14th Annual New Partners for Smart Growth: Practical Tools and Innovative Strategies for Creating Great Communities Conference



Equitable Development: Tools and Strategies for Making a Visible Difference in Communities Workshop

By

Chanchanit Martorell, Executive Director Thai Community Development Center Thursday, January 29, 2015 Baltimore, Maryland





Strategies





Ethnic-based CDCs utilize different strategies to achieve equitable development for disadvantaged ethnic, immigrant, and minority communities such as developing affordable housing, providing financial literacy classes and entrepreneurship training, creating *small businesses*, promoting *community* economic development, and engaging in cultural tourism/preservation strategies.





History of Thai CDC

The Thai Community Development Center was founded in 1994 on the idea that all peoples have a basic right to a decent standard of living and quality of life. Since its establishments, Thai CDC has addressed the multifaceted needs of Thai and other disadvantaged immigrants faced with substandard *housing* conditions and lack of access to basic *health services*, *education*, and quality *employment* opportunities.









Mission of Thai CDC

"to advance the social and economic wellbeing of low and moderate income Thais and other ethnic communities in the greater Los Angeles area through a comprehensive community development strategy including human rights advocacy, affordable housing, access to healthcare, promotion of small businesses, neighborhood empowerment, and social enterprises."

WHY COMMUNITY ECONOMIC DEVELOPMENT?

• Community economic development plays a critical role in directly *addressing the symptoms of social inequities* which if left unaddressed, can create dysfunction in the family, legal woes, and financial instability that causes a host of stressors within lowincome households.

• Thai CDC believes that it is through *wealth creation* and *community asset building* that we will be able to begin building equity in disadvantaged communities.



Tools



Thai Community Development Center Core Programs and Services

I.	Community	Asset	Building

- Affordable Housing and Housing Counseling
- Micro/Small Business Development
- Social Enterprises

II. Human Rights Advocacy

- Slavery Eradication and Rights Initiative Project
- Legal Services
- Immigrant Rights
- ❖ Workers' Rights

III. Healthy Communities and Community Empowerment

- Neighborhood Development such as Thai Town Development
- Hollywood Family Source Center
- East Hollywood Certified Farmers' Market
- Live, Work and Play in East Hollywood Consumer Resource and Health Fair
- Promise Neighborhood
- Choice Neighborhood
- Civic Engagement
- Equitable Development
- Covered California Health Insurance

IV. Cultural Tourism and Placemaking

- * API Preserve America Neighborhood Coalition
- Thai New Year's Day Songkran Festival
- * East Hollywood Streetscape, Greening, and Beautification





Thai Community Development Center Goals

Our community economic development strategy consists of ten separate but integrated goals:

- ❖ 1. To *empower and improve working conditions* for low-income and exploited workers, especially those working in inhumane conditions;
- 2. To promote the rights of Thai Americans, as well as advocate for fair labor and immigration policies;
- ❖ 3. To provide and *ensure access to culturally sensitive social services*;
- ❖ 4. To *develop leadership* among Thai Americans through community service;
- ❖ 5. To find innovative ways to *uplift low income individuals*;
- ❖ 6. To *promote economic stability* through financial literacy, entrepreneurship training, small business development, and individual development accounts;
- ❖ 7. To *engage in community asset building* that will create jobs and provide microenterprise opportunities;
- ❖ 8. To *develop affordable housing*;
- ❖ 9. To *revitalize public space* through reinvestment, community beautification, and placemaking projects; and
- ❖ 10. To *utilize cultural tourism and heritage marketing* activities as a vehicle for economic development





