

INVESTMENT CONNECTION



FEDERAL RESERVE BANK *of* KANSAS CITY

Community Development Investment and Lending Partnership



Kansas and Western Missouri
November 1, 2023

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Community Development Investment and Lending Partnership

Access
Collaboration
Impact

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FEDERAL RESERVE BANK OF KANSAS CITY

Community Development Investment and Lending Partnership

Funder Response Forms—*Your
Interest and to Learn More*

Evaluations—*Your Input*

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Affordable Housing Expansion at 2770 Tracy

Starla Wulf Brennan, Executive Director
Amethyst Place

Sarah Knopf-Amelung, Director of Strategy and Growth
Amethyst Place



about amethyst place

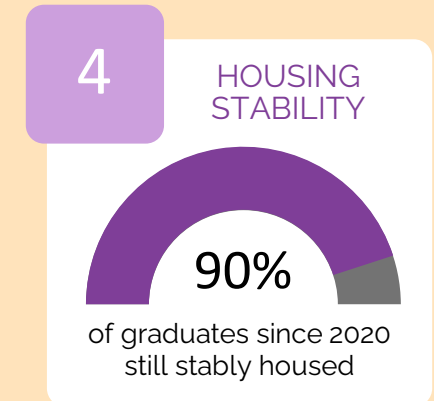
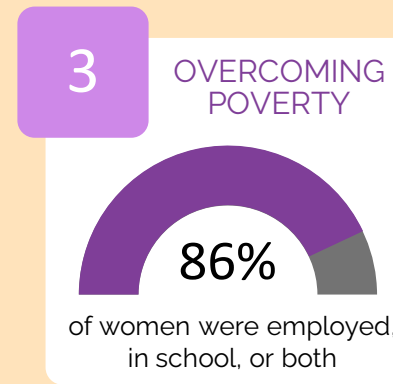
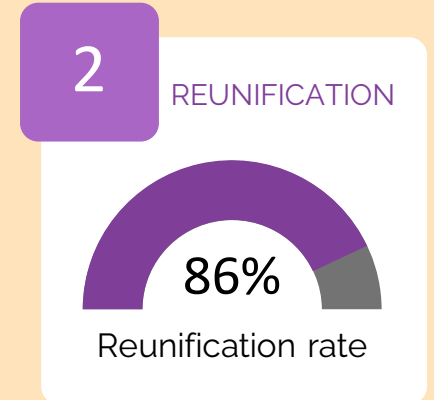
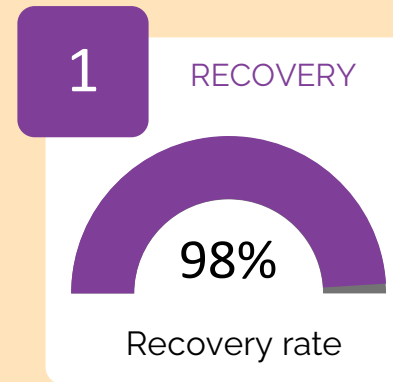
Long-term supportive housing program at 28th & Troost for women and children recovering from substance use, trauma, and poverty. In operation since 2000.

Current Campus
2719-2740 Troost



37
Units

- Since founding, we have helped 375 families, including 726 children
- All come unhoused, in early recovery, and most children separated in foster care
- 37 units of permanent affordable housing
- Private apartments, NOT transitional or group living
- Wraparound services for families (therapy, coaching, programming, workforce development, etc.)
- No max length of stay
- Two-generation approach effectively ends generational cycles



BUILDING ON PROGRAM SUCCESS TO NEARLY DOUBLE IMPACT

why we're expanding OUR HOUSING

Year-long waitlist with average of 50+ families without safe housing.

Lack of safe, affordable housing in community for our families when they graduate.

We have 23 years of experience in affordable housing management.

As nonprofit, we can develop affordable housing without needing high rate of return and we'll keep it affordable long-term.

Current Campus
2719-2740 Troost



- One apartment currently used as an office will convert back to residential

+

Housing Expansion
28th & Tracy



+32
Units

- Non-profit owned with site control
- \$16 million project (71% funded)
- 32 units of affordable housing (25 apartments and 7 townhomes)
- Includes offices for on-site services, programming space, childcare, playground, and outdoor rec area
- Units will be permanent affordable housing
- Construction began Aug. 2023
- Completion by end of 2024
- Partners: Sunflower Development Group, Rau Construction, Rosemann & Associates

=

70
Units



PROJECT FUNDING

- With private donor support, Amethyst Place secured \$555,000 to purchase the 2770 Tracy land in July 2021.
- \$16 million construction project (71% funded).
- The project will have long-term financial sustainability through its award of Housing Authority of KC (HAKC) Housing Choice Vouchers, which will pay for ongoing costs and produce service revenue to support personnel and program expenses.
- Working toward closing \$4.3 million construction loan.
- Goal is to raise remaining \$4.7 million to avoid permanent debt and strain existing operational funding.



