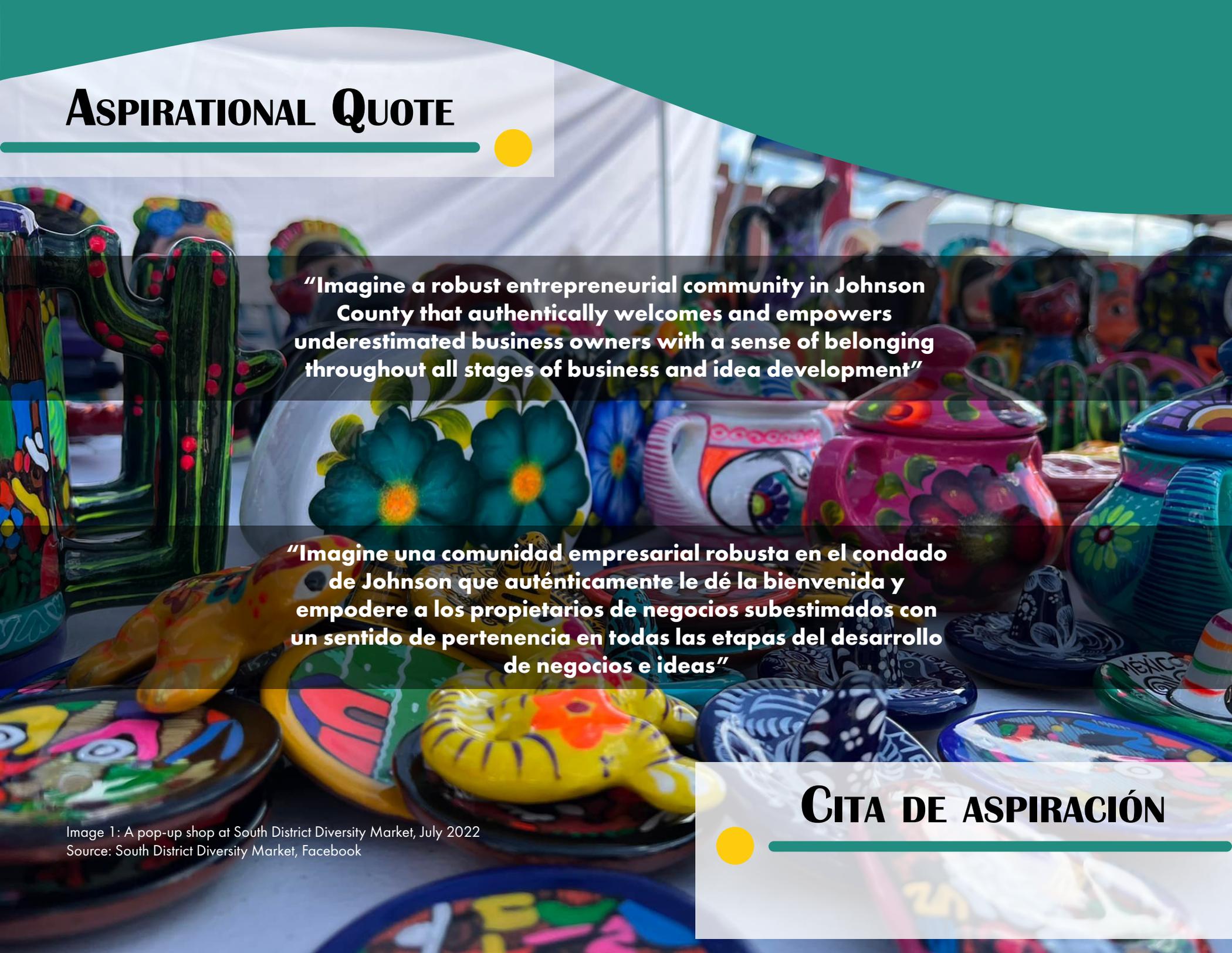


Inclusive Economic Development Plan

in Johnson County Iowa

Nov 2022

ASPIRATIONAL QUOTE



“Imagine a robust entrepreneurial community in Johnson County that authentically welcomes and empowers underestimated business owners with a sense of belonging throughout all stages of business and idea development”

“Imagine una comunidad empresarial robusta en el condado de Johnson que auténticamente le dé la bienvenida y empodere a los propietarios de negocios subestimados con un sentido de pertenencia en todas las etapas del desarrollo de negocios e ideas”

Image 1: A pop-up shop at South District Diversity Market, July 2022
Source: South District Diversity Market, Facebook

CITA DE ASPIRACIÓN

Our Team and Partners

The Astig Team

V Fixmer Oraiz, AICP
Founder & CEO, Environmental &
Community Planner

Asmita Poudel
Environmental Planner

Hekkie Jamili
Urban Planner

Mae McDonough
Planning Assistant

ASTIG
PLANNING

Our Partners



Strategic Doing Session Sponsor



Partners in coordinating Focus Group Sessions

Mazahir Salih
Executive Director
Center For Worker Justice of Eastern
Iowa

Angie Jordan
CEO & Founder
Banjo Knits Empowerment

Marlén Mendoza
Independent Policy Consultant

Acknowledgement

Our Team is incredibly grateful to the underestimated business and entrepreneur community for engaging with this planning process and providing us with your expertise, talent, and delicious food! Without your leadership and willingness to step up, none of this would have been possible.

You are truly leading the way as future ancestors.

We are very thankful to our focus group participants from The Center for Worker Justice of Eastern Iowa, Emrendimiento Latino 5M, and South District Diversity Market for providing their invaluable time and input for this work. Also thank you to our interviewees Simeon Talley, Nancy L. Purington, Juan Santiago, Joseph Mungai, and Inside Out Reentry Community members - LaCresia White and Edward Rohn - for contributing their voices and experiences to this project.

This effort was supported by the leadership of the Multicultural Development Center of Iowa (MDCI) along with funding from GreenState Credit Union, the Iowa City Area Development Group (ICAD), and the Iowa City Area Business Partnership. We are eternally grateful for the financial support and encouragement from the business community to trust us with this undertaking. There is much work to be done and it is heartening to see our community taking the lead to create real and actionable steps towards economic inclusion in our county.

Our sincere thank you to everyone involved!



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Executive Summary

This plan is the culmination of a year-long process aimed at seeking and uplifting the experiences, insights, and shared perspectives of our underestimated business community members, local governments, and business support institutions. This unique plan was created by a community experiencing large gaps in support. This community identified an acute need and reached out to business support institutions for guidance. This plan is in large part a study; when our business community sought to understand the needs of underestimated businesses, they realized there was a lack of data to direct a course of action. We hope that this plan begins our journey down a different path, one that was obscured by the dirt and mud of decades of racial injustice and 'social norms' that placed barriers in front of our underestimated communities. What we have come to realize is that this path was always here, laid by the dreams of our ancestors, if only we would have the courage to collectively uncover it.

This document contains the voices and experiences of our underestimated community members who shared their time (whether filling out a survey, joining one of our focus groups, or a one-on-one interview) with our team to outline their barriers to economic success. These barriers and recommendations to address them are outlined in a way that highlights the public-facing and behind-the-scenes actions that our support institutions can take. In order to create authentic and lasting inclusivity, it is critical that business support institutions focus on internal transformation at the same time that external change is being effectuated.

Across the board, we heard from all sides, (small businesses, entrepreneurs, support institutions, local governments) that they recognize a need to make changes and now is the time.

A condensed version of the planning process, key findings, and recommendations can be found in the next two pages.

Glossary of Terms

- **Underestimated Community Member:** Underestimated Community Members are people who have been historically underrepresented and under-resourced within communities. These community members may include Black, Latine, Indigenous, Asian-American, Immigrant, LGBTQ+, Women, Youth, Formerly Incarcerated/Returning Citizens, and People with Disabilities. This is not an exhaustive list.
- **Diversity:** refers to the composition of differing elements, especially a combination of people who possess various social identities. *Note: there is no such thing as a "diverse individual" - rather, diversity is defined by the makeup of the group¹
- **Inclusion:** refers to the action or state of accepting or of being accepted within a group or community²
- **Equity:** refers to the quality of being fair and impartial; includes freedom from bias or favoritism³
- **Emerging businesses:** prospective business owners, people who may be ideating about a business and could be at different, beginning stages of development
- **Race:** A group of people who share common ancestor and certain physical traits
- **Ethnicity:** A social group that shares common values, culture and/or traditions
- **Gender Identity:** One's innermost concept of self, anywhere on a spectrum of identities that include "male," "female," as well as non-binary, transgender, gender neutral, pan gender, and more. This term refers to how people perceive themselves and what they call themselves One's gender identity can be the same or different from their sex assigned at birth.⁴

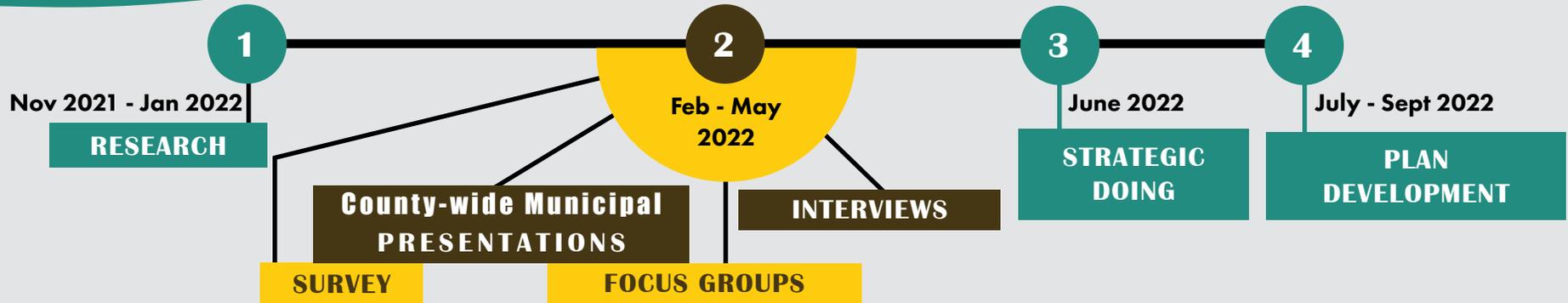
1 Astig Planning, *Internal Racial Equity Training Materials*, (2022).

2 *Internal Training Materials*.

3 *Internal Training Materials*.

4 *Internal Training Materials*.

PLANNING PROCESS



KEY FINDINGS (IDENTIFIED BARRIERS)

After an extensive outreach process, we analyzed data from surveys, focus groups, interviews, and Strategic Doing Sessions, as well as feedback on research and presentations, in order to consolidate the information and delineate key current barriers for underestimated business owners in Johnson County.



1
Cost of Rent



2
Gaps in Information about Resources



3
Lack of access or perceived lack of access to financial banking systems



4
Lack of relationships with business support systems



5
Hostile environment within business support system



6
Short supply of business mentors



7
Lack of access to childcare

RECOMMENDATIONS

A. Recommended Investment

Neighborhood-level MultiCultural Business Hubs



Support the creation of neighborhood level, multicultural chambers of commerce, that are led by and for underestimated community members

**Recommended Action Items in the next page*

B. Recommended Action Items

BEHIND THE SCENES SUPPORT



1. Changes in policies and procedures at multiple levels

- Make available more affordable commercial rental spaces through creative ordinances that reuse, revitalize, and rehabilitate vacant properties
- Seek state-level policy changes to support translating business licensing and permitting documents
- Create local government procedures for funding and loan programs that include:
 - Increased borrowing amounts
 - More time before 1st payment
 - No interest in the 1st year
 - Create programs that are mindful of lessons learned from Covid-19 pandemic and ensure access to state and federal emergency business relief is equitably distributed & all businesses are assisted



2. Internal work for local governments and business support institutions

- Recognize, legitimize, and support multicultural planning perspectives and tools, such as the [BlackSpace Manifesto](#)
- Translate business documents and resources and make them publicly available online and in print form
- Require antiracism training that integrates reconciliation, healing and learning
- Create clearer information about city & county licensing & permitting processes and provide accessible information about ordinances
- Incorporate multicultural and multilingual design elements in office & public spaces: "[Strategies for Designing \(and Redesigning\) Spaces for All](#)", by Katherine Peinhardt and Nate Storrington



3. Bolster entities/organizations that currently support small businesses/entrepreneurs

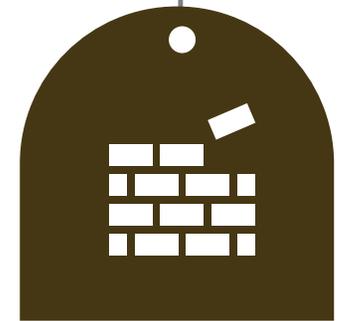
- Strengthen collaborative partnerships between local governments and existing organizations that serve underestimated businesses; these partnerships should include mechanisms for accountability, transparent evaluation, and growth
- Streamline communication between underestimated business support organizations
- Reduce duplicative professional service expenses across underestimated business support organizations by creating a collective structure where organizations can access and share resources
- Conduct transparent and recurrent evaluations to help evolve partnerships in sustainable ways

PUBLIC-FACING SUPPORT



4. Provide resources to the underestimated entrepreneurial and business community

- Create more access to multicultural educational opportunities taught, led by and for underestimated business owners and professionals
- Host financial literacy demonstrations and workshops led by and for underestimated business owners
- Create and sustain dynamic formal and informal mentorship programs
- Widely publicize and make accessible funding and loan opportunities with flexible conditions for start-ups and mid-level projects
- Support existing and emergent local multicultural business markets through funding and marketing efforts



5. Build infrastructure to create spaces for the underestimated business community to thrive

- Build an accessible, culturally mindful commercial kitchen space with low or no rental costs
- Build neighborhood-level, multicultural chambers of commerce throughout the county that can serve as safe communal spaces
 - Build new or create sustainable partnerships with organizations already located in multicultural neighborhoods to assist in the creation of new or modified spaces to house these types of business programs
- Build new or modify existing city and county-owned properties to support flexible food truck and street vending services

Introduction

Inclusive economic development has recently been in the line of sight of Johnson County and many of its municipalities. Many of the municipalities within Johnson County have recently started to recognize the benefits of supporting underestimated entrepreneurs. Those benefits include: the diversification of our local businesses, quality of life improvements, and the increasing richness of service and retail options in the county. Examples include Better Together 2030 and the 2022 Johnson County Economic Development Plan, which both identify diversity, equity, and inclusion principles as drivers of county-wide economic development.

The purpose of this 2022 Inclusive Economic Development plan is to uplift the plans mentioned above and to outline actions Johnson County, its municipalities, and business support institutions can take to create a more inclusive environment. Our inclusive planning process included conducting a multilingual survey, meeting with diverse focus groups, and conducting personal interviews; it culminated in a county-wide Strategic Doing Session. This information is publicly available and meant to provide a baseline understanding of the gaps and opportunities in Johnson County for creating an authentically inclusive economic business environment.

Our team intends to provide decision-makers, planners, and business owners/entrepreneurs with a plan that is accessible (meaning that it is easy to understand and execute at multiple levels) and which will be re-evaluated every two years. We feel strongly that in order to stay the course and continue down a path where underestimated business-owners and entrepreneurs can be successful, the business community must re-evaluate progress benchmarks. Much like quarterly reports, this plan should be revisited to understand the gains and losses that have occurred. Given the strong business support we experienced at the outset of this planning process, we are confident that our county will become a leader in the state for inclusive economic development that attracts and retains a diverse cultural landscape.

Inclusive Economic Development Plan in Johnson County



Image 3: South District Diversity Market in Iowa City, August 2021
Source: Joseph Cress, Iowa City Press Citizen

SPOTLIGHT



The Diversity Market is a pop-up market in the South District Neighborhood of Iowa City. The market offers the community a chance to enjoy delicious food from local vendors, shop for unique goods, experience live music, connect with area nonprofits, and more. The Diversity Market is a one-of-a-kind annual opportunity for all ages, which focuses on elevating underestimated entrepreneurs in Johnson County. Keep up with Diversity Market happenings on their Facebook page [@southdistrictdiversitymarket](https://www.facebook.com/southdistrictdiversitymarket)

SOUTH DISTRICT DIVERSITY MARKET ●

Changing Demographics



One of the main drivers of this plan is the changing demographics of Johnson County. A more diverse population should result in an equally diverse business landscape around the county. However, that is not necessarily the case, and this plan aims to understand what barriers and opportunities exist in order to make changes that result in an authentically diverse and supportive business ecosystem.

