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SMALL AND MIDSIZE CITY HUB REPORT:

An Inclusive Capital Comprehensive Strategy and Framework

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Pittsburgh: Image by Christopher Klein from Pixabay

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BACKGROUND

Small and Midsize Cities (SMCs) are cities with populations ranging from 50,000-500,000 residents. Within the US and across the world, SMCs represent areas with some of the largest population growth patterns. SMCs also tend to house a combination of industry sectors, various anchor institutions, and changing family patterns. Given the large population range, SMCs include cities like Atlanta, GA, a state capital home to multiple universities, entire corporate headquarters, and one of the busiest airports in the world, and Alpharetta, GA, a city of just over 65,000 known for its welcome center and holiday festivals. This immense range of what qualifies for an SMC provides an early insight into why planning for and creating universal systems for them is so difficult.

Archetypal studies of SMCs have determined that up to ten types of these cities exist. Ranging from Working Towns to Regional Hubs, these cities have extreme variation across needs, wants, and current abilities. Despite this variation, a few things are also ubiquitous to these cities. Capital issues such as rent and poverty increases, and income inequality is prevalent in all types of SMCs. Race-based achievement and standards of living vary, with wealth and better health outcomes common in most white areas across these cities. Finally, proximity matters. Given the size ranges of these cities, those that are the larger hubs and those closest to the largest hubs have better health and wealth outcomes and community resources.

Historically, funding opportunities within SMCs have been limited and difficult. Firstly, these cities often lack the infrastructure for large capital investments. Both human and technological capital, as well as government accountability, for large capital projects is rare to come by. In terms of human capital, these cities often lack dedicated funding professionals both throughout the city and at funding opportunities. Many SMCs funnel their development work through small non-profits or grassroots organizations that lack the human capital to deal with the financial obligations of large funding investments. Similarly, as many development firms and large development opportunities expand through technological opportunities, many SMCs get left behind due to limited digital infrastructures. These lacking digital infrastructures are present in lack of technological knowledge and staffing, and cooperation within city resources.

Overall, funding traditions and systems are built for successful funding in large cities. Funders tend to show up, provide money, and leave, expecting cities to have the infrastructure to be able to manage the influx of cash and the dispersion needed. Funding incentives also motivate funding to larger cities with federal incentives often being focused on metrics and proof requirements that can only be met by large cities. Large funders also generally expect high burdens of proof of impact of their funds requiring metrics of impact that SMCs may not have the infrastructure to measure. In sum, SMCs are not prepared to manage the influx of cash of a large funder both because of a limited infrastructure and due to an inability to manage the reporting and proof requirements of a large funder.

Funding Small and Midsize Cities Solutions

Potential solutions to the funding difficulties with SMCs involve restructuring funding models, changing expectations of funds receivers, and building coalitions. While each of these solutions stretches traditional funding expectations a bit, they all allow for more freedom in funding and in reception of funds for those interested in SMCs. Research says that these strategies can and should be combined allowing for increased flexibility in expectations and resolutions of funding for SMCs.

Given the potential difficulties for SMCs to match requirements of funders regarding reporting and metric meeting, funders need to change their expectations when providing funds to SMCs. At the most basic level, funders need to be willing to give more power to the SMCs than they are used to. This might mean trusting funds to organizations that do not have the credentials normally expected by funders. Another way to do this is to lower the burden taken on the fund recipients. Funders should provide investments to funders in ways that do not require incurring intense financial risk. Additionally, to build long term success, funders should look to create education programs and infrastructures in SMCs that they fund bringing organizations and city cooperation's to higher knowledge levels that better reflect the expectations of national funders.

Atlanta: Image by Eric Stokley from Pixabay

Reporting requirements of funding agencies are often another barrier to success of funding recipients in SMCs. Funders tend to look for areas of loss or weakness as measured by national or government-based statistics; however, many SMCs lack the infrastructure to keep these records therefore lacking the infrastructure to prove when improvement on these statistics are made. Funding agencies often make funding decisions and assessments of risk based on statistical proof of impact, potentially dissuading them from funding in SMCs. To alleviate this hesitation, funders

must reshape their expectations of fund recipients creating new, specific to the organization or SMCs evaluation metrics.

Funding recipients from SMCs also have their own hesitations in accepting partnerships with larger funding organizations. Many SMCs are communities or structures with their own identities, ways of life, and expectations for what success looks like. Historically, involvement with national partners has often involved losing the individuality of the SMC or feeling as though they must give up some of their independence to meet the requirements of the funder. Funders must recognize this base level hesitation to trust national or corporate partners and allow for flexibility and freedom in the decisions of the fund's recipients. This trust may also reduce SMC fears of larger funders scaring away local investors allowing for more opportunities for pipelines of investment after the large funding partnerships have wrapped up.