SECURED TO DATE:

City of KCMO	\$3,050,000
Sunderland Foundation	\$2,000,000
Hall Family Foundation	\$2,000,000
State of MO (ARPA)	\$2,000,000
William T. Kemper Foundation	\$760,000
Marion and Henry Bloch Family Foundation	\$500,000
Sherman Family Foundation	\$400,000
UMB Bank	\$200,000
Dehaemers Family Charitable Trust	\$150,000
Mullinix Family Foundation	\$115,000
Dickinson Family Foundation	\$50,000
Deffenbaugh Foundation	\$25,000
Country Club Christian Church	\$16,500
Hallmark Corporate Foundation	\$15,000
Children's Mercy Hospital	\$15,000
T-Mobile	\$15,000
Francis Family Foundation	\$10,000
TOTAL RAISED	\$11,321,500
GOAL	\$16,000,000
REMAINING	\$4,678,500

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Community Investment for Administering a Microloan Program for Startups & Minorities

Natalie Santonil, Program Manager

South Central Kansas Economic Development District (SCKEDD)

SCKEDD: Kansas Certified Development Company

- **Access to Capital**

- Working capital, inventory, furniture, and fixtures/equipment
- Ideal for <\$50,000 and unable to gain a traditional loan
- Not a competitor to bank / funding riskier applicants

- **Empowering Kansas entrepreneurs**

- Passionate about Financial Inclusion for veteran, minority, woman, and rural entrepreneurs
- Entrepreneurial Advocate: consult on feasibility analysis
- State and regional connector to resources including traditional bankers

- **Technical Assistance: Access to Certified Professionals**

- “12 Human Resource Tips for Small Businesses”
- “How to Buy a Business”
- “Cybersecurity for Small Businesses”
- “Financial Statements 101 for small businesses”



SCKEDD

COMMUNITY REINVESTMENT OPPORTUNITIES

1. Loan Loss Reserve Requirements

- Microloan Fund requires 15% for every Dollar
- Community Advantage 5% for every Dollar

2. Fund Expenses

- 3.5% for Microloan funds to lend

3. Required Grants = Match

- 25% match for EDA Planning Grant
- 25% match for Microloan Grant

A non-profit providing technical assistance to businesses meeting size eligibility criteria for SBA



