

What we're trying to accomplish

Community Resources

Resources incl social/health services, information ; educational, social, cultural, and organizational assets

Employment

Workforce development and increases in earning potential paired with accessible good-paying jobs

Entrepreneurship

Self-employment and new business creation within the Hill District, by Hill District residents

Business Development

Support and growth of existing operating businesses in the Hill District

Income Generation

Passive ownership and participation in dividends and appreciation of equity assets

Affordable Housing and Homeownership

Savings through affordable rental payments and equity-building through affordable homeownership

Ownership Interest

Ownership and participation in management of local businesses and other assets

How we do it

Real Estate – access and ownership of space in a community, and the use of space and real estate value to generate income and wealth

Education and Capacity Building – technical skills, information, and capacity building that empower individuals and communities to create and access wealth

Access to Capital – access to financial resources including a wide range of loans, flexible equity, and grants

Governance – control of public and private resources through institutional and political organizations and processes. Can lobby to get access to resources.

Affordable Space & Incubator Programming

-[The Guild](#) (Atlanta, GA) - Affordable co-living, co-working, event and retail space for minority entrepreneurs and community orgs plus financing, networking and other supportive services
-[The Opportunity Hub](#) (Atlanta, GA) - Affordable co-working space with networking and programs for minority entrepreneurs; support for members of the Black community to acquire expert exposure, career opportunities, executive and entrepreneurship skills, to start high growth companies, raise capital and buy shares and equity in each other to build shared prosperity and multi-generational wealth; introductions to angel investors for minority entrepreneurs
-[SHIFT Neighborhood Fund](#) (Philadelphia, PA) - diverse commercial space available at affordable rents

Community Land Trust

-[Nehemiah Homeownership Program](#) (Brooklyn, NY) – a public- non-profit partnership between the City housing agency and a consortium of over 30 Brooklyn religious congregations to fund the construction of affordable, for-sale homes for local residents. Involved churches contribute donations into a revolving construction fund while the City housing agency provides below-market rate second mortgages to keep the homes affordable to occupants. The land for the developments is donated by the City, and the non-profit homeowners associations are governed by a set of By-Laws upheld by a Board of Directors that oversees the maintenance of their adjoining sewer system, daily administrative operations and management.
-[East Bay Real Estate Development Cooperative](#) (Oakland, CA) – non-profit housing ownership model where tenants own shares (alongside staff, non-profits, community investors etc) and have votes in cooperative decisions, including operations and preservation of affordability.
-[UMH Properties](#) (Multi-city) – affordable manufactured homes for sale. UMH bifurcates the land value from the manufactured home improvement with a long-term land lease. Excluding land purchase from the improvements increases home affordability. Home-owners have option to buy and build shares in the underlying land REIT

Financial literacy and engagement with available financial resources

-[African American Alliance for Home Ownership](#) (Oregon) – homebuyer counseling and education classes
-[Options for Homes](#) (Canada) – interest free flexible repayment second mortgages (“down payment loan”) to homebuyers to decrease the size of their downpayment and decrease debt service payments. If homeowner sells for a profit, Options collects share of profit relative to their initial investment percentage
-[NeighborImpact Matched Savings Accounts](#) (Oregon) – matching grants that help individuals and families to save and generate money for a specific savings goal. For every \$1 saved in the account, NeighborImpact makes a match of an additional \$3. Maximum of \$9,000 of matching funds per applicant.

Mutual support, advocacy, engagement and information sharing organizations

-[Ujima Business Alliance](#) (Boston, MA) – best-practice sharing network for BIPOC businesses in Boston
-[Alberta Community and Cooperative Association](#) (Canada) – financial literacy training non-profit that teaches residents and employees how to set up real estate and employment cooperatives

Resources, mentorship and capacity-building for minority developers

-[Building Community Value – Better Buildings Better Blocks Program](#) (Detroit, MI) – program that teaches the nuts and bolts of small-scale real estate development to Detroit, Hamtramck, and Highland Park residents

Resources, mentorship and capacity-building for entrepreneurs, small businesses, and residents seeking self-employment