Finally, and perhaps most importantly, research shows the best pathway towards success for large funders in SMCs is building cooperation and coalitions. Most successful examples of these funding structures have come from partnerships built or encouraged by the large funders but driven by local needs. Examples of these partnership models include concentrating funding in one large SMC and building a pipeline for that funding to be shared with neighboring smaller SMCs (Urban Institute Web of Town Model). Other examples include focusing funding partnerships with large, already prominent institutions building feedback loops that support the large institution with the success of smaller organizations in the SMC and vice versa (Urban Institute Anchor Institution Model, McKinsey). Overall, most of these models include the common theme of sharing resources and knowledge, sharing which is facilitated by the larger funder with provisions of technical support and even personnel resources.

Overall, many difficulties are present in funding investment in SMCs. A lack of resources, infrastructure, and expected knowledge often creates hesitation from funding partners. From the recipients' side, there is also often hesitation in fears of losing the ability to control their actions and goals and fear of incurring the financial burden often affiliated with a large financial influx. Solutions to these difficulties require changes in expectations from both funders and recipients. Creating funder expectations specific to what SMCs can help funders reshape their needs to what can be met. Funders can also support SMC needs by building coalitions of support into their funding plans, allowing for needs and fears to be addressed by the same resources.

RESEARCH APPROACH

Given the complexities of this problem, both determining the roots of an issue and attempting to solve them, we approached this research from a mixed methods lens and aimed to elevate unique qualities of cities. In doing so, we were able to define both what the problems with capital flow into and through SMCs are why they exist and persist. We were also able to determine recommendations built from existing models and collected data to attempt to address the divide.

We approached the question of defining the capital flow issue from multiple perspectives. On one hand, we investigated these difficulties through a resource availability perspective, using national resources, to determine where financial institutions are located within identified SMCs and the variation in access to existing community funding agencies. We also used the Urban Institute capital flow data to understand capital movement through SMCs, investigating the similarities and patterns of the location of community funds. Finally, we constructed descriptive data to show the impact of the number of community financial institutions on capital flow. We took a deep dive into the role of city racial composition and its potential impact on the number of community financial institutions.

We began our quantitative analysis with an attempt to determine the environment for community development in Small and Midsize Cities across the United States. Combining various national resources, we determined the quantity of existing community funding actors in each of the SMCs. Our first step was to determine which types of community funders we wanted to include in building this index. The goal was to include as many types of funders as possible with an acknowledgement that many serve different purposes and, given what we learned in the literature, many funders in SMCs may not have certified organizations that do this work. We gathered data on six distinct types of community funding organizations.

First, we collected the number of general community foundations in each of the SMCs. This was commonly the largest number of institutions for the SMCs. Community foundations do not require formal certification and can be small or large in funding prowess. We believe these are the organizations with the widest breadth of funds shared in these cities. We next collected information on Community Development Entities (CDE). The data came from the official certification site, signaling they have been certified as CDEs by the national Community Development Financial Institutions Fund.

We also collected data on Participatory Budgeting organizations, Community Land Trusts, and LISCs. However, we determined there was no standardized, reliable source for these numbers leading us to decide that while they are important organizations, we did not trust numerical counts for this research.

Our second method of quantitative analysis for this project was to inspect the data gathered in the Urban Institute Capital Flows dataset. For this, we investigated what cities have higher capital flow, specifically looking at what SMCs had the highest levels of “Percentile Volume for Overall

Investment per Household" as defined by the Urban Institute. This dataset provided us with the opportunity to look at capital flow of 184 Small and Midsize Cities.

FINDINGS

In total, we found that the SMCs host 1492 individual community foundations in 430 different cities (See appended Appendix). 368 cities have these certified CDEs exist in SMCs across the country, totaling 1762 CDEs. Another formal certified organization that we looked for was Community Development Financial Institutions. These too require certification and have more freedom in how and where they disperse their funds, including providing individual lending. The national CDFI Fund indicates that there are 359 certified CDFIs in 184 SMCs throughout the United States. Additionally, we found that 513 Small and Midsize Cities have at least one Community Foundation, CDE, or CDFI. This accounts for 3614 community development organizations across the SMCs.

These community development organizations are also located in differing quantities across the country. Small and Midsize cities average 2.14 Community Foundations per city with a range of 0 to 29. Community Development Entities have even more variation, ranging from 0 to 49 per city with an average of 2.53. Finally, Community Development Financial Institutions, which require government certification, range from 0-9 with an average of 0.5 per city. Overall, these SMCs have between 0-82 community development organizations with an average of 5.19 per city.

