



CLOSING THE RACIAL WEALTH GAP

FOR BLACKS, HISPANICS AND LATINOS IN GREATER NEW ORLEANS

ACTION PLAN TO GROW THE ECONOMY FOR ALL





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A MESSAGE FROM OUR PRESIDENT AND CEO

Since its inception, the Urban League of Louisiana has worked to support African Americans to achieve economic self-reliance. The SEE CHANGE Collective expands the focus of our efforts by intentionally co-creating with and on behalf of the interests of Hispanics and Latinos, thus strengthening and broadening the legacy. At its core, by increasing the wealth of the African American, Hispanic and Latino communities, the SEE CHANGE Collective is a strategy for improving the overall economy and quality of life in the Greater New Orleans region.

By 2050, the Greater New Orleans region stands to realize a \$43 billion gain in economic output by closing the racial wealth gap. The long-term benefits of tackling this societal problem outweigh any short-term obstacles and it's the right thing to do - morally and economically. We can and should do better as a region, state and country.

Like many metropolitan areas across the country, the Greater New Orleans region has been largely shaped by a legacy of structural racism that has disadvantaged many African American, Hispanic and Latino people, and that, in many ways, endures in the present day.

Access to opportunity is unequal in Greater New Orleans, as it is throughout the country, and this is perhaps best demonstrated through the racial wealth gap that exists between the region's White residents and those of color.

Traditionally, the racial wealth gap has been thought about in terms of its effect on people of color, but almost all recent research on the topic proves that all people have something to gain by lessening existing disparities. This is not about redistributing wealth by taking from one and giving to another. This is about understanding the impact of historical disparities and realizing the potential for all that lies ahead – if we have the courage to address the issue head on.

“Closing the gap” means lessening and ultimately eliminating disparities and opportunity differentials that limit the human potential and economic contributions of people of color. When we improve policies and practices to ensure an even playing field for African Americans, Hispanics and Latinos in the region, we can offer an equitable opportunity for them to build wealth for their families and their communities. And when all communities thrive, all of Louisiana will prosper.

In order to do identify policy and practice solutions to close the racial wealth gap, we have focused on finding ways to increase equity in three historic pathways to wealth building: homeownership, business ownership and entrepreneurship, and income and wages. The data is clear: prioritizing these areas provides the fastest way to address disparities and close the racial wealth gap.

The Urban League of Louisiana announced the SEE CHANGE initiative in early 2021 and for the last 18 months has served as the backbone organization for a collective that has included a Steering Committee, a National Advisory Committee, Homeownership, Business Ownership and Entrepreneurship and Income and Wages working groups, community engagement participants, early champions, and project management consultants who have all worked tirelessly to implement a collective impact model that is poised to enact the changes needed to close the racial wealth gap. We now invite you to be part of the change.

It took a tremendous partnership effort to bring the SEE CHANGE Collective to life. If we continue to work together to close the racial wealth gap, we can increase quality of life and safety while unleashing economic potential that has never been seen before in the Greater New Orleans region. And that is beneficial to everyone.



Judy Reese Morse
President and CEO
Urban League of Louisiana

INTRODUCTION

SEE CHANGE Collective's Vision and Mission

The SEE CHANGE Collective is a data-driven, community-oriented, and outcomes-focused initiative, committed to identifying and implementing policy and practice solutions to close the racial wealth gap in the Greater New Orleans region. The SEE CHANGE Collective believes there is both a moral and an economic imperative to close the racial wealth gap which means undoing years of policies and practices that have been harmful to Black, Hispanic, and Latino residents and that have kept many families in a cycle of generational poverty. This initiative aims to correct those wrongs through education and awareness as well as policy and practice changes rooted in racial equity.

The SEE CHANGE Collective's approach to addressing the wealth gap is three-pronged with an explicit focus on increasing income, business ownership, and homeownership for Black, Hispanic, and Latino people. Data show that focusing on these three levers is the most impactful way to close the wealth gap. Furthermore, the SEE CHANGE Collective has identified policies and practices that increase as well as hinder access to wealth building opportunities for Black, Hispanic, and Latino residents of the Greater New Orleans region and developed this action plan to address these policies and practices. Ultimately, the SEE CHANGE Collective understands that addressing the policies and practices that truncate opportunities will aid in their removal and in the creation of new and more equitable policies and practices that can systematically address the challenges Greater New Orleans' residents of color face.

