

INVESTING IN ST. LOUIS' FUTURE TO MOVE OUR REGION FORWARD *ONCE AND FOR ALL*

AN IPO FOR ADDRESSING OUR REGION'S
CHALLENGES TO CREATE A STRONGER, MORE
PROSPEROUS ST. LOUIS FOR ALL

ONCE AND
FOR ALL
BEYONDHousing



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ONCE AND FOR ALL



OUR MISSION

**TO ADDRESS THE
SOURCE OF OUR REGION'S
CHALLENGES TO CREATE
A STRONGER, MORE
PROSPEROUS ST. LOUIS,
*ONCE AND FOR ALL***

Research clearly shows that the Greater St. Louis region's longstanding challenges—from troubling crime rates to failing schools and slow economic growth—are a direct result of the high concentrations of poverty and extreme disparities of opportunity in our many under-resourced communities.

This is an effort to bring all of St. Louis together to invest in our under-resourced communities and move our *entire region* forward.

USING THE IPO MODEL AS A CATALYST FOR CHANGE

This effort is not about making a *donation*. It is about making an *investment* in St. Louis' future.

For this reason, we are using the initial public offering (IPO) model as a framework to empower individuals, corporations, and organizations throughout the Greater St. Louis area to come together to address our region's challenges and create a stronger, more prosperous St. Louis—*once and for all*.

Like any investment, this effort is designed to provide a real return on investment (ROI)—both human and monetary.

The goal of this IPO is to raise and invest \$200 million to transform the Normandy schools footprint in North St. Louis County—an area with the highest concentration of poverty in the Missouri side of the St. Louis region.

LEVERAGING EXISTING INVESTMENT AND MOMENTUM

This \$200 million in new investment leverages the \$150 million already raised and invested in the target area since 2008 by Beyond Housing, the organization leading this effort. Over the next 10 years, Beyond Housing will also contribute another \$180 million to further support this effort and create transformational change for the St. Louis region.

CREATING A TRANSFORMATIONAL TIPPING POINT

To date, investments in the community have been focused on stabilizing the community and building the necessary infrastructure and relationships for true transformation.

Funds from this IPO will be focused on engaging and serving 20% of families annually through comprehensive support programs—as well as investments in housing, economic development, and community infrastructure.

Based on our experiences, we believe these investments over a 10-year period are sufficient to create a self-sustaining momentum to help propel the rest of the community toward greater prosperity—while reducing the negative, dampening impact of poverty on the Greater St. Louis region.

AN INNOVATIVE MODEL FOR TRANSFORMING COMMUNITIES

This effort is led by Beyond Housing, a nationally recognized community development organization, and utilizes an innovative model for transforming communities.

This model is based on decades of experience and learnings from national thought leaders, including Health Equity Works at Washington University in St. Louis, the Aspen Institute, the *Stanford Social Innovation Review*, NeighborWorks America, and the Federal Reserve Bank of San Francisco.

Our model recognizes that creating real change requires a comprehensive, multipronged effort that addresses the multiple, interrelated needs of both families and communities—from housing to employment, education, health, economic development, municipal government, and more—in an integrated, holistic manner.

An aerial photograph of the St. Louis skyline at dusk. The image shows a mix of modern glass skyscrapers and older brick buildings. The sky is a deep blue with some clouds. The city lights are beginning to glow, reflecting on the wet surfaces of the buildings and streets. The text is overlaid on the center of the image.

BRINGING BUSINESSES TOGETHER TO REBRAND ST. LOUIS ON A NATIONAL STAGE

This IPO recognizes our opportunity to rebrand St. Louis from a declining, rust belt region to a beacon of progress and innovation for other metropolitan areas across the country to follow.

Business plays a hugely influential role within the St. Louis region and has a vested interest in its success. We believe that bringing the expertise and strategic vision of the business community to the table along with other organizations and civic leaders is essential for creating real and lasting change.



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ONCE AND FOR ALL

Addressing the Source of the St. Louis Region's Many Challenges: Concentrated Poverty

Communities and the greater metropolitan region have a symbiotic relationship. A wealth of research published by Health Equity Works at Washington University in St. Louis, the University of Missouri-St. Louis, the Ferguson Commission, Greater St. Louis, Inc., East-West Gateway Council of Governments, and others shows how St. Louis' high concentrations of poverty and extreme disparities of opportunity that exist by zip code and color have had a detrimental impact on our entire region.

Impact of Concentrated Poverty on the St. Louis Region

» Research shows that severe income inequality and economic segregation have long-term negative consequences not only for individuals but for region productivity as well. Conversely, income equality can be a key driver for regional growth. (*Cytron, 2011*)

» Conditions within our under-resourced communities also negatively impact our region's economy. Between 2008-2018, the Gross Metropolitan Product (GMP) in St. Louis grew by only 5.2%—much slower than the U.S. economy as a whole, which saw nearly 20% growth in Gross

National Product during the same period. “The region's economic struggles have made it harder for companies to attract talent, for entrepreneurs to start businesses, and for households to build wealth.” (*Greater St. Louis, Inc., 2020*)

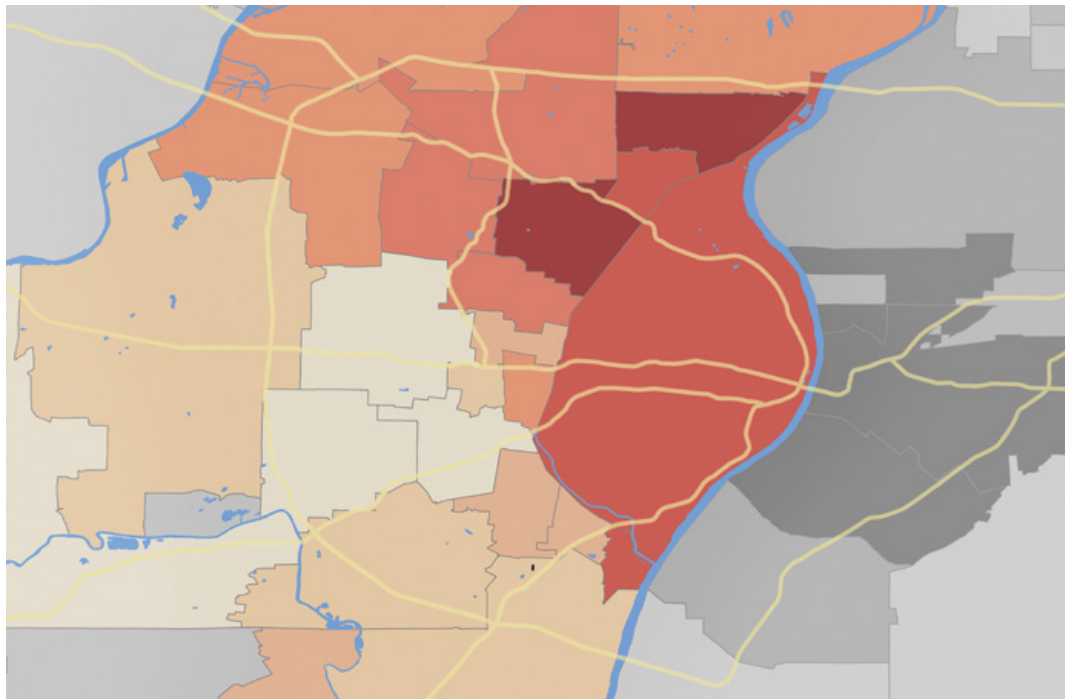
» The University of Missouri-St. Louis published that economists estimated that the 2012 Gross Domestic Product (GDP) for the St. Louis region would have been 10% higher—\$151.3 billion instead of \$137.57 billion—if not for racial disparities in household income. (*Public Policy Research Center, 2015*)

» Washington University’s *For the Sake of All* report published in 2014 estimated that in one year the economic cost to our region from the premature loss of life associated with poverty among African Americans was \$3.3 billion.

» St. Louis fell further in the Milken Institute’s 2021 annual index of best-performing cities—landing at 128 out of 200 after ranking 113 in the 2020 index. The St. Louis area also ranked

poorly in job growth and wage growth.

» Race and poverty in the St. Louis area are closely intertwined. Poverty affects close to one in three African Americans vs. fewer than one in 10 whites in St. Louis County and St. Louis City. Almost half (46%) of African American children under 18 live in poverty in St. Louis County and St. Louis City. (*U.S. Census Bureau, 2010*)



CONCENTRATION OF POVERTY IN ST. LOUIS REGION BASED ON 2020 U.S. CENSUS DATA
(DARKER SHADES REPRESENT HIGHEST CONCENTRATIONS)

Impact of Concentrated Poverty

WITHIN COMMUNITIES

POOR EDUCATION OUTCOMES AND FAILING SCHOOLS

POOR HEALTH OUTCOMES FROM UNMET HEALTH NEEDS

PSYCHOLOGICAL DISTRESS AND CHILDHOOD TRAUMA

DETERIORATING, DILAPIDATED HOUSING, BUILDINGS, AND INFRASTRUCTURE

DECREASED PROPERTY VALUES

DECLINE IN SMALL BUSINESSES, ECONOMIC DEVELOPMENT, AND INVESTMENT

REDUCED ECONOMIC MOBILITY; PERPETUATION OF POVERTY ACROSS GENERATIONS

ON THE GREATER ST. LOUIS REGION

LABOR FORCE UNEQUIPPED TO FILL THE EMPLOYMENT NEEDS OF THE REGION

REDUCED PRODUCTIVITY AND GDP

ECONOMIC BURDEN FROM PREMATURE LOSS OF LIFE AND UNPAID CARE RESULTING FROM UNMET HEALTH NEEDS

INCREASED CRIME RATES

REDUCED COMPETITIVENESS RESULTING IN LOST ECONOMIC OPPORTUNITIES AND SLOW ECONOMIC GROWTH

SECTION TWO

North St. Louis County: Our Greatest Opportunity for Impact

Addressing Where Poverty Lives

The area within the Normandy schools footprint in North St. Louis County has the highest concentration of poverty in the St. Louis region, followed by North St. Louis City which it adjoins.