SCKEDD



SCKEDD 2023 LENDING IMPACT REPORT

Amount per Program

\$10M in SBA 504 loans

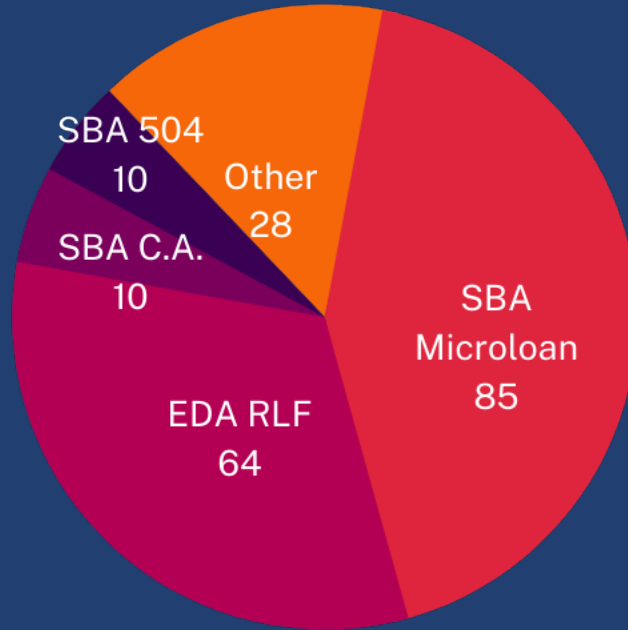
\$4.2M in EDA RLF loans

\$2.2M in SBA Microloan loans

\$965K in SBA C.A. loans

\$797K in other loans

Total Loans



Loans funded through SCKEDD
impacted 877 jobs
and served our communities



Start-Ups



Minority-Owned



Veteran-Owned

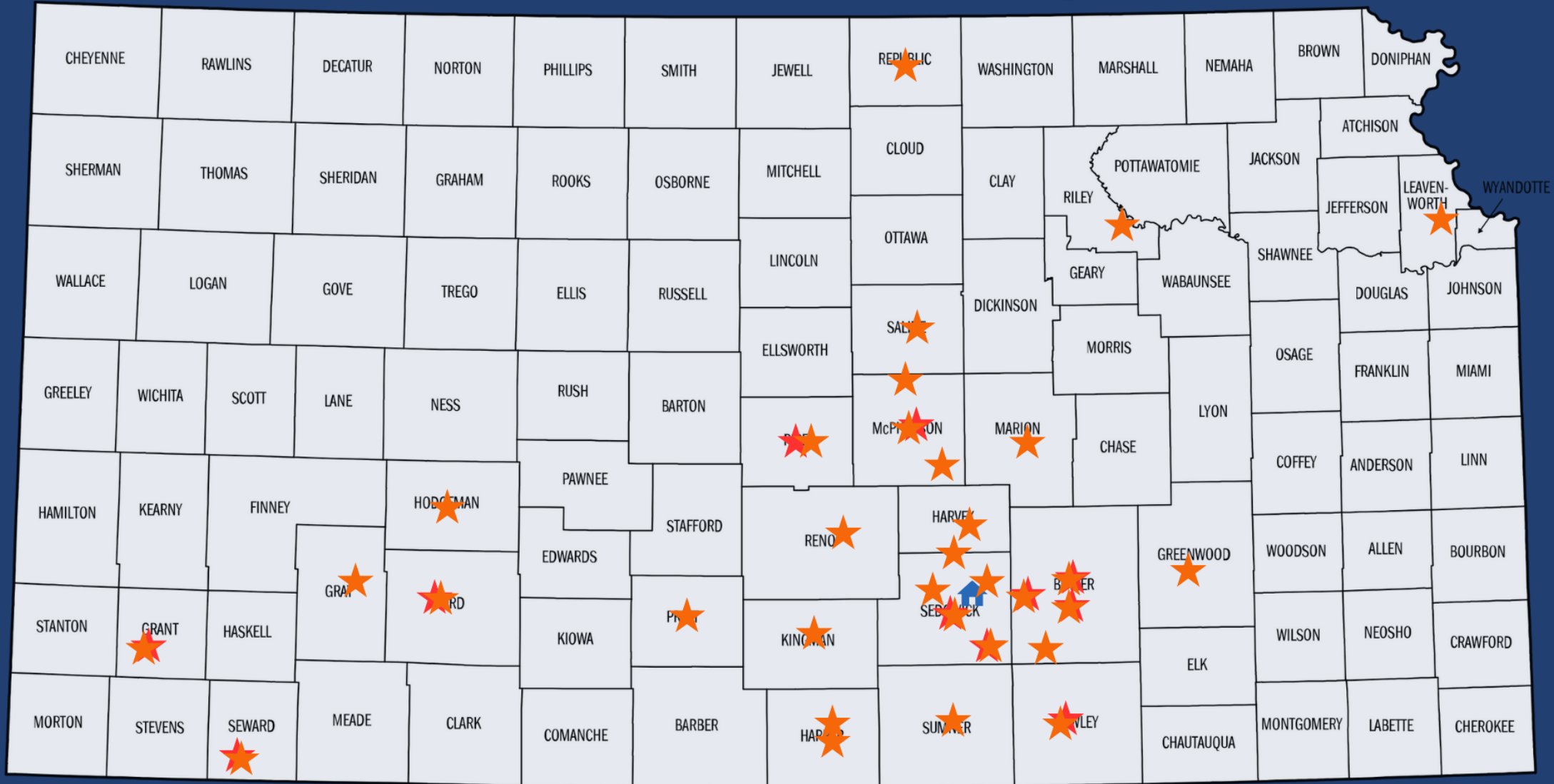


Woman-Owned



Rural Businesses

SCKEDD Financing



SCKEDD

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Building Organizational Capacity: Emmanuel Expands and Builds New Center for Technology and Science

Deborah Mann, Chief Executive Officer
Emmanuel Family and Child Development Center

The logo for Emmanuel Family & Child Development Center features the name 'EMMANUEL' in a colorful, stylized font. Each letter is a different color and has unique decorative elements: 'E' is red with a green base and blue wavy top; 'M' is yellow with a red base; 'M' is blue with a green base; 'A' is orange with a green top and a gear-like bottom; 'N' is red with a green base; 'I' is yellow with a red base; 'U' is blue with a red base; 'E' is blue with a red base; 'L' is green with an orange base.