-[Green Carts Initiative](#) (New York, NY) – A regulatory change to create new vendor permits specifically to sell fresh, unprocessed fruits and vegetables in specific precincts where residents had low rates of fruit and vegetable intake public program that pays local residents to deliver fresh produce to small neighborhood convenience stores that did not already carry fresh produce
-[Motor City Match](#) (Detroit, MI) – program matching building owners with new and expanding local businesses, providing grant funding and tools to both peers. Building owners get commercial tenants and business services, and businesses get space to grow, fueling the city's entrepreneurial revolution
-[Rising Tide Capital](#) (Multi-city) - business development services for underserved individuals and communities; business management education, networking, mentorship and sales opportunities; access to lenders and loan preparation

Access to equity capital resources for local businesses

-[Reinventure Capital](#) (Multi-city) – investment fund focused on companies led and controlled by BIPOC and women founders
-[Backstage Capital](#) (Multi-city) - venture capital investment fund for companies led by underrepresented founders including women, people of color and members of the LGBT community
-[Founders First Capital Partners](#) (San Diego, CA) - revenue based financing for women and minority-led service based companies generating between \$250K and \$5M in annual revenues

Micro-investing and Share Ownership opportunities

-[NICO Neighborhood REIT](#) (Echo Park, CA) - low-dollar, loss-protected investment opportunity for community members to safely build real estate ownership equity in small increments as low as \$100/month

Reduction of dependence on large financial institutions

-[Ujima Capital Fund](#) (Boston, MA) - capital raising organization that finances finance small businesses, real estate and infrastructure projects in Boston's working-class Black, Indigenous, and other communities of color
-[Boston Impact Initiative](#) (Boston, MA) - social Impact investment fund focused on economic justice
-[Northeast Investment Cooperative](#) (Minneapolis, MN) - Cooperative real estate investment platform that buys and rehabilitates commercial and residential buildings by fundraising through community members. All members get one vote, with a volunteer Board of Directors and Committees.

Access to equity capital resources for entrepreneurs and residents seeking self-employment

-[The Runway Project](#) (Multi-city) - seed funding for Black businesses starting up

Potential Actions



- Investment and financial literacy education for homeowners
- Create Hill District Co op Dev't Guidebook
- "Homeownership roadshow
- Training in financial planning, savings, cooperative ownership, homeownership, estate planning,

- Expand home maintenance assistance programs
- Expand legal assistance with tangled titles
- Establish Inclusionary housing policy

- Homeowner cooperative
- Owner-occupied rehab grants
- Equity protection services to resolve tax, title, mortgage issues
- Condemnation-free development
- Senior-friendly home renovation
- Demolition moratorium
- Tenant resource center
- "Build First" – building replacement housing before redev't
- Support for tenants during redevelopment
- Inclusionary affordable housing (10+ units, 10% for 50% AMI)
- One for one replacement

- Expedited process with city-owned properties URA / City Land Disposition Phasing
- Increase coordination with Pittsburgh Land Bank, consider governance structures
- Adopt-a-house grant program with existing homeowners
- Expand PHDC Rehab Investments
- PHDC Developer Partnerships for Conservatorship Properties

- Vacant property maintenance standards
- Comprehensive vacant property strategy
- Adopt-a-lot
- Side-lot transfer
- Hill District Land Bank
- Community priority for vacant property
- Co-Ownership Requirements.

- Community Land Trusts
- URA development subsidies for project that meet vision for housing mix
- Tax abatement programs
- Remove barriers to housing cooperatives
- Parking Requirement Reductions
- Increase flexibility for home-based businesses
- Density or height bonuses

- Housing innovation zone

- Neighborhood REIT/community investment trust & CRA lending investment opportunities

- Affordable space and “incubator” programming for self-employed residents, entrepreneurs, and small businesses (as part of new AH dev’t?)
- URA commercial space rehab fund / TI grants
- Create co-location opp’s within commercial spaces (e.g. amazon drop x existing comm space)

- Nonprofit incubator space
- Arts incubator space
- Coop marketplace

- Increase flexibility for ground-floor commercial in existing and new buildings and support home-based businesses.
- Mixed-use district along X Corridors – small scale creative office rehabs that mixes housing and employment

2021 Ideas

2011 Plan Strategies
(green)

Breakout 2: Webster & Centre Nodes

Webster & Kirkpatrick

Centre & Heldman

Herron/Centre

- What land uses make sense on each node?
- What wealth building objectives should we focus on?
- Temp check on potential strategies
 - What's missing?
 - What questions do you still have?
 - Should we look at specific zoning interventions at this node?
 - Who should own the strategy moving forward? Community groups/URA/City?