The area contains multiple municipalities and a population of more than 36,000 predominantly Black residents. While there is a diversity of incomes including a sizable middle class, 100% of the students at schools in the Normandy school district qualify for the federal government's free or reduced lunch program.

A More Immediate Return on Investment

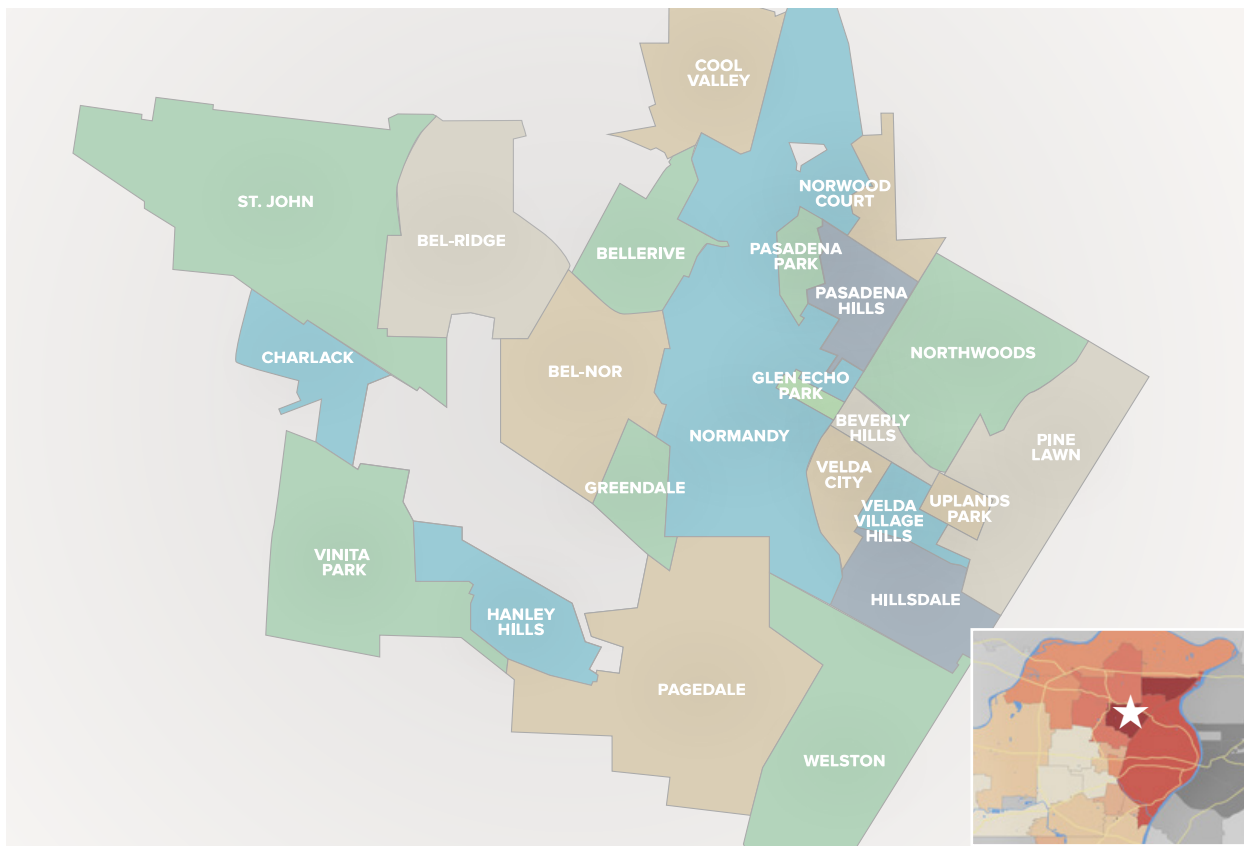
Another reason for the focus on this area of North St. Louis County is that much of the initial work that is vital for success has already been completed. Over the last several years, Beyond Housing has invested heavily in creating the infrastructure of staff, partner organizations, programs, and close, trusted relationships within the community that is essential for creating real change.

This is important. A comprehensive model that addresses multiple fronts requires extensive resources, partners, and relationships within the community. This is not something that

can be created and turned on overnight.

Completing this work in this part of North St. Louis County will be hugely beneficial for the entire St. Louis region. It will revitalize a large section of our region’s geography and help bring many thousands of fellow St. Louisans into the economic mainstream. Breaking the cycle of poverty where it has been concentrated for decades will strengthen our entire region for generations to come.

Once this work is completed, this model can be applied to other parts of our region.



NORMANDY SCHOOLS FOOTPRINT, ALSO KNOWN AS THE “24:1 COMMUNITY”

Area of Focus

AN AREA IN NORTH ST. LOUIS COUNTY COMPRISED OF MULTIPLE MUNICIPALITIES WITHIN THE NORMANDY SCHOOLS FOOTPRINT ADJOINING NORTH ST. LOUIS CITY

POPULATION: 36,000+

HIGHEST CONCENTRATION OF POVERTY IN THE ST. LOUIS REGION

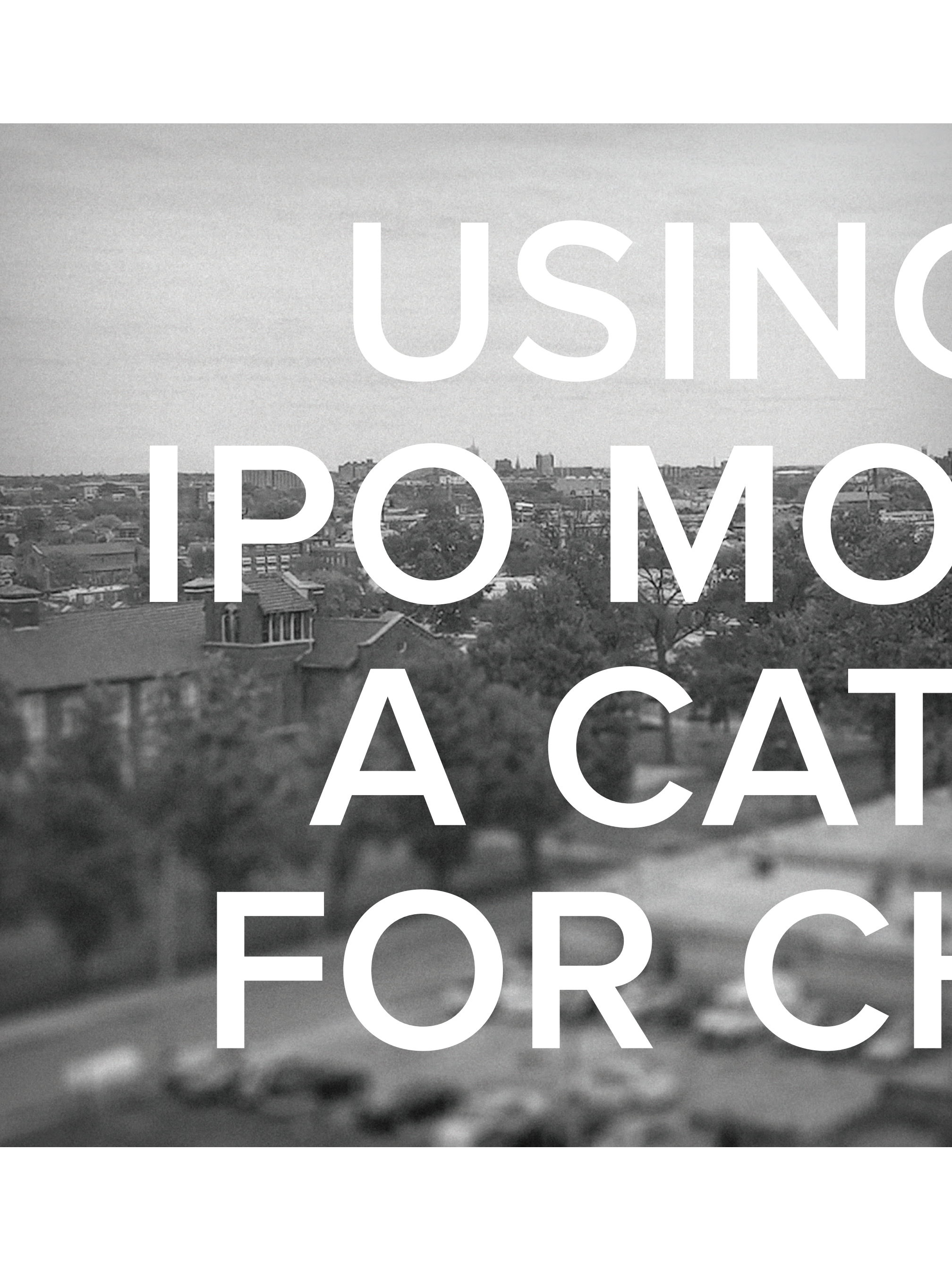
- » Median household income: \$34,738
- » Percentage of households living in poverty: 29%
- » Percentage of children living in poverty: 47%
- » Percentage of children in Pine Lawn living in poverty: 67%