Implementation





The Designation of Thai Town



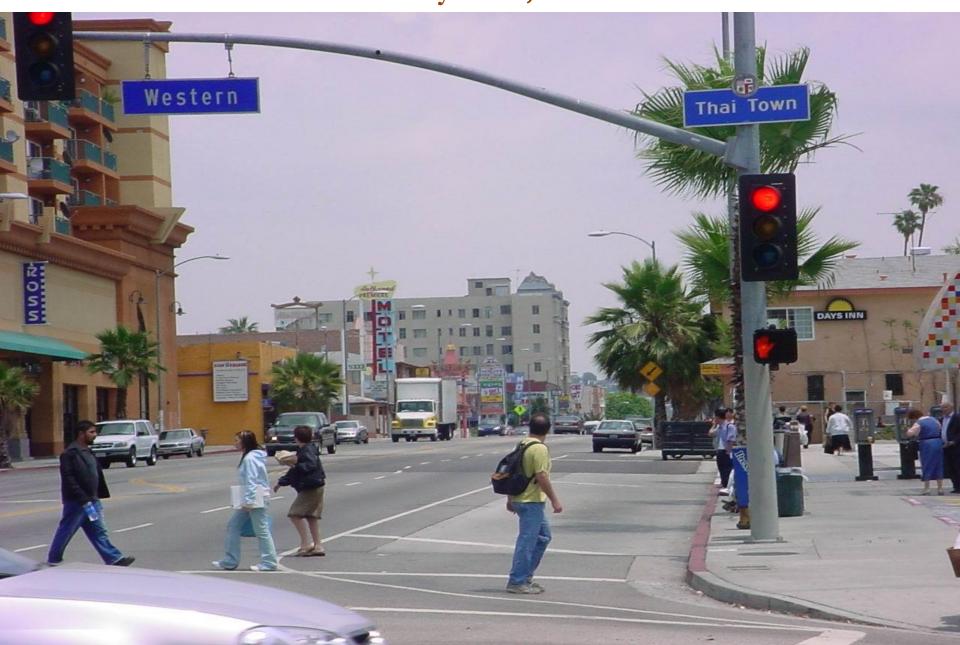


An Act of Assertion of One's Community Consciousness





WELCOME TO THAI TOWN Hollywood, CA



Thai Town Designation as a Strategy for Equitable Development

In many urban areas, small businesses operated by immigrants have played an important role in revitalizing neighborhoods and providing jobs and stability to local residents.

Vision of Thai Town:

- Places the *well-being of people* and quality of life within the area as paramount
- The development of Thai Town should address the fundamental needs of its residents for *decent jobs*, *economic security*, and decent and *affordable housing*





Thai Town Contributes to the Local Economy

- Entrepreneurship plays a crucial role in the sustenance and vitality of Thai Town
- Overall, the goal of Thai Town is to improve the financial well-being of economically disadvantaged people through fostering *economic independence and self-reliance*
- Thai Town emphasizes *exchange and equity*, focusing on the community's current skills, abilities and resources
- Thai Town can improve the area's *economic and social* strength
- Thai Town can develop resources that will *nourish households* and neighborhoods by encouraging for example neighborhood banking and local purchases so that dollars are being circulated in the community



Thai Town is More than Just a Point of Interest

- Historical, Cultural and Commercial Center
- Port of Entry
- Cultural Destination
- Employs Community Based and Sustainable Cultural Heritage Tourism
- Strategy for Economic Development
- About Community Building
- About Neighborhood Revitalization
- About Community Beautification
- About Cultural Preservation
- Location of Goods and Services
- Provision of Amenities
- Provision of Community Benefits
- Place of Exchange and Equity
- Emphasizes Equitable Development
- Health and Wealth Zone
- Transit Oriented District
- Preserve America Neighborhood
- Employs Heritage Marketing





Measuring the Success of Thai Town

The success of Thai Town should be measured on how well it *contributes to* the *overall development* process and how well it *satisfies* the *basic rights* for decent jobs, economic security, and

decent and affordable housing.







Thai Town Can Achieve the 3 E's

- empowerment
- education
- entrepreneurship





Celebrating our Heritage and Promoting our Community



Thai Town Promotes and Markets Cultural Heritage Festivals and Events

- Creates/improves attractions, events, and programs that enhance and enliven the visitor's experience to Thai Town
- * Assesses, preserves, & promotes our historic and cultural resources
- Leverages community resources and historic assets for economic development and community revitalization
- Pursues intangible and tangible benefits

Honors pioneers and unites future generations



THAI TOWN ACHIEVES SUSTAINABLE CULTURAL HERITAGE TOURISM

- Protects and Celebrates Thai culture and heritage
 - Ensures focus on quality and authenticity both historically and culturally
 - Improves and strengthens our community's image and economy

Our arsenal: People, Culture, History, Places





EAT, DRINK, ENJOY & COME









SUPPORTING IMMIGRANT ENTREPRENEURSHIP

 Newcomers should be viewed as engines for community development.

• Business development is one way for immigrants to get integrated and accepted into society by financially contributing.