Johnson County saw its population increase 18.21% from 2000¹-2010², and 14.93% in the last decade (2010-2020³). The American community survey has estimated its population in 2020 to be 150,819. With such a rise in population, the county is the second highest growing region in Iowa during the last decade in terms of the density. Several cities within the county have also faced an increase in their population while growing more diverse in the past decade. Iowa City, which has continued housing the most county residents, contains 50% of the county population, followed by Coralville and Tiffin, which house 14% and 13% of the county population, respectively (2020 ACS). In the last 5-years (2015-2020) however, some of the smaller cities have seen the most growth. For example, Tiffin has seen its population increase by 60%, Shueyville by 34%, North Liberty by 28%, Swisher by 26%, and Solon by 17%.⁴

With the growing population, the county has also seen an increase in its diversity in terms of race and ethnicity. The majority (81%) of the residents in the county is white as of 2020; however, the black population has grown by more than 50% in the county between 2015 and 2020. This changing demographic has been seen in other cities, but Oxford has meanwhile lost all of its Black residents during this time period.

- 1 United States Census Bureau, Decennial Census, (2000).
- 2 United States Census Bureau, American Community Survey (ACS) 1-year estimates, (2010).
- 3 ACS 5-year estimates, (2020).
- 4 ACS 5-year estimates, (2015); ACS 5-year estimates, (2020).

Johnson County saw a **15%** increase in population between 2010-2020

The Black population has grown by more than **50%** in the county between 2015-2020

2015-2020, the county saw an increase in its Hispanic or Latino population by **18%**

In 2020, the number of Hispanic or Latino population was 8,634 and that of Asian population was 9,346. From 2015 to 2020, the county saw an increase in its Hispanic or Latino population by 18%, while its Uruguayan population more than quadrupled. Similarly, Hispanic or Latino populations of Honduran and Colombian origin have increased in population almost two-fold, with most of the Honduran origin community residing in Iowa City, and the Columbian population residing in North Liberty.⁵

- 5 ACS 5-year estimates, (2015); ACS 5-year estimates, (2020).

CHINESE

(Including Mandarin/Cantonese)

FRENCH

(Including Haitian/Cajun)

SPANISH

were the topmost languages in limited English-speaking households of Johnson County in 2019

Among the Asian population, the county housed 12% more residents in 2020, than it did in 2015. The major increase has been in the Nepalese population which has increased more than three times (by 92 individuals), the majority of whom are residing in Iowa City. This is followed by Thai, Bangladeshi, and Vietnamese populations, whose communities have increased 2.8 times (by 43 individuals), 2.4 times (by 67 individuals), and 1.5 times (by 594 individuals) respectively. The majority of the county's Thai and Bangladeshi communities reside in Iowa City, while the Vietnamese population is dispersed across Iowa City, Coralville, Tiffin, North Liberty, and Shueyville.⁶

As the Johnson County population diversity is growing, communities with limited English-speaking abilities can also be seen increasing. Chinese (including Mandarin/Cantonese), French/Haitian/Cajun, and Spanish are the topmost languages in these communities⁷. Businesses that are operated by underestimated entrepreneurs are hard to find, but the Targeted Small Business directory, managed by Iowa Economic Development Authority, offers one way to find them. Although this directory is not all encompassing, small business which are "owned, operated, and actively managed by one or more women, minority persons (an individual who is and African American, Latino, Asian or Pacific Islander, American Indian or Alaskan Native American), person with a disability, or service-disabled veterans"⁸ can get registered after they apply with some documented verifications.

6 ACS 5-year estimates, (2015); ACS 5-year estimates, (2020).

7 ACS 1-year estimates, (2019).

8 Iowa Economic Development Authority, *TSB Certification Application*.

In 2020,
the median
household
INCOME
for

Black/African American
Alone householder was **\$32,981**

Asian Alone householder was **\$41,713**

Hispanic or Latino householder was **\$48,421**

White Alone householder was **\$69,462**

In 2012, the top three economic sectors of Johnson County, based on annual payroll were health care and social assistance, manufacturing, and retail trade. Among the underestimated business owners, accommodation and food service and retail trade were the top ones⁹. This data was collected only twice on a national level in the last decade. Moreover, the most recent one, collected in 2017, doesn't have details broken down by publicly available demographic data. This is one of the hurdles that business support entities face while trying to understand the current scenario of underestimated business communities.

Within Johnson County, there remains a significant income disparity between households of different races. In 2020, the median household income for White Alone householder was \$69,462, but it was \$32,981 for Black or African American Alone householder, \$41,713 for Asian Alone householder, and \$48,421 for Hispanic or Latino householder¹⁰. Deliberate strategies to diversify the economic sphere in the county can reduce the wealth disparities that have persisted for generations.

9 United States Census Bureau, *Survey of Business Owners*, (2012).

10 ACS 5-year estimates, (2020).

SPOTLIGHT



The Multicultural Development Center of Iowa (MDCI) operates a business accelerator and incubation program to support minority-owned early stage and startup businesses throughout Johnson County. During this intensive 16-week training program, entrepreneurs from underserved communities and disadvantaged backgrounds learn how to accelerate the growth and development of their new or existing business through access to professional resources and expertise such as legal, accounting, product development, rapid prototyping, venture capital, and other support services. To learn more about the program or apply, visit mdciowa.org/incubate

BIPOC BUSINESS ACCELERATOR BY MDCI ●



Image 4: Fourth Fest in Coralville, July 2021
Source: Joseph Cress, Iowa City Press Citizen

SPOTLIGHT



The Immigrant Entrepreneurs Summit (IES) holds events across the United States, including in Iowa and throughout the Midwest, to connect the immigrant business community and offer entrepreneurs from diverse backgrounds an opportunity to learn and grow with one another. IES hosts a grant competition for emerging businesses, recognizes community leaders and advocates with awards, and provides minority business owners with services such as counseling, technical assistance, and financial support. To learn more about the Immigrant Entrepreneurs Summit, please visit iesusa.org.

IMMIGRANT ENTREPRENEURS SUMMIT

County-wide Inclusive Economic

Johnson County

The existing 2022 Johnson County Iowa Economic Development Plan contains recommendations pertaining specifically to the needs of underestimated businesses. As part of the communication, marketing and education goals, the plan recommends “addressing both language and cultural barriers”¹ as well as “using many different platforms and venues”² to meet business owners in spaces that are most accessible and comfortable.

The plan also encourages partnering “with an existing microloan program, or [creating] a new one, to support women, minority and immigrant entrepreneurs”³. Relatedly, the 2022 Johnson County Economic Development plan endorses the creation of a revolving loan program and a grant fund to support underestimated business owners and entrepreneurs⁴.

1 The Bill Menger Group, *Johnson County, Iowa, Economic Development Plan*, (2022), 15.

2 *Economic Development Plan*, 15.

3 *Economic Development Plan*, 6.

4 *Economic Development Plan*, 18.

The City of North Liberty prioritizes “diversified economic base”¹ among its policies related to economic development in the [2013 Comprehensive Plan](#). Among its several racial equity initiatives is the [Neighborhood Ambassador Program](#) which was brought into action in 2020 to help bridge gaps between city and underserved population and create resilient communities. This program provides funding for community events or activities that “encourage interaction between generations and cultures”². The city also requires its staff to take at least one Diversity and Inclusion training each year since 2020³. The city’s [economic development strategy](#) includes supporting small businesses via the Small Business Development Program. The program provides loans and financial support to unique, emerging startups which helps in diversifying the city’s economic composition.

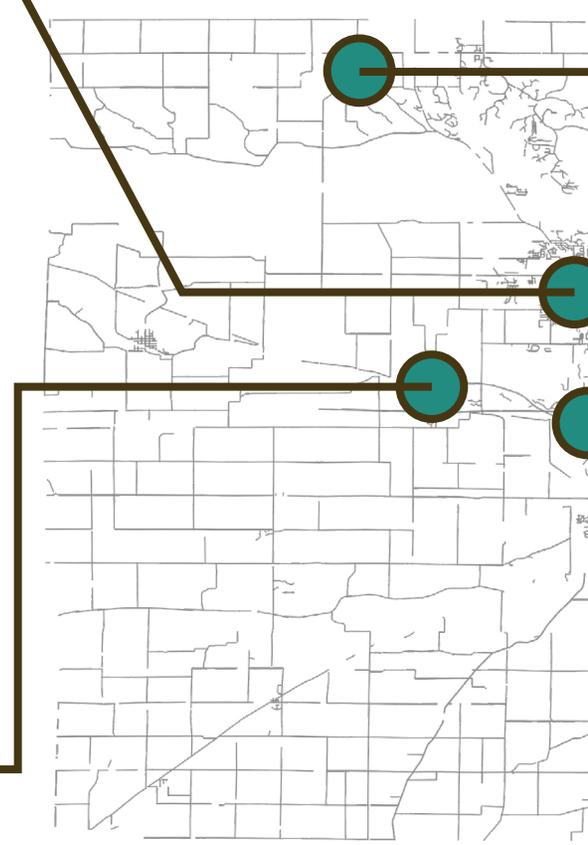
1 *City of North Liberty, Iowa Comprehensive Plan*, (2013).

2 “Neighborhood Grants,” Great Neighborhoods, North Liberty Iowa, accessed September 9, 2022, https://northlibertyiowa.org/residents/great-neighborhoods/#tab_2_.

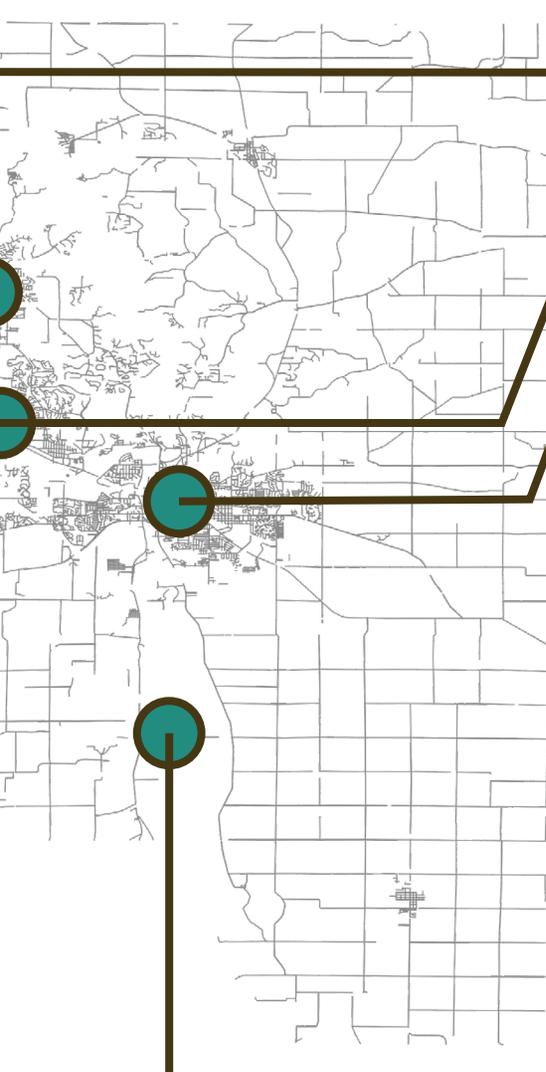
3 “The City’s Next Steps Towards More Social Justice and Racial Equity,” North Liberty Iowa, last modified August 26, 2020, <https://northlibertyiowa.org/2020/08/26/the-citys-next-steps-towards-more-social-justice-and-racial-equity/>

The City of Tiffin, as one of the fastest growing cities in Iowa, Tiffin’s [2018 Comprehensive Plan](#) prioritizes diverse business communities as a means to develop economically. The city also plans to create a local economic development group to help foster positive business opportunities for a diverse economy.

The City of Hills’ [2013 Comprehensive Plan](#) contains an economic development strategy of creating a growing and welcoming environment for diversified businesses in the city.



Support for Economic Development



The City of Swisher's [2023 Comprehensive Plan](#) prioritizes promoting neighborhood scale commercial activities and business opportunities as one of the city's economic development principles.

The City of Coralville noted in its [2014 community plan](#) that it provided development incentives and prioritized the diversification of the local economy. Its [2017 master plan](#) identified a development concept promoting an "International Village"¹ design, which would draw on the existing mix of international restaurants and business and deploy a mix of architectural styles to convey an international flair, increasing eclectic business opportunities as well as accessibility to housing. A redevelopment plan was recently passed by the city to develop the southeast commercial area.²

1 Brockway Land Planning Associates, *City of Coralville Master Plan - Southeast Commercial Area 2017*.

2 George Shillcock, "Coralville City Council votes in favor of new development despite mayor's opposition", *Iowa City Press Citizen*, Aug 10, 2022.

The City of Iowa City has been a member of Government Alliance for Racial Equity since 2015 and has adapted its own Racial Equity Toolkit that is regularly used by each of the city departments. With GARE resources, the city provided two Racial Equity trainings to its staff in 2017 and 2019.¹ The city's Equity and Human Rights Department also provides information on different types of discrimination in multiple languages. This department also "investigate[s] complaints, coordinate[s] mediation, conduct[s] conciliation, and enforce[s] the provisions of the Iowa City Human Rights Ordinance contained in Title II of the City Code"². The department published the city's [Racial Equity report card](#) in 2021, which showcases data related to police complaints filed, and city employee demographics from the year 2016 till 2020.

The city has identified "promoting an inclusive and resilient economy throughout"³ as one of its primary goals in its [2021 strategic planning document](#). The strategies for this goal include collaborations to increase opportunities for marginalized communities, encouragement of diverse and sustainable commercial nodes in neighborhoods, and city support towards minority-owned local businesses. For the city to utilize its Tax Increment Financing fund, any project needs to align with the strategic plan goal.

1 Stefanie Bowers to Geoff Fruin, July 23, 2020, City of Iowa City Memorandum, Re: Update on Racial Equity Toolkits.

2 "File a Complaint," Equity and Human Rights, City of Iowa City, accessed September 9, 2022, <https://www.icgov.org/city-government/departments-and-divisions/equity-and-human-rights#:~:text=The%20staff%20of%20the%20Office,level%20anti%2Ddiscrimination%20laws>.

3 *Iowa City 2020-2021 Strategic Plan Update*, (2021).

Outreach and Engagement

At the beginning of November 2021, multiple stakeholders from business support groups came together with an idea to develop a plan to create a pathway for making the JC business community more authentically inclusive. This project was a collaboration between the Iowa City Area Development Group (ICAD), the Iowa City Area Business Partnership, The Multicultural Development Center of Iowa, and is supported by Green State Credit Union and Hills Bank. Our team conducted an extensive outreach effort to underestimated business community members in the county. These efforts included initial business research, an online survey, focus group discussions, one-on-one interviews, strategic doing session, door-to-door outreach, and city council presentations. One of the goals of the plan was to identify opportunities and gaps found in the survey results and outreach efforts and to find pathways for addressing these gaps. To this end, the planning process culminated in a county-wide strategic doing session that brought together decision-makers, government staff, and business owners/entrepreneurs. The resultant pathfinder projects are still ongoing.