FAMILY & CHILD DEVELOPMENT CENTER

**37 years of serving the
community**

A large yellow triangle is positioned in the bottom right corner of the slide, pointing towards the top right.



Phase I

370 infants/toddlers – 5 yrs. old
Early Childhood Center 2020

Emmanuel Family & Child Development Center's
Early Childhood Program





Emmanuel's Phase II: Science & Technology Center

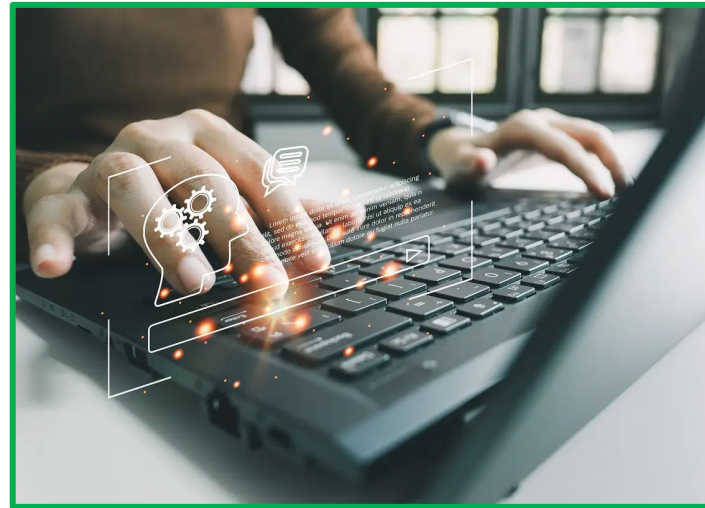
K-12th grade Programming

Multipurpose use

Workforce Development Center

Need

- **Technology support: Thank You NASB!**
- **Classroom and Lobby Furnishings**
- **Culinary Classroom and Full Kitchen**



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Feeding Families, Children, and Seniors in the Greater Kansas City Area

Stephen Davis, Chief Executive Officer
Harvesters – The Community Food Network



Harvesters' MISSION:

Harvesters mobilizes the power of our community to create equitable access to nutritious food and address the root causes and impact of hunger.

our **INITIATIVES:**



**feeding
CHILDREN**



**feeding
FAMILIES**



**feeding
SENIORS**

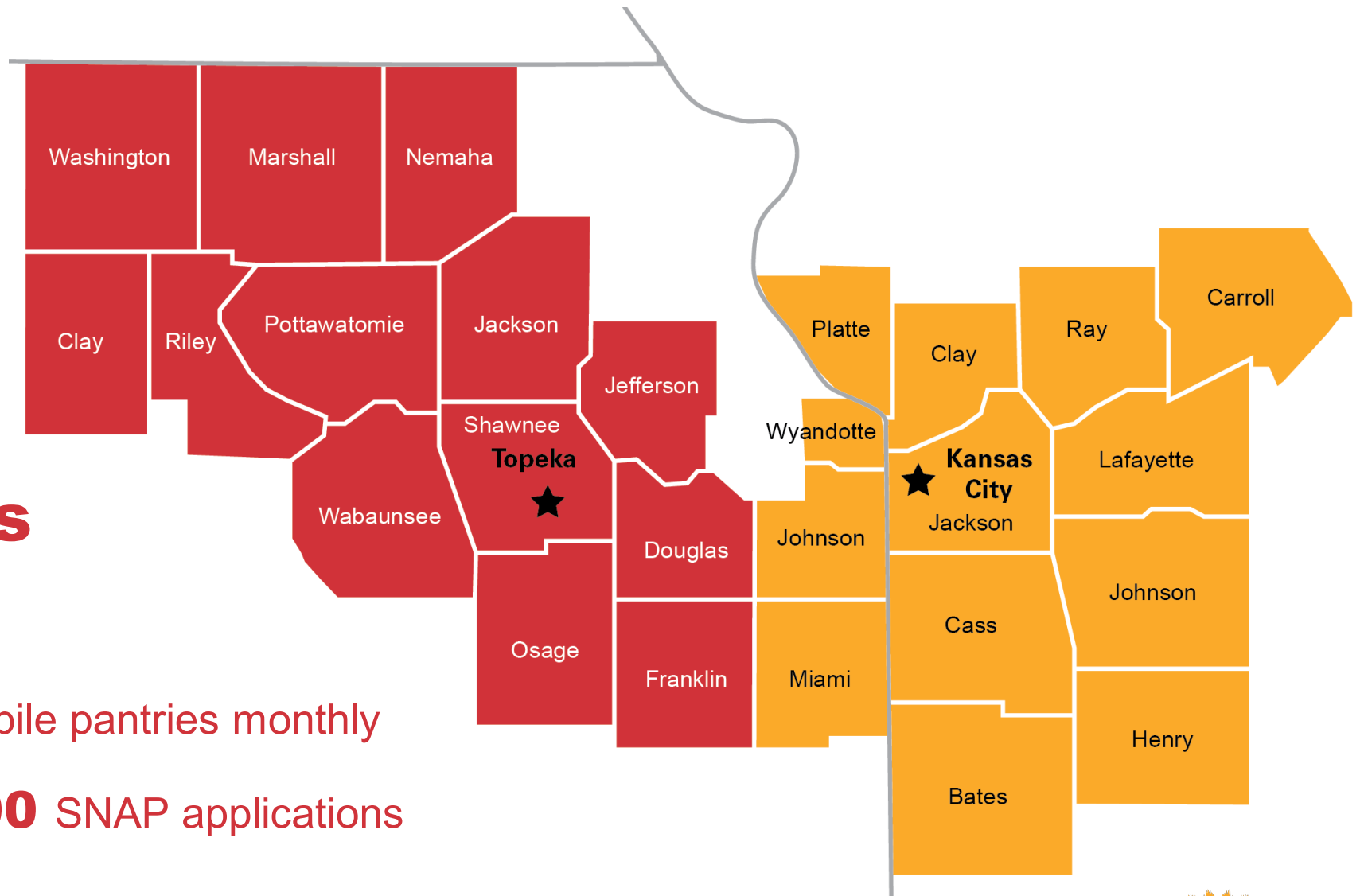
WAYS TO TAKE ACTION.