Publications received:

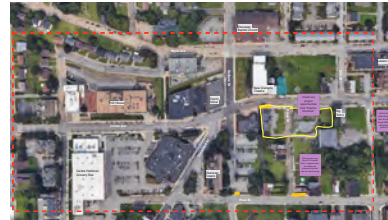


Address: 1000
 Street: 1000
 City: 1000
 State: 1000
 Zip: 1000

General information concerning general company information

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graph LR
    1[1. What business are you in?] --> 2[2. How big is your market?]
    2 --> 3[3. How many competitors are there?]
    3 --> 4[4. What is the competition doing?]
    4 --> 5[5. How do you stand out?]
    5 --> 6[6. How do you get customers?]
    6 --> 7[7. How do you keep customers?]
    7 --> 8[8. How do you measure success?]
    8 --> 9[9. Adding in market rate]
    9 --> 10[10. Create a business plan]
  
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Sustainable Development

Economic

Social

Environmental

These pillars are interconnected and cannot be achieved in isolation.

Acknowledge various plans for parcels in these areas. want to think about overall framework and goals for the area. How to coordinate all of them

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- Mixed-use district along X Corridors – small scale creative office rehabs that mixes housing and employment

- Wealth generation framework
- First right of refusal for Black or Hill developers on publicly owned properties
- Access to low interest loans or startup grants
- Strengthen connections to philanthropic resources; provide a comprehensive list of partners
- Micro-investing and share-ownership opportunities.

- Innovation competition

- Resources, mentorship and capacity-building for entrepreneurs, small businesses, and residents seeking self-employment
- Financial literacy and engagement with available financial resources.
- Resources, mentorship and capacity-building for Black developers.
- Mutual support, advocacy, engagement and information sharing organizations
- Business succession planning
- "Motor city match"- match peer to peer mentors (both participants get grants)