Image 5: Collage of images from Focus Group Sessions for IEDP, 2022
Source: Authors

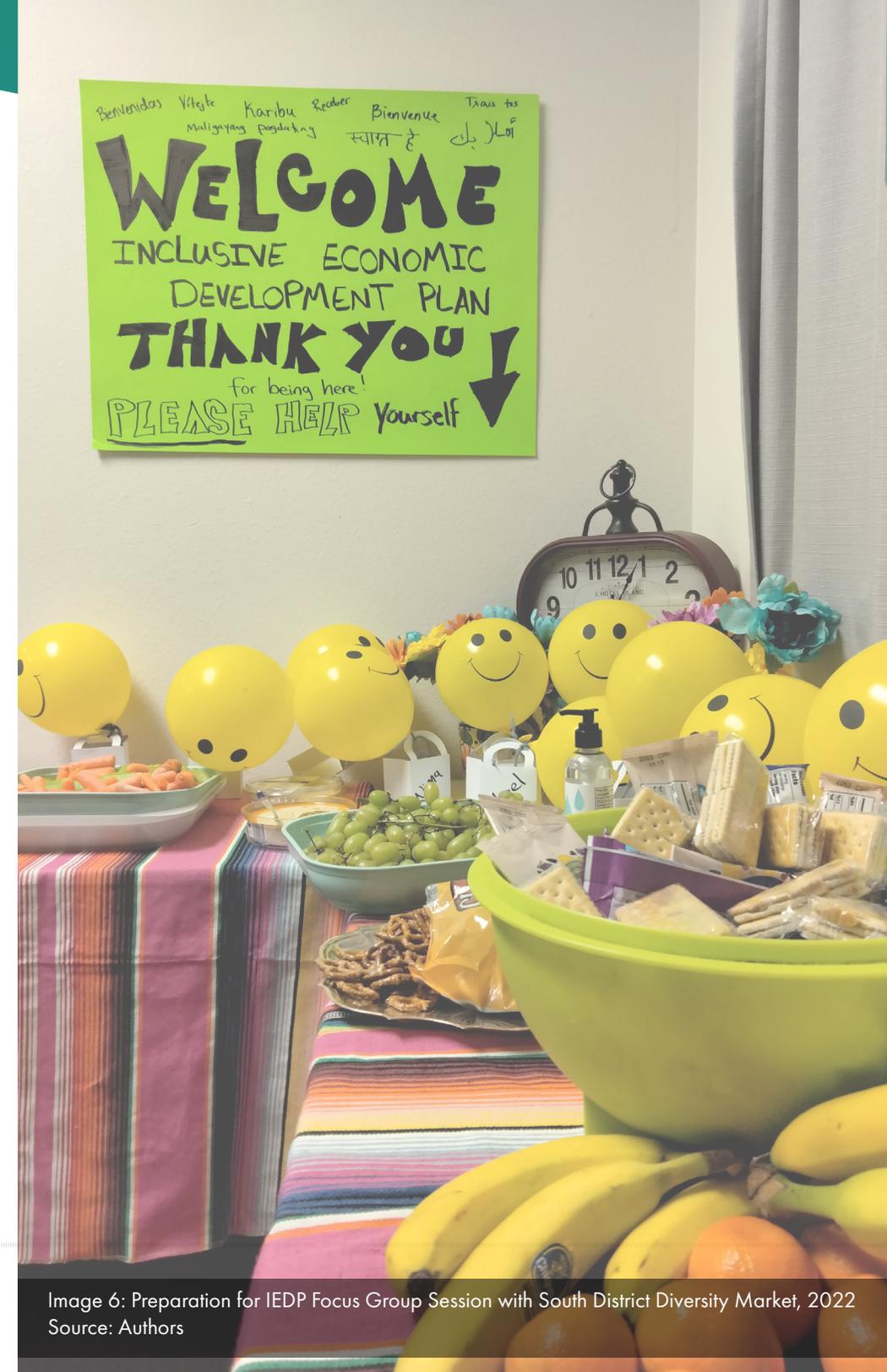


Image 6: Preparation for IEDP Focus Group Session with South District Diversity Market, 2022
Source: Authors

The planning process outlined in this section was intended to be as inclusive as possible. For example, survey questions relating to sensitive topics such as an individual's social location (e.g., gender identity, race, and ethnicity) were built to have more open ended questions; survey questionnaires and presentation materials were translated whenever possible; focus group participants, interviewees, as well as survey respondents were compensated for their time, trust, and effort; translation, transportation and childcare services were always provided for in-person events. Our team recognizes that intent does not equal impact, and we should always strive to do a better job based on lessons learned. We also outline opportunities for improvement when this plan is re-evaluated in the future.



Image 7: Strategic Doing Session with Johnson County government representatives, business support institutions representatives, and underestimated business owners, July 2022
Source: Authors

1

November 2021 - January 2022

In November of 2021, our team began the planning process with an extensive search for inclusive economic development plans across the state and nation. This research focused on plans that centered racial equity and economic development, either together or separately. One effort that stands out is 'Inclusive Dubuque', which was spearheaded by the Community Foundation of Greater Dubuque. This project is a city-wide collaborative effort to address racial inequities and provides racial equity toolkits and resources ([see spotlight](#)). A complete table of the research documents can be found in the [appendix](#).

RESEARCH

2

February - May 2022

SURVEY

At the outset of the project, our team realized that connecting with underestimated business owners and asking them to fill out a survey would be a challenging task for us and potentially extractive and an onerous one for the business owners. In order to make the survey more accessible to the underestimated business community, our team translated an online survey into the four major non-English languages that are spoken within the county: Spanish, French, Mandarin, and Arabic. Incentives were provided to those that completed the survey in order to compensate people for their time and expertise. The survey was then distributed to the underestimated business community through emails, text messages, and social media outreach. After a few weeks of soliciting survey responses, we decided to incorporate additional door-to-door canvassing in order to reach more people and reach our goals.

County-wide Municipal PRESENTATIONS

Concurrent with the release of the survey, our team approached each of the municipal councils in the county and presented the planning project and its outreach efforts. One of the main goals for engaging city councils was to solicit, engage or draw on their leadership for reaching underestimated business owners in their respective cities. Oftentimes, council members are business owners or have lived in the community for many years, hence, they may have local knowledge of the community that can't be found online or through government databases.

FOCUS GROUPS

For a more human-centered approach, we reached out to support organizations that already work with the underestimated business community in the county and conducted focus group discussions with their members. The organizations included Emprendimiento Latino 5M, The Center for Worker Justice, and South District Diversity Market Vendors. These organizations and groups have already generated trust amongst their communities and provide connections and or resources for business development. Throughout this plan you will hear from many of the individuals that attended these sessions and shared their experiences.

Process Timeline

INTERVIEWS

During the months of March-June, we identified 6 underestimated business owners and entrepreneurs from around the county with diverse backgrounds and conducted one-on-one interviews with them. These in-depth sessions provided a window into personal experiences that often verified our survey data and focus group input. The interviewees were compensated, and the interviews occurred either in-person or via a virtual conversation. With the interviewees' approval, we recorded these conversations and were, in this way, able to literally give voice to each of the lived experiences. We have included short snippets of these interviews in our presentations and on the virtual StoryMap. In addition, this outline contains several quotes taken directly from these interviews; full versions are available on request.

Our team found these focus groups to be incredibly engaging when participants spoke freely in their native languages. Group members clearly felt more comfortable sharing stories and experiences this way. It was also a humbling experience for planners to be immersed in a different language/culture and to rely on translators to follow along with the conversation. We hope that this method of generating valuable input is replicated in the future and continues to build trust and compassion within our communities.

3

June 2022

STRATEGIC DOING

As a culmination to the outreach efforts, we conducted a large Strategic Doing Session with participants from underestimated business community members, support institutions, and local government agencies in the county. This four-hour event utilized a Strategic Doing process, and included a presentation of the survey, interviews, and focus group input. Over thirty individuals attended, including staff and leadership from Johnson County, the mayors of Coralville, Iowa City, and North Liberty, bank staff from MidwestOne Bank, Green State Credit Union, and Hills Bank, Iowa City Area Development Group, the Iowa City Area Business Partnership, the Multicultural Development Center of Iowa, the owner of Cafe on the Go LLC, the University of Iowa Pappajohn Business Center staff, and the owner of La Mexicana. The Strategic Doing process resulted in identifying three effective pathfinder projects that are currently in their initial stages of development.

4

July - September 2022

PLAN DEVELOPMENT

After a series of successful outreach events, community leaders involved in the focus groups and the Strategic Doing sessions, convened to draft recommendations. The draft of these recommendations, which also took into account existing and future county-wide strengths and opportunities, was vetted by those leaders.

THE PATHFINDER PROJECTS

From the Strategic Doing Session

Underestimated Business Mentorship

This initiative aims to increase access to mentorship opportunities for underestimated entrepreneurs and business owners. This pathfinder project group is reimagining the mentorship experience to better fit the needs of both mentors and mentees, as there is a great unmet need for this kind of professional relationship. The aim of the project is to draw a wider range of mentors with diverse skills in areas such as finance, accounting, marketing, social media management, business idea development, legal expertise, and more. The project explores how “Micro-mentoring,” also known as short-term or as-needed mentoring, can draw more community members with vital knowledge into small-scale mentoring roles. The project group is currently exploring how to boost the existing mentoring program efforts taking place at the Multicultural Development Center of Iowa.

Mobile Food Vendor Portal

This pathfinder project engages the Planning and Community Development Directors from Coralville and North Liberty, Iowa City’s Deputy City Manager, Environmental Health Specialist for Johnson County Public Health, and the owner of Cafe on the Go LLC. This collaboration aims to create a hub of accessible and multilingual Mobile Food Vendor information on the Johnson County Public Health website; this site will link back to each municipal website’s landing page for specific, local permitting and information. Each municipality represented in our group has committed to creating a homepage or portal for mobile food vendors where municipal regulations and licensing information can be found. Johnson County Public Health is updating to their website to link to each municipal information homepage.

One of the hurdles Johnson County Public Health faces is that, per current State Law (Iowa Code 1.18), local health departments cannot translate their own applications for food businesses.

Johnson County Business Education Workshop Pilot

This pathfinder project engages local independent consultants from Banjo Knits Empowerment and Mendoza Consulting, who directly serve underestimated populations of small business owners; Hills Bank, MidWestOne Bank, and the City of Iowa City Neighborhood Engagement and Economic Development Departments. This team seeks to increase consistent access and relevant business education by piloting a workshop designed by and for traditionally marginalized entrepreneurs in the area. This group has conducted a survey to identify dates, times, and specific topics for business workshops (e.g. financial literacy, licensing and permits, etc.). The team partnered with the county and the Small Business Development Center (SBDC) to fund guest speakers for the panels. Additionally, the team is seeking to secure a location in the South District of Dream City, where they will host a pilot workshop that they hope will become a regularly supported and scheduled opportunity to connect underestimated populations to educational opportunities and the resources they can use throughout the year. This location in the heart of the new SSMID district will contribute significantly to further fostering the community.



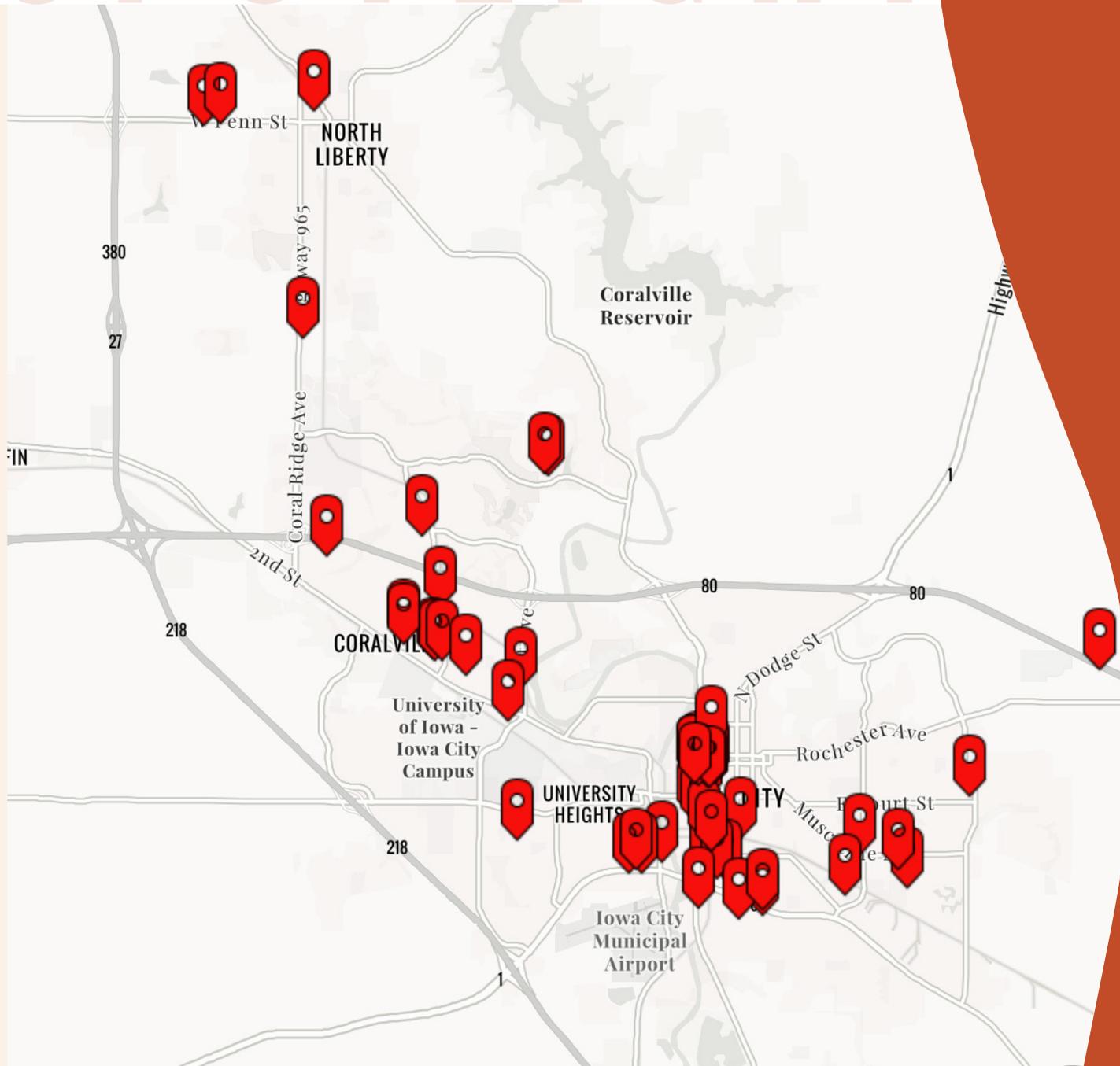
Image 8: Attendees of Strategic Doing Session listening attentively to the presentation given by Astig Planning and Angie Jordan, July 2022
Source: Authors

LESSONS LEARNED

Here are a few mistakes we want to share with future planning initiatives, to help avoid some of the missteps that can occur during such an important and sensitive process.

- Our decision to compensate and support community members was made in good faith; however, we could have better organized the distribution of funds to focus group participants. We recommend, then, that compensation processes be clearly communicated and distributed at the beginning of the session in order to avoid confusion, especially as people have to leave immediately after the group ends.
- A lack of data and difficulties in identifying underestimated businesses makes it hard to reach them and collect detailed information in a timely manner. As the planning team conducted outreach activities, it became clearer that an additional route to reaching these business owners is to use existing community support groups (e.g., 'Iowa City Area Chinese Association). We recommend using these groups earlier in the process.
- This development plan is intended to be shared with underrepresented groups, many of whom speak languages other than English. Unfortunately, our team we did not budget for this document to be translated. We thus strongly recommend that future development plans include a process and budget for translation.
- While underestimated populations share similar challenges, there are some challenges unique and specific to their culture, gender, etc. This important detail was noted by our collaborators during focus group sessions. Although data is often not parsed by these different challenges, it is very important to pay attention the them; when we don't do so, it can appear as if we're implying that a solution to a unique and specific challenge has already been found. We recommend that future planners continue to bear in mind that a recommendation for one segment of a population does not necessarily extend to other groups.
- During door-to-door canvassing and survey collection, our team heard that some members of the underestimated business community felt that their voices were not truly heard and that regulations and policies were barely changed, despite their input. While this perception could certainly be due to the fact that changes may not in fact have taken place, it could also be due to on-going communication barriers between city and underestimated business owners. These barriers include language differences as well as inefficient information platforms. A solution to this problem could be to create a mechanism to provide feedback to business owners at several junctures in the planning process. We highly recommend planning and budgeting for such a feedback mechanism early on in future planning processes.
- Our team realized that several barriers exist with directories such as the Targeted Small Business database created by Iowa Economic Development Authority, because of lengthy documentation requirements. To minimize these kinds of barriers, as well as to create an effective and efficient feedback loop as highlighted in the previous point, we highly recommend that a simple input process—separated from anonymous data collected—be created and circulated among larger communities early in the process. This will help create a local database that can be utilized as a feedback loop and can be forwarded to business support institutions as communication resources.
- Safe spaces for population representing different communities/ethnicities help our underestimated population come together to truly engage i.e. disagree and collaborate. The Strategic Doing Session made use of such a safe space in bringing together individuals and community leaders from underestimated populations as well as business support institutions for the first time. It is important to normalize and regularize these spaces, which will help our communities feel safer to put forward their open points of view without having to fear being viewed as divided or unorganized.

SPOTLIGHT



Grow Black Owned is an interactive “Story Map highlighting Black-Owned Businesses, Non-Profits, and Entrepreneurs in Johnson County, Iowa.” This resource includes stories from entrepreneurs and community leaders, along with a directory of Black entrepreneurs in Johnson County. Business owners interested in submitting their business to the Grow Black Owned Directory can do so [here](#).