HOME OF UNIVERSITY OF MISSOURI-ST. LOUIS

THREE FORTUNE 500 COMPANIES—BOEING, EXPRESS SCRIPTS, AND EMERSON—LOCATED WITHIN A 10-MINUTE DRIVE

**APPROXIMATELY A 10-MINUTE DRIVE FROM LAMBERT AIRPORT AND THE DELMAR LOOP;
A 15-MINUTE DRIVE TO CLAYTON AND DOWNTOWN ST. LOUIS**

MORE THAN \$150 MILLION RAISED AND INVESTED BY BEYOND HOUSING SINCE 2009



USING
IPO MONITORING
A CATALYST
FOR CH



GETTING THE MODEL CATALYST CHANGE

ONCE AND FOR ALL

SECTION THREE

THE

OVERVIEW

The purpose of this IPO is to address the root source of the St. Louis region's longstanding challenges by investing in our most under-resourced communities. Investments in this IPO will fund efforts designed to break the cycle of poverty and its negative impact on these communities as well as the greater region to create a stronger St. Louis, *once and for all*.

The focus of these efforts is an area within the Normandy school district footprint in North St. Louis County. For decades, this area has contained the highest concentration of poverty in the Missouri side of the Greater St. Louis metropolitan area.

IPO

The goal of this IPO is to raise and invest \$200 million in these under-resourced communities. We believe this amount—combined with the more than \$150 million that has already been raised and invested—will transform this area of North St. Louis County to a level that creates a significant, lasting, and positive impact for the Greater St. Louis region.

ONCE
AND FOR ALL

The \$200 million figure is in addition to the \$18 million raised and invested annually by Beyond Housing, the organization that is leading this effort. Over the next 10 years, Beyond Housing will contribute an estimated \$180 million to further this effort and create transformational change for the St. Louis region.

Leveraging an Existing Infrastructure and More Than 10 Years of Investment

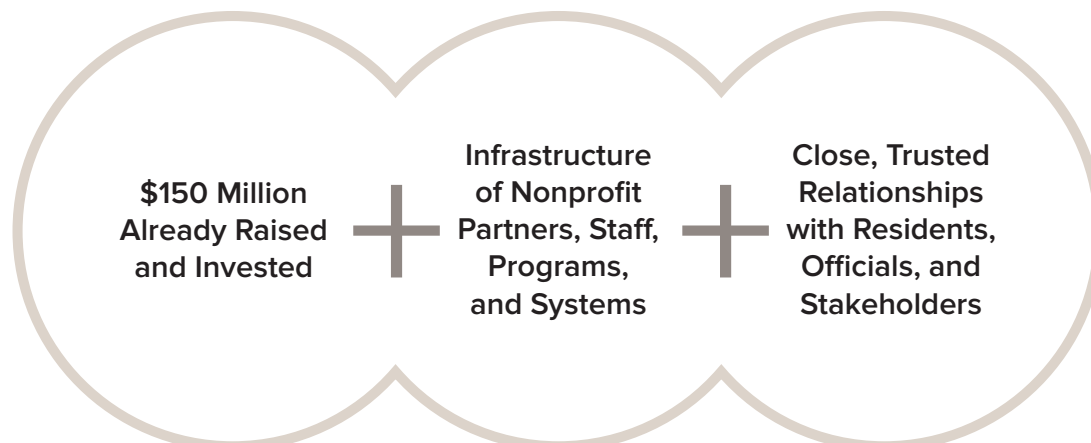
From our own experiences as well as those of national thought leaders, we know that creating real change requires a comprehensive, multipronged effort that addresses multiple needs of both families and the greater community—from housing to employment, education, health, economic development, municipal government, and more.

This is why—in addition to raising and investing more than \$150 million in the community over the last 10-plus years—we have also invested heavily in creating the infrastructure of partner organizations, staff, programs, and systems required for addressing a comprehensive range of needs.

We have also spent significant time and effort in establishing close, trusted relationships with residents, community leaders, and key stakeholders—which are critical for creating real change.

All of this initial investment provides significant momentum and a solid foundation for this IPO to produce impact on a far greater scale and a more aggressive timeline in the years ahead.

A FOUNDATION TO CREATE TRANSFORMATION AT SCALE



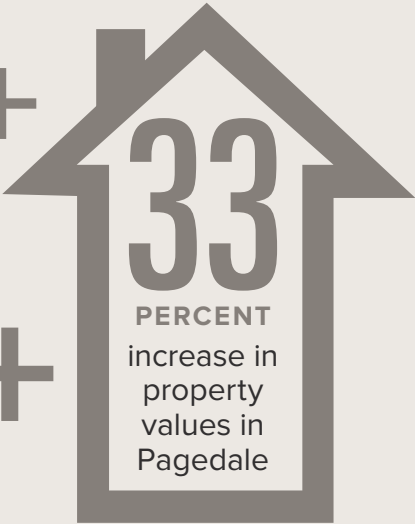
MORE THAN A DECADE *of* TRANSFORMATION
2010—2021

\$150,000,000+

raised and invested in the 24:1 Community

\$70,000,000+

invested in construction projects for housing and economic development



509

rental housing units

Municipality and
court mergers
and police
department
co-operatives



\$2.2MM

provided in rent and utility assistance

CARTER COMMONS DEVELOPMENT: HOME TO RESTAURANTS, RETAIL,
OFFICE SPACE, AND CULINARY TRAINING CENTER; TWO SENIOR CENTERS;
MIDWEST BANKCENTRE; 24:1 CINEMA; AFFINIA HEALTHCARE CLINIC;
BJC BEHAVIORAL HEALTH CLINIC; ANTI-PAYDAY LOAN CENTER; AND
CREDIT UNION CONSTRUCTED AND OPENED IN THE 24:1 COMMUNITY

↑ \$20,100,000 ↑

increase in property values

\$13.4MM

provided in home repair grants

\$14,594,739

in wealth creation (individual savings accounts, college savings,
and down payment assistance for new homeowners)

85%

of clients
receiving holistic services
have remained in their home

\$35,100,000

in commercial development

\$4.6MM

in commercial sales

\$35MM

invested in affordable housing
construction

17

local governments
collaborating and
saving over \$1 million
on public services

Creating a Transformational Tipping Point

Addressing complex social challenges such as reducing poverty and reversing the downward trajectory of under-resourced communities requires mutually-reinforcing efforts addressing a wide range of needs.

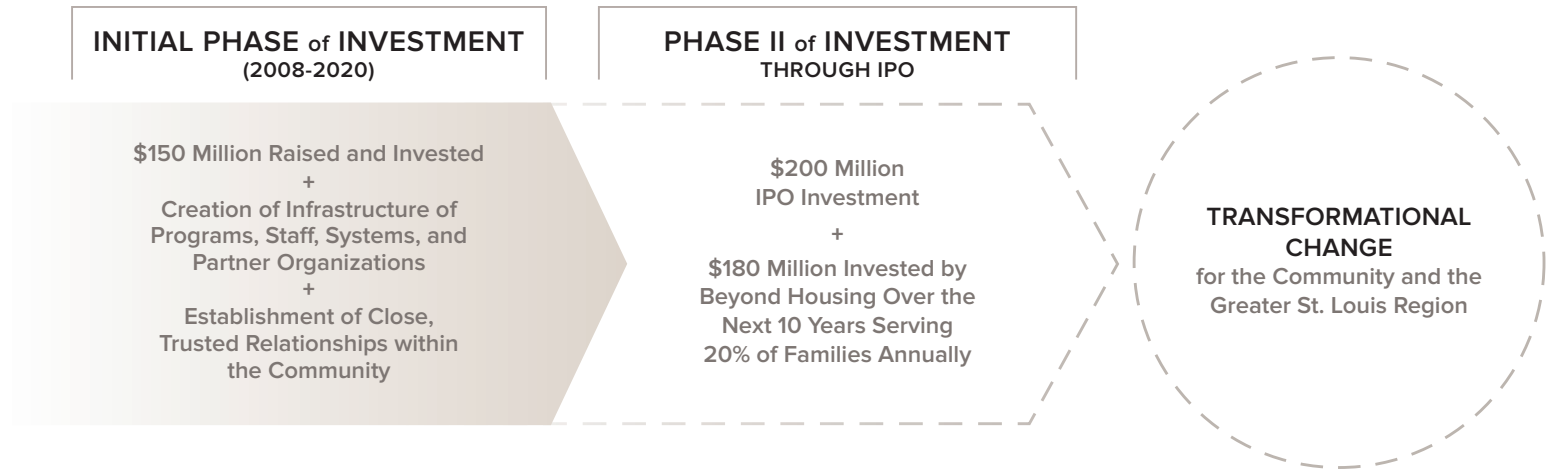
In addition to producing significant results, our first 10-plus years of work and investment have been focused on stabilizing the community and building the necessary infrastructure and relationships to create real and lasting change.

