pdf>
2. Building a St. Louis Regional Community Development System can be retrieved from <http://www.communitybuildersstl.org/index.php/strong-neighborhoods-task-force-releases-report/>
3. Members of the Task Force visited Cincinnati and Baltimore to find out more about their work. Cincinnati's Place Matters Initiative (http://www.lisc.org/greater_cincinnati/place_matters/index.php) is characterized by community engaged quality-of-life planning, support for community based organizations, and implementation on multi-faceted quality-of-life plans. Baltimore's Healthy Neighborhoods initiative focuses on middle neighborhoods with moderate housing market strength. These types of neighborhoods could tip downward to be more distressed or upward to a stronger housing market. For more information on this program visit <http://www.healthyneighborhoods.org>. The design, rationale, and information on the program can be found in two reports by the Goldseker Foundation (2001 Report - http://www.goldsekerfoundation.org/uploaded_files/0000/0015/great_neighborhoods.pdf; 2012 Report- http://www.goldsekerfoundation.org/uploaded_files/0000/0023/great_cities_2012.pdf)
4. Costs to do the system evaluation with local providers would be around \$25,000 but if national researchers were used it could cost \$50,000-\$100,000 based on feedback from local researchers.
5. Danielle Wallis from the United Way of Greater Saint Louis joined the Strong Neighborhoods Task Force for implementation planning.
6. Building a St. Louis Regional Community Development System can be retrieved from <http://www.communitybuildersstl.org/index.php/strong-neighborhoods-task-force-releases-report/>
7. Many definitions in the glossary are copied or slightly modified from the Missouri Common Grant Application Glossary found on page 5 of the User Guide. This information can be retrieved from http://www.centerforgiving.org/Portals/0/User%20Guide_FINAL.pdf
8. Definition retrieved from the United States Department of the Treasury Community Development Financial Institutions Fund website: http://www.cdfifund.gov/what_we_do/programs_id.asp?programID=9
9. The definition of a community foundation was retrieved from the Council on Foundations website. The link to this definition is <http://www.cof.org/content/glossary-philanthropic-terms#c>
10. Loan Loss Reserve definition retrieved from the Financial Times: http://lexicon.ft.com/Term?term=loan_loss-provision