GROW BLACK OWNED

RESOURCE



The Community Foundation of Greater Dubuque partnered with “a local network of leaders from faith, labor, education, business, nonprofit, and government dedicated to advancing justice and social equity”¹ to create a series of free diversity, equity, and inclusion toolkits for organizations and workplaces. The toolkit resources cover topics ranging from systemic racism, LGBTQ+, inclusive terminology, disability inclusion, racial healing, and more². The Inclusive Dubuque toolkits contain resources that can be utilized by multiple audiences including municipalities, businesses, and business support institutions. To learn more about Inclusive Dubuque and to access the toolkits, please visit includedbq.org

¹ Inclusive Dubuque, accessed September 16, 2022, <https://includedbq.org/>

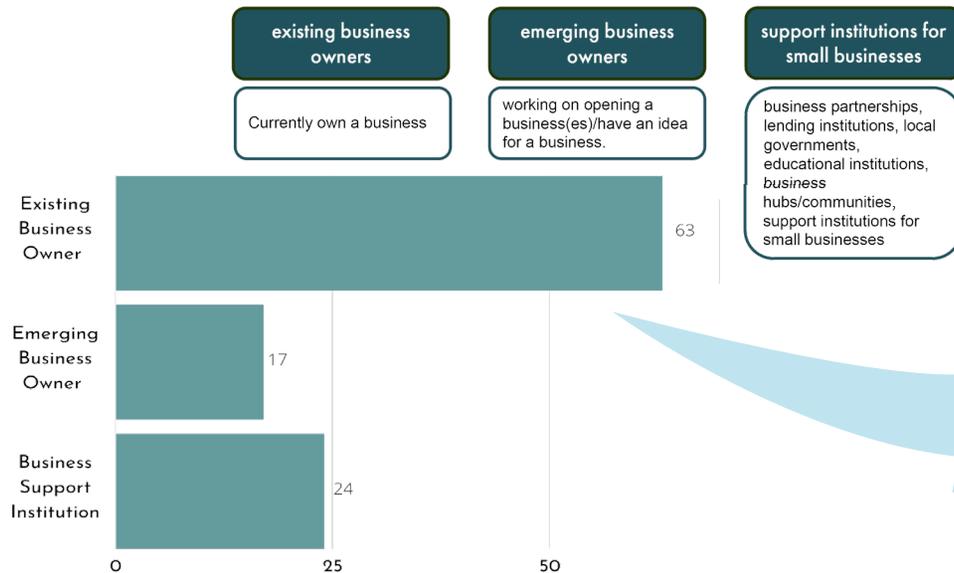
² “DEI Toolkit,” Inclusive Dubuque, accessed September 16, 2022, <http://includedbq.org/dei-toolkit/>

Findings

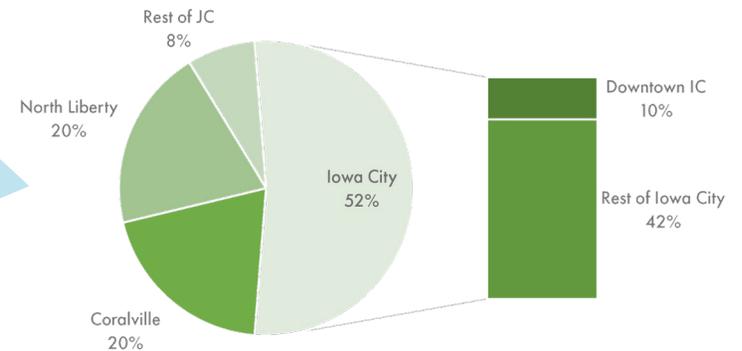
WHO WE HEARD FROM

The online survey gathered 105 responses, 63 of which were from current business owners, 17 from people thinking about opening a business, and the rest from business support institutions. Almost three quarters of those identifying as existing or emerging business owners identified themselves as either woman, female, or referred to themselves as she/her. We saw this distribution in our focus sessions as well, where most of the participants were women. We identified several barriers in our overall analysis. Survey results are communicated through graphs and charts; these findings informed our detailed qualitative analysis and can be seen throughout the report in quotes from the interviews and focus groups.

Survey respondents' affiliations



Locations of existing businesses who responded to the survey



WHAT WE HEARD

Some existing barriers



Cost of Rent

Well-trafficked business locations are difficult to find, and commercial rental spaces can be cost prohibitive. Many underestimated businesses are paying very high rent costs, which further forces entrepreneurs to save personal funds for longer periods of time. This problem is exacerbated by a general lack of access to financial capital, as was expressed by many participants.



Gaps in Information about Resources

Business support institutions are not adequately conveying useful information (e.g., available grant programs, classes) to the underestimated business communities. This information is also not made available in multiple languages, making it difficult for the underestimated business community to participate. More specific outreach efforts should include social media and paper flyers, particularly in frequented laundromats, barber shops/hair salons, and local markets that display community bulletin boards.



Lack of access or perceived lack of access to financial banking systems

Many participants and interviewees indicated that they do not feel able to approach local banks for loans. There is a perception that banks give higher interest rates to individuals with an Individual Taxpayer Identification Number (ITIN). Additionally, banking institutions do not keep adequate records that help identify who they are serving; hence, it is difficult to verify the exact number of underestimated businesses that are able to acquire loans.



Lack of relationships with business support systems

Many participants didn't know how to navigate the business ecosystem (where to apply for loans, how to file their taxes) since they don't have relationships with bankers, accountants and lawyers. These people are thus even more likely to be affected by market disruptions. Participants noted that they did not know where to receive assistance to manage the impacts of Covid-19 and some had to close their businesses. Many disclosed that they did not know if they qualified for Covid-19 business relief funds.



Hostile environment within business support system

Many participants disclosed that they do not feel welcome in local government or business support institution spaces. This is in part due to the lack of available translated materials, but some shared personal stories of encountering direct racism. These stories included unhelpful front desk staff, the need to bring a white friend along to feel safer, and a high fear of rejection that stops many from attempting to access resources. Unfortunately, this results in a word-of-mouth system that can often lead to the dissemination of misinformation.



Short supply of business mentors

Emerging underestimated entrepreneurs are interested in participating in dynamic mentorship programs, but BIPOC business mentors are already overly taxed and have a difficult time sustaining engagement. Many indicated that it was important for them to have BIPOC mentors that are navigating the same systems, as there are hurdles that non-BIPOC businesses do not face and cannot help the BIPOC community to navigate.



Lack of access to childcare

Childcare access is an issue for our entire business community. Underestimated business owners are even more affected, as childcare is cost-prohibitive for them. The lack of good quality low cost childcare is a major barrier making these business owners more economically vulnerable.

RESOURCE

 INTERNATIONAL ECONOMIC DEVELOPMENT COUNCIL

A Playbook for Equitable Economic Development:

Guidance on identifying structural racism and implementing equitable practices



The International Economic Development Council created a resource guide on best practices for promoting equitable economic development. The Playbook utilizes a racial justice lens, gives historical context to help address present day economic development challenges, and advises based on the most current data to guide governments and economic development organizations to operate in a way that supports equitable economic development.

“Economic development has played a role, even if inadvertently, in perpetuating inequality. Yet economic developers can be part of the solution, working to reduce barriers and increase opportunities for communities of color through the more equitable distribution of wealth in these communities.”¹

The Playbook is organized to showcase best practices, with chapters focusing on the following practice areas:

- Managing Economic Development Organizations (EDOs)
- Small Businesses
- Entrepreneurship
- Workforce Development
- Real Estate
- Business Attraction and Marketing
- Neighborhood Development and Downtown Revitalization
- Disaster Recovery, Climate Resilience and Environmental Justice”

1

Frankie Clogston, *A Playbook for Equitable Economic Development*, 2.

**A PLAYBOOK FOR EQUITABLE
ECONOMIC DEVELOPMENT**

DETAILED ANALYSIS

A. DEMOGRAPHICS

The existing and emerging business owners in the county come from diverse backgrounds

When existing and emerging business owners were asked an open-ended question on their racial and ethnic identity, existing and emerging business owners answered with an encouraging array of races (25 different ones) and ethnicities (29). Multiple choice surveys do not typically elicit this range of responses; we find this level of diversity to be stimulating as it indicates that the county is thriving with potential for more diverse businesses.

Respondents of 25 races and 29 ethnicities surveyed

Race - a group of people who share a common ancestor and certain physical traits

Ethnicity - a social group that shares common values, culture and/or traditions

Races of Existing & Emerging Business Owners



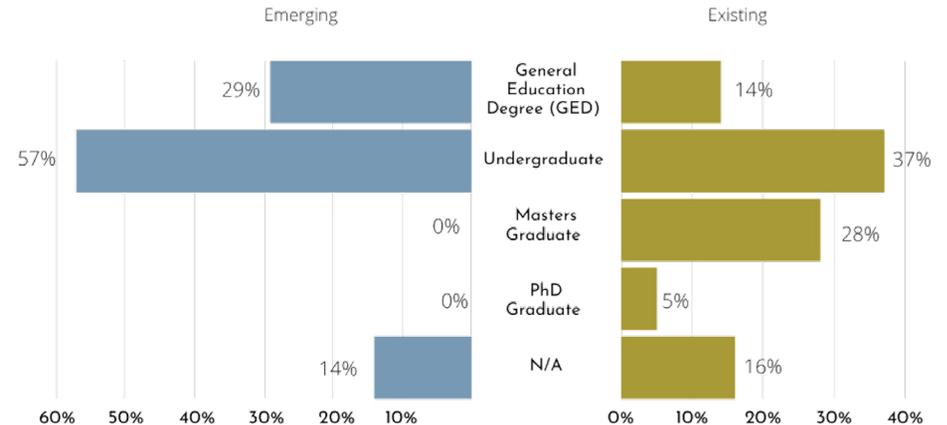
Ethnicities of Existing & Emerging Business Owners



The majority of emerging and existing business owners surveyed hold an undergraduate degree or higher

Most existing business owners have an undergraduate degree or higher, but there is a wide variety in educational experiences among business owners from underestimated communities. Counter to mainstream narratives regarding immigrant-owned or non-white businesses, a majority of the surveyed emerging business owners hold at least an undergraduate degree.

Educational Experience of Business Owners



B. BUSINESS RESOURCES

RESOURCE

RESOUR

Advancing Racial Equity and Transforming Government

A Resource Guide to Put Ideas into Action



LOCAL AND REGIONAL
GOVERNMENT ALLIANCE ON
RACE & EQUITY

RACIALEQUITYALLIANCE.ORG

“The Government Alliance on Race and Equity (GARE) is a national network of governments working to achieve racial equity and advance opportunities for all. Across the country, governmental jurisdictions are:

- making a commitment to achieving racial equity;
- focusing on the power and influence of their own institutions; and,
- working in partnership with others.”¹

This resource guide offers a set of tools and best practices for government leaders working to promote racial equity in their jurisdictions by offering real examples of successful government initiatives, education, and recommendations. To view the online resource guide, visit racialequityalliance.org

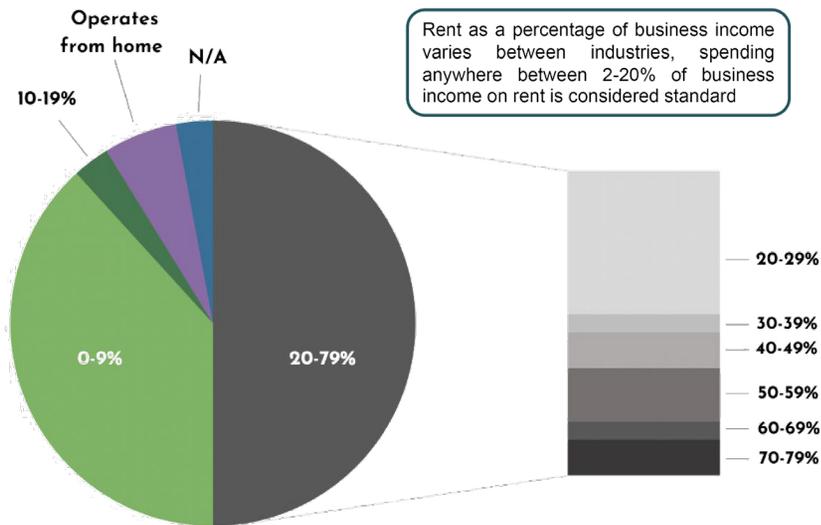
¹ Julie Nelson, Lauren Spokane et al., *Advancing Racial Equity and Transforming Government Resource Guide*.

**GOVERNMENT ALLIANCE
ON RACE AND EQUITY
RESOURCE GUIDE**

Business owners are spending a higher percent of their income on rent

According to commercial lending experts, commercial rental space should not exceed over 15% of its revenue¹. However, a significant number of current business owners in Johnson County are spending 20% to 79% of their revenue in renting spaces for their businesses. It is unclear why underestimated business owners are paying such high costs in rent, but, given the unpredictable impacts Covid-19 continues to have on workplaces across the country, this issue warrants a further study into local commercial rental costs.

Percentage of Business Income Spent on Renting Space for Businesses



¹ "What Percentage of Your Sales Can You Expect to Go for Rent?," Hartman, shorturl.at/motwB

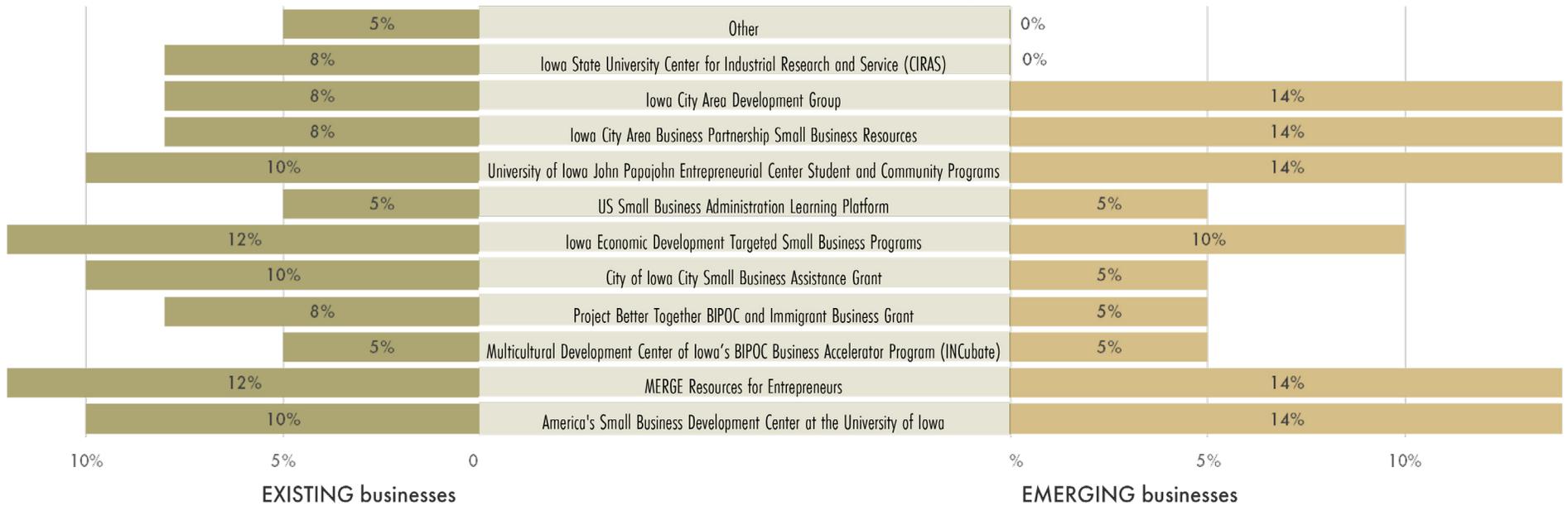
Underestimated business owners have varying levels of knowledge about resources provided to them by support institutions in Johnson County

There are several grants and funding programs in the county that provide resources for small business owners. Most of the underestimated business owners reported being familiar with MERGE Resources and Iowa Economic Development Targeted Small Business Programs. They also reported knowing about the University of Iowa's business programs and the City of Iowa City's Small Business Assistance Grant. Programs such as the Better Together BIPOC and Immigrant Business Grant, which was curated during COVID for an underestimated population, were, however, notably less known among this community, possibly due to its small budget.

Emerging businesses don't necessarily know about important resources that are available

A majority of emerging business owners reported knowing more about and using the University of Iowa programs, Iowa City Area Development Group and Business Partnership resources, including MERGE. However, underestimated entrepreneurs thinking of starting a business know the least about the Multicultural Development Center of Iowa's BIPOC Business Accelerator Program, despite the fact that this program was created by and for BIPOC entrepreneurs. Changes must be made in order to engage new clients for these programs; more grant guidelines and cycles could potentially help people access the lesser-known programs, such as the City of Iowa City's Small Business Assistance Grant, and the Immigrant Business Grant. If and when projects like these and Better Together 2030 become better known, program cycles could continue beyond one year.

Financial Resources that businesses are already aware of



Covid-19 had an impact on many existing and some emerging businesses

Many existing business owners responded that they were impacted by Covid-19, but only around half of them were able to receive the support provided from the government. The date at which business owners started their business was the most common reason they were unable to receive financial aid. The types of financial aids identified by our survey respondents include: Small Business Administration Loan, Paycheck Protection Program, and Economic Injury Disaster Loan.

Many Johnson County support institutions didn't provide relief funds/loans to businesses in response to Covid-19

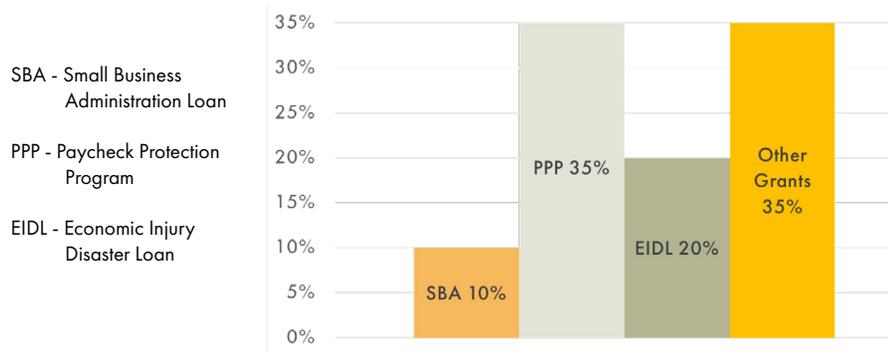
Iowa received a large amount of federal aid in the form of Paycheck Protection Program (PPP) funding, but only \$50,000 was made available to underestimated business owners affected by Covid-19, and only 33% of the county support institutions provided relief funds to business owners.