By leveraging our initial investments, this IPO provides the ability to create a tipping point of transformation within the community that also strengthens the Greater St. Louis region.

We believe the best way to create this tipping point is by making a significant but targeted investment that focuses on serving 20% of families annually, while also investing \$150 million in housing, economic development, and municipal infrastructure.



Based on our experiences and the learnings from other efforts tackling complex social issues, we believe focusing on 20% of the community provides sufficient impact to create a self-sustaining momentum that helps propel the rest of the community toward greater prosperity—reducing the negative, dampening impact of poverty on the greater region to strengthen all of St. Louis.

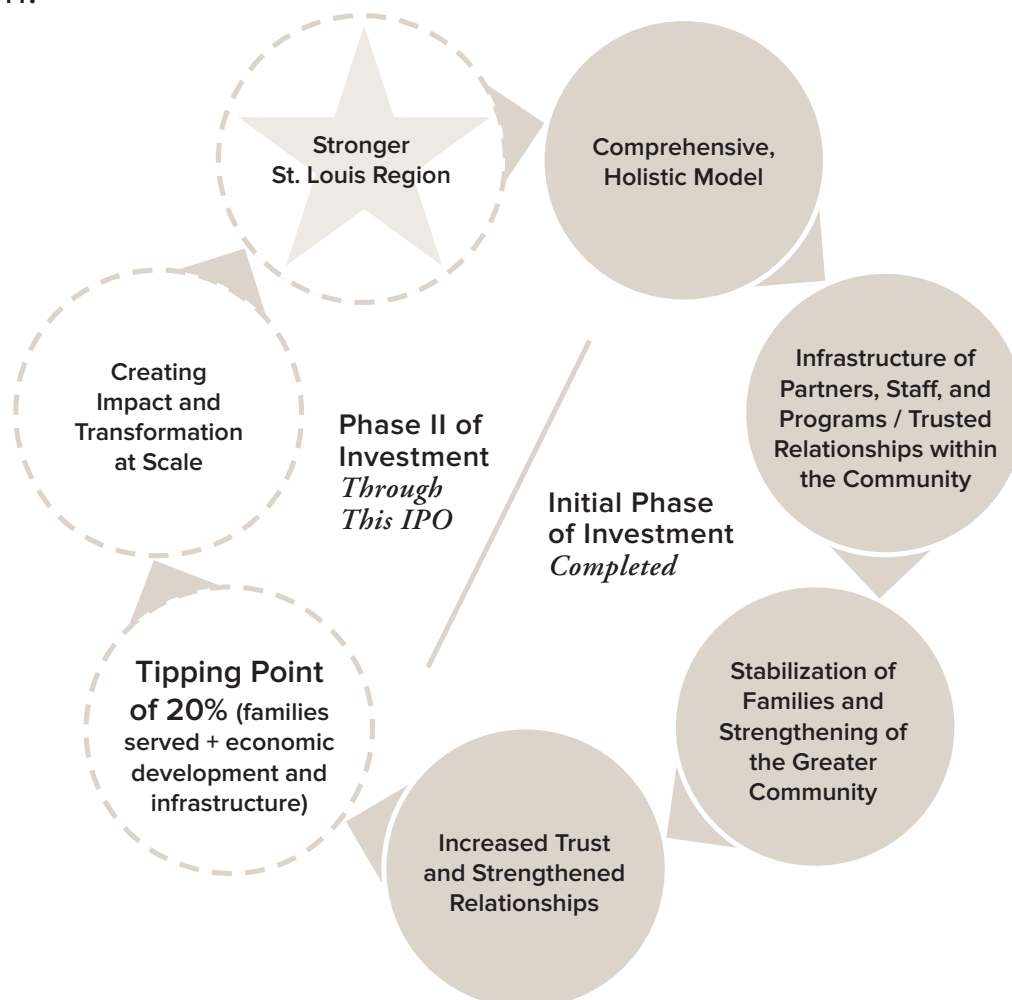


A Flywheel of Transformation for Communities and the St. Louis Region

In the flywheel analogy, an enormous amount of effort is required at the beginning to generate any momentum or results.

In this case, the initial heavy lifting of creating an infrastructure of nonprofit partners, staff, programs, and systems, as well as close, trusted relationships with residents and municipal leaders—both of which are essential for creating real change—is completed and is producing significant results.

The investment generated from this IPO will provide the needed resources to scale our comprehensive, holistic model to achieve greater momentum and transformation of this area of North St. Louis County and create a lasting, positive impact across the entire St. Louis region.



A Comprehensive, Holistic Model for Creating Real and Lasting Change

Our proven model for strengthening families and transforming communities is based on more than 25 years of our own experiences in community development as well as the data and learnings of national thought leaders.

This model recognizes that individuals, families, and communities have many needs that must be met in order to thrive.

Families need a living wage, housing that's affordable, access to healthcare, successful schools, transportation, and more.



Thriving communities need an adequate supply of housing that people can afford, economic development to provide jobs and access to essential goods and services, sound infrastructure from sewers to roads and parks, effective local government and essential services, and thriving families.

What’s important to understand is that none of these needs exists on its own—they are all interrelated. Because of this interdependency, it’s not enough to address just one piece of the puzzle.

For example, if we focus only on creating affordable housing, parents working multiple minimum-wage jobs will still struggle to earn a living wage to pay for utilities, transportation, clothing, and food.

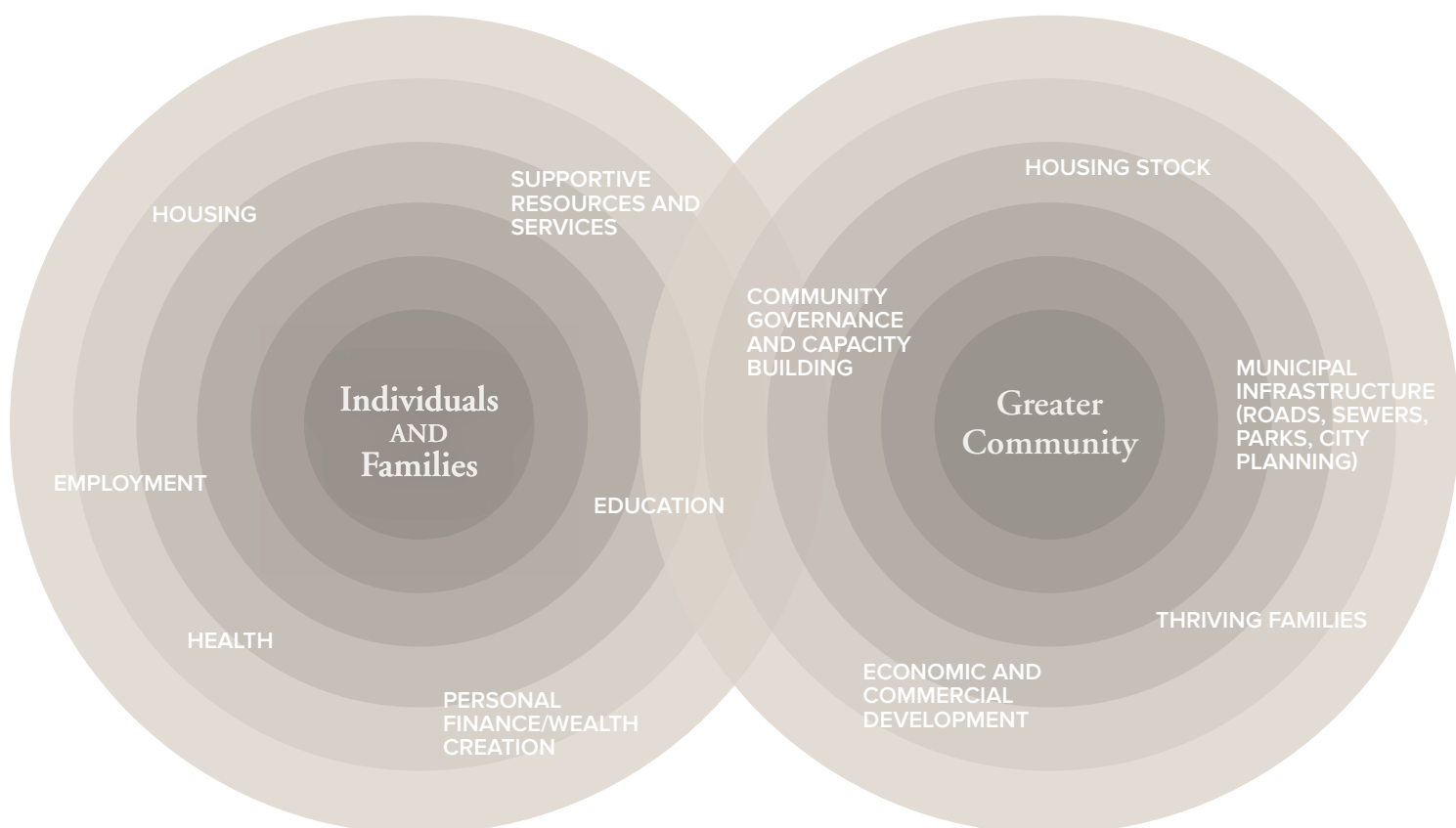
If we focus only on improving education, teachers and administration will be unable to improve student performance if children’s most basic needs outside the school are not being met.

