# #InThisTogether

By the One Community Plan Partner Network

#### **Urgent Needs During & After the COVID Crisis**

In March 2020, COVID-related shutdowns began to have an immediate and devastating effect on local economies across the nation. The impact has been particularly severe for lower-income communities such as South St. Petersburg, a 25-square mile area of St. Petersburg, Florida, where 80% of the city's black population resides.

Because of the unique composition of St. Petersburg's African American workforce and business community, the COVID crisis has the very real potential to create catastrophic economic losses for South St. Petersburg.

African Americans are overrepresented in the part-time, hourly and gig sectors of the city's workforce. They are also hyper-concentrated in sectors such as hospitality, janitorial and maintenance, food service, and personal services, where employment cuts are most drastic.

According to the report – The Economic Status of St. Petersburg's Black Community (2019) - two times more African Americans work in service jobs, compared to their white neighbors.

In response, the One Community team created **#InThisTogether** – an initiative offering support for community entrepreneurs whose businesses have been negatively impacted (or even decimated) by the shutdown. One Community is also deploying social enterprise strategies to provide services and support to community families and frontline workers.

The initiative is raising financial support with the goal of investing in the viability of 150+ community businesses and providing navigator services to hundreds of community residents struggling to cope with the "new normal."



The following pages offer a snapshot of the major elements of #InThisTogether. They are designed to support our community ecosystem to not only survive the COVID crisis, but to become stronger for the long haul.

# #InThisTogether

# **STRATEGIES**



Expand Personnel on the Frontlines for Economic Recovery



Build Economic Recovery
Resources & Allocation Strategies



Target Hardest Hit Business & Job Sectors with Layered Services



Drive Social Enterprise to Prime Community Economy (Ignite a Multiplier Effect)



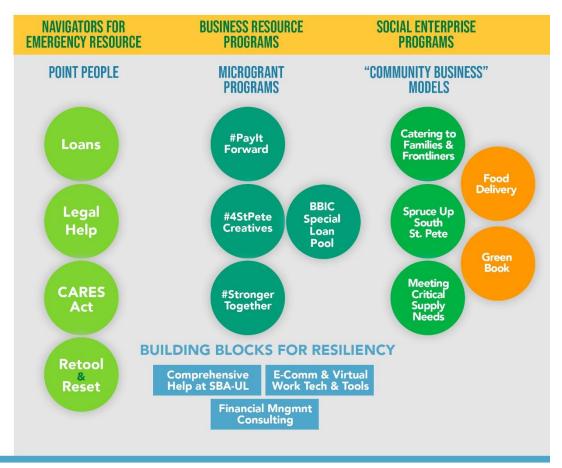
Communicate Stories & Images of Help, Survival & Triumph

A collective impact initiative organized by:





# INTERVENTIONS & CENTERS OF WORK



## Extra Help to Healthcare & Frontline Workers & **Workers Displaced Due to COVID Shutdowns**

One Community partner organizations - Pinellas County Urban League (PCUL) and Pinellas Opportunity Council (POC) - are providing emergency financial help to low-income and assetpoor families in Pinellas County to sustain them through the unprecedented economic downturn still unfolding as a result of the COVID-19 pandemic.

PCUL and POC are already providing and raising support for emergency food help, utility help, housing support, and transportation assistance to workers terminated or furloughed or whose hours were reduced as employers shut down to adhere to Safer at Home guidelines.

We are also raising a dedicated pool of support for frontline personnel who are working overtime at heightened risks for contagion and stress. As this graphic illustrates, St. Petersburg's workforce has over three times more black workers in healthcare support and first responder jobs, compared to white workers (including law enforcement and fire department personnel).

Investments through PCUL and POC will help these workers cover added burdens such as childcare, car repairs, gas cards to cover the added needs of workers and children, and the costs of food during homeschool hours (often covered by grandparents and other relatives).



\*Graph includes healthcare techs, healthcare support workers and protective service workers (firefighting and prevention, and other workers + law enforcement workers

### **Microgrants & Business Support Programs**

#InThisTogether will provide microgrants, free technology tools and one-to-one help to business owners struggling as a result of the COVID crisis. The initiative is supporting three microgrant programs.