Were the existing businesses eligible to receive any support during Covid-19 from local or federal government?

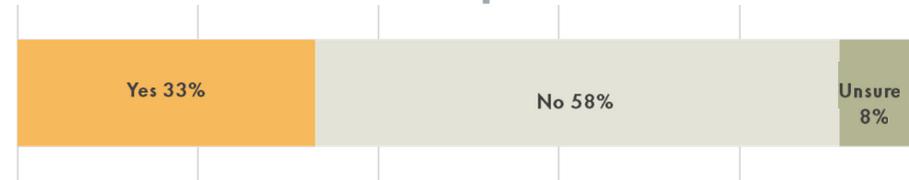


Together with the Iowa City Area Development Group, Iowa City Downtown District, and Think Iowa City, we provided approximately \$50,000 in grant funding to 33 BIPOC owned businesses. The funds, granted in ranges of \$1,000 to \$2,500, were to assist with both short-term and long-term recovery efforts [as Better Together BIPOC grant].
- A survey respondent

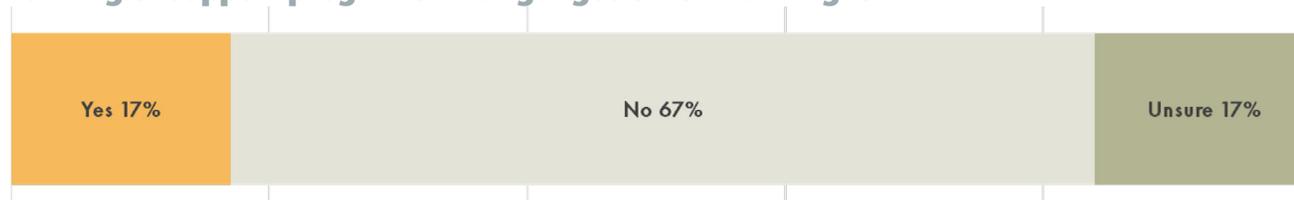
Types of Covid-19 support that businesses were able to receive



Did the support institutions in Johnson County provide any relief funds/loans to businesses in response to the Covid-19 pandemic?



Do support institutions in Johnson County provide their information materials about lending or support programs in languages other than English?



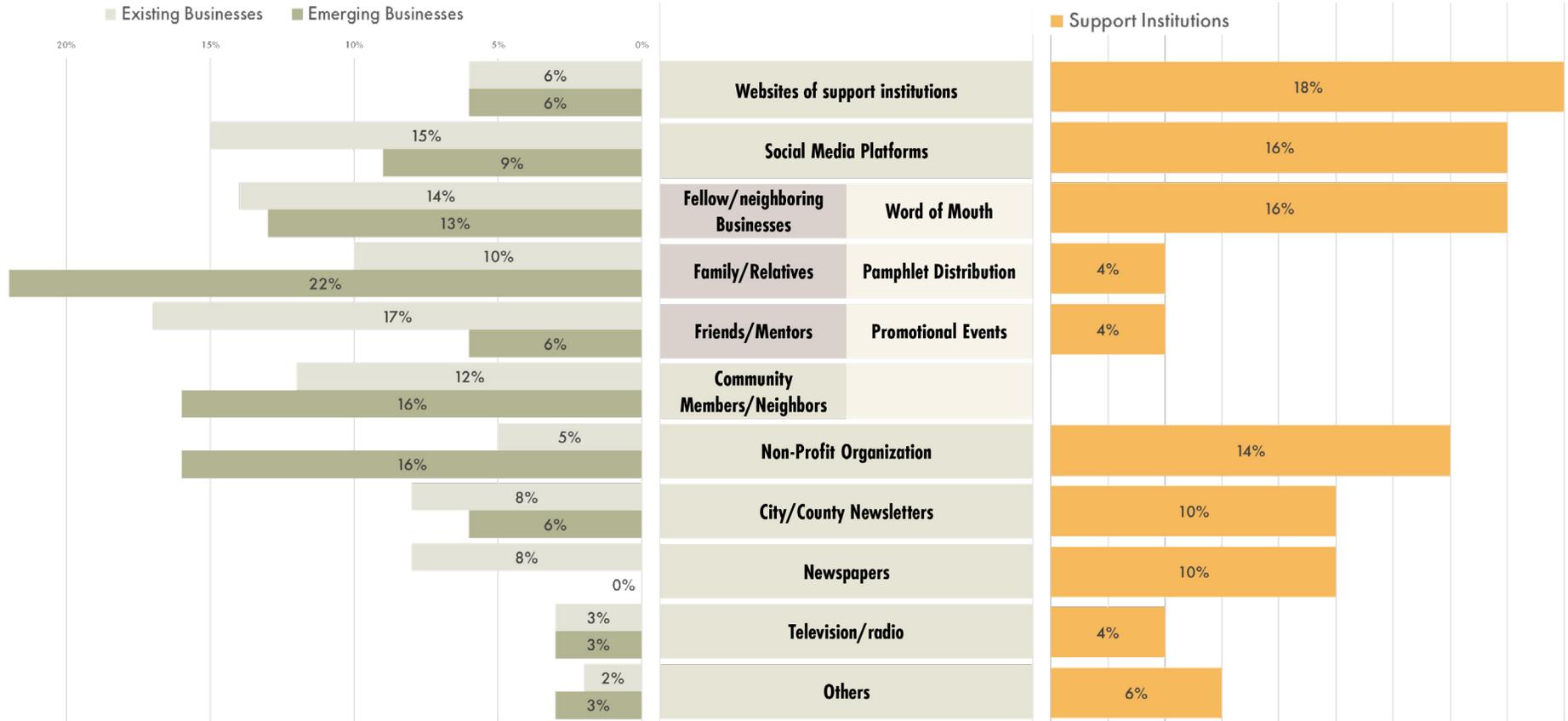
Significant gaps exist in the ways supporting institutions provide information and access to resources and assistance

There is a major contrast between the flow of information and business resources and the way supporting institutions use websites. In fact, websites are the most common way for supporting institutions to communicate current information about their grant programs or business resources, but they are the least common way for the business community to stay informed. Social media is strongly used by both existing and emerging businesses and could become an even more useful way for business support institutions to convey news and updates. Emerging business owners indicated that word-of-mouth is a popular mode of communicating business information; however, this preference can lead to misinformation and underscores the need to have more information and programming translated into

multiple languages. People who are thinking about creating a business draw on their friends and/or mentor circle much less than do existing business owners. This difference suggests a need to create more mentorship programs for emerging businesspeople.

Emerging businesses and support institutions make use of non-profit organizations, which are seen as a trusted source, to relay resource-related information. Some of the other helpful organizations cited by survey respondents include the Diversity Market and the Academy for Women Entrepreneurs (AWE) programs.

How businesses and support institutions use information relay platforms differently for business resource-related information



RESOURCE

KEY QUESTIONS FOR EQUITY IMPACT AWARENESS



Progress must be swift and this is an imperfect tool. Nevertheless, it aims to identify communities that are extremely vulnerable to prolonged hardship with less resources to recover in an economic crisis. These are not the only considerations in reviewing sites, however these questions will highlight the inequities of risks in the County by race, economics, and age.

Does this community's Black, American Indian & Alaska Native and Latinx residents together exceed 10%*? 20% of residents?

Are more than 20% of this community's household incomes within 200% of the federal poverty level**? 30% of households?

Do less than 50% of this community's households own the home they live in?

Have more than 16% of residents in this community experienced food insecurity in the last year?

Are more than 14% of residents of this community 65 years or older?

*The thresholds were chosen to highlight extreme economic conditions and to locate the 25% of areas with the most risk.

**The federal poverty threshold for a family of 4 in 2019 was \$26,370.

King County offers free online resources for organizations to use when considering the equity impact of policies and programs.

The Equity Impact Awareness Tool can be used to evaluate the equity-related vulnerabilities of a community. King county provides an abundance of additional resources including a COVID-19 Community and Small Business Resource Guide available in ten languages and community engagement materials.

Learn more [here](#).

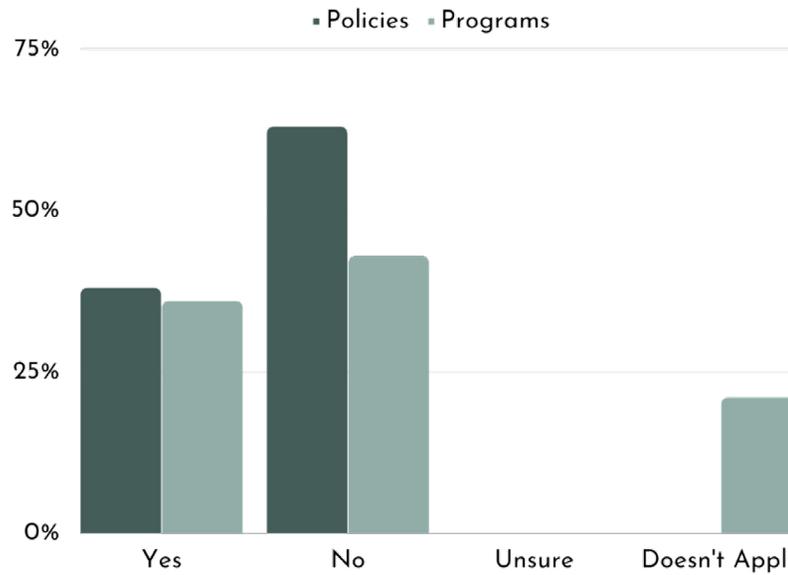
KING COUNTY EQUITY TOOLS AND RESOURCES ●

A majority of the Business Support Institutions in Johnson County don't have any policies/programs/loans/translation services that specifically focus on supporting underestimated business community

Around 30% of the support institutions indicated that they have policies/programs for supporting the underestimated business community, while around 5% indicated that they provide targeted loans for the underestimated business community. Most of these programs, however, are newer and have been in place for only two years, many starting at the onset of the Covid-19 pandemic. Banks are required by federal law to report income-based data for loans granted under The Community Reinvestment Act; however, neither banks nor support institutions record such data.

Of note, 17% of the support institutions in Johnson County provide translated information on business resources in Spanish. However, the most prevalent limited English-speaking household languages in the county are Mandarin and French, then followed by Spanish (ACS, 2019 5-year estimates). Furthermore, in the past 5 year, according to 71% of the support institutions, there have been no surveys seeking to comprehend the needs of the underestimated businesses in the County.

Do support institutions in Johnson County have any policies/programs that specifically focus on assisting the BIPOC/Underestimated businesses?



Programs have been around for **2 YEARS** mostly, and some are **EMERGING**

NONE of the support institutions were collecting data on participants from Underestimated communities*

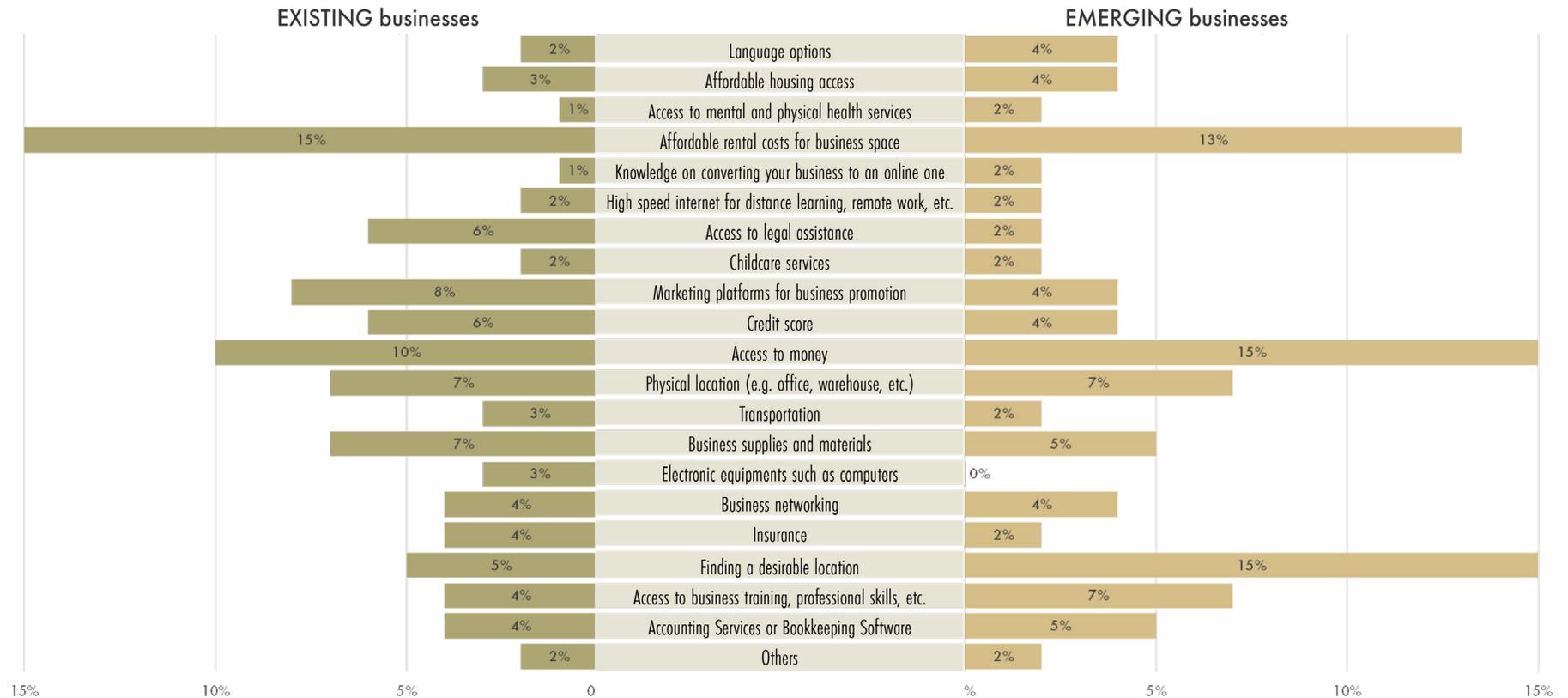
*Banks are required by federal law to report income-based data for CRA, however, other demographics are not recorded

The underestimated business community faces additional resource barriers

Many business owners cited a lack of affordable commercial rental space as their most significant barrier, which is expected, given the higher rent-to-revenue ratio most of them face. Respondents from Iowa City and North Liberty, found affordable rental spaces particularly difficult to find. Emerging business owners cited finding a desirable location, access to financing, and finding affordable rental spaces as their top barriers.

The majority of the Coralville business respondents reported a lack of access to financing to be an issue for their business. Several of the Iowa City downtown businesses found limited access to legal assistance to be a barrier for them. Several of the existing businesses also emphasized that they need more marketing platforms and opportunities for promoting their businesses.

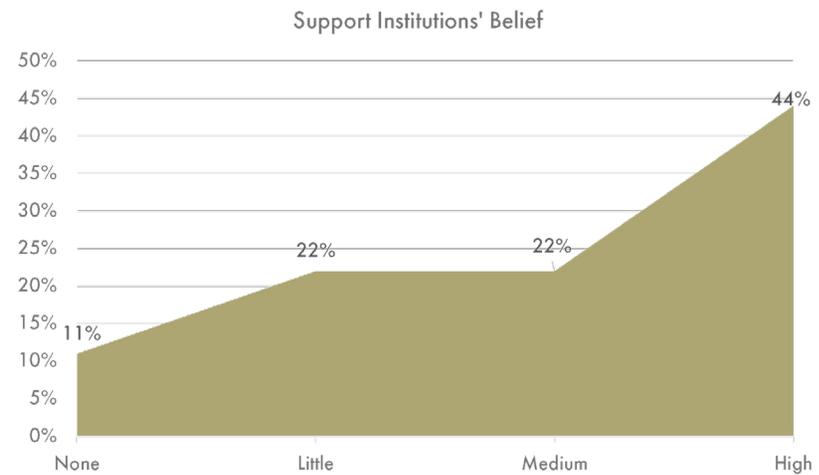
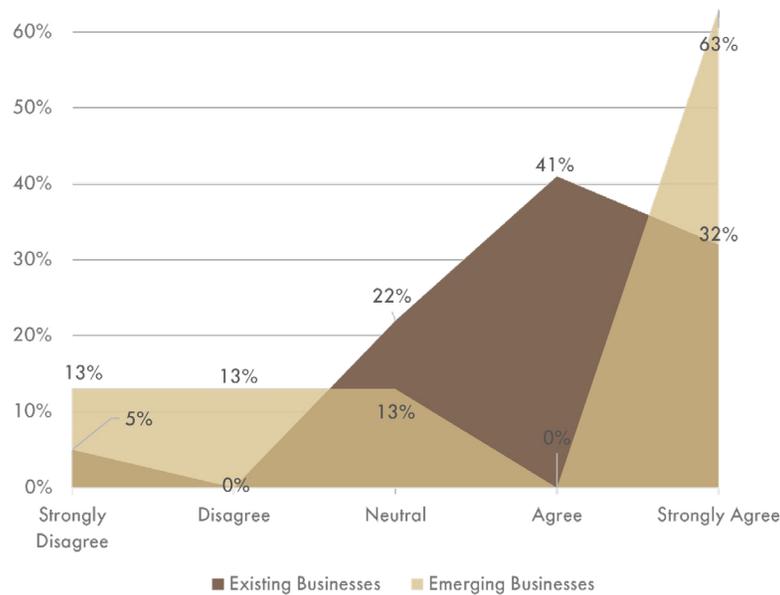
Other elements that act as barriers for businesses



Businesses and business support institutions agree that planning through a lens of equity is the best pathway forward for the future

A majority of the support institutions and the underestimated business community agree with the sentence: "To create equity and opportunity for all, I believe a greater portion of resources should go to those who are most in need." This finding highlights a feeling of shared responsibility in our business community to create an inclusive economic ecosystem in Johnson County.