GIVE    

- **35%** are children
- **15%** are seniors
- **92%** earn less than \$30,000 annually

FY24 Commitments

- **47** million meals
- Operate **180** mobile pantries monthly
- Help submit **2,000** SNAP applications



Harvesters' 3-Year Plan

- + Provide approximately 165 million meals
- + Advocate for the health and well-being of our neighbors facing food insecurity
- + Amplify the lived experience of those who have faced food insecurity
- + Relocate our Kansas Distribution Center

TOTAL = \$100 Million



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Community Development Investment and Lending Partnership

Impact KCK Program: Support for Homeless Families in Wyandotte County, KS

John Mann, Communications Director
Avenue of Life

Avenue of Life

Ending Student Homelessness
in Kansas City





Collective Impact

Over 90 different partners working together to serve Impact families



Intensive Case Management

Navigators create custom game plans for each family and set them on a path toward self-sufficiency



Impact Wednesday Events

A single point of service for our Impact KCK families

How it works



50% reduction in student homelessness after three years



94% of families placed in permanent housing stay housed



112 families housed in the 2022-2023 school year

292 Families Received Case management

Impact KCK Results



Temporary Housing

A safe place to stay while changing the trajectory of your life



Permanent Housing Transition

Setting our families up for success



Family Support

Additional wrap-around services such as food, hygiene item, transportation, utility assistance, legal aid

How You Can Help

We're Seeking \$50,000 to House MKV Families in Wyandotte County

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Community Development Investment and Lending Partnership

Connect Café Workforce Development for Foster Youth

Lori Ross, President and Chief Executive Officer
FosterAdopt Connect

Tom Prudden, Chief Business Officer
FosterAdopt Connect

WHO WE ARE

- FAC is a nonprofit human services agency dedicated to serving foster and adoptive families and children. Founded in 2000, FAC's programs and services help families and children achieve stability and success.
- FAC works to increase the quality of life of foster and adopted children, especially those who have experience abuse and neglect
- The best place for a child to begin healing is in the home of a dedicated, loving caregiver
- We provide innovative services directly benefitting foster families and children and encourage adoption of new, evidence-based techniques and strategies
- FAC connects foster and adoption children and family's with a wide network of support and advocacy

fosteradopt
connect





NEED FOR EMPLOYEES

- KC food service careers are a unique employment access point for foster youth and alumni
- The food service industry is a huge economic component of KC
- Over 2,997 Missouri food service openings recorded in 2022 alone
- Even more openings exist on the KS side

PROGRAM DESCRIPTION

- Connect Cafe serves youth who have aged out of foster care or are about to
- Trauma-informed, paid vocational program; provides skills, experience needed for a successful food industry career
- Program models our successful Advocacy and Community Connections Youth (CCYP) program
- Utilizes a strength-based model of professional development

SOCIAL ENTERPRISE

- Participating youth recruited with help from local child welfare agencies, regional foster parents
- 9-12 month process, 16-session curriculum
- Covers resume creation, interview techniques, financial literacy, employment soft skills, basic food preparation, and restaurant operations.