Collective Impact and Systems Change

The SEE CHANGE Collective adopted a collective impact approach to guide the planning and implementation process.

This strategic approach leverages a network of stakeholders to address social inequalities through a shared vision for change. Common elements of a collective impact approach include cross-sector engagement, goal alignment, community building, and shared measures of success.

THREE LEVERS FOR CHANGE



Using this approach, members of the SEE CHANGE Collective can combine their resources, skills, and knowledge to achieve long-lasting, population-level systems change. According to experts, to effectively achieve systems change, stakeholders must shift the conditions that prevent the advancement of equity. In eradicating the conditions that have led to racial inequality, the SEE CHANGE Collective addresses the root cause of the racial wealth gap rather than the symptoms.

Under the collective impact approach, the Urban League of Louisiana acts as the backbone organization and is primarily responsible for convening, coordinating, and mobilizing the SEE CHANGE Collective's network of members. Using the collective impact and systems change frameworks as guiding resources, the SEE CHANGE Collective will advance its work in five key areas:

- Research and Data Collection & Analysis
- Partnership Formation
- Community Engagement
- Strategy Development
- Awareness & Education Campaign

Addressing a complex social problem such as the racial wealth gap requires a targeted and strategic approach that draws on the collective power of many to enact change. Achieving change that is both sustainable and substantial requires advancing not only people and practices, but also, and most importantly, the systems in which they are embedded. The collective impact and systems change approach allows the SEE CHANGE Collective to do just that.

BACKGROUND

Overview of Problem

Homeownership, business ownership, and income mobility are historic pathways to wealth-building for many people. However, decades of structural racism have prevented many Black, Hispanic, and Latino people in the Greater New Orleans region and across the country from accumulating wealth at the same rate and volume as their white counterparts. For example, in 2019, the median household income among Black, Hispanic, and Latino residents in the region was \$32,707 and \$45,134, respectively, and \$68,384 for white residents.¹ Between 2015 and 2019, the homeownership rates for Black, Hispanic, and Latino people in the region were 47% and 43%, respectively, compared to 73% for white homeowners. In addition, in 2017, Black owned businesses took in an average of \$1,027,000 business revenue and Hispanic and Latino-owned businesses took in \$1,571,000; this is compared to White-owned businesses which took in \$2,265,000.³ These disparities are a result of conditions that disproportionately impact marginalized communities. Such conditions include gentrification and displacement, limited access to career pathways, and fewer assets and resources for business creation and growth. SEE CHANGE Collective aims to eradicate the conditions that further exacerbate social, economic, and political inequalities in favor of policy and practice changes rooted in equity.

Closing the racial wealth gap in the Greater New Orleans region is not only a moral imperative, but also an economic necessity. According to research conducted by the W.K. Kellogg Foundation, the Greater New Orleans region stands to realize a \$43 billion gain in economic output by closing the gap. Creating an environment that allows all people within the Greater New Orleans region to fully realize their potential will be a substantial benefit to all.

What is SEE CHANGE?

SEE CHANGE is a data-driven, community-oriented and outcomes-focused initiative committed to identifying policy and practice solutions to close the racial wealth gap in the Greater New Orleans region.

The Urban League of Louisiana launched the initiative in early 2021 beginning with an 18-month planning phase designed to establish a coordinated regional implementation strategy for

addressing racial disparities in homeownership, business ownership and entrepreneurship, and income and wages.



Planning Process

The planning process for the SEE CHANGE Collective began in May 2021 with the formation of a 9-member Steering Committee comprised of community and business leaders representing a range of organizations, personal experiences, and areas of expertise. Over the course of several months, Committee members came together to develop a common understanding of the racial wealth gap in the Greater New Orleans and worked to identify high-level strategies to close the gap. To support the Committee members, the Urban League of Louisiana commissioned a literature review and landscape scan using both quantitative and qualitative research to illustrate the state of wealth for Blacks, Hispanics, and Latinos in the region. The Urban League of Louisiana also assembled a 6-member National Advisory Committee to provide additional thought partnership and strategic advice on the Collective's work.