Responses from underestimated businesses and support institutions when presented with the statement: "To create equity and opportunity for all, I believe a greater portion of resources should go to those who are most in need."



SPOTLIGHT



The Center for Worker Justice of Eastern Iowa (CWJ) unites low-wage workers across race, ethnicity, and immigration status to create more equitable communities. CWJ connects community members to resources and organizes to defend workers' rights on the job, tenants' rights, affordable housing, promotes just immigration policies, and more. Their deeply community-driven mobilization and collective actions drive meaningful change in Eastern Iowa, with underestimated community members at the center of the movement. To learn more, visit cwjiowa.org

CENTER FOR WORKER

JUSTICE OF EASTERN IOWA ●

SPOTLIGHT



Formerly known as Colectivo de Mujeres en Negocio – COMUN, Emprendimiento Latino 5M was founded by a group of friends eager to realize the American dream and open their own businesses in Johnson County. The organization’s vision is to create a reality where Latinos who want to start, grow, and sustain a business have access to the resources and support to get started, no matter the person’s status, age, or gender. Emprendimiento Latino 5M offers community services including an entrepreneurship academy, business and leadership workshops, technical assistance in Spanish and translation services for entrepreneurs, and community events and networking for the Entrepreneurial-Latino Community.

Emprendimiento Latino 5M can be reached via email at emprendimientolatino-5M@gmail.com

●
EMPRENDIMIENTO LATINO 5M

Recommendations

The following set of recommendations seeks to address barriers and propose ideas that take advantage of the opportunities identified throughout the planning process.

A. Recommended Investment

Neighborhood-level MultiCultural Business Hubs



Aligns with Better Together 2030: A Shared Future for Johnson County:

1. Guiding Principle of Representative Leadership is to dismantle systemic inequity and deepen a culture of inclusion and belonging
2. Two of the Five Priorities:
 - Authentic, Vibrant Neighborhoods and Districts
 - A Thriving Inclusive Economic Ecosystem

Support the creation of neighborhood level, multicultural chambers of commerce, led by and for underestimated community members, which could serve as hubs that include, but are not limited to support for:

1. The development of neighborhood-level spaces that reduce barriers to access and are supported by our Johnson County community
2. Creating pathways to connect with trusted enterprise resource experts
3. The development of centralized and accessible information centers
4. The creation of dynamic formal and informal mentoring programs
5. Increasing opportunities and access to federal, state, and local grants, and educating the public about application processes
6. Access to low cost/free commercial kitchen and/or maker space

These neighborhood-level, multicultural chambers of commerce reduce transportation barriers, place underestimated business professionals at the helm, and create a culturally centered business experience for our communities. These centers may be multicultural or specifically serve one community, such as a Latino Chamber of Commerce. The role of business support institutions shifts away from centralizing information and requiring underestimated business communities to come to them, and instead, creates a non-hierarchical partnership with multicultural chambers of commerce. This shift is a necessary first step to begin addressing structural barriers that have contributed to the current business environment that intentionally or unintentionally excludes and creates unfair challenges for underestimated businesses to be successful in our county.



“We need a one-stop-shop with multilingual resources where we could go to get all the necessary information to start my business.”
-South District Diversity Market Focus Group

B. Recommended Action Items

BEHIND THE SCENES SUPPORT



1. Changes in policies and procedures at multiple levels



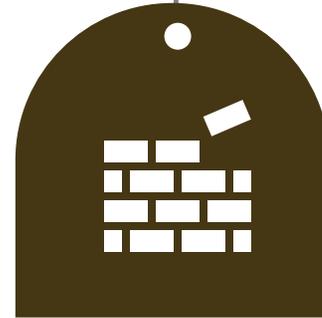
2. Internal work for local governments and business support institutions



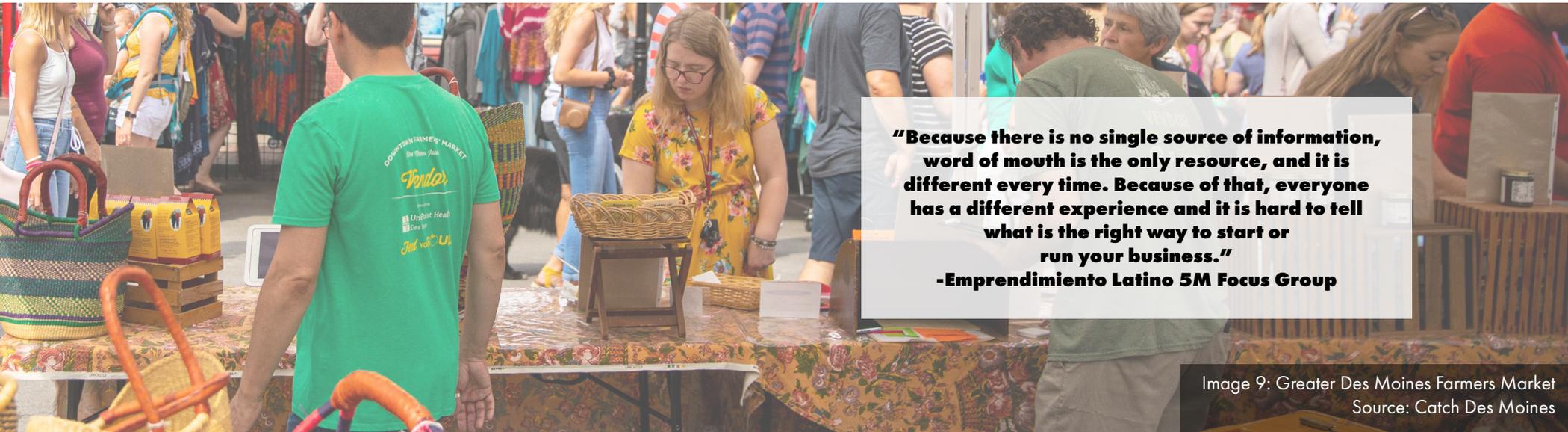
3. Bolster entities/organizations that currently support small businesses/entrepreneurs



4. Provide resources to the underestimated entrepreneurial and business community



5. Build infrastructure to create spaces for the underestimated business community to thrive



“Because there is no single source of information, word of mouth is the only resource, and it is different every time. Because of that, everyone has a different experience and it is hard to tell what is the right way to start or run your business.”

-Emprendimiento Latino 5M Focus Group

Image 9: Greater Des Moines Farmers Market
Source: Catch Des Moines

BEHIND THE SCENES SUPPORT

A more inclusive business environment requires a certain amount of internal work. Business support institutions have a responsibility to cultivate safer and braver spaces for all community members to access information, resources, and physical spaces. The following recommendations set the pathway for internal changes that will lead to a more inclusive business ecosystem.



1. Changes in policies and procedures at multiple levels

Make available more affordable commercial rental spaces through creative ordinances and initiatives that reuse, revitalize, and rehabilitate vacant properties, such as:

- Community-wide Adaptive Reuse Assessment
- Adaptive Reuse Ordinances
- Commercial Overlay Districts

Seek state-level policy changes to support translating business licensing and permitting documents

- Two years ago, Johnson County Public Health was able to procure an exemption to Iowa Code 1.18 5(d) concerning the translation of official documents. While public health education information can now be translated, food license applications cannot. We thus need to seek a policy change.



We are food truck businesses. The places where we can thrive in our own communities, the city does not let us go there. We cannot go to parks; we cannot go to residential neighborhoods. None of that.



-Diversity Market Focus Group



“Language barriers make it very difficult to talk with cities and county officials.” -Center for Worker Justice Focus Group

Create local government procedures for funding and loan programs that include:

- Increased borrowing amounts
- More time before first payment
- No interest in the 1st year
- Create programs that are mindful of lessons learned from Covid-19 pandemic and ensure access to state and federal emergency business relief is equitably distributed and all businesses are assisted

10: Flags representing international students displayed in Iowa City
Source: University of Iowa, Twitter



“I own a [business] in Lone Tree, Iowa. We are a small population with very little opportunities for new development. I recently purchased a building and did a remodel and was surprised to find that although there were some state grants I could apply for, there was little to no grant or support at the county level. I’m proud of the town that I live in. We have an amazing school district and supportive community members, but our town is often forgotten as we are the southernmost town in Johnson County and as a woman, I find that I’m always underestimated in my understanding and knowledge of business and business development.”
-Share your story respondent

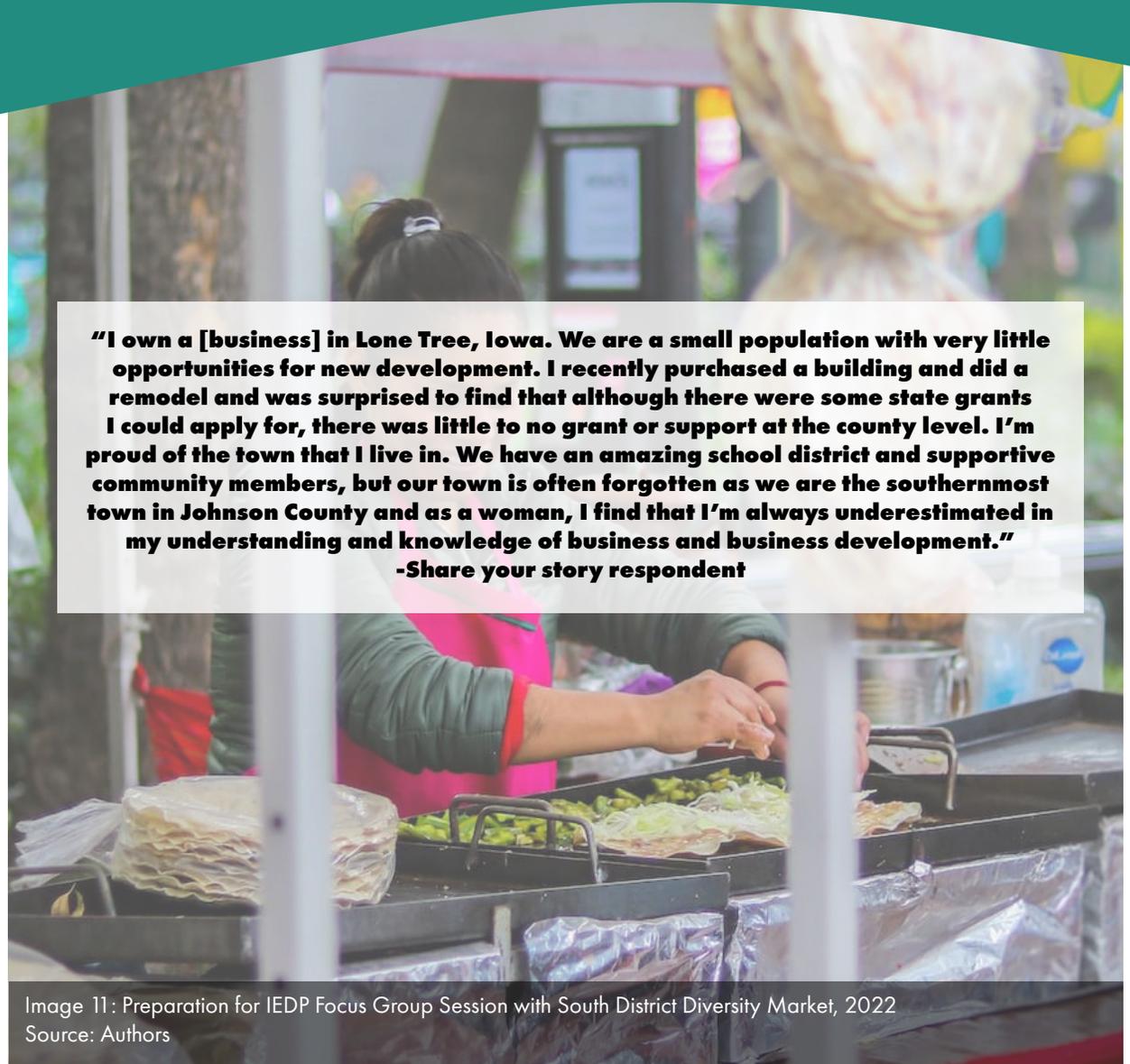


Image 11: Preparation for IEDP Focus Group Session with South District Diversity Market, 2022
Source: Authors



2. Internal work for local governments and business support institutions

Recognize, legitimize, and support multicultural planning perspectives and tools, such as the [BlackSpace Manifesto](#)



There are very few government workers who speak Spanish, and those who do can't or don't always help. Not always kind, not always fluent.

-Emprendimiento Latino 5M Focus Group



**"I am not comfortable in talking with the city... If someone does know how to handle working with the city, let me know, let me be your friend so I can go with you."
-Emprendimiento Latino 5M Focus Group**

Image 12: A mural in Iowa City created by youth of G!World
Source: Public Space One

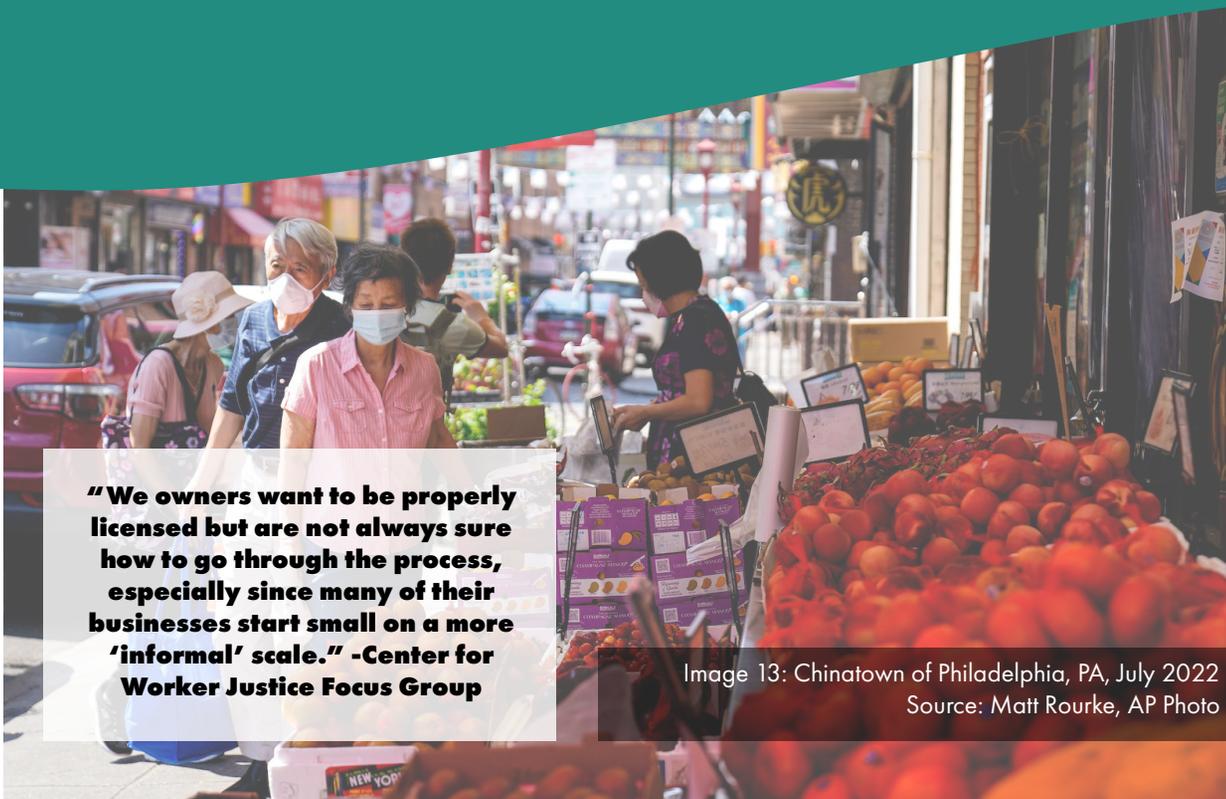
Translate business documents and resources and make them publicly available online and in print form

- Non English languages most frequently spoken in Johnson County are: Spanish, French, Mandarin, Arabic¹
- Post these documents in places underestimated community members frequent, such as libraries, laundromats, barber shops/hair salons, and local markets that have community bulletin boards

¹ American Community Survey, 1-year estimates, (2019).