This is why, in contrast to single-focused efforts that fail to produce meaningful change, our model is designed to transform entire communities by strengthening individuals and families, transforming the physical environment, and creating change at the systems level.

THE IMPORTANCE OF HOLISTIC, MUTUALLY REINFORCING EFFORTS

In addition to the comprehensive range of needs addressed for both residents and the greater community, what separates our model is how these efforts and programs are delivered.

By addressing needs in an integrated, holistic manner, these efforts become mutually reinforcing to create greater impact than single-focused efforts implemented within silos.



Return on Investment: North St. Louis County and the Greater St. Louis Region

Investing in these communities using our comprehensive, holistic model provides a way to reduce the conditions that breed poverty and create generational and longitudinal impact for both North St. Louis County and the Greater St. Louis region.

Impacts Goals Within North St. Louis County

The following key goal metrics have been established with the purpose of creating a tipping point of transformation. We believe that meeting these goals over the course of a decade provides the scale of impact needed to generate a self-sustaining momentum that propels the rest of the community toward greater prosperity to strengthen the Greater St. Louis region.

Increased Employment

Increase the percentage of residents in the labor force to 91%

Increased Family and Student Stability

Reduce family and student mobility by 20%

Increased Savings

Increase the percentage of families with a savings account to 89%

Provide \$1.7 million in savings assistance and individual development accounts

Provide \$1 million in college savings accounts

Increased Homeownership

Increase the homeownership rate to 47%

Improved Public Safety

Decrease crime by 15%

Increased Home Values

Increase single-family home values by \$25 million

Improved Government Services

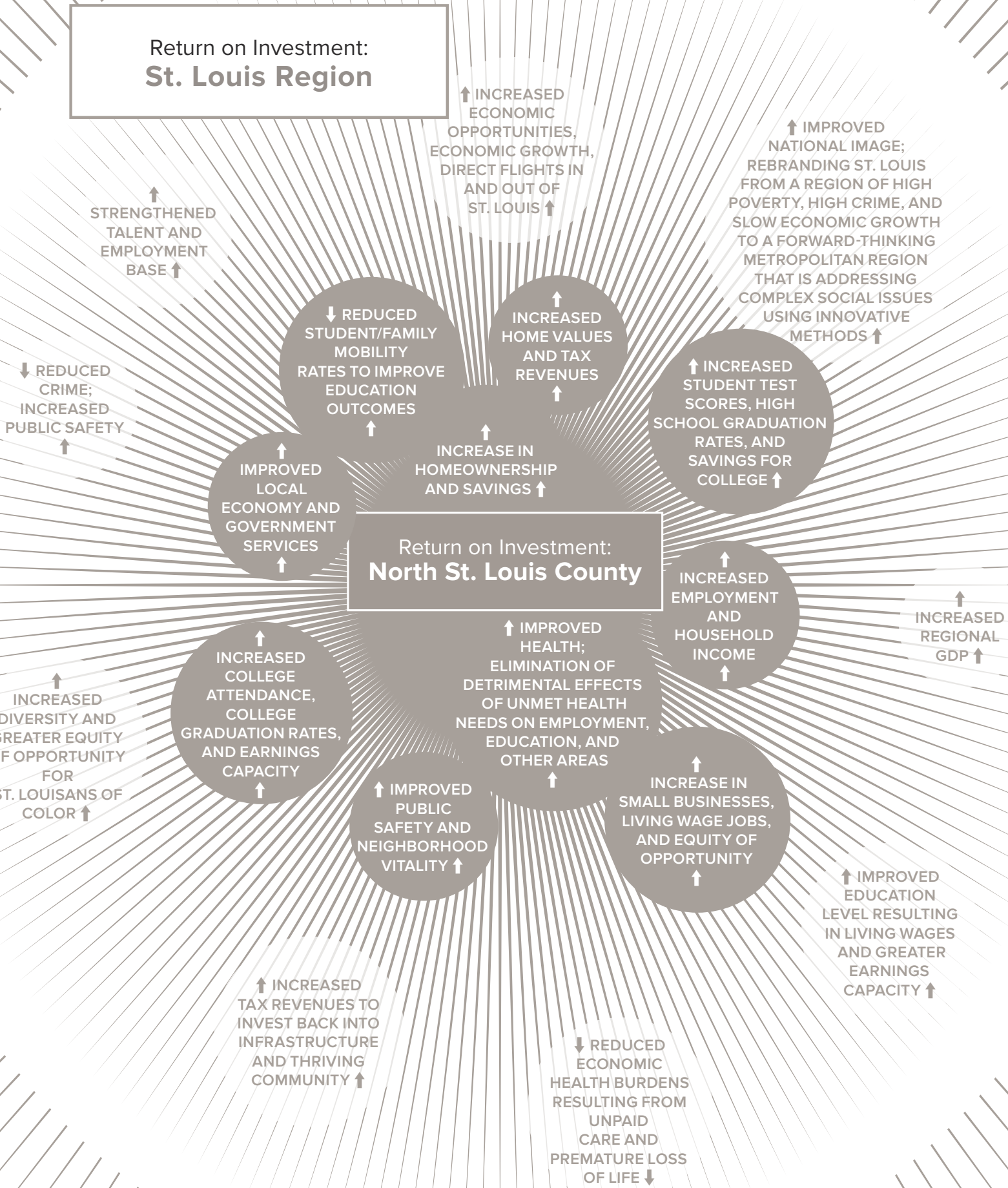
Increase satisfaction with local government services by 23%