FUTURE PLANS

- The Connect Café plans to renovate adjacent space in its facility to house a catering department
- Renovation will happen over two years
- Catering department will greatly increase variety of marketable experience
- Greatly enhances training, experiences FAC can provide youth

OUR REQUEST

Support Requested:

- Investment/Grant

Dollar Amount Requested:

- \$250,000



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Community Development Investment and Lending Partnership

Healthy Food for Hungry People

Michael Watson, Executive Director

After the Harvest

Jane Fletcher, Director of Administration

After the Harvest



after the harvest

OUR MISSION

FIGHTING FOOD INSECURITY
REDUCING FOOD WASTE
IMPROVING NUTRITION

After the Harvest rescues nutritious fruits and vegetables from going to waste and donates them to agencies that serve hungry people, primarily in Greater Kansas City where one in 10 people are at risk of hunger.

OUR IMPACT



32 MILLION POUNDS RESCUED SINCE 2014

360+ AGENCIES SUPPLIED WITH PRODUCE

15 FARMERS MARKETS DONATE EXCESS PRODUCE

90+ VARIETIES OF FRUITS AND VEGETABLES

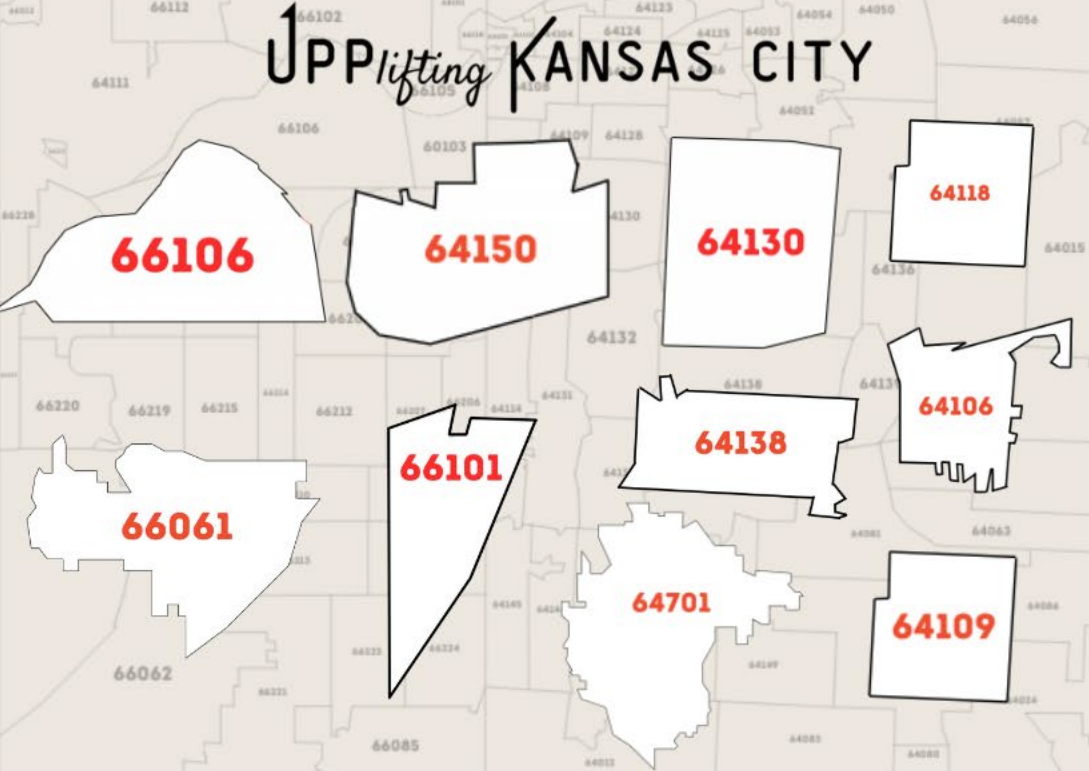
175+ FARMERS PARTNER WITH ATH

URBAN PRODUCE PUSH



after the harvest

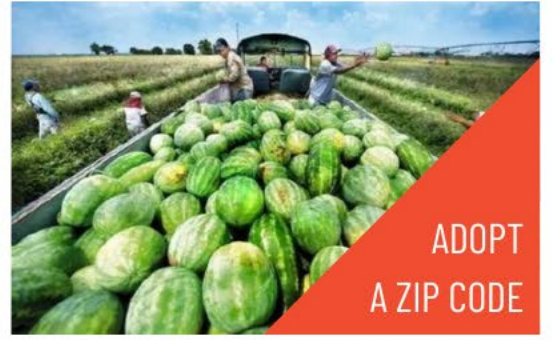
After the Harvest's Urban Produce Push (UPP) program is a transformative initiative in Kansas City that takes a bold step in the fight against food insecurity. By actively seeking funding and support, UPP addresses the nutritional needs of vulnerable members within specific KC zip codes. This program ensures that those who are most in need gain access to an abundance of fresh, locally-sourced produce. By bridging the gap between surplus produce and those facing food insecurity, UPP not only nourishes bodies but also fosters a sense of community and solidarity, promoting a healthier and more equitable future for all.



BUILDING UPP PARTNERSHIP OPPORTUNITIES



SPONSOR AN AGENCY



ADOPT A ZIP CODE



SPONSOR A TRUCKLOAD



CORPORATE TEAM-BUILDING

UPPSTART PARTNERS
Fund seeds for ATH Urban Farmers
\$2,500

UPWARD PARTNERS
1 local truck or 1 agency subscription
\$5,000

UPPLIFT PARTNERS
Sponsor a feeding org for 1 year
\$7,500

UPPSTANDING PARTNERS
Sponsor 1 truckload or adopt 1 zip code
\$10,000

PROPOSAL TITLE
Urban Produce Push (UPP)

SUPPORT REQUEST
Investment / Grant

REQUESTED AMOUNT
\$50,000



URBAN PRODUCE PUSH PROPOSAL

- Improve 'produce-to-people' supply chain.
- Establishes Urban Produce Push initiative for people experiencing food insecurity in food deserts across KC urban zip codes.
- Involves leasing of cold storage/warehouse space for efficient aggregation and distribution.
- New UPP Logistics Coordinator will ensure and emphasize equitable distribution.