The Steering Committee used the knowledge gained from this body of research as well as guidance from the National Advisory Committee to build a data-informed, actionable, and measurable strategic framework. Working Groups were then established for each lever; and over the course of three months, Working Group members worked together to determine the appropriate activities that would support the goals identified in the strategic framework. This all culminated into the SEE CHANGE Collective Action Plan.

1 U.S. Census Bureau. (2019). American Community Survey 1-Year Estimates, Median Household Income in the Past 12 Months (In 2019 Inflation-Adjusted Dollars)
2 U.S. Census Bureau. (2015-19). American Community Survey 5-Year Estimates, Homeownership Rates
3 U.S. Census Bureau (2017). American Community Survey, Annual Business Survey and Nonemployer Statistics by Demographics series; Survey of Business Owners



Structure

The Urban League of Louisiana serves as the backbone organization for the SEE CHANGE Collective. As the backbone organization, the Urban League of Louisiana is responsible for ensuring that the Collective's work maintains a data-driven approach, partners receive continuous communication, and stakeholders are engaging in mutually reinforcing activities. The Steering Committee is comprised of members representing a range of cross-sector organizations and serves as an advisory group that provides strategic oversight, guidance, and support in shaping the direction and success of the SEE CHANGE Collective. Some members of the Steering Committee also serve as co-chairs for the Working Groups. There are three working groups, one for each of the three levers of change of which the SEE Change Collective focuses on – Homeownership, Business Ownership and Entrepreneurship, and Income and Wages. The Working Groups each supported the creation of the action plan and work together to outline the key activities, timelines, and resources necessary to implement the strategies in the SEE CHANGE Collective's action plan.

By 2050, the Greater New Orleans region stands to realize a \$43 billion gain in economic output by closing the racial wealth gap. The long-term benefits of tackling this societal problem outweigh any short-term obstacles and it's the right thing to do--morally and economically.

“
WE CAN AND SHOULD DO BETTER AS A REGION, STATE AND COUNTRY.
”
JUDY REESE MORSE

Outcomes, Strategies, & Activities

The action plan below was developed by the SEE CHANGE Collective Steering Committee and Working Groups to address the conditions that lead to racial and economic inequality for Black, Hispanic, and Latino people in the Greater New Orleans region. The plan includes outcomes the SEE CHANGE Collective aims to achieve, the strategies that will be used to achieve them, and the specific activities that the network of members will accomplish to support the strategies.

HOMEOWNERSHIP OUTCOMES

1 Increase the number of mortgage-ready Black, Hispanic, and Latino aspiring homeowners.⁴

Strategy: Increase access to financial education, housing counseling, and homeownership preparation for Black, Hispanic, and Latino people.

- Provide financial support to organizations providing homebuyer education and financial wellness.
- Provide financial literacy programs and supportive services to renters.

Strategy: Develop a debt rehabilitation program or fund to reduce the debt of Black, Hispanic, and Latino renters.

- Bolster self-sufficiency programs that help individuals pay down debt through lending programs/Individual Development Account savings matching programs.

Strategy: Increase the use of alternative credit history data that informs the credit scoring system to reduce its disparate impacts toward Black, Hispanic, and Latino people.

- Advocate for programs that allow rental payments as an alternative scoring metric (Developers can add this as an option on their rental software to enlist renters in program).
- Coalesce regional banks to add alternative credit data to their portfolio products.

Strategy: Provide down-payment assistance programs for low- and moderate-income homebuyers.

- Expand down-payment assistance programs throughout the region.
- Advocate for policy changes for HUD subsidy programs that expand gross income benchmarks of affordability.

2 Make it easier to pass down wealth through homeownership.

Strategy: Increase access to small dollar loans and other financial products that allow homeowners to maintain, repair, rehabilitate and/or increase resiliency of their homes.

- Establish a fund for resiliency improvements for homes that will bring down insurance costs.
- Advocate for standardization of reduction in insurance premiums when homeowners make resiliency improvements to their homes.

Strategy: Create, promote, and expand anti-displacement policies that allow Black, Hispanic, and Latino homeowners to keep their homes.