Increased Tax Revenues

Increase commercial tax revenue by \$6.5 million

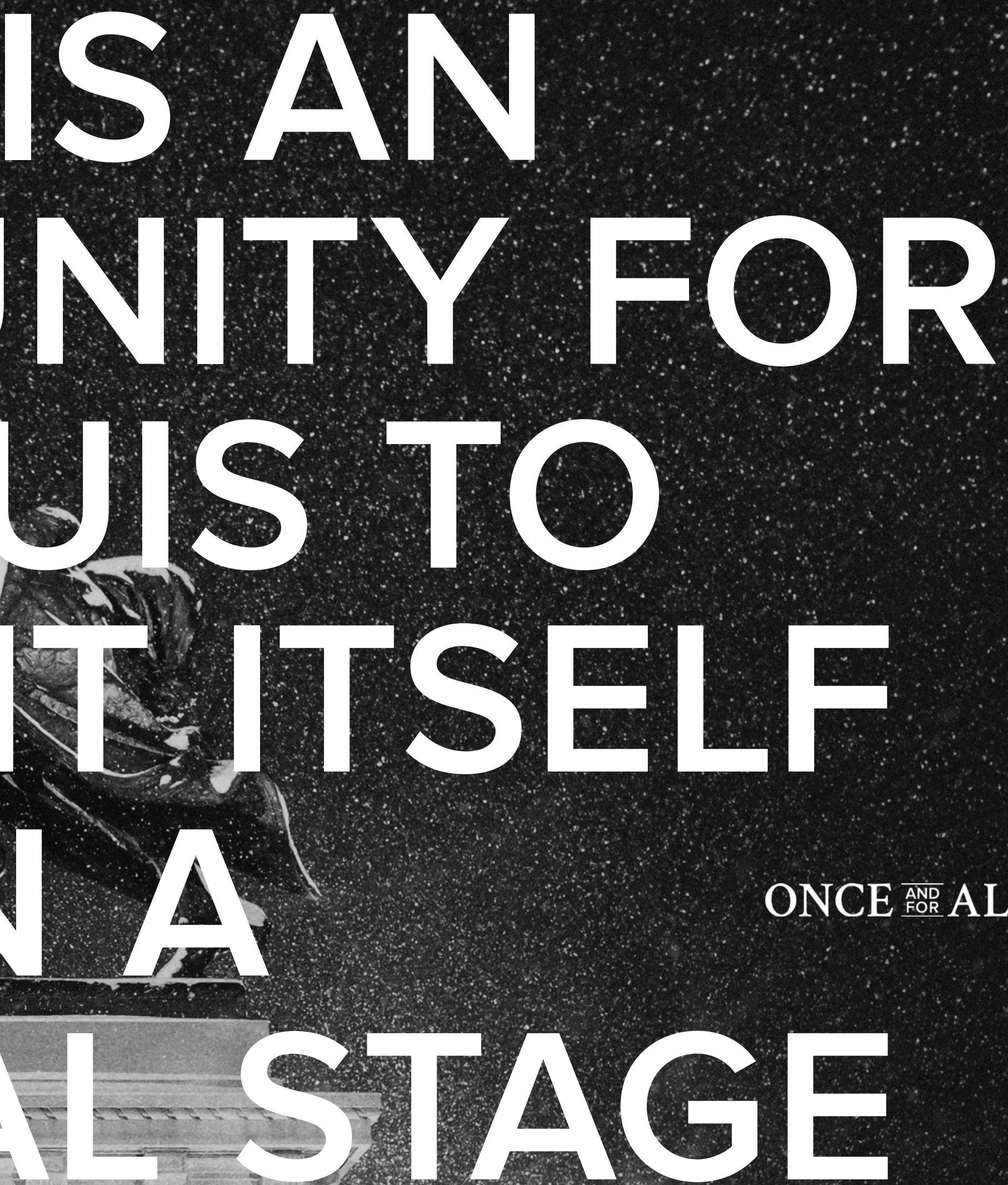
Improved Local Economy

Increase commercial sales by \$3.3 million





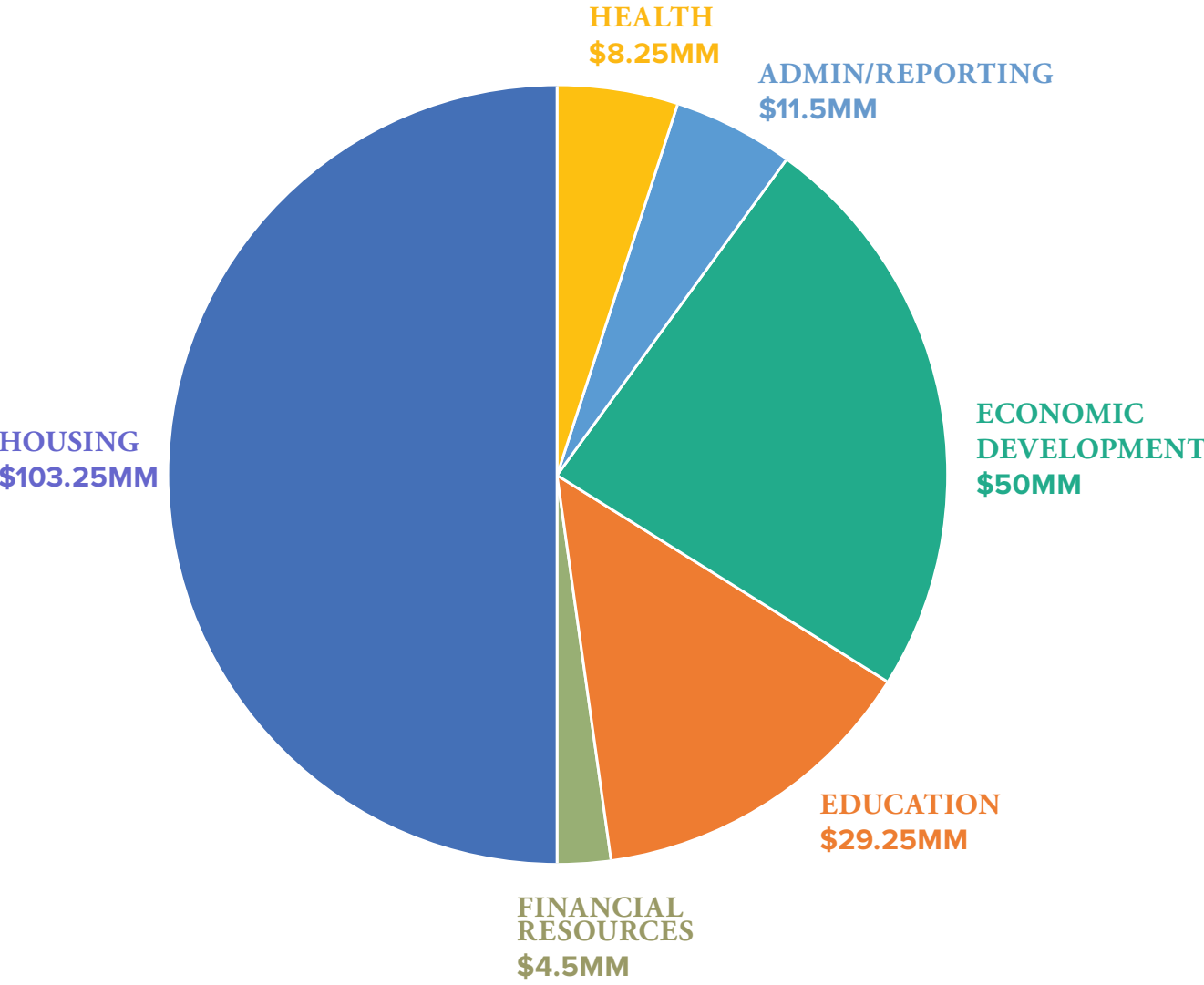
THIS OPPORTUNITY ST. LOUIS REINVENTION NATIONAL



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Projected Allocation of Investment



HOUSING: New home development, rental home development, home repairs, and Housing Resource Coordinators

EDUCATION: After school programs, summer school programs, and Family Engagement Liaisons who serve as a conduit between families and schools to ensure students' basic needs are met so they can succeed

ECONOMIC DEVELOPMENT: Pagedale Town Center development, Pine Lawn development, small business network, and employment training and access

HEALTH: Diabetes and asthma program support and Community Health Workers

ADMINISTRATION AND REPORTING: Additional program staff to support large-scale transformation efforts including flex funds and additional administration, evaluation, and development staff

Allocation of Resources

	Housing and Infrastructure Development	Homes/Units	Investment	Infrastructure	Human
	Owner-Occupied Home Repair	1,000	\$15mm	X	
	Rehab Homes for Rental	200	\$15mm	X	
	New Construction for Rental	200	\$45mm	X	
	Rehab Homes for Sale	200	\$20mm	X	
	Additional Housing Resource Coordinators	15	\$8.25mm		X
	Total <i>(representing 1,600 families)</i>	1,600	\$103.25mm		
	Economic Development	Developments	Investment		
		10	\$50mm		
	Education	Students	Investment	Infrastructure	Human
	529 College Savings Accounts	2,000	\$1mm		X
	New After-School Slots	500	\$11.5mm		X
	New Summer School Slots	500	\$8.5mm		X
	Additional Family Engagement Liaisons	15	\$8.25mm		X
	Total <i>(representing 3000 families)</i>	3,000	\$29.25mm		
	Health	Residents	Investment	Infrastructure	Human
	Additional Community Health Workers and Diabetes and Asthma Program Support	15	\$8.25mm		X
	Total		\$8.25mm		
	Administration, Resources, and Support (Holistic Model)	Staff	Investment		
	New Program Directors	10	\$7mm		
	Additional Accounting Staff	3	\$1.8mm		
	Additional Research and Evaluation Staff	1	\$650k		
	Additional Administrative Staff	2	\$900k		
	Additional Fundraising Staff	2	\$1.2mm		
	Total		\$11.5mm		
	Financial Resources		Investment		
	New Flexible Funds for Family Engagement Liaisons, Community Health Workers, and Housing Resource Coordinators		\$4.5mm		
Total Investment Over 10 Years			\$206.8mm		

Who Is Leading This Effort?

Beyond Housing will serve as the executor of this plan. A nationally recognized community development organization, Beyond Housing has more than 40 years of experience in addressing the complex issue of poverty and creating community change. In particular, the organization's experience in leading a comprehensive community change effort over the last 10-plus years—engaging civic leaders, targeted nonprofits, corporate partners, and residents within a proven model for creating significant results—makes Beyond Housing uniquely suited to scale its proven model to achieve even greater results in the years ahead.



However, this effort is larger than any one organization. This is about bringing all of St. Louis together to form a broad coalition of organizations and individuals working together to create a stronger St. Louis for all.



ABOUT BEYOND HOUSING

Beyond Housing is a nationally recognized community development organization that works to strengthen families and transform under-resourced communities to create a stronger, more equitable, and prosperous St. Louis region for all. Our comprehensive model is built on the understanding that strengthening families and transforming under-resourced communities isn't simple—it's complex and requires a comprehensive, multipronged effort.

Over the years, we have developed the infrastructure of staff, partners, programs, and relationships that is essential for fulfilling our comprehensive model to create a stronger St. Louis—*once and for all*.

Our work brings civic leaders, targeted nonprofits, corporate partners, and residents together to produce meaningful and lasting change and is focused within the 24:1 Community—a commu-

nity comprised of multiple municipalities within the Normandy schools footprint in North St. Louis County.

ABOUT THE 24:1 COMMUNITY

The 24:1 Community is a testament to what happens when people come together to build each other up for the benefit of all.

In 2008, local mayors, officials, and residents began a series of conversations in partnership with Beyond Housing on how to improve their communities and the lives of all who live there.