Thai CDC Small Business Program

- Since its establishment in 1994, the Thai Community Development Center (Thai CDC) has recognized the need to build community assets as part of an effective community economic development strategy. Thai CDC aims to continuously provide asset building programs including financial education and coaching services to low and moderate income Thais and other ethnic communities in the greater Los Angeles area.
- Every year, Thai CDC hosts more than 12 workshops with over 200 participants. Our workshops include our Entrepreneurial Training Program, Access to Capital, and E-commerce workshops. Thai CDC also offers individual business counseling, and financial literacy classes throughout the year.





API Small Business Program

- Thai CDC is a member of the Asian Pacific Islander Small Business Program (API SBP). Formed in 1999, API SBP is a consortium of five of the longest standing organizations in the Los Angeles Asian and Pacific Islander community that includes the Thai Community Development Center, Koreatown Youth and Community Center, Chinatown Service Center, Little Tokyo Service Center Community Development Corporation, and Search to Involve Pilipino Americans.
- Its purpose is to assist small and largely immigrant businesses in Chinatown, Koreatown, Little Tokyo, Thai Town, and Pilipino communities of Los Angeles by offering business development services, counseling and general technical assistance free of charge to small business owners and entrepreneurs who are interested in starting new businesses in Los Angeles. In addition, the program helps small businesses in the areas of accessing capital and loans, business structuring, marketing, permits and licensing, taxes, accounting, business plans, and more. As a collaborative of five community organizations, our partners share 135 years of service between them and are well known and respected for the quality of their work, the impact of their services, and their standing in the community.



Individual Business Counseling

- Thai CDC makes available to the community free business counseling and technical assistance services, such as Individual Business Counseling (IBC). Our clients may seek general or specific assistance with business plan development, general operations, financial management, marketing strategy, loan packaging, contracts and licensing from our highly experienced Business Counselors.
- Our target is to conduct at least 50 intakes per year from individuals seeking IBC.

Entrepreneurship Training Program

- The **ETP** is a **5-week weekend course** for Thai-speakers interested in starting a business in the United States. Participants will understand *site selection*, *structuring a business*, *wage and hour laws*, *marketing*, *business plan development*, *access to capital*, *licensing and permits*, *contracts*, *insurance*, *small business taxes*, *credit management*, *legal issues* and other issues related to operating a business.
- Thai CDC has offered the Entrepreneurship Training Program since 1995. Our Entrepreneurship Training Program is geared for the entrepreneur and first time business owner. The ETP provides a comprehensive introduction and discussion on developing, opening, and operating a business. Participants would obtain a solid foundation to start their small business. Topics covered include developing a business plan, licenses and permits, the importance of credit, business legal issues and access to capital.
- Upon acquiring financial literacy skills, we encourage these individuals to receive training in entrepreneurial skills to help them begin the process of starting up their first business and sustaining it. Our workshop guest speakers are from the private and public sectors, including banks and trade and technical services who provide in-depth and practical industry insights and expert advice.



Financial Literacy Classes

For our financial literacy program, the targeted clients are Thai immigrants in our service area. We are targeting immigrants who have little access to existing financial resources and/or education. There is a great need in this population for the dissemination of financial information and tools that will help people build individual wealth, and improve their opportunities for economic mobility. Since we are part of the Federal Deposit Insurance Corporation (FDIC) Money Smart Alliance, we use the FDIC's curriculum that we already translated into Thai.



E-Commerce Workshops

- To help small business entrepreneurs effectively compete in the digital age, Thai Community Development (Thai CDC) has offered E-commerce workshops every year through our Small Business Program for Thai and other ethnic small business owners and entrepreneurs in Los Angeles.
- Our series of e-commerce workshops will introduce basic understanding of *e-commerce and selling techniques on eBay and Amazon*. Also participants will learn to *create their web pages* step by step. To maximize their learning experience, participants will have to prepare basic web content beforehand. Moreover, participants will learn how to *use various social media platforms* including *Facebook*, *Twitter*, *Yelp* and *Groupon* to capture new customers including how to create and maintain a business account.
- Our workshop hosts guest speakers who will provide in-depth and practical insights and advice, while Thai CDC provides two additional staff at the workshops to ensure that all participants can closely follow the instructor. After the workshop, if participants need or require additional assistance, Thai CDC provides continuing education and support for project participants. This time is used to answer questions and to assist participants with their efforts to follow through on information discussed in the workshops.



Individual Development Accounts

Thai CDC provides economic stability through Individual Development Accounts (IDAs), whereby individual savings are matched two to one, helping low-income individuals save towards the initial capital they need to start a business.