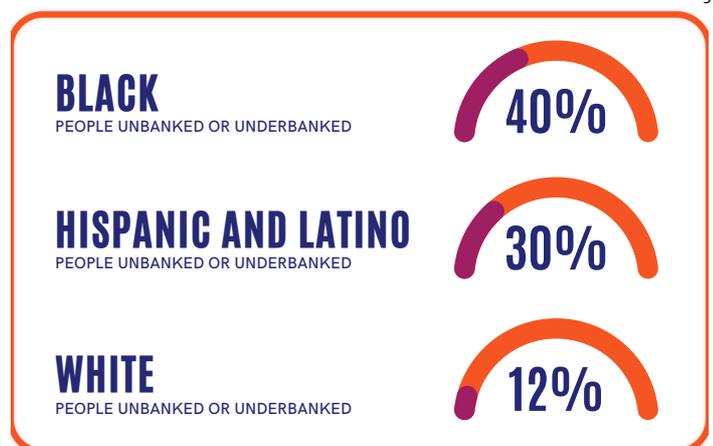
- Advocate for tax policies that support diverse communities and encourage long-term residency.

Strategy: Create, promote, and expand mitigation and interventions resources for Black, Hispanic, and Latino homeowners at high risk for flood and disaster events.

- Advocate for rules that require means testing.
- Provide education on importance of moving away from high-risk, flood prone areas that are resistant to mitigation efforts.

Strategy: Make estate and inheritance planning more accessible and affordable.

- Provide education to communities on estate planning.



⁴ The Federal Home Loan Mortgage Corporation (Freddie Mac), defines a mortgage-ready person as a person who does not have a mortgage, is 45 years old or younger, has a credit score of 661 or above, has a back-end debt-to-income ratio that does not exceed 25%, has no foreclosures or bankruptcies in the past 84 months, and has no severe delinquencies in the past 12 months.

⁵ The Federal Reserve System. (2021). Economic Well-Being of U.S. Households in 2020 .

3 **Outcome: Increase the number of affordable homes available to purchase by Black, Hispanic, and Latino aspiring homeowners.**

Strategy: Reform land-use and zoning laws/regulations to increase the production of affordable and resilient housing types and promote high-opportunity housing.

- Work with municipalities and/or parishes to revise zoning laws including:
 - Eliminate single-family zoning.
 - Allow for accessory dwelling units to be added by homeowners.
 - Limit short-term rentals.
- Establish a funded diversion program that supports owner-occupied blighted properties.

Strategy: Increase the production of long-term affordable homes.

- Increase funding for organizations that are developing affordable homes for sale.
- Secure and dedicate state and local resources to housing.

Strategy: Encourage housing equity roadmaps and new housing production in all major cities and 10-year state housing plans to establish a comprehensive policy framework that identifies resources and policies to robustly address healthy homes, cost burdens, and anti-displacement.

- Create housing equity roadmaps in parishes where they don't exist.
- Advocate for policymakers to enforce housing equity roadmaps.

4 **Outcome: Increase the overall valuation of Black and Hispanic/Latino-owned homes.**

Strategy: Adequately fund agencies and organizations that promote and enforce anti-discrimination protections.

- Leverage private sector entities and philanthropic organizations to support and fund advocacy of such anti-discrimination protections.
 - Utilize the private sector to push buy-in and pressure agencies and appraisers to make change.

- Establish a fund to award local agencies and organizations that demonstrate and enforce anti-discrimination protections.
- Advocate for adequate funding to policymakers on a regular basis.
- Fund and support additional capacity to ensure testing.

Strategy: Build fair housing and antiracist testing into home valuation and appraisals and the technologies underlying these systems.

- Create a mechanism to prevent discrimination in the appraisal system using fair housing discrimination policies.
- Create and distribute anti-racist/anti-bias resources and materials to appraisers.
- Establish legislation to create a system of oversight and regulations for appraisal evaluations.
 - Public registry to identify bad actors.
- Advocate for changes in the appraisal system.

Strategy: Increase diversity in the appraisal profession.

- Reform the appraisal certification system through legislative means by removing/modifying the apprenticeship requirement.