- Environmental Justice: Reduce food waste and carbon footprint.
- Increase access and availability of healthy produce for pantries unable to source their own fruits and vegetables.

OUTCOMES: SEEDS, FIELDS & PLANTS

PRODUCE TO THE PEOPLE >>>

Farm Partnerships

- Grow for Us
- Fair Share
- Other farm/garden partnerships

Growing & Cultivation

- # of Community Gardens
- # of Cultivation Events

Receiving Produce

- # of Community Gardens
- # of Cultivation Events

Distributing Produce

- # of pounds distributed
- # of agencies served
- # of people served
- # of varieties of produce distributed
- # pounds to Harvesters Food Bank



PROPOSAL TITLE
Urban Produce Push (UPP)

SUPPORT REQUEST
Investment / Grant

REQUESTED AMOUNT
\$50,000



URBAN PRODUCE PUSH PROPOSAL

An investment of \$50,000 would enable ATH to offer:

Empowerment through Adoption of 5 Zip Codes

A grant of \$50,000 will empower us to sponsor the provision of fresh, nutritious produce to five carefully selected area zip codes within the Greater Kansas City area. By doing so, we pave the way for healthier, more sustainable food access for those in need.

Nourishment to 6 Local Food Pantries

Your generous contribution will allow us to adopt six local food pantries, enabling them to receive a bountiful supply totaling approximately 15,000 pounds of fresh produce over the course of a year. This grant will serve as the bedrock for vibrant, nourishing communities as these pantries become vital sources of fresh, quality food for the underprivileged.

10 Trips of Harvests for Impact

With your support, we can sponsor an impressive ten trips of our refrigerated truck, each loaded with roughly 8,000 to 10,000 pounds of vegetables and fruits. This produce, harvested just a day before delivery, will resonate far beyond the plates they grace. They represent the embodiment of our mission to fight food insecurity in Kansas City.

Enhanced Guiding Vision

Empower your generous gift to support the holistic mission and unwavering purpose of ATH, as we directly effect positive change in the lives of the food-vulnerable individuals within our Greater Kansas City community.



after the harvest

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FEDERAL RESERVE BANK OF KANSAS CITY

Community Development Investment and Lending Partnership

Pathways to Success – Workforce Development

Brandi Jahnke, Chief Executive Officer
Connections to Success

Renargo Martin, Community Outreach Manager
Connections to Success

At Connections to Success, we work alongside individuals, and their families as they move toward their goals, dreams, and economic independence. In our programs, we focus on active learning, relevant topics, and ongoing mentoring to empower those who participate to reach their full potential.