Asian Small Business Expo

The Asian Small Business Expo is the only business-to-business Expo that engages the Asian business community and brings this growing economic force into the mainstream to connect with and utilize various services. The Asian Small Business Expo provides the opportunity to connect with a network of entrepreneurs, service providers, financial organizations, franchises and governmental and legislative representatives.





Thai Town Marketplace

- The Thai Town Marketplace is a public market that provides entrepreneurs with *small business opportunities*, creates *permanent jobs*, and helps low-income individuals become economically self-sufficient.
- It provides an ideal low-cost entry point for starting a business.
- The public market will also improve *access to affordable*, nutritious and culturally-appropriate *foods*.
- The East Hollywood area is culturally and ethnically diverse, with large Latino, Armenian and Thai communities. We consider this tapestry of cultures an asset. The multi-cultural aspect of the market will create *an authentic marketplace* based on ethnic foods, artisanship and traditional products reflective of the diverse cultures of the area.



Thai Town Marketplace

- The Thai Town Marketplace is *an innovative approach to community* revitalization which facilitates economic empowerment and improvement of public spaces.
- It is *a self-sustaining business incubator* in a public market setting that is a living, dynamic entity, which will evolve over time to maintain its economic viability.
- Representing *Thai CDC's first commercial venture*, the Thai Town Marketplace, to be located at the Hollywood/Western Redline Metro Stop at the gateway of Thai Town, is designed to be a social enterprise business incubator that aims to create living-wage jobs and economic self- sufficiency for Thai and other ethnic entrepreneurs in the East Hollywood area.
- The project strives to *reduce barriers to small business ownership* and *enhance cultural tourism* by increasing public transit use and activating the sidewalk.



Thai Town Marketplace

- Thai CDC received \$468,821 from the US Department of Health and Human Services Office of Community Services and another \$892,200 from the Mayor's Office of the City of Los Angeles for the predevelopment and development costs of the market.
- In total, Thai CDC has raised \$1,393,821 or 87% of the total development cost of \$1.6 million when also including grants from the Federal Home Loan Bank of San Francisco, Union Bank Foundation, the Catholic Campaign for Human Development, LA County Zev Yaroslavsky Office, and in-kind services from CTG Energetics.
- Thai CDC has *completed the entitlement process* for the market required to be permitted by the City of LA Planning Department and the Metropolitan Transit Authority to begin renovations of the almost 5,000 square feet of retail space and over 2,000 square feet of outdoor space. This project will provide 18 business start-up opportunities and create at least 40 permanent jobs. Once opened, there will be synergy between our daily indoor market and our weekly outdoor farmers' market currently operating on the MTA Portal Plaza selling fresh affordable produce

GATEWAY TO THAI TOWN

(Hollywood/Western)