6

<h2 style="margin: 0;">DISREGARD FOR FAIR HOUSING LAWS</h2>	
<p>The Fair Housing Act of 1968 was established as a way to eliminate discrimination that had become widely prevalent in the housing system. Unfortunately, discrimination, both intentional and unintentional, still persists for many Black homeowners and aspiring homeowners.</p>	
	<p>Black mortgage applicants are more likely to be charged higher interest rates compared to White applicants.</p>
	<p>Black homeowners are also more likely to receive lower appraisals when they attempt to sell or refinance their homes.</p>
	<p>Homes in majority Black neighborhoods are worth 23 percent less, or approximately \$48,000 per home, than comparable homes in neighborhoods with little to no Black residents.</p>

6 Stewart III, S., Chui, M., Manyika, J., Julien, J., Hunt, V., Sternfels, B., . . . Zhang, H. (2021). The economic state of Black America: What is and what could be. McKinsey & Company.

BUSINESS OWNERSHIP ENTREPRENEURSHIP OUTCOMES

6

5 Outcome: Increase the profitability of Black , Hispanic, and Latino-owned businesses in stable industries.

Strategy: Increase access to no or low-risk capital and financing resources.

- Develop a centralized network of resources for business owners. Promote this resource on Geaux Biz website.
- Eliminate predatory lenders from the market.

Strategy: Reduce barriers to business ownership for non-English speakers and non-citizens.

- Advocate for translations in app systems and websites for licensure and permit agencies.
- Create resources on starting a business in multiple languages that is housed in a centralized repository and embed translators throughout the process.



IN ACTION:

In 2021, the Biden administration announced plans to build Black wealth and narrow the racial wealth gap by expanding access to homeownership and small business ownership in communities of color and disadvantaged communities. This plan includes efforts such as launching an interagency initiative to address inequity in home appraisals, and a tax credit to increase the development and preservation of affordable homes for low- and moderate-income homebuyers and homeowners. The Biden administration also has made plans to invest over \$30 billion to scale up efforts to support minority-owned small businesses; this includes a \$1 billion grant program through the Minority Business Development Agency to help minority-owned manufacturers access private capital.

Strategy: Hold ecosystem decision makers accountable for increasing economic equity.

- Increase diversity of boards, regional economic development organizations, and commissions.
- Create a registry to commend and distinguish supply chain companies that demonstrate a commitment to equity and to increasing the inclusivity and diversity of supply chains.

Strategy: Incentivize partnerships between lead firms and Black, Hispanic, and Latino-owned businesses to leverage private sector purchasing power.

- Create state incentive for a private sector tax credit based on BIPOC vendor participation.
- Provide community development finance training to business owners in predominantly Black and Hispanic and Latino communities.
- Increase participation of BIPOC entrepreneurs in high-growth, high-revenue industries.

Strategy: Increase the capture and collection of data regarding minority business ownership in region.

- Require that bidding agencies report out Disadvantaged Business Enterprise business participation.
- Create a database of minority-owned businesses in partnership with the Chamber of Commerce and economic development organizations.

6 Outcome: Increase Black, Hispanic, and Latino-owned businesses with employees.

Strategy: Increase access to no or low-risk capital and financing resources.

- Develop and fund specialized loan programs for minority-owned businesses.
- Establish a portal with a database that informs entrepreneurs of specialized loan programs and financing opportunities for minority-owned businesses and provides access to information to run a business.
 - Educate business owners and aspiring business owners about financing resources available to them including tax incentives and leveraging home equity.
 - Work with and leverage financial institutions to promote the availability of financing opportunities.

Strategy: Increase access to resources and education for Black, Hispanic, and Latino entrepreneurs.

- Leverage local business partners and Chambers to promote startup entrepreneurial career pathways at HBCU Business Schools, community colleges, and in K-12 programs.
- Increase engagement with the Hispanic Chamber of Commerce of Louisiana and the New Orleans Regional Black Chamber of Commerce through mentorship opportunities and informational series.
 - Encourage pitch events for entrepreneurs.
 - Mentoring employees for entrepreneurial spin-off.

Strategy: Increase revenue of non-employer Black, Hispanic, and Latino-owned businesses.

- Provide financial and/or payroll incentives to support non-employer business growth.
- Identify non-employer businesses that are well-positioned to add employees and target them for economic growth.
 - Educate minority-owned businesses on business best practices.