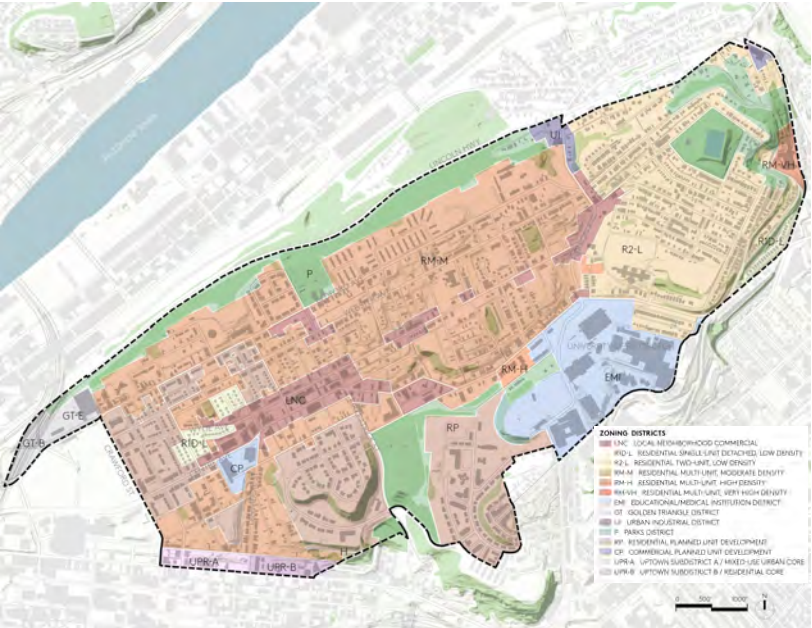
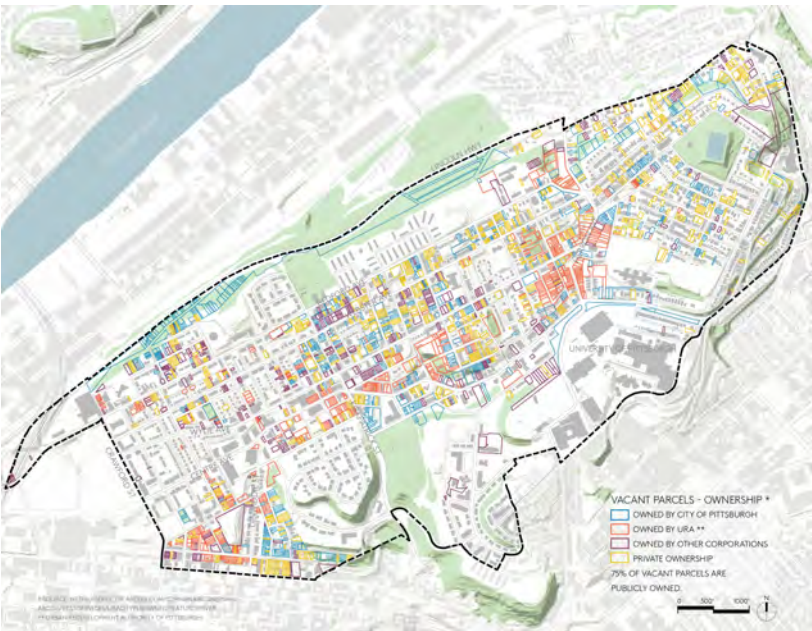
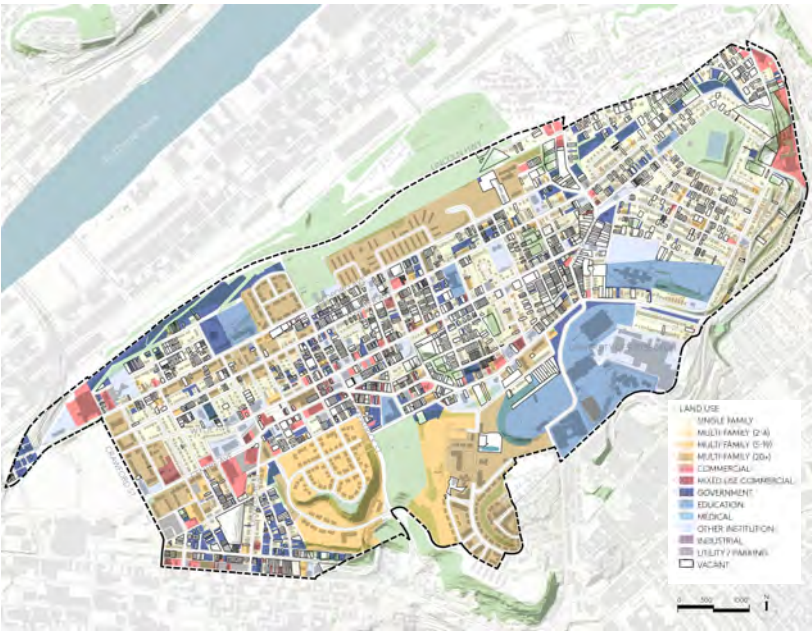
- Shared small business resources

2021 Ideas

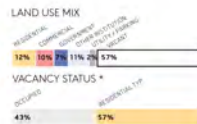
2011 Plan Strategies (green)

• Creating inclusive space: impacts to community from ground floor space: future of street-level
 • What are the risks support building redevelopment/renovation?
 • What are the barriers to creating more space? (e.g. existing laws, etc.)
 • What is the best way to generate more space? (e.g. by increasing space, shared use, etc.)
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Reference Materials



HERRON AVENUE



PREVIOUS PLAN CONCEPTS

- CONCEPT
- 1 IMPROVE HERRON AVENUE STREETSCAPE
 - 2 DEVELOPE WYUE AND HERRON MIXED-USE
 - 3 ESTABLISH A DISTINCTIVE GATEWAY FOR HERRON AVENUE

LAND USE AND DEVELOPMENT CONDITIONS