- #PayItForward The beauty industry is one of the largest sectors in the black community economy. Social distancing guidelines caused a near-total shutdown of hair salons, barber shops and nail shops. **#PayItForward** supports them with microgrants of \$1,500 (shop/salon owners) and \$1,000 (non-owner stylists, barbers and techs).
- **#4StPeteCreatives** South St. Pete's creative community is struggling with the cancellation of events where many earn the bulk of their revenue. #4StPeteCreatives will invest in 20 creatives to provide \$500 microgrants and cover the cost of up to \$750 in technology and tools to help them migrate to e-commerce. Participants will include graphic & web designers, digital artists, painters, screen printers, fashion designers, and other creatives.
- **#StrongerTogether** This project will help diverse "hard hit" business owners with microgrants of \$1,500 combined with marketing support.

#### FREE BIZ TECH TOOLS **ONE-TO-ONE HELP** FINANCIAL MANAGEMENT Coaching & counseling QuickBooks

- Loan navigation
- Business planning
- E-Commerce platforms
  - Virtual Work platforms
- Development of financial
- statements
- Tax preparation & filing

#### **Special Purpose Loan Pool**

Thanks to funding support from Raymond James, the Tampa Bay Black Business Investment Corporation (BBIC) has created a COVID-19 Special Loan Pool to make loans of up to \$20,000 to businesses not eligible for state and federal emergency loans. Capital available under this program will be loaned at 5% interest for up to 24 months with flexible underwriting and security criteria, and with no minimum number of employees or contractors required.

Existing dollars will only go so far, however. The goal is to raise \$600,000 to support the loan pool (\$500,000 in capital and \$100,000 to support administration of the program).

### **Navigators for the "New Normal"**

A "day one" priority for **#InThisTogether** was to help community entrepreneurs, non-profit leaders and residents navigate the support programs that came online in the midst of the crisis. The vision is for a navigator team equipped to offer the following specialized supports.

- Evaluating & Accessing Loan Programs One Community began offering loan program navigation on March 24<sup>th</sup> to help entrepreneurs navigate the maze of new programs and the gridlock that resulted as tens of thousands of business owners flocked to access capital. Our dedicated resource in this role is Tahisia Scantling, CEO of Crossroad Consulting. Tahisia has 20+ years of experience in small business lending, training and technical assistance.
- **Legal Help** The pandemic is causing new legal challenges for businesses, such as commercial tenant disputes, court proceedings on hold, domestic violence cases, contract and credit renegotiations, and canceled real estate deals. One Community's dedicated resource for legal advice is Attorney Tamara Felton-Howard at Felton-Howard Law.
- **Business Tax & Finance Services** The Pinellas County Urban League Serious Business Academy (SBA) is providing free expert consulting to help COVID-impacted business owners to file taxes and set-up online financial management systems. Services also include coaching, credit repair, financial statement development, and help with lines-of-credit.
- **Connecting COVID-19 Business Opportunities** The crisis has created new business opportunities that can be connected with community businesses to help them sustain during this precarious time. One Community has hired a dedicated consultant to help local entrepreneurs meet critically supply needs during and after the COVID-19 pandemic.

#### **Catering to Families & Frontline Workers**

Community restaurants and caterers have lost revenue during the shutdown; many have closed their operations while others are working at half steam. **#InThisTogether** is raising support to make bulk orders from community restaurants and caterers, to provide meals to parents and grandparents who are home schooling or caring for children, as well as for frontline workers in healthcare, law enforcement and firefighting.

Our vision is to also support young entrepreneurs in the community who – prior to the crisis - were attempting to launch a hyper-local food delivery



app with a team of delivery drivers. **#InThisTogether** will make at least two bulk catering orders per week (more, if sufficient funding is raised to support the effort).

#### Spruce Up South St. Pete

This project was inspired by the work of two young researchers dispatched by One Community to tour South St. Petersburg's major business corridors on Saturday, April 4<sup>th</sup>. Their purpose was to document the economic downturn in the community on what is typically the busiest day of the week for community retailers, beauty salons, barbershops, auto detail shops, restaurants and food trucks.

The duo visited 77 storefronts and found 72% of them closed. But they captured much more in their photography.



As the above collage illustrates, South St. Petersburg is sorely in need of a makeover. Many storefronts are cluttered with rag-tag signs, hand-written health warnings, and the Sheriff's bright yellow notices. Doors and walls are dingy. Some entryways are littered and gummed up.