BUSINESS OWNERSHIP ENTREPRENEURSHIP

BLACK

BUSINESS OWNERS WITH HIGH CREDIT SCORES RECEIVED FINANCING

24%

HISPANIC AND LATINO

BUSINESS OWNERS WITH HIGH CREDIT SCORES RECEIVED FINANCING

25%

WHITE

BUSINESS OWNERS WITH HIGH CREDIT SCORES RECEIVED FINANCING

48%

- Advocate for a collective wholesale discount to benefit small businesses..

Strategy: Increase the capture and collection of data regarding minority business ownership in region.

- Create a data dashboard that displays information on minority business ownership in the region.
- Create a tool to track regional public and private subcontractor spending. Administer incentives to businesses to report their spending.
- Advocate for more Disadvantaged Business Enterprise reporting.
- Add a "minority-owned" checkbox or field to business license applications to collect demographic data.

7 Small Business Credit Survey. (2021). Small Business Credit Survey 2021, Report on Firms Owned by People of Color. Federal Reserve Banks of Atlanta, Chicago, Cleveland, Dallas, Kansas City, Minneapolis, New York, Philadelphia, Richmond, St. Louis, San Francisco

8 Bone, S. A., Christensen, G. L., Williams, J. D., Adams, S., Lederer, A., & Lubin, P. C. (2019). Shaping small business lending policy through matched-pair mystery shopping. *Journal of Public Policy & Marketing*, 38(3), 391-399.

WAGES AND INCOMES

OUTCOMES

7 Outcome: Increase access to family sustaining wages for Black, Hispanic, and Latino people in the region.

Strategy: Increase the minimum wage indexed to inflation.

- Support officials statewide who support Consumer Price Index adjusted minimum wage.
- Advocate for a citizen ballot referendum to put a minimum wage ballot vote to citizens.

Strategy: Establish a Guaranteed Income program for low-to-no income individuals in the Greater New Orleans region.

- Launch pilot program(s) that provide supportive services to youth aging out of foster care.
- Launch pilot program for formerly incarcerated individuals that include job readiness training and supportive services. Partner with the First 72+ organization.

Strategy: Increase the number of Black, Hispanic, and Latino people in “good jobs.”

- Create an advocacy and organizing group centered on raising the minimum wage and increasing hiring for good jobs.
- Shift the strategies of economic development organizations to center industries that produce good jobs based on the region's strengths, culture, and logistics.

8 Outcome: Increase worker power.

Strategy: Increase union density in the region, with a focus on the hospitality and construction industries.

- Advocate for the repeal of Louisiana's "Right to Work" law.
- Create a coalition of unions with an employer recruitment platform.

Strategy: Increase the number of employers committed to racial economic equity.

- Educate employers on the value of diversity, equity, and inclusion in the workplace and encourage employers to sign a commitment document. Train employers to show commitment via hiring targets.
 - Conduct a DEI employee recruitment workshop with employers. Partner with Campaign for Equity New Orleans.
- Create a public registry of high-quality employers that have “good jobs” with criteria that leads to greater racial economic equity.
- Change procurement policies and practices to ensure contractors are locally sourced and represent the demographics of the workforce.

9 Outcome: Increase the rate of black male employment.

Strategy: Target economic development and workforce efforts to grow high-opportunity sectors that provide pathways for people without four-year degrees and for formerly incarcerated Black men.

- Invest in tax credits for employers that hire formerly incarcerated individuals.
- Fund career pathway programs for incarcerated individuals for workforce readiness.
- Educate employers on ban the box policies and provide incentives to encourage adoption.
- Advocate for policy that increases transparency of the LA Jump Start Program and Career and Tech Education programs – data collection, analysis, and sharing from schools and employers to determine program efficacy.

Strategy: Expand access to high quality public education, including universal preschool.

- Advocate for legislation and public funding of public 2-year, 4-year and technical colleges to guarantee free tuition to state residents. Expansion of need-based aid for (go-grants).
- Promote regional buy-in of the New Orleans Children and Youth Planning Board's Youth Master Plan.
 - Push for line item in state budget to fund and implement New Orleans Children and Youth Planning Board's Youth Master Plan across the region and state.

9 DeSilver, D. (2020). When it comes to raising the minimum wage, most of the action is in cities and states, not Congress. Pew Research Center.

CALL TO ACTION



Call to Action

The SEE CHANGE Initiative aims to make high-impact changes that will be felt across generations. The process thus far has included many stakeholders but we must now continue to build the movement necessary to ensure that we close the racial wealth gap. In order to do this, it is going to take all of us. The long-term benefits of tackling this problem outweighs any short-term obstacles and it's the right thing to do--morally and economically.

