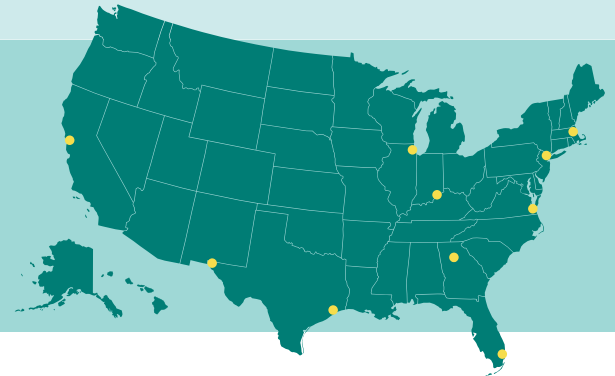


Protecting small businesses and non-residential tenants from the threat of displacement.

\$10M
out of \$65M

commitment to working families in the U.S. to support a collective of government, business, foundation, and nonprofit partners in 10 places over several years. In these 10 ROC places, **we will invest in partners, projects, and programs that eliminate barriers to access capital and credit and protect communities from displacement.**

- | | |
|--------------------------------------|--------------------------------|
| 1. Atlanta, Georgia | 6. Houston, Texas |
| 2. Boston, Massachusetts | 7. Louisville, Kentucky |
| 3. Chicago, Illinois | 8. Newark, New Jersey |
| 4. El Paso, Texas | 9. Norfolk, Virginia |
| 5. Miami-Dade County, Florida | 10. Oakland, California |



Eliminating barriers to access capital and credit for low-wage adult workers and women and minority-owned business

Protecting small businesses and non-residential tenants from the threat of displacement.



LOANS AND EQUITY FOR BUSINESS

Capital or community funds, zero-interest loans, affordable disaster forgivable loans from CDFI's SBA among others, equity financing



CREDIT-BUILDING TOOLS FOR CONSUMERS

Cash secured loan or "bundled" products, affordable loans linked to credit reporting, alternative creditworthiness, credit-building product/loan combined with a service such as financial coaching or counseling Lending circles and peer lending



AFFORDABLE BORROWING FOR CONSUMERS

Low or zero-interest loans from non-profits, CDFIs, or Fintech, cash advances and early wages, emergency cash transfers through employer, Income Share Agreements



CAPACITY BUILDING (DATA, TOOLS, ETC.)

Tools for additional transparency, consumer protection at a local level, regulation on overdraft fees



TENANT PROTECTIONS

Rent regulation, landlord anti-harassment protections, just cause for evictions, free legal assistance and counseling



LAND-USE AND ZONING MEASURES

Inclusionary zoning, density bonuses, land-use and building code reform, building code reform, affordable borrowing for consumers



TAX INCENTIVES AND REFORM

Vacant land tax reform, Pied-a-terre tax in low vacancy areas, preservation friendly tax incentives, split-rate taxes



CAPACITY BUILDING (DATA, TOOLS, ETC.)

Long term measurement of displacement and neighborhood level data, community land trusts, comprehensive neighborhood or small area planning

Eliminating barriers to access capital and credit for low-wage adult workers and minority women owned business.

Protecting small businesses and non-residential tenants from the threat of displacement.

OBJECTIVES IN ROC CITIES [BY 2024]

OBJECTIVES IN ROC CITIES [BY 2024]

**Increase the amount
of loans or equity given
to minority and women
owned businesses**

to start or grow their businesses



**Increase the percentage
of funds allocated to small
businesses owned by people
of color and women from
financial institutions**

Current allocations of
small business funding



Out of every
dollar from
Small Business
Administration



5.8 cents
to Hispanic
Businesses



2.5 cents
to Black
Businesses

Preserve

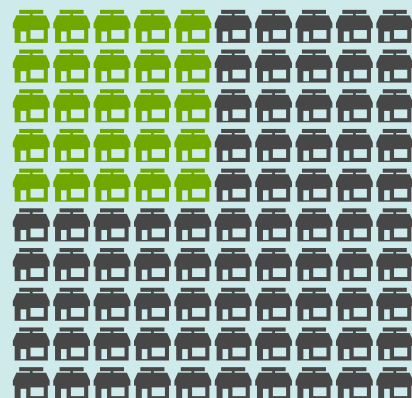
500

**Units of Affordable
Commercial Space**



**Reduce the number
of commercial
evictions by**

25%



Eliminating barriers to access capital and credit for low-wage adult workers and minority women owned business.

Protecting small businesses and non-residential tenants from the threat of displacement.

OBJECTIVES IN ROC CITIES [BY 2024]

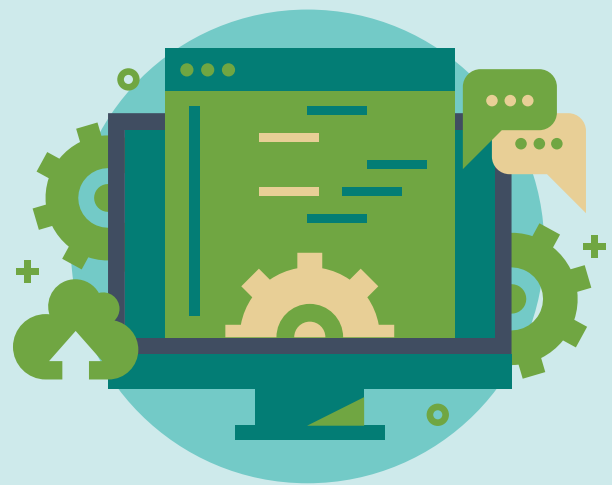
OBJECTIVES IN ROC CITIES [BY 2024]

Reduce the Credit Insecurity Index score for 3-5 counties where the ROC cities are located

Current Insecurity Index Scores of ROC Cities

>36 Credit-Insecure	Houston county Norfolk county
>29 Credit-at-Risk	Essex county Suffolk county
>25 Mixed-Tier	El Paso, Fulton, DeKalb, Cook and, Miami Dade counties

Create an open data platform with census tract/neighborhood level data on displacement



Map local or census tract level data to show affordability disparities of credit