One Community seized the inspiration to make lemons from lemonade. The team will use the economic downturn as an opportunity to provide facelifts, cleaning, sanitization, and renovation services to community establishments.

The project will have the triple benefit of lifting spirits, helping business owners to make their facilities more viable and providing contract work to a range of community businesses.



#### #InThisTogether has formalized a scope of work that so far includes:

- In-kind deep cleanings and sanitizations of two childcare centers in the community
- Comprehensive renovation of Webb's Plaza (on 9th Street South)
- Internal renovation and exterior make-over of Lorene's Seafood (on 22<sup>nd</sup> Street South) with renovation and re-opening of a long-dormant dining room adjacent to a takeout counter
- Exterior make-over of two store fronts in a retail plaza (on 49<sup>th</sup> Street South)

The project will offer much-needed work for businesses suffering from the COVID shutdown, including sign printers; painting, tiling, and carpentry contractors; pressure cleaners; janitorial companies; nurseries and landscapers; and videographers to produce "before and after" clips.

#### **Green Book Build-Out**

**#InThisTogether** will support Green Book of Tampa Bay to become "our very own" full-service online business directory. The Green Book was created by two volunteer advocates with a passion for promoting African American owned businesses, along with black artists and cultural

sites, in Hillsborough and Pinellas counties. Hillary Van Dyke and Joshua Bean have grown the blog to feature hundreds of listings across two dozen categories of businesses.

One Community will invest in web design services and promotions that transform <u>Green Book</u> into a partially automated directory site capable of supporting digital advertising and cross-promotions. One Community will also support the Green Book team to operate the site as a social enterprise, capable of generating income that enables the two young social-preneurs to invest in their families and community.



#### **Economic Opportunity Webinar System**

The **#InThisTogether** initiative is hosting a series of virtual open mic sessions and webinars for community leaders as they navigate unchartered waters.

Our first webinar on April 3<sup>rd</sup>, welcomed 128 entrepreneurs to hear from experts about the various recovery-related loan programs. A second webinar on April 14<sup>th</sup>, was co-hosted by the Florida State Minority Supplier Development Council and welcomed 40 to 60 entrepreneurs to discuss procurement opportunities with federal and local government agencies and with corporate buyers and prime contractors. A third webinar on April 17<sup>th</sup> at 10 a.m. was designed to help non-profit and faith-based leaders to navigate CARES Act and other resources.

### **Mental Health Support Services**

Our social service industry is braced for the risk of more mental health crises during COVID containment efforts that are forcing families in confined spaces for long periods of time. Increases in domestic violence, child maltreatment, and substance abuse are among the risks. The situation is exacerbated by the fact that countless families are struggling with unemployment, dislocation, and financial stress.

The #InThisTogether initiative is supporting the Pinellas County Urban League effort to increase the availability of one-to-one mental health assessments, coaching and counseling for community residents. If sufficient support is raised, the Urban League will partner with The Well to offer Zoom, telephone and text communication with therapists and mental health specialists trained in trauma informed care.

#### **Our Partners**

**#InThisTogether** is supported by 100+ community leaders and organizations. Implementation partners include the following partners. This list will be updated as additional partners and funders lend their support.

- All Administrative Solutions
- All Photos Considered
- Bay Tech Labels
- CDC of Tampa
- Central Station Barbershop & Grooming
- City of St. Petersburg
- Community Development & Training Center (CDAT)
- **Crossroad Consulting**
- **Cultured Books**
- Deuces Live
- Downtown Partnership
- **EMPACT Solutions**
- Felton-Howard Law
- Florida SBDC at Pinellas County
- Florida State Minority Supplier Development Council
- Foundation for a Healthy St. Petersburg
- Green Book of Tampa Bay
- **Grow Smarter**

- **IROK Construction**
- **James Insurance Solutions**
- JAPOSID Cleaning Services
- Keep St Pete Local
- Ligon & Ligon Dental
- Moore Eventful
- Mt. Zion Human Services
- Mt. Zion Progressive
- Never Late Property Cleaning
- Pinellas County Urban League
- Pinellas Opportunity Council
- Power Broker Media Group
- Speed PRO Printing
- St Pete Works!
- Tampa Bay Black Business Investment Corporation
- The 2020 Plan, Inc.
- Urban Ink
- WSV Group
- Young & Sons Tax & Accounting

#### To discuss #InThisTogether:

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