Personal and Professional Development (PPD) Class

This engaging, two-week class equips participants with the tools and resources to progress toward their personal and professional goals.

Mock Interviews

Come to our office in professional clothing and practice your interview skills with an employer who will give you important feedback to prepare you for real interviews in the future.

Career Connections

These workshops focus on employment topics that will help attendees start a career or develop professionally.

Connect Group

We invite past and present participants, with their families, to join us for a monthly evening of fun and learning. These gatherings offer ongoing connection and more opportunities to build professional, educational, and healthy relationship skills in a welcoming environment.

Dress for Success (DFS)

DFS Midwest & DFS Kansas City, programs of Connections to Success, supports women as they pursue economic independence by providing a network of support, professional attire, and the development tools to help thrive in work and in life. Below are our local affiliates:

- [Dress for Success Midwest](#)
- [Dress for Success Kansas City](#)
 - [Keisha's Closet](#) at Dress for Success Kansas City

Professional Women & Men's Group (PWG/PMG)

This support network meets once a month and assists women and men in growing their current career or developing key skills to move into a new career.

Programs & Services



Impacting Lives: Connections to Success exists to empower individuals, families, and communities. We work alongside people of all backgrounds to equip them with the resources and connections they need to reach their goals and move toward economic independence and stability.

Through intensive research and years of experience, we've developed engaging programs that have a real impact in areas like:

- Finding and maintaining employment
- Workforce readiness
- Education
- Health and wellness
- Training in specific skills: computers, trades, etc.
- Confidence, self-esteem, and direction
- Setting personal goals and creating a life plan
- Healthy parenting and relationships
- Community connection

Whether they face challenges related to finances, domestic violence, unemployment, incarceration, or are just struggling to find direction – we are here to support them along the journey. We inspire families to realize their dreams and achieve economic independence by providing **hope**, **resources**, and **a plan**. They make it happen....

Meet some of our alumni participants.



Keshia



Jana



Robin



Deborah


Pathways to Success

Request- \$75,000.00

How will the funds be used-

- Provide 60 hours of Workforce Readiness Training and Personal & Professional Development
- Support individuals with lifelong engagement
- Provide access to Life Transformation Coaches, Job Developer and Mentors
- Development of Individual Life Plans using SMART Goals
- Access to additional pro social development workshops to include Financial Literacy, Health & Wellness, Professional Support Groups, Digital Literacy and Family Engagement Activities
- Support with basic needs and transportation
- Help with navigating/accessing community resources and education opportunities

Who will benefit-

- Whole families looking to break the cycle of poverty
 - Individuals who are unemployed or underemployed
 - Justice involved adults and youth
 - Individuals who are homeless or near homelessness
 - Single parents
- 

Our model produces results on multiple levels for individuals, families, and communities. We focus on intergenerational impact to ensure outcomes extend beyond the immediate future and empower the next generation, helping break the cycle of poverty.

An ROI analysis of our program measuring project outcomes over a 3-year period for 750 adults found the following:

- Increase in tax revenue of \$1,434,430
- Reduction in incarceration costs of \$4,950,000
- Cost of all program services of \$2,025,000
- Equals: Return of \$3.15 for each dollar invested in Connection to Success services

Key Outcomes for Program Graduates

- 74% initial employment rate
- 70% job retention at 9 months following employment
- 82% received earnings increase within 6 months of employment
- 14% recidivism in 12 months after release, for those with a justice involved background, 8% for those in mentoring program (compared to 44% nationwide)

Social Return on Investment (ROI)

- Healthier relationships
- Greater educational attainment
- Generational impact – improved outcomes for parents can support better outcomes for children
- Increased community safety
- Increased home ownership

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Funder Response Forms—*Your Interest
and to Learn More*

Evaluations—*Your Input*

Share Your Connections!



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Community Conditions SURVEY

Does your organization work to help low- and moderate-income (LMI) populations? If so, the Kansas City Fed invites you to take part in the **Community Conditions Survey**.

What is it? It's a twice-yearly (April and October) survey of organizations helping LMI populations. It tracks community conditions and informs monetary policy decisions and community development activities.

Learn more: [www.KansasCityFed.org/
communityconditions](http://www.KansasCityFed.org/communityconditions)

Contact: Steven.Howland@kc.frb.org

Sign up for
THE SURVEY



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Ariel Cisneros

Ariel.Cisneros@kc.frb.org

303-572-2601

Share Your Connections!

Investment Connection Website:

<https://www.kansascityfed.org/community/investmentconnection>

CRA OneSource Website:

<https://www.kansascityfed.org/community/cdi/craonesource>