From these discussions, the 24:1 was born. The name 24:1 was chosen by the community and represents the multiple municipalities within the Normandy school district united under one vision for neighborly communities, invested families, and successful businesses.

BOARD OF DIRECTORS

DEMETRIUS GROOMS
(CHAIR)

Edward Jones – Principal,
Retirement Operations

RICH RYFFEL
(VICE CHAIR)

First Bank – Director of Wealth
Management

SUNIL RAJPURHOIT
(TREASURER)

US Bank – CDC Chief Financial
Officer

TINA MOSLEY
(SECRETARY)

Our Daycare and Learning Center
– Owner/Director

JOHN F. RISBERG

Maritz Holdings – Retired Corp
Sec & Counsel

DOUGLAS BLACK

Former Executive —
BJC HealthCare

CLARK DAVIS

Cameron MacAllister Group
– FAIA, LEED AP Principal
Consultant

KARL GUENTHER

University of Missouri-St. Louis
– Assistant Vice Chancellor
of Economic & Community
Development

JAMES LEE JOHNSON

Johnson Bender Asset
Management – Co-Founder and
Partner

DR. KATRINA MOORE

Saint Louis University – Associate
Professor

VALERIE PATTON

Greater St. Louis Foundation
– Chief Diversity, Equity, and
Inclusion Officer and President

ROY ROBINSON

Edward Jones – IS Product
Delivery Manager, Tech
Compliance

PAMELA WESTBROOKS-
HODGE

Edward Jones – IS Audit Director,
Internal Audit Division

Beyond Housing, Inc.,
Subsidiaries and Affiliates

Consolidated and Combined Statement of Activities for the Year Ended December 31, 2021

SUPPORT AND REVENUE

Donations and Grants, Including In Kind	\$9,564,988
Dues and Fees	\$96,473
Rental Income, Net	\$4,423,664
Operating Revenues	\$316,181
Development Fees	\$285,911
Interest Income	\$266,115
Gain on Disposal of Property and Equipment	\$64,660
Miscellaneous	\$6,643,953
Total Income	\$21,661,945

NET ASSETS/EQUITY

At January 1, 2021	\$72,479,376
Increase in Equity and Net Assets	\$1,565,471
Distributions	\$(64,495)
At December 31, 2021	\$73,980,352
Decrease	\$1,500,976

EXPENSES

Program	\$17,453,571	87%
Administration	\$1,652,073	8%
Fundraising	\$990,830	5%
Total Expenses	\$20,096,474	100%



BEYOND HOUSING PROFILE

Founded in 1980

More than \$100 million in assets including single and multifamily housing, a grocery store, bank, two senior living centers, a cinema, and a family support that provides education after-school and summer programs

\$150 million raised and invested in communities within North St. Louis County since 2009

17 companies created to leverage and maximize a variety of federal and state tax incentives

509 rental units for area families

President/CEO

Chris Krehmeyer

Chief Development Officer

Becky Moss

Management Team

Chris Krehmeyer, *President/CEO*
Becky Moss, *Chief Development Officer*
Deb Dombar, *Chief Operating Officer*
Ken Christian, *Economic Development*
Steve Jansen, *Chief Financial Officer*

A MODEL FOR STRENGTHENING FAMILIES AND TRANSFORMING COMMUNITIES TO CREATE A STRONGER, MORE EQUITABLE, AND PROSPEROUS ST. LOUIS—ONCE AND FOR ALL

Our comprehensive, holistic model is designed to transform entire communities in order to strengthen the Greater St. Louis region. It is based on our own experiences as well as data and learnings of national community development organizations and thought leaders over the last several decades.

ONE

CREATING A STRONGER, MORE EQUITABLE, AND PROSPEROUS ST. LOUIS—ONCE AND FOR ALL

A region is only as strong as all of its communities.

A wealth of research shows the St. Louis area's high concentrations of poverty and extreme disparities of opportunity within our many under-resourced communities don't just impact those most directly affected. These conditions have had a rippling and negative impact across our entire region, contributing to our greatest challenges—from failing schools to increased crime, slow economic growth, decreased regional competitiveness, and a continuing decline in regional prosperity as well as national prominence and influence.

Addressing this issue is not only a moral obligation—it is critical for our collective success. In order for the St. Louis region to succeed and be competitive in the years ahead, it's vital that we invest in our under-resourced communities to move our region forward once and for all.

When we invest in under-resourced communities, families' incomes and personal wealth increase, crime decreases, education and health outcomes improve, and the greater metropolitan region becomes stronger.

TWO

A MODEL FOR CREATING MEANINGFUL AND LASTING CHANGE

Based on the data and learnings of national community development organizations and thought leaders as well as our own experiences over the last 40 years, our model is designed to transform our under-resourced communities in order to strengthen the entire St. Louis region.

A. COMPREHENSIVE:

Our model is based on the understanding that transforming under-resourced communities isn't simple—it's complex. For this reason, real change cannot be achieved by addressing any one area such as housing or education on its own. It requires a comprehensive, multipronged effort.

This is why, in contrast to single-focused efforts that fail to produce meaningful change, our model is designed to transform entire communities by strengthening individuals and families, improving the physical environment, and creating change at the systems level.



B. HOLISTIC: NO SILOS

Families and communities each have many needs that are interrelated and must be viewed as part of a greater whole.

i. Serving Families Holistically

Addressing the needs of families is central to our approach. In order to do this effectively, we must understand that each family's needs—from housing to health, employment, and education—are interrelated and therefore must be served in an integrated, holistic, case-management approach along the following key impact areas:

- Housing
- Employment/Job Readiness
- Education
- Health
- Transportation
- Personal Finance

ii. **Serving Communities Holistically**

Communities are ecosystems that require many things, each dependent on the other, in order to thrive. They have many needs—adequate stock of affordable housing, quality schools, sound infrastructure, convenient access to goods and services, effective local government, and more—in order to become successful places where people want to live.

A. **Transforming the Physical Environment**

- Removing unsafe, dilapidated homes
- Constructing new and rehabbing existing homes
- Creating economic development to bring in new businesses and jobs and provide access to essential goods and services—from food to financial and health services
- Improving municipal infrastructure from roads to sewers, city planning, and beautification through parks, pedestrian walkways, and greenspaces

B. **Creating Change at the Systems Level**

- Community Governance and Capacity Building: Partnering with municipal leaders and local government to create better financial efficiencies and quality of services to residents, while also coordinating municipal mergers, consolidation of courts, police departments, and other essential services

- Advocacy: Advocating for the needs of the community with local and state government

C. **DEEP, TRUSTED RELATIONSHIPS**

Creating real change requires an understanding of the community along with building deep, trusted relationships with residents, government officials, the business community, and additional key stakeholders.

These relationships take time but are critical for building trust—which is essential given the amount of mistrust that exists from decades of unfulfilled promises, systemic racism, and broken systems.

○ **Ask, Align, Act**

We continually initiate conversations with residents and the greater community to identify priorities. Our model of Ask, Align, Act ensures that our actions are guided by the voice of the community. We ask for the community's input to identify priorities and then work to align resources and act toward fulfilling a common vision.

- As an example, we recently completed a year-long community engagement effort to learn what residents and stakeholders believe should be the focus moving forward. From the engagement, the community developed a new vision focused on neighborly communities, invested families, and successful businesses.

THREE

BUILT FOR COMPLEX CHALLENGES

Having a comprehensive model in itself is not enough. Creating real change also requires significant resources as well as a system to deliver those resources in an integrated, holistic manner.

A. **INFRASTRUCTURE OF STAFF, PARTNERS, AND RESOURCES**

Delivering a truly comprehensive model in an under-resourced community requires a multipronged approach.

This requires more resources than any one organization can deliver on its own. It also requires building close, trusted relationships with residents and community leaders and stakeholders.

This is why we have invested heavily over the years to create an infrastructure of staff, programs, and nonprofit partners with complementary skills and expertise—as well as building close, trusted relationships with those we serve.

i. **Staff and Platforms Serving Families**

Beyond Housing staff are an integral part of establishing close, trusted relationships with families in the community.

Each family is supported by staff members focused in specific areas: housing and supportive services, which includes employment, childcare, financial advising, and

other services; education, which ensures basic needs are met so children can succeed academically; and health, which includes addressing unmet health needs that can prevent families from becoming self-sufficient.

ii. **Programs Serving the Greater Community**

Staff, partners, and programs also focus on the needs of the greater community. These include economic development to create commercial development projects, support local small businesses, attract new businesses, and create jobs; working with municipal leaders to improve services, the efficiency of budgets, and facilitate infrastructure upgrades; youth development including after-school and summer programs and college saving programs; and more.