We were also able to determine how well capital currently moves through the cities we are looking at, which fed into our recommendations for cities to invest in moving forward. Using the Urban Institute Capital Flow data, we chose to look at strength in capital flow overall. The Urban Institute created this percentile ranking of capital flow by looking at the total investment in single-family, multi-family, nonresidential, small business, mission, and federal investment. They then scaled this data to the number of households in each city to measure capital flow. We feel that because the goal of this report is to learn more about community capital investment, this was the best measure of capital flow. Highlights of this data review include the findings that Irvine, CA and Frisco, TX show the greatest strength in capital flow. Irvine is a city with 3 CFEs, 1 CDE, and 2 CFIs leading to multiple avenues for effective capital flow in the city of about 275,000 residents. Frisco, TX looks different in our data, with no community financial institutions. This brings to light an interesting question about the potential impact of industrial capital flow on understanding capital flow given that this city ranks so highly but by our formal data collection appears to have no community investment infrastructure. Buffalo, Rochester, and Syracuse, New York all show the least strength in capital flow, also telling interesting stories about overall capital flow and community investment infrastructure. With 30, 26, and 27 community financial institutions respectively, these cities in New York show that having a surplus of community financial institutions does not necessarily mean that a city has high capital flows. These unlikely findings indicate that future work needs to continue to investigate the overlap between capital flow and community investing. We suspect that a large potential explainer for this phenomenon is the

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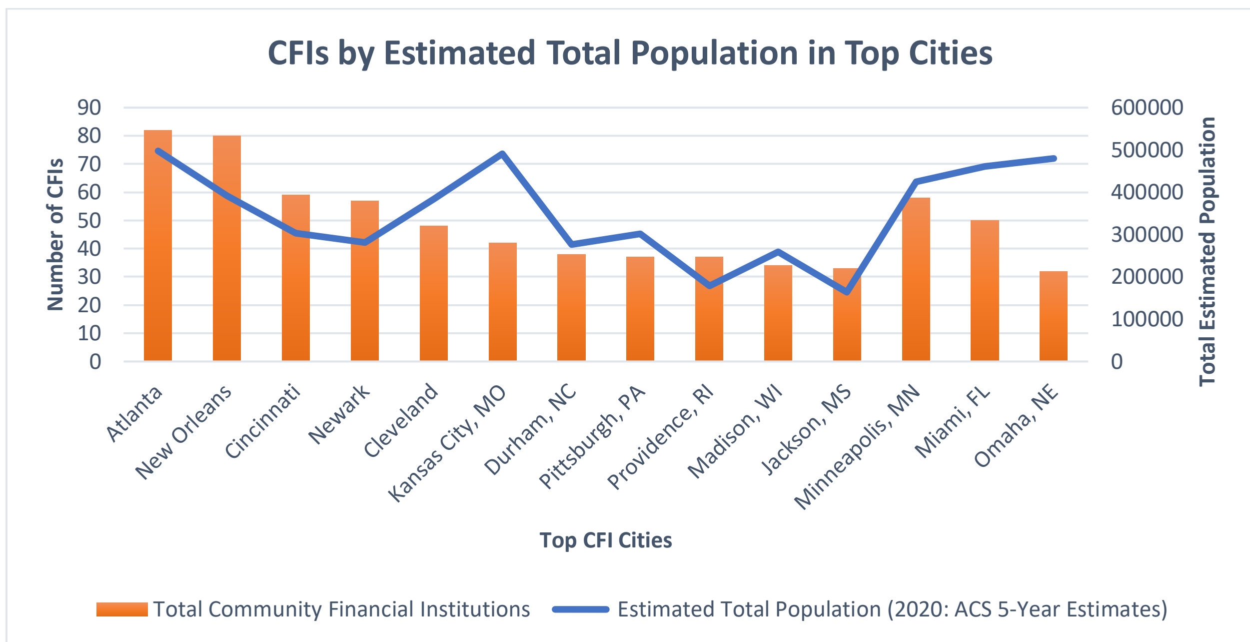
variety of types of investing with some cities focused on industrial, federal, or other types of investing that do not directly benefit community capital.

Graph 1 below shows our focus on cities with the greatest number of CFIs. We wanted to determine whether there is a relationship between city size and number of CFIs. We found some mild support for this proposition. Graphs 2 and 3 show these top cities by racial composition as well as top population. There seems to be a relationship between the Black population in the city and the number of CFIs. We believe this speaks to the historical and current role of redlining and housing discrimination that has depleted predominately Black neighborhoods from having access to capital. The presence of CFIs is a response to these systemic inequities.