Require antiracism training that integrates reconciliation, healing and learning:

- Create a Culture of Care centered on truth-telling and reconciliation that addresses harm or trauma in safer/braver spaces. Establish celebration and joy as an equal partner in healing and transformation.
- [Inclusive Dubuque](#) Resources, Toolkits, Events, 9-month Training
- [Michelle Cassandra Johnson](#), Mindfulness Antiracism Training and Coaching
- [Dismantling Racism Works](#), Resource and Web Book
- [Inclusive ICR Index](#), Local Business Resources



“We owners want to be properly licensed but are not always sure how to go through the process, especially since many of their businesses start small on a more ‘informal’ scale.” -Center for Worker Justice Focus Group

Image 13: Chinatown of Philadelphia, PA, July 2022
Source: Matt Rourke, AP Photo

- Create clearer information about city and county licensing and permitting processes and provide accessible information about ordinances:
 - Street vending permits/licensing
 - Mobile food unit permits/licensing
 - General business permits/licensing

“Street Vending is very common in Latino culture.”
-Emprendimiento Latino 5M Focus Group

- Incorporate multicultural and multilingual design elements in office and public spaces:
 - [“Strategies for Designing \(and Redesigning\) Spaces for All”](#), by Katherine Peinhardt and Nate Storing:
 - Design for Different Abilities
 - Consider Gender Dynamics
 - Provide Amenities for Cultural Activities
 - Recognize Public Spaces as Storytellers
 - Make a Little Room for Retail



Image 14: Cards created by vendors at the Diversity Market at Pepperwood Plaza, Iowa City, May 2022
Source: Adria Carpenter, Little Village



3. Bolster entities/organizations that currently support small businesses/entrepreneurs

Strengthen collaborative partnerships between local governments and existing organizations that serve underestimated businesses; these partnerships should include mechanisms for accountability, transparent evaluation, and growth

- [Designing Comprehensive Partnering Agreements](#), The Partnerships Resource Center

Streamline communication between underestimated business support organizations



Reduce duplicative professional service expenses (accounting, customer service, insurance/liability providers) across underestimated business support organizations by creating a collective structure where organizations can access and share resources, thereby reducing the cost of services

Conduct transparent and recurrent evaluations to help evolve partnerships in sustainable ways.

SPOTLIGHT

RE-IMAGINED
HUMAN AND
SOCIAL SERVICES

AUTHENTIC, VIBRANT
NEIGHBORHOODS
AND DISTRICTS

**BETTER
TOGETHER**
2030
A SHARED FUTURE FOR JOHNSON COUNTY

A THRIVING
ECONOMIC
ECOSYSTEM

ALL IN VISION

STRATEGIES FOR A 2030 SHARED FUTURE
IN JOHNSON COUNTY, IOWA

CHAMPIONS OF
THE NATURAL
ENVIRONMENT

A WELL-
CONNECTED,
MOBILE REGION

Better Together is a local initiative involving a wide array of community partners working towards inclusive, equitable, and sustainable community and economic development in Johnson County. The project began as a response to the Covid-19 pandemic. During this critical turning point, the community came together to work towards positive change, prioritizing the natural environment, vibrant neighborhoods, well connected transportation and virtual networks, economic ecosystem, and social services¹.

One focus area of the project is creating “a thriving inclusive economic development ecosystem.” The three main transformational projects for this focus call the community to:

- “Locate and invest in innovations zones and creativity centers where a network of writers, artists, musicians, educators, and entrepreneurs live and work together”
- “Implement the inclusive economic development plan”²
- “Create an upskilling strategy to increase wages and build a talent pipeline for future growth”³

Economic development efforts in Johnson County often draw on a network of community partners and support networks.

Better Together is no exception. The project connects an array of actors and institutions. As highlighted above, this Johnson County Inclusive Economic Development Plan is recognized by Better Together as a project that supports the 2030 Vision. To learn more about Better Together 2030 please visit: icareatgether.com

1 *Better Together 2030, (2022), 9.*

2 *Better Together, 9.*

3 *Better Together, 9.*

BETTER TOGETHER

PUBLIC FACING SUPPORT

External or public-facing support are as equally important as crucial internal transformations. The following recommendations suggest a pathway for external actions that will create a more inclusive business ecosystem.



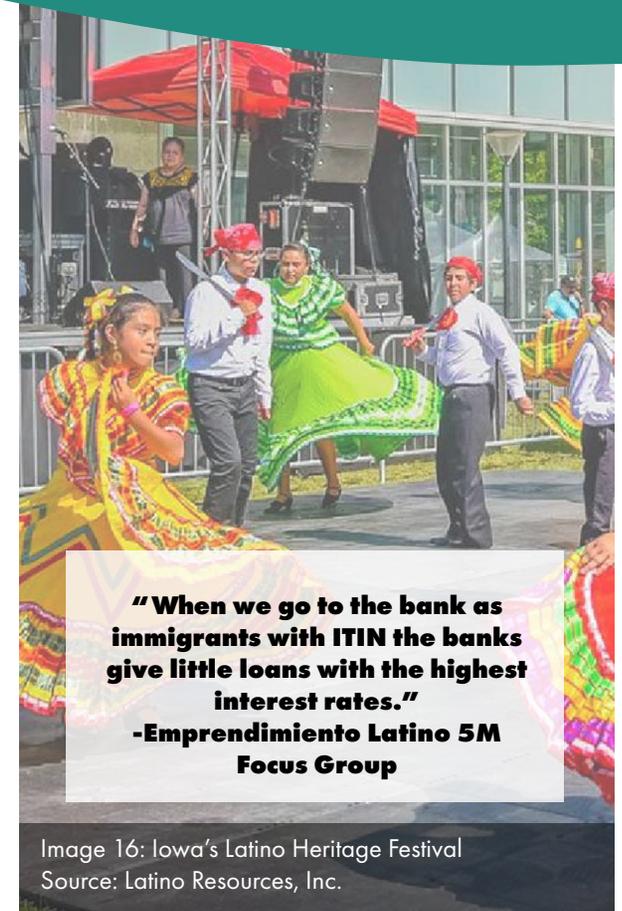
4. Provide resources to the underestimated entrepreneurial and business community

Sometimes just fear to get started and not knowing how the business is going to go can really prevent you from taking that first step.

-Emprendimiento Latino 5M Focus Group

Create more access to multicultural educational opportunities that are taught and led by and for underestimated business owners and professionals

Host financial literacy demonstrations and workshops led by and for underestimated business owners



“When we go to the bank as immigrants with ITIN the banks give little loans with the highest interest rates.”

-Emprendimiento Latino 5M Focus Group

Image 16: Iowa’s Latino Heritage Festival
Source: Latino Resources, Inc.

Create and sustain dynamic formal and informal mentorship programs:

- Foster occasions for mentors and mentees to learn from each other
- Provide compensation for mentors’ time and expertise
- Host social events



“Soy una mujer hispana con 3 hijos ,no hablo Inglés aunque lo estudio.Cuando algunas personas me preguntan porque no hablo inglés si ya llevo mucho tiempo viviendo aquí, es una respuesta difícil para mí , cuando estaba embarazada de mi 1 hijo el Doctor me dijo que mi hijo tenía un defecto congénito en su corazón... Mi esposo es el único que trabaja ,yo he querido tener un negocio,para no descuidar a mis hijos , pero la barrera del idioma ,la falta de dinero y el no saber.”

Translation:

“I am a Hispanic woman with 3 children...When I was pregnant with my son, the doctor told me that he had a congenital heart defect... My husband is the only one who works. I wish to own a business to avoid neglecting my children, but the language, the lack of money and lack of knowledge are all barriers.”
-Share your story respondent

Image 17: Car-free Mackinac Island, MI
Source: PapaBear, iStock

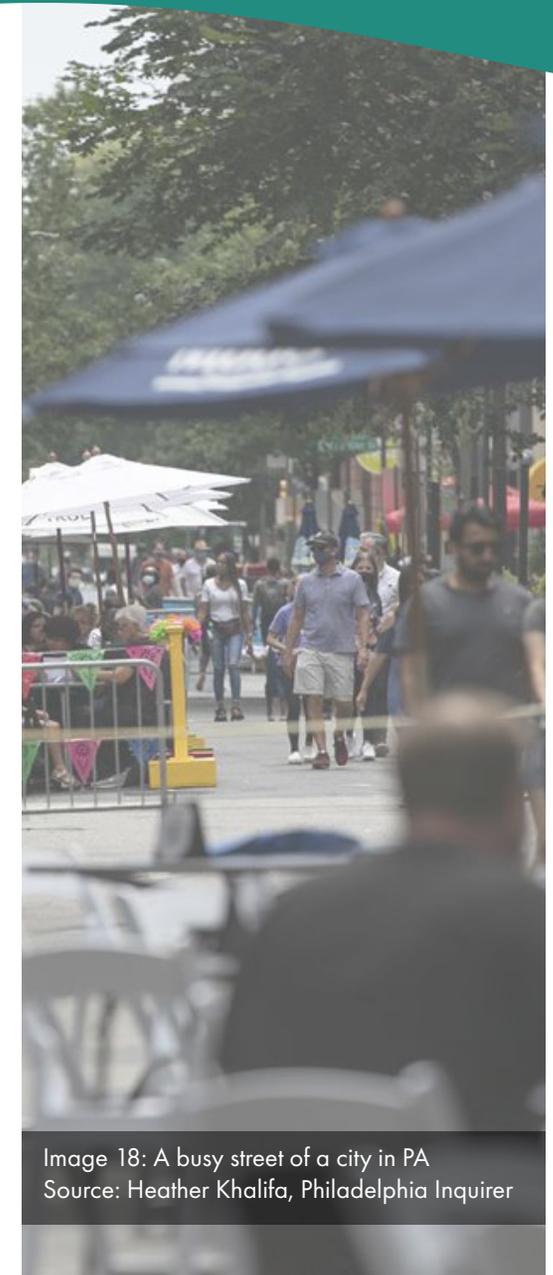
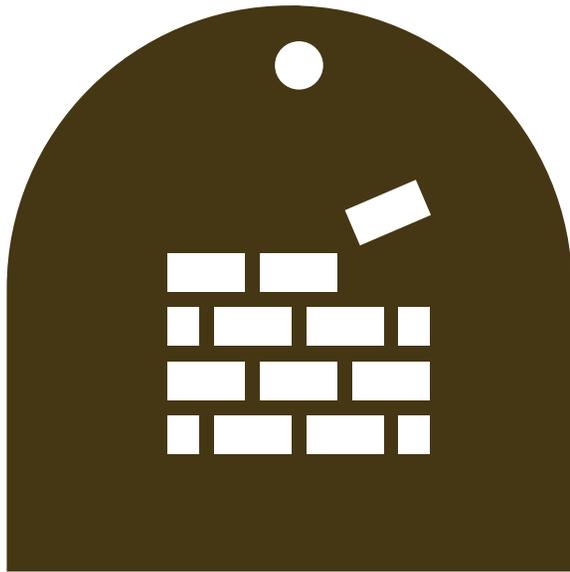


Image 18: A busy street of a city in PA
Source: Heather Khalifa, Philadelphia Inquirer

Widely publicize and make accessible funding and loan opportunities with flexible conditions for start-ups & mid-level projects:

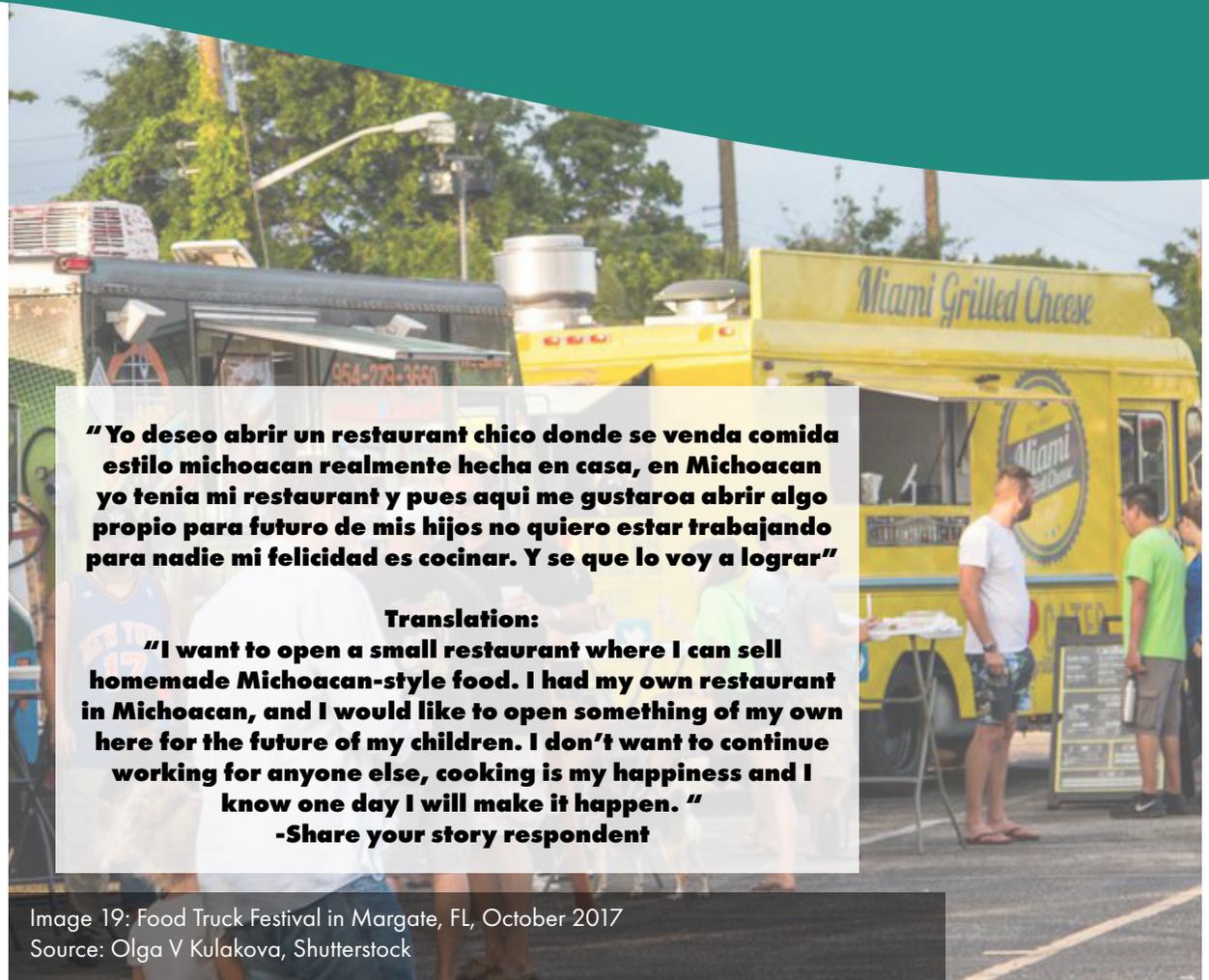
- Post these documents in places where underestimated community members frequent, such as in libraries, laundromats, barber shops, hair salons, and local markets with community bulletin boards

Support existing and emergent local multicultural business markets through funding and marketing efforts



5. Build infrastructure to create spaces for the underestimated business community to thrive

Build an accessible, culturally mindful commercial kitchen space with low or no rental costs



“Yo deseo abrir un restaurant chico donde se venda comida estilo michoacan realmente hecha en casa, en Michoacan yo tenia mi restaurant y pues aqui me gustaroa abrir algo propio para futuro de mis hijos no quiero estar trabajando para nadie mi felicidad es cocinar. Y se que lo voy a lograr”

Translation:

“I want to open a small restaurant where I can sell homemade Michoacan-style food. I had my own restaurant in Michoacan, and I would like to open something of my own here for the future of my children. I don’t want to continue working for anyone else, cooking is my happiness and I know one day I will make it happen. ”

-Share your story respondent

Image 19: Food Truck Festival in Margate, FL, October 2017
Source: Olga V Kulakova, Shutterstock

Build neighborhood-level, multicultural chambers of commerce throughout the county that can serve as safe communal spaces