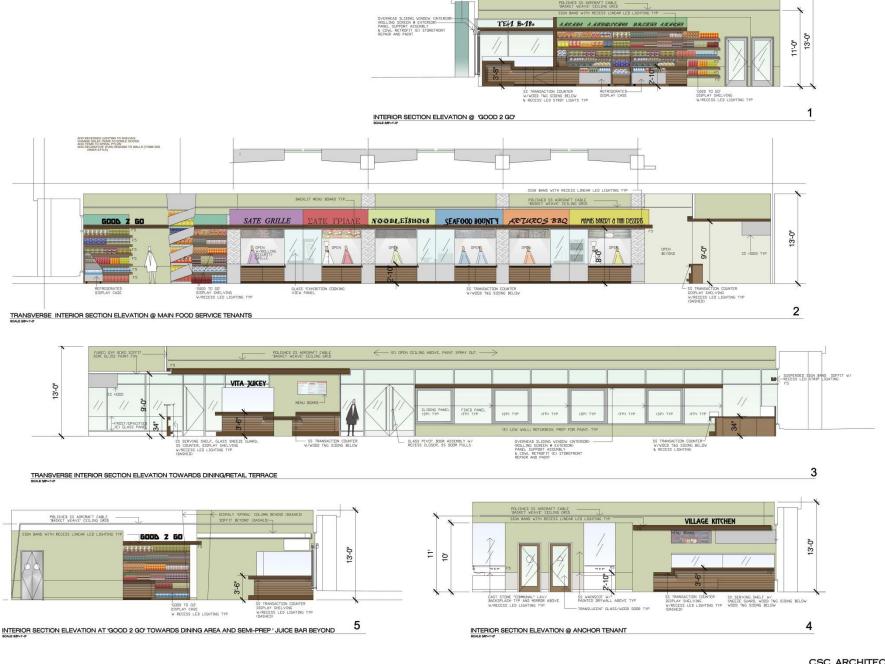


EAST HOLLYWOOD STREETSCAPE PROJECT WINTER/SPRING 2010















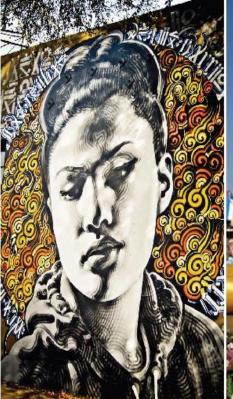
Thai Town Marketplace: Community Benefits

- Bolsters *cultural tourism* in Thai town.
- Creates 39 40 entrepreneurship, management and service *jobs*.
- Supports 18 food retail and artisan *small* businesses.
- Promotes *healthy eating*, lifestyles, and safe *public spaces* for *social integration*.
- Hosts an outdoor *farmer's market*.











Business Incubation and Job Creation

- . Improves economic mobility by providing a low cost entry point for local small businesses to start-up and succeed
- · Creates at least 40 permanent jobs

Healthy Diet Promotion

Promotes healthy diet habits among low-income families through access to affordable, nutritious, and culturally appropriate foods

Social Integration

· Creates a dynamic sense of public life through public space enhancements and hosting cultural events

The Thai Town Community is part of the collective living dynamic of Los Angeles whose physical manifestation evolves over time. This physicality is "the architecture of the city." The evolution of the built form and the spaces we live in are a biography of our aspirations. Collectively, these spaces are like the influences and events in one's own lifetime that make us who we are. Thai Town Marketplace is a meaningful event in this life. Occurring at a particular place and moment, Thai Town Marketplace celebrates and transforms the Thai Town gateway into a locus of human interaction for the local, and greater, Los Angeles communities.



THURSDAYS 3:30 TO 7:30 FARMERS' MARKET

ASK ABOUT EBT & SSI MARKET MATCH!







AT THE HOLLYWOOD / WESTERN
METRO STATION PLAZA
IN THAI TOWN
Me

Contact Thai CDC at www.thaicdc.org (323) 468-2555









Metro



Promising Practices in Promoting Economic Mobility

from GCIR Immigrant Integration Toolkit: Investing in Our Communities: Strategies for Immigrant Integration, 2006

"...[F]ull economic integration of immigrants requires that they have access not only to the informal financial sector but also to the formal one, including banking, insurance, pension funds, and other institutions. Only by using such institutions will immigrants successfully expand their range as entrepreneurs, become homeowners, build credit histories, save for retirement, and insure against financial and other risks."

—Ben Bernanke, Chairman, Board of Governors of the United States Federal Reserve, "Financial Access for Immigrants: Learning from Diverse Perspectives" Conference, April 16, 2004



Implementing Other Immigrant Integration Tools for Equitable Development

OUTPUTS

- More financial education programs for immigrants (e.g., tax credits, mortgage, small business loans, bank accounts, direct deposits).
- More loan programs for immigrants.
- More organizations, such as CDCs, supporting immigrant entrepreneurs and cooperatives, economic development, and affordable housing development.
- More advocacy efforts, e.g., litigation and organizing, to win policy changes.
- Increased number and diversity of vocational training and job placement programs for immigrants.
- Language training programs linked to employment opportunities and offered by more employers.
- Improved enforcement of fair practices in lending and real estate.

OUTCOMES For immigrants:

- Improved understanding and navigation of economic system.
- Increased use of mainstream financial institutions.
- Less dependence on predatory vendors (e.g., payday lenders, check cashers).
- Increased small business ownership among immigrants.
- Representation of immigrants in a wider variety of occupations.
- Increased car ownership.
- Increased home ownership.
- Increased employability of immigrants (better prepared and skilled for jobs).



Equitable Development Outcomes of Immigrant Integration

For receiving community:

- Improved perceptions of immigrant contribution to local economy and community.
- Non-discriminatory practices in lending and real estate practices.
- Expanded economic contributions of immigrants-as workers, consumers, taxpayers, and entrepreneurs-to the local economies.
- Increased economic vitality of blighted neighborhoods, with greater availability of resources to *all* residents