Graph 1

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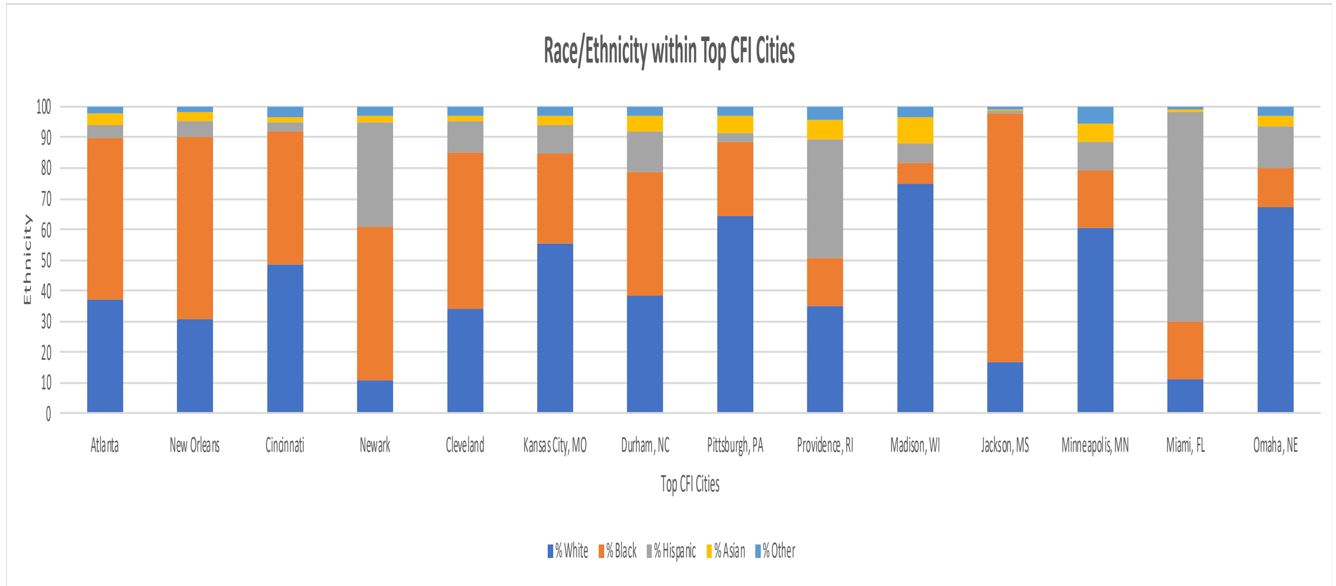
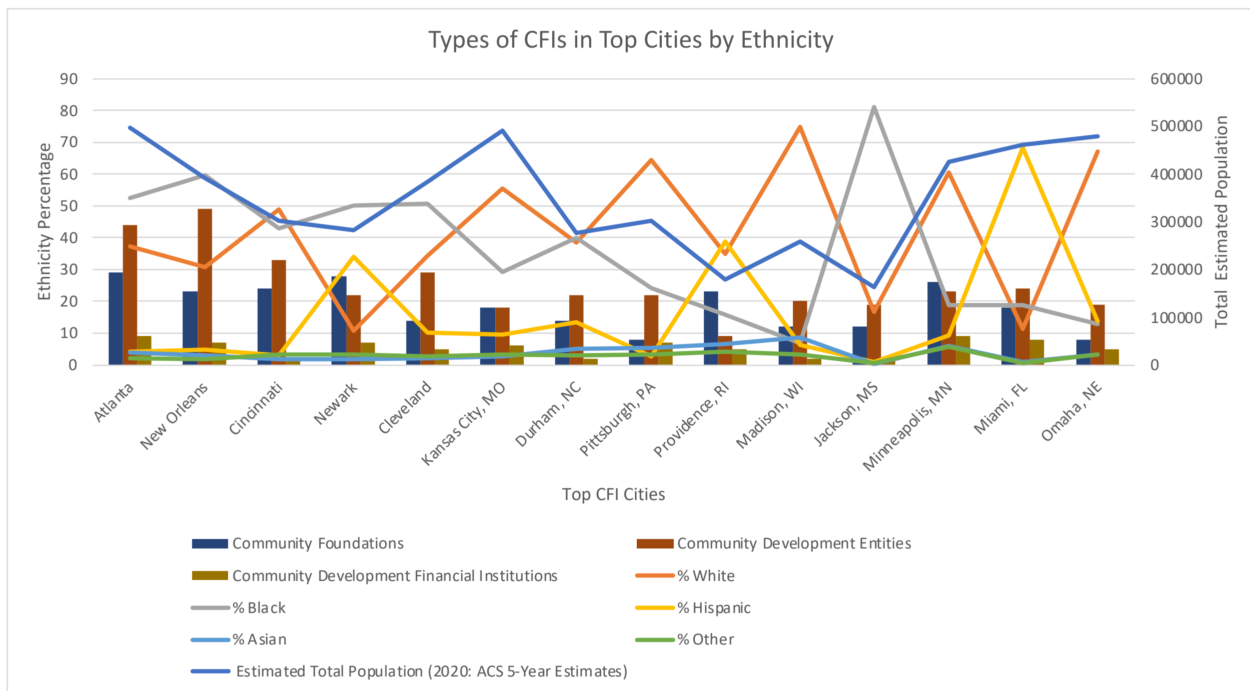