We want you to be part of the change. To ensure that this transformative work is successful, we ask that you get involved. Whether it is endorsing our Action Plan, attending future community outreach events, or joining a working group, we welcome your commitment to the cause. Your collaboration will help us increase quality of life and safety while unleashing economic potential that has never been seen before in the greater New Orleans region that is beneficial to everyone.

SCC Capacity Building/Sustainability Approach

Overview of strategies that will be implemented to further build the capacity of SEE CHANGE

- Continue to strengthen and improve working groups.
- Annual convening of stakeholders and contributors to discuss the Initiative's progress.
- Inform and educate communities across the region through outreach events and programming.
- Seeking agreed upon strategies and activities.
- Implement public education campaign focused on promoting the Collective and benefits of the initiative to broader audiences.
- Continue to build coalitions aimed at aiding the Collective in pushing for legislative/systemic changes throughout the State and Greater New Orleans Region.



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Steering Committee Members

Norman E. Barnum, New Orleans Business Alliance
Lamar Gardere, The Data Center
Leesha Gooseberry, Author
Fred Johnson, Neighborhood Development Foundation
Jan Moller, Louisiana Budget Project
Lindsey Navarro, El Centro
Mayra Pineda, Hispanic Chamber of Commerce of LA
Jon Renthrope, Cajun Fire Brewing Company
Mike Scott, Regions Bank

National Advisory Committee Members

Bill Bynum, Hope Credit Union
Peggy A. Davis, The Chicago Community Trust
Angela Glover Blackwell, PolicyLink
Mitch Landrieu, E Pluribus Unum
Andre Perry, Brookings Institute
JaNay Queen Nazaire, PSG

Sponsors

W.K. Kellogg Foundation
The Chicago Community Trust
Greater New Orleans Foundation
PepsiCo Foundation
Kresge Foundation

Business Ownership/Entrepreneurship Working Group

Daphne Barnes, Greater New Orleans, Inc.
Norman Barnum, New Orleans Business Alliance
Jasmine Brown, Greater New Orleans, Inc.
Andrea Chen, Propeller
Damian Clark, Propeller
Klassi Duncan, Urban League of Louisiana
Adele London, Propeller
Lindsey Navarro, El Centro
Mayra Pineda, Hispanic Chamber of Commerce of Louisiana
Jon Renthrope, Cajun Fire Brewing Company
Anthea Smith, Jefferson Parish Economic Development Commission
Todd Whalley, St. Tammany Corporation

Income and Wages Working Group

Claire Jecklin, New Orleans Career Center
Jan Moller, Louisiana Budget Project
Cherie LaCour-Duckworth, Urban League of Louisiana
Ashley Shelton, Power Coalition for Equity and Justice
Melissa Sparks, Ochsner Health System
Sunae Villavaso, City of New Orleans

Community Engagement Participants

Andreanecia Morris, HousingNOLA
Ashley Shelton, Power Coalition for Equity and Justice
Michael Hecht, Greater New Orleans, Inc.
Jacqueline Waggoner, Enterprise Community Partners
Cat Goughnour, Prosperity Now
Ebony White, Prosperity Now

Homeownership Working Group

Oji Alexander, Home by Hand
Nicole Barnes, Jericho Road Episcopal Housing Initiative
Jennifer Bondio, Habitat for Humanity St. Tammany West
Brenda Breaux, New Orleans Redevelopment Authority
Maxwell Ciardullo, Louisiana Fair Housing Action Center
Fred Johnson, Neighborhood Development Foundation
Andreanecia Morris, HousingNOLA
Mike Scott, Regions Bank

Consultants

Charles West, Evan James Consulting
Gabrielle Gunn, Evan James Consulting
Nashawn Johnson, Evan James Consulting

Early Champions

Chris D'Amour, Adams & Reese
Jade Brown Russell, J. D. Russell Consulting
Christy Slater, Women's Foundation of the South
Deirdre Johnson Burel, W.K. Kellogg Foundation
Peggy Davis, Chicago Community Trust
Andy Kopplin, Greater New Orleans Foundation
The Kresge Foundation

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