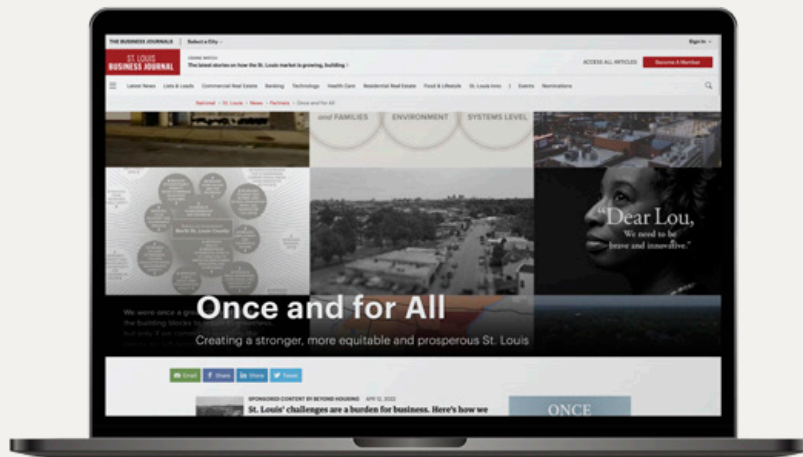
Staff work directly with a network of nonprofit organizations as well as corporate partners and anchor institutions including the Normandy Schools Collaborative, University of Missouri-St. Louis, and Washington University in St. Louis.

Media Support for the Once and for All Effort

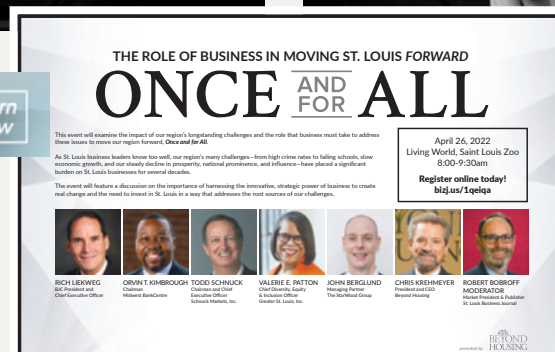
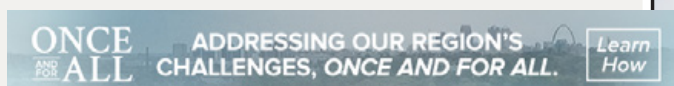
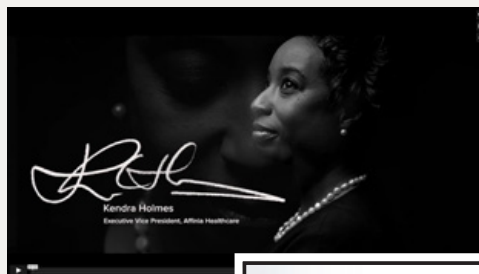
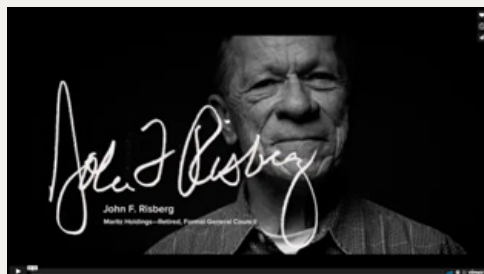
Once and for All launched with a series of videos called “Dear Lou” that contained hopeful but challenging letters urging all of St. Louis to come together to finally address our long-standing challenges.

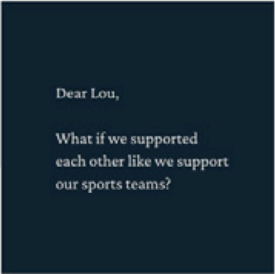
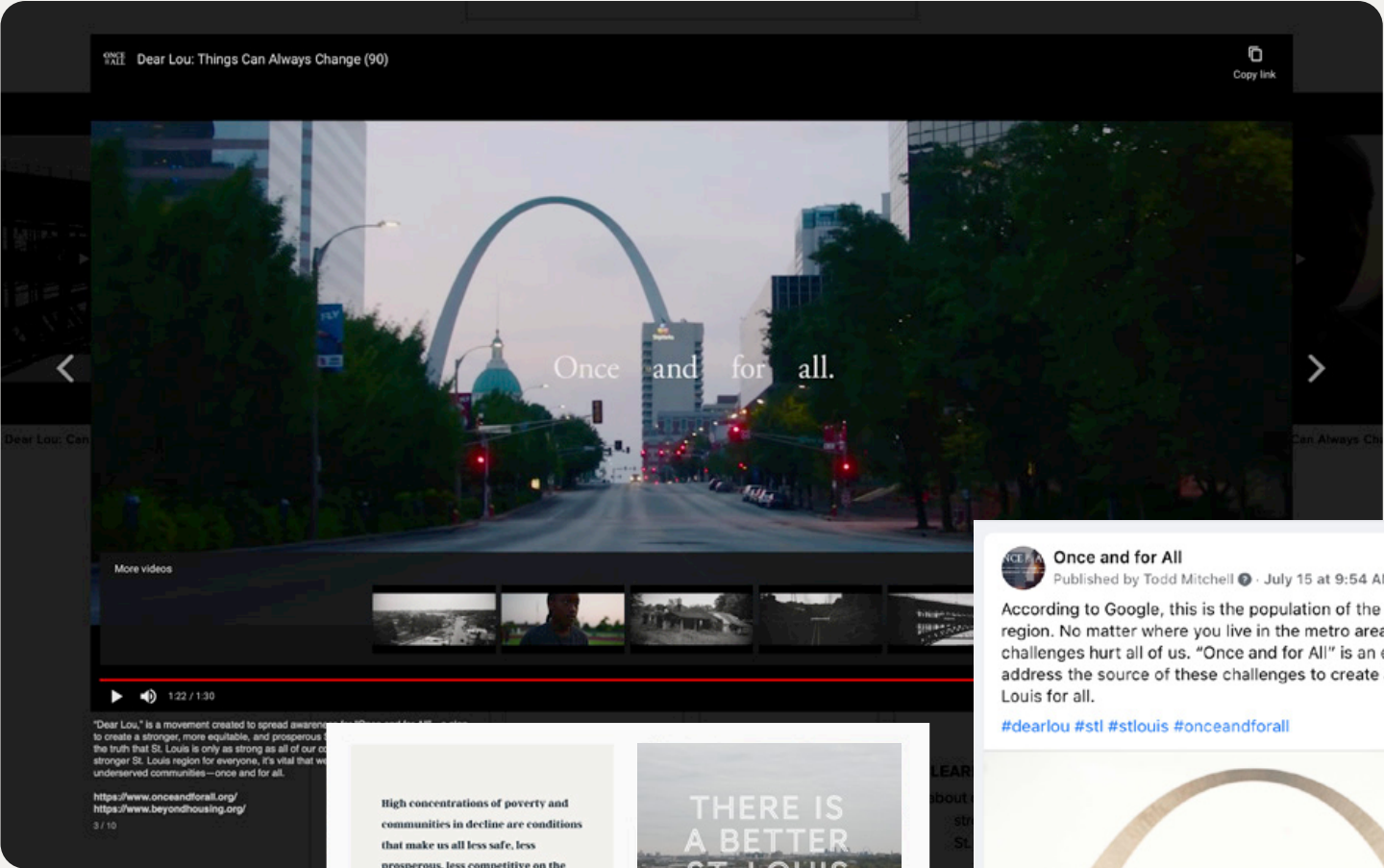
The campaign is supported by a variety of media including broadcast, organic and paid social, social influencers, corporate engagement, and media partnerships.

Our current partnership with the St. Louis Business Journal features hosted panel events, event sponsorships (Advance STL, Top 50 and Fastest Growing), print, digital, email, native articles, and editorial.



Once and for All has also partnered with Fox 2 St. Louis with broadcast, digital and social, and a weekly showcase on their week-day show Studio STL.





ST. LOUIS' CHALLENGES ARE A BURDEN ON BUSINESS.
HERE'S HOW WE ADDRESS THEM.



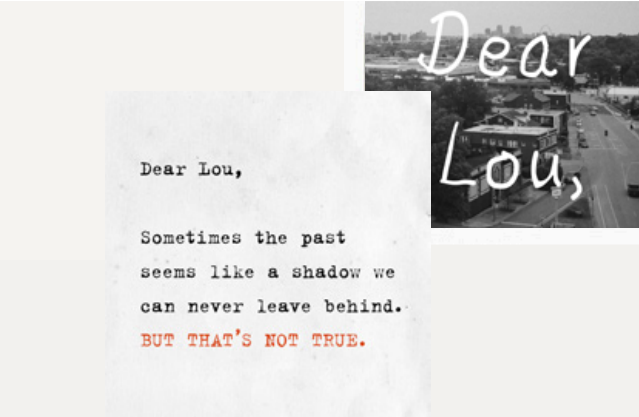
IN ADDITION TO THE harmful impact on the lives of so many St. Louisans, our region's many challenges—from failing schools to high crime rates, slow economic growth, and our steady decline in prosperity and national prominence—also place a significant burden on St. Louis businesses.

These challenges negatively impact our employment base, our ability to recruit outside talent, our region's GDP, and our competitiveness in attracting greater opportunities.

Once and for All is an effort to address the source of these challenges to finally move our region forward. Learn more at [onceandforall.org](https://www.onceandforall.org/) [beyondhousing.org](https://www.beyondhousing.org/)



PINNED POST



To learn more and watch the videos, visit [onceandforall.org](https://www.onceandforall.org).



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OF THE BEST
COMMUNITY
REAL ESTATE
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