Graph 2



Graph 3

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Table 1: Total Community Financial Institutions by City and Racial Composition

City	City Type	Estimated Total Population (2020: ACS 5-Year Estimates)	White	Black	Hispanic	Asian	%Other	Community Foundations	Community Development Entities	Community Development Financial Institutions	Total Community Financial Institutions
Atlanta	Regional Hubs	497642	37.2	52.4	4.3	4	2.1	29	44	9	82
New Orleans	Regional Hubs	391249	30.6	59.8	4.9	2.9	1.8	23	49	7	80
Cincinnati	Regional Hubs	302687	48.8	43.1	2.9	1.8	3.3	24	33	2	59
Newark	Diverse Ring Cities	281917	10.7	50.2	34.1	1.8	3.2	28	22	7	57
Cleveland	Regional Hubs	383331	34.3	50.8	10.1	2	2.8	14	29	5	48
Kansas City	Regional Hubs	491158	55.4	29.1	9.7	2.6	3.3	18	18	6	42
Durham	Regional Hubs	276341	38.6	40	13.4	5.1	2.9	14	22	2	38
Pittsburgh	Regional Hubs	301286	64.4	24.3	2.6	5.5	3.3	8	22	7	37
Providence	Regional Hubs	179472	34.8	15.9	38.7	6.5	4.1	23	9	5	37
Madison	Working Towns	258366	74.8	7	6.3	8.6	3.3	12	20	2	34
Jackson	Regional Hubs	163778	16.7	81.2	1	0.4	0.7	12	19	2	33
Minneapolis	Regional Hubs	424536	60.4	18.8	9.2	5.9	5.7	26	23	9	58
Miami	Latino-Predominant Enclaves	461080	11.2	18.8	68.3	0.9	0.7	18	24	8	50
Omaha	Working Towns	479529	67.2	12.7	13.6	3.3	3.3	8	19	5	32

RECOMMENDATIONS

Our research led us to a series of recommendations for capital investing in Small and Midsize Cities. These recommendations are based on the research we conducted, including conversations with community development professionals. We believe that by following these recommendations, funders will have success in creating capacity for change in SMCs. Overall, our recommendations are built out of the consensus that many SMCs and their community funding organizations are not equipped to handle large influxes of capital. Whether this be due to human capital, limited financial expertise, or restricted capacity to invest, many organizations that fit these parameters will not be ready for large financial investments and therefore may hesitate to accept funding sources of substantial amounts. We recommend three pathways to address these hesitations.

1. **Create Coalitions**
   One of the draws of SMCs is the deep connections and relationships within a community. For many, there is a unique identity of the city or a unique sector which they tend to promote. We recommend supporting SMCs by encouraging the creation of local or regional coalitions to disperse large funds through SMCs and their neighboring areas. Coalitions allow for various small organizations to work together to achieve individual goals while promoting overall growth of the SMC at the same time. These coalitions will also allow for multiple members of the community to be a part of the work, maintaining the identity and intentions of the SMC in the work. Both local and regional coalitions facilitate synergies from the whole that cannot be recognized through smaller and uncoordinated investments. We also believe that coalition building will allow for funding to be spread to multiple sectors in and across SMCs. For example, we anticipate SMCs in which a local coalition of community-based organizations presently exist with separate focuses on real estate, investment projects, green economy and more. Coalitions will also allow for the strengths of all partners to be shared which could result in increased connections, political knowledge, social capital and more for the coalition. By creating a coalition surrounding communal funds, the organizations will both be encouraged to work together and have the support to be able to complete their goals without the added burdens that come with large funding investments. Regional coalitions might operate at a county or MSA level to drive broader goals connected to a regional economic development strategy.

2. **Provide Technical Assistance**
   Hand in hand with the creation of the coalition it is the responsibility of funders to reduce the administrative burden of receiving a large investment on a SMC. We were continuously informed that much of the hesitation to accept large investments is due to administrative needs such as the tax burden, accounting regulations, dispersion mechanisms, and more. To counteract this fear, we recommend that funders provide technical assistance both in the form of human capital and sustained training to funding recipients in SMCs. Providing these resources provides a short-term solution to the fears of accepting large investments and setting SMCs up for long-term success with education for future administrative burden of large investments. Technical assistance should support government and local non-profit entities to facilitate cross-sector collaborations.

As a tool of creating the most efficient and effective coalitions, technical assistance will be integral to success. Provided for in the funding from the larger investments, this technical assistance will cover a variety of needs and goals that create a successful framework for the investment coalitions. On a national scale, technical support will include assistance in developing goals, values, and organizational missions for the coalition. The intentional development of these ideals will encourage coalitions to aim for success through the eyes of the investor and the community. These goals will also be created with the assistance of the national partner, creating an ecosystem where goal completion achieves the expectations of the investor and removes potential barriers to investor expectations being met. Technical assistance will also include ongoing professional and resource-based support in the coalition's daily actions. This support, which should include identification of partners, data and administrative management, and goal orientation, will require the hiring of a professional dedicated to the success of the investment and the coalition. This individual will also serve as a system navigator to investment receivers and community partners providing them with information and support in extending community partnerships, leveraging political needs, and coordinating community success.

Finally, as emphasized by many of our conversations and literature-based research, large funders need to be prepared to take a step back after providing funds to SMCs. Many SMCs and their organizations are proud of their identity and their work and may have fears of what their work and goals will become if linked to a national agency. This hesitation of losing their mission may be enough for funding organizations to hold back from taking large investments that come with terms of engagement from national organizations. To account for this out of character release of responsibility, NGIN and its partners will create a nationwide support system which will establish metrics by which to measure success for these coalitions. This nationwide group will be made up of foundations and investment partners who provide various areas of subject matter expertise to create criterion by which to measure success across the investment partnerships. By creating an overall measurement system of support using the expertise of both community agencies and investors, we believe NGIN can help remedy fears on both sides of the investment equation, allowing for SMCs to maintain their identity and investors to provide freedom in funds while knowing what success looks like.

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RECOMMENDATION FOR FRAMEWORK AND IMPLEMENTATION

Building on our general recommendations, we determined how to build these models into a solution to the New Growth Innovation Network's (NGIN) question of how to best distribute large fund investments to SMCs throughout the United States. Our recommendation includes following a combination of our Coalition Building and Urban Institutes Web of Town Model to create a pipeline of funds through and between SMCs.

Using our research approach, we identified the 15 SMCs with the largest number of community funding organizations. We then identified the other SMCs located in the same Metropolitan Statistical Area (MSA) as the original SMC. From our research, we believe that the most effect use of funds distribution will be for NGIN and its partners to facilitate the creation of a coalition housed in each of these main 15 cities containing community development partners from the other SMCs in the MSA. These coalitions can be built from scratch or designed with existing funding systems in the cities depending on the status of large funding in the city. We urge that if there is already a recognized and respected community foundation, NGIN does its best to create a partnership. We believe that these coalitions should be trusted to create funding pipelines that further distribute the large investment to small community foundations throughout the MSA partners. Coalitions will also allow multiple community partners' strengths to be leveraged for the investment's overall success. These coalitions will be most successful if NGIN ensures that in the designated funds there are specific funds intended for the hiring of a professional to manage the financial and administrative burden for the pipeline and the distribution recipients. We also think that by creating a coalition, investors should be expected to adapt their proof and results expectations to those of the entire MSA instead of the small funding organizations allowing for a lower burden of proof for these small organizations.

Cleveland: Image by 12019 from Pixabay

To demonstrate this recommendation, we present the use case of Cleveland, OH. Cleveland has 48 community development organizations, the 7th largest number in our dataset. There are also 4 other SMCs in the MSA, two of which have dedicated community development organizations.

This case would provide the opportunity for funds to reach both SMCs with established funding organizations and cities still in need. In the case of Cleveland, there is already a well-known and respected community foundation with local and national recognition, The Cleveland Foundation. We recommend NGIN partners this new pipeline with the Cleveland Foundation to respect the city's independence. Table 2 shows the relevant numerical considerations for this MSA coalition and Figure 1 shows a sample coalition structure for this specific example. A version of table 1 containing this information for all cities is contained in Appendix 1.

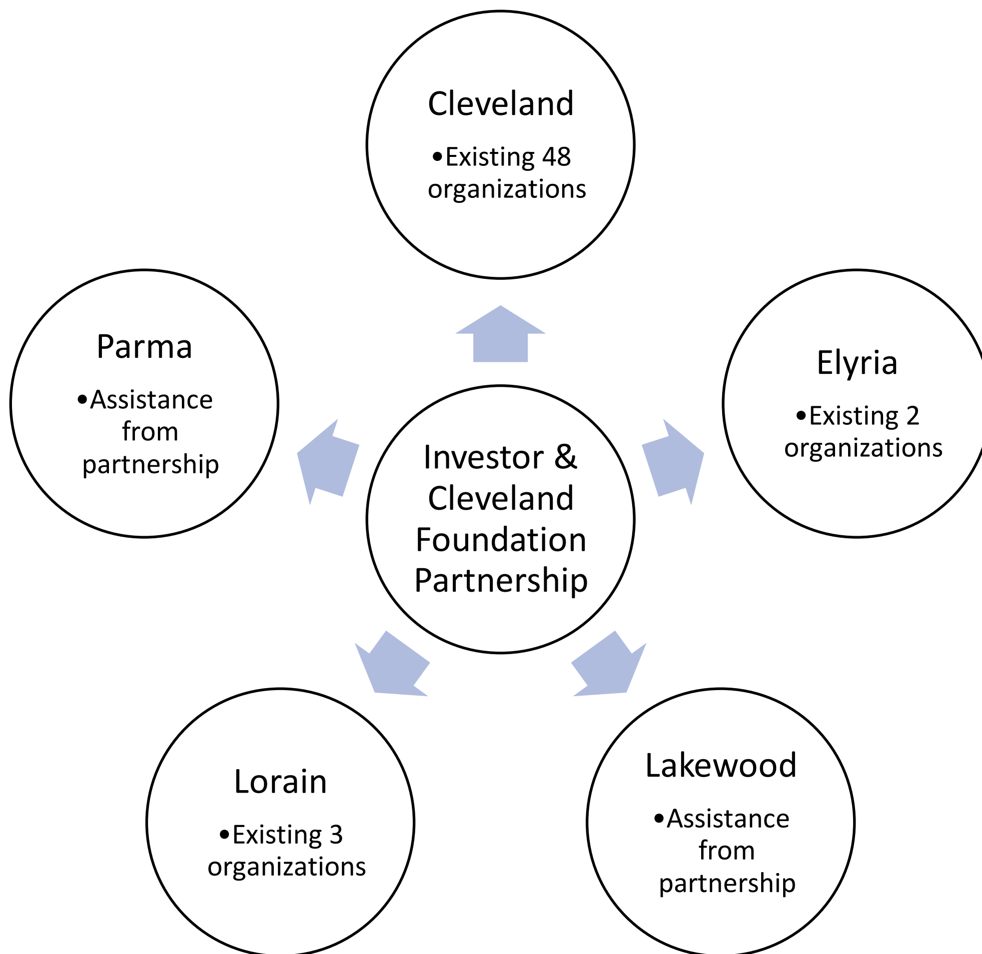
Table 2: Cleveland as a Case Study

City	# of Organizations	Race/Ethnicity	% of MSA Population
Cleveland	**43**	White	70.7%
Elyria, OH	2	Black	20%
Lakewood, OH	0	Hispanic	5%
Lorain, OH	3	Asian	2.1%
Parma, OH	0	Other	2.2%

While not all cities and MSAs would follow this exact pattern, creating a pipeline system like this allows NGIN and local partners to interplay with the existing funding systems and bring funding to those in need. This would also allow NGIN and its partners to have measurable impact across

many SMCs while relieving the administrative burden for small organizations in these cities. This system would also allow for measurable impact beyond one city and intentional change throughout regions.

FIGURE 1



CONCLUSION

While there are many existing difficulties in funding development in Small and Midsize Cities, we believe that there are also many strategies to overcome them. Existing research and our data collection emphasize the importance of partnerships and intentional trust in funding development in SMCs. We believe that intentional creation of coalitions, provision of technical assistance, and minor adaptation of expectations will create the most effective pathways to successful funding from large funders to Small and Midsize Cities across the United States. Overall, we believe that large national funders can be successful in funding life changing development opportunities in SMCs by creating funding pipelines through and between SMCs that are supported by national resources and trust that the cities have the best solutions for those they house.

Appendix A

ACCOUNTABILITY WITH THE COMMUNITY

In the evolving landscape of urban development, particularly within SMCs, a critical challenge emerges ensuring that large funders are legally accountable for incorporating community input in their funding decisions. This section aims to address this challenge by exploring three innovative frameworks: New Market Tax Credits (NMTC), Quality of Life Planning, and Community Benefit Agreements (CBAs). Each of these strategies offers a unique approach to enhancing community involvement in funding decisions, thereby fostering equitable and sustainable development in SMCs.

New Market Tax Credits (NMTC) Model
The NMTC program, established by the U.S. Treasury, incentivizes investment in economically distressed communities through tax credits. A pivotal aspect of this program is the formation of advisory councils, which can be mandated to include community representatives. This ensures that the voices of those most affected by the investments are not merely heard but are integral to the decision-making process. MoFi, a small business lender and NMTC financier, has instituted the advisory council formation as part of their NMTC programming.

1. **Community Representation:** A sizable portion of the NMTC model is the advisory council comprising local community members or representatives. This could be defined as a minimum percentage, ensuring direct community input in decision-making. Such a mandate would ensure that investment decisions are made with a comprehensive understanding of the community's needs and aspirations.

2. **Transparency and Reporting Requirements:** Regular, detailed reporting on fund usage and outcomes is crucial. This includes public disclosure of council meetings, decisions, and the impact of investments on the community. Transparency is key to building trust and ensuring that investments are aligned with community needs.

3. **Accountability Measures:** Introducing legal provisions for auditing and evaluating the impact of NMTC-funded projects, focusing on community benefits, is essential. Non-compliance with community representation and transparency requirements could result in penalties or revocation of tax credits. These measures would hold funders accountable and ensure that investments yield tangible benefits for the community.

4. **Capacity Building:** Legal frameworks can include provisions for training and support for local communities and council members, ensuring they have the necessary skills and knowledge to participate effectively in the NMTC program. This capacity building is crucial for empowering communities to take an active role in shaping their economic future.

Quality of Life Planning
Quality of Life Planning represents a holistic, collaborative approach, bringing together community members, businesses, government entities, and public sectors to enhance living standards in specific areas. This strategy goes beyond traditional development models by focusing on long-term, sustainable improvements in the quality of life for residents.

1. **Community Involvement:** Quality of Life planning that requires the inclusion of community representatives in planning committees or boards is essential to its success. This could involve setting quotas for community representation or specific criteria for selecting representatives. Such mandates ensure that diverse voices are heard and considered in the planning process, making it more inclusive and representative of the community's needs.

2. **Community Consultation Requirements:** The Quality of Life Plan is a negotiation between the community, community nonprofit, and external agencies that will implement the work. Requirements for community consultations and feedback mechanisms should be established, ensuring that the community's views are not only solicited but also meaningfully incorporated into development plans. This approach fosters a sense of ownership and engagement among community members, leading to more sustainable and accepted development outcomes.

3. **Funding Tied to Community Engagement:** Legal provisions could tie a portion of funding to specific community engagement metrics, such as the number of community meetings held, the diversity of participants, and the incorporation of community feedback into final plans. This would incentivize funders and developers to actively seek and incorporate community input, aligning development projects more closely with the community's vision and needs.

Community Benefit Agreements (CBAs)
CBAs offer a direct and legally enforceable method for ensuring that community needs and preferences are considered in development projects. These agreements are negotiated between developers (or funders) and community groups, outlining specific benefits that the community will receive from a development project.

1. **Specificity and Enforceability:** CBAs should be detailed and legally binding, specifying the exact benefits the community will receive, such as local hiring practices, affordable housing units, or environmental safeguards. The enforceability of these agreements is key, as it provides a legal mechanism for communities to hold developers accountable.

2. **Community Involvement in Negotiations:** The legal framework should ensure that community groups participate in the negotiation process from the outset. This could involve providing legal and technical assistance to community representatives, ensuring they have the resources needed to engage in negotiations on an equal footing with funders and developers.

3. **Regular Monitoring and Reporting:** Establishing mechanisms for regular monitoring and reporting on the implementation of CBAs is crucial. This includes setting up community oversight committees and requiring periodic progress reports to be shared with the community. Such transparency and oversight ensure that the commitments made in CBAs are being met and allow for course corrections if necessary.

4. **Penalties for Non-Compliance:** Legal provisions should include penalties for non-compliance with the terms of the CBA. This could range from financial penalties to legal actions, providing a strong incentive for developers to adhere to their commitments.

In conclusion, while each of these approaches – NMTC, Quality of Life Planning, and CBAs – has its strengths, they are most effective when used in conjunction. For instance, NMTCs can provide financial incentives for investment, Quality of Life Planning can ensure a holistic and sustainable approach to development, and CBAs can offer specific, enforceable commitments tailored to community needs. The key to success lies in creating a legal framework that not only mandates community involvement but also supports and empowers communities to engage effectively with funders. This multi-faceted approach can help bridge the gap in funding traditions and systems that currently favor larger cities over SMCs, paving the way for more equitable and inclusive urban development.

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