- Build new or create sustainable partnerships with organizations already located in multicultural neighborhoods to assist in the creation of new or modified spaces to house these types of business programs

Build new or modify existing city and county-owned properties to support flexible food truck and street vending services

APPENDIX

- 54 BUSINESS RESOURCES**
- 58 SURVEY QUESTIONNAIRES**
- 67 EXTENDED SURVEY RESULTS**
- 80 REFERENCED LINKS AND DOCUMENTS**

BUSINESS RESOURCES

YOU CAN GET

	Name	Funds	Resources	Network	Description	Phone	Email	Location
1	Builders and Backers (in partnership with Heartland Forward and ICAD)				Business Idea Accelerator that offers funding to experiments, startups, and growing businesses	ICAD: 319-354-3939	B&B contact page: buildersandbackers.com/contact ICAD: info@icadgroup.com	
2	Center for Worker Justice of Eastern Iowa				CWJ connects low-wage workers to resources, and engages in collective action, working towards justice and change. CWJ offers translation services, educational programs, legal support, housing and food insecurity support, and much more.	319-594-7593	info@cwjiowa.org	1556 S 1st Avenue #C, Iowa City, IA, 52240
3	City of Iowa City Business Loans				The City of Iowa City provides grant and loan opportunities to businesses, nonprofits and organizations such as, the MicroLoan Program for Small Business and more	319-356-5230		410 E. Washington St., Iowa City, Iowa 52240
4	City of Iowa City Business Resource Information				A list of state and local business resources related to topics such as licensing, regulations, and business support	319-356-5230		410 E. Washington St., Iowa City, Iowa 52240
5	Community CPA				With a multilingual staff and extensive experience in accounting and tax services for immigrant entrepreneurs and multinational corporations, Community CPA is a valuable resource for underestimated business owners	319-208-3712	cpa@communitycpa.com	2421 Coral Ct, Suite 1 Coralville, IA, 52241
6	Immigrant Entrepreneurs Summit				The IES holds events across the United States, including in Iowa, and “brings businesses of diverse backgrounds together to share, learn and celebrate the immigrant entrepreneurship experience and contribution to the overall community”	Catherine Tran (Executive Director): 515-732-8433	catherine@iesusa.org	

YOU CAN GET

	Name	Funds	Resources	Network	Description	Phone	Email	Location
7	Inside Out Reentry				Serves and supports individuals returning to Johnson County after incarceration in a drop-in Resource Center, mentoring opportunities, and community connections	319-338-7996 or 319-621-6263	hello@insideoutreentry.com	500 N. Clinton St., Iowa City, IA 52245
8	International Rescue Committee (IRC) Community Navigator Pilot Program				Guides diverse small business owners to programs and resources, including loans, grants, and capital for Iowa small businesses specifically	515-422-6663	sbcommunity.navigators@rescue.org Small Business Support Navigation: margaret.cave@Iowa.org	
9	Iowa Center for Economic Success				Offers classes, events, business counseling, and more.	515-283-0940	info@theiowacenter.org	The Iowa Center 2210 Grand Ave, Des Moines, IA, 50312
10	Iowa City Area Business Partnership (ICABP)				The Iowa City Area Business Partnership (formerly known as the Iowa City Area Chamber of Commerce) provides advocacy and networking opportunities to local businesses	319-337-9637	info@iowacityarea.com	136 S Dubuque St, Iowa City, IA 52240 (MERGE)
11	ICABP Small Business Scholarship				Scholarship recipients are granted free membership to the Business Partnership (chamber of commerce) for one year and 50% discount for a second year	319-337-9637	info@iowacityarea.com	136 S Dubuque St, Iowa City, IA 52240 (MERGE)
12	Iowa City Area Chinese Association				Builds a cohesive, supportive, and vibrant local community for local residents of Chinese descent. Organizes cultural events, community service, and opportunities to connect.		iowacityiccs@gmail.com	
13	Iowa City Area Development Group (ICAD)				ICAD provides assistance to businesses pertaining to expansion projects, workforce development, and entrepreneurial services	319-354-3939	info@icadgroup.com	136 S Dubuque St, Iowa City, IA 52240 (MERGE)

YOU CAN GET

	Name	Funds	Resources	Network	Description	Phone	Email	Location
14	Iowa City Downtown District- Business Services				Offers support and incentives to downtown business owners	319-354-0863	info@downtowniowacity.com	103 E College St #200, Iowa City, IA 52240
15	Iowa Department of Revenue - Starting a Business				Compiled information on the actions required to start a business in Iowa	Contacts: iowa.gov/call-visit	Contacts: tax.iowa.gov/email-options	Addresses: tax.iowa.gov/call-visit
16	Iowa Economic Development Targeted Small Business Programs				Grants loans, offers business education, and aids in network building for entrepreneurs from underestimated communities	515-348-6159	jill.lippincott@iowaeda.com	1963 Bell Ave Suite 200 Des Moines, IA 50315
17	Iowa John Pappajohn Entrepreneurial Center (JPEC)				Provides programming and expertise to entrepreneurs of all ages and experience levels.	319-335-3500	Contacts: iowajpec.org/overviewour-story/iowa-jpec-staff-directory	
18	Iowa Pollinators				Offers loans to local food and farm entrepreneurs		Contact form: iowapollinators.com/contact-us/	
19	Iowa State University Center for Industrial Research and Service (CIRAS)				Partners with Iowa companies and communities to support business development	515-294-3420	ciras@iastate.edu	1805 Collaboration Pl Suite 2300, Ames, IA 50010
20	Kiva + NewBoCo				Supports diverse and vibrant Iowa small businesses through micro-lending and providing business resources	319-382-5128	Contact form: newbo.co/contact/	415 12th Ave SE Cedar Rapids, IA 52401
21	MERGE Iowa City, Coralville CoWork @ 808				MERGE hosts coworking spaces throughout Johnson County and connects local entrepreneurs with resources	319-354-3939	info@icadgroup.com	136 S Dubuque St, Iowa City, IA 52240
22	North Liberty CoLab				A coworking space for entrepreneurs, creatives, and open-minded professionals	319-621-2335	NorthLibertyCoLab@gmail.com	215 Highway 965, Ste 1, North Liberty, IA 52317
23	Multicultural Development Center of Iowa Business Incubator				MDCI offers a vast range of services to underestimated communities including STEM training, mentoring programs, and business incubation support	319-333-0600	info@mdciowa.org	136 S Dubuque St., Iowa City, Iowa 52240

YOU CAN GET

	Name	Funds	Resources	Network	Description	Phone	Email	Location
24	SCORE East Central Iowa				SCORE offers free mentoring and low-cost training to aspiring business owners in East Central Iowa	319-362-6943	crexecs@scorevolunteer.org	2750 First Ave NE, Suite 350, Cedar Rapids, IA, 52402
25	Solidarity Microfinance				Offers loans, saving support, training and more to entrepreneurs with the goal of empowering women and communities to create economic opportunities	515-991-0750 or 515-288-3473	info@solidaritymicrofinance.org	607 Forest Ave, Des Moines, IA, 50314
26	South District Diversity Market				A weekly pop-up market in the Iowa City South District comprised of underestimated business owners	515-994-0249	Diversitymarket.sd@gmail.com	
27	South District SSMID				A newly forming Self-Supported Municipal Improvement District in the South District of Iowa City will support economic growth and revitalization for businesses located within the district		southdistrictneighborhood@gmail.com	
28	Think Iowa City				Think Iowa City operates a Visitors Center and offers visibility to local businesses in Johnson County	800-283-6592 or 319-337-659	info@thinkiowacity.com	Iowa City/Coralville Area Convention & Visitors Bureau
29	University of Iowa Small Business Development Center (SBDC)				The Center is operated out of the Tippie College of Business and the IOWA Centers for Enterprise. Entrepreneurs can receive counseling and business assistance.	319-335-3742	paul-heath@uiowa.edu	IOWA Centers for Enterprise W140 BioVentures Center 2500 Crosspark Road, Coralville, IA 52241
30	US Small Business Administration				Offers community resources, PPP loan forgiveness, business counseling, and more			
31	US Small Business Administration Learning Platform				Free online learning programs designed to empower and educate small business owners			
32	Welcome to the Iowa City Area				Information on resources and events in the Iowa City area available in many languages	319-337-9637	info@icadgroup.com	

SURVEY QUESTIONNAIRE

1.1 Inclusive Economic Development Plan Johnson County, Iowa Survey

Greetings!

We at Astig Planning are conducting this survey to help envision an Inclusive Economic Development Plan. This plan is being developed in partnership with the Iowa City Area Development Group and GreenState Credit Union.

This survey takes about 5 to 10 minutes to complete and asks you questions related to business and lending activities that help us better understand the need for equitable business practices in Johnson County, Iowa.

The participation in this survey is **voluntary**, and all of the answers collected are **anonymous**. This plan will be completed in the summer of 2022 and we invite you to stay connected with this effort as we will need you to hold us accountable in making sure your experiences and input are included.

Once the survey is completed, you can enter a chance to win a **\$100 cash prize! 5 lucky survey respondents** will win a cash prize of \$100 each at the closing of the survey. The winners will be randomly selected and contacted on **April 22nd 2022**. Please fill out the form at the end of the survey for entry into the cash prize!

Please click on the link [here](#) or below to get more information on this plan:

<https://www.astigplanning.com/basic-01>

Language used in this survey include:

Underestimated Community Members- people who are historically underrepresented and under-resourced in our communities. These people include Black, Latine, Indigenous, Asian-American, Immigrant, LGBTQ+, Women, Youth, Formerly Incarcerated/Returning Citizens, and People with Disabilities. This is not an exhaustive list.

Ethnicity- a social group that shares common values, culture and/or traditions

Race- a group of people who share a common ancestor and certain physical traits

Gender Identity- Personal sense of one's own gender

Q4 Please choose one of the following:

- I am a business owner. (1)
- I am working on opening a business(es)/have an idea for a business. (2)
- I am representing a support institution for small businesses. (eg. business partnerships, lending institutions, local governments, educational institutions, business hubs/communities) (3)

For Business Owners

Q5 Please choose the category that best describes your business:

- Service (eg. restaurants, cafes, parlors, law firms, etc.) (1)
- Retail (eg. clothing store, shoes store, etc.) (2)
- Production (eg. homemade candles, homemade beauty products, homemade stationary products, etc.) (3)
- Other (4) _____

Q6 How long have you been in the business?

Q7 What was your inspiration behind starting this business?

Q8 Please check all of the business resources available in the city that you were already aware of:

- America's Small Business Development Center at the University of Iowa (1)
- MERGE Resources for Entrepreneurs (2)
- Multicultural Development Center of Iowa's BIPOC Business Accelerator Program (INCubate) (3)
- Project Better Together BIPOC and Immigrant Business Grant (4)
- City of Iowa City Small Business Assistance Grant (5)
- Iowa Economic Development Targeted Small Business Programs (6)
- US Small Business Administration Learning Platform (7)
- University of Iowa John Papajohn Entrepreneurial Center Student and Community Programs (8)
- Iowa City Area Business Partnership Small Business Resources (9)
- Iowa City Area Development (ICAD) Group Resources (10)
- Iowa State University Center for Industrial Research and Service (CIRAS) (11)
- Other (12) _____

Q9 Please check all of the resources that you utilize for getting updates on your neighboring business community:

- Fellow business owners or neighboring businesses (1)
- Family members or relatives (2)
- Friends, social circle, or mentors (3)
- Non-profit organizations (4)
- City or county newsletters (5)
- Social Media platforms (eg. Facebook, Twitter, Whatsapp, etc.) (6)
- Community Members or Neighbors (7)
- Newspapers (8)
- Websites of lending institutions/city/county (9)
- Television/Radio broadcasts (10)
- Others (11) _____

Q10 Has any of the following items become a barrier for running your business? Please select all that apply:

- Language options (1)
- Affordable housing access (2)
- Access to mental and physical health services (3)
- Affordable rental costs for business space (4)
- Knowledge on converting your business to a home-based business or an online business (5)
- High speed internet for distance learning, remote work, etc. (6)
- Access to legal assistance (7)
- Childcare services (8)
- Marketing platforms for promoting your business (9)
- Credit score (10)
- Access to money (11)
- Physical location (e.g. office, warehouse, etc.) (12)
- Transportation (13)
- Business supplies and materials (14)
- Electronic equipments such as computers (15)
- Business networking (16)
- Insurance (17)
- Finding a desirable location (access to food, public transportation, customer base. etc) (18)
- Access to business training, professional skills and/or other learning resources (19)
- Accounting Services or Bookkeeping Software (20)
- Others (21) _____

Q11 How would you rate the economic opportunities available to you for accessing resources listed in the previous question?

- 1 - very limited (1)
- 2 - limited (2)
- 3 - good (3)
- 4 - very good (4)
- Unsure (5)

Q12 On which basis have you ever faced discrimination while seeking business support services or engaging in normal business activities? Please select all that apply.

- None (1)
- Race (2)
- Gender (3)
- Religion (4)
- National origin (5)
- Disability (6)
- Age (7)
- Income (8)
- Others (9) _____

Q13 How would you rate the local governments' (city and county) efforts for supporting your business from 1 to 4?

- 1 - very limited (1)
- 2 - limited (2)
- 3 - good (3)
- 4 - very good (4)
- Unsure (5)

Q14 Has your business been impacted by Covid-19?

- Yes (1)
- No (2)

Q15 Please explain how your business has been impacted by Covid-19.

Q16 Was your business eligible to receive any form of support during Covid-19 from the city or county or state or federal government agencies?

- Yes (1)
- No (2)
- Unsure (3)
- Doesn't Apply (4)

Q17 Please tell us what type of support you received.

Q18 Please tell us why you were not eligible to receive the support.

Q19 What solutions/opportunities do you think would be helpful for supporting your business?

Q20 Have you been a business owner in the past?

- Yes (1)
- No (2)

Q21 Please choose the category that best described your past business.

- Service (eg. restaurants, cafes, parlors, law firms, etc.) (1)
- Retail (eg. clothing store, shoes store, etc.) (2)
- Production (eg. homemade candles, homemade beauty products, homemade stationary products, etc.) (3)
- Other (4) _____

Q22 How long has it been since your past business shut down?

Q23 What was the reason your past business shut down?

Q24 How much do you agree with this sentence? "To create equity and opportunity for all, I believe a greater portion of resources should go to those who are most in need."

- Strongly Disagree (1)
- Disagree (2)
- Neutral (3)
- Agree (4)
- Strongly Agree (5)

Q25 Please tell us why you think so:

Q32 How many people from your household are currently involved in your business?

Demographic Questions

Q30 The next few questions are more focused on you and your household. Please answer to the best of your ability.

Q31 How many people are there in your household?

Q33 How many of them are children (under 18 yrs)?

Q34 Please indicate the category of income that your household makes in a year.

- At or below \$18,763/year (30% AMI) (1)
- \$18,764 - \$31,272/year (50% AMI) (2)
- \$31,273 - \$50,035 (80% AMI) (3)
- Above \$50,036 (Above 80% AMI) (4)

Q35 Please select the option that best describes your educational experience:

- General Education Degree (GED) (1)
- Undergraduate (2)
- Masters graduate (3)
- PhD graduate (4)
- Doesn't Apply (5)

Q36 Please indicate your ethnicity. (Ethnicity - a social group that shares common values, culture and/or traditions)

Q37 Please indicate your race. (Race: a group of people who share a common ancestor and certain physical traits)

Q38 Please indicate your gender identity. (Gender Identity: Personal sense of one's own gender)

For Emerging Businesses

Q39 Please choose the category that best describes your business idea/emerging business:

- Service (eg. restaurants, cafes, parlors, law firms, etc.) (1)
- Retail (eg. clothing store, shoes store, etc.) (2)
- Production (eg. homemade candles, homemade beauty products, homemade stationary products, etc.) (3)
- Other (4) _____

Q40 How long have you been working/ideating on your business idea/emerging business?

Q41 What was your inspiration behind this business idea?

Q42 Please check all of the business resources available in the city that you were already aware of:

- America's Small Business Development Center at the University of Iowa (1)
- MERGE Resources for Entrepreneurs (2)
- Multicultural Development Center of Iowa's BIPOC Business Accelerator Program (INCubate) (3)
- Project Better Together BIPOC and Immigrant Business Grant (4)
- City of Iowa City Small Business Assistance Grant (5)
- Iowa Economic Development Targeted Small Business Programs (6)
- US Small Business Administration Learning Platform (7)
- University of Iowa John Papajohn Entrepreneurial Center Student and Community Programs (8)
- Iowa City Area Business Partnership Small Business Resources (9)
- Iowa City Area Development Group (10)
- Iowa State University Center for Industrial Research and Service (CIRAS) (11)
- Other (12) _____

Q43 Please check all of the resources that you have been utilizing for working/ideating on your business idea:

- Fellow business owners or neighboring businesses (1)
- Family members or relatives (2)
- Friends, social circle, or mentors (3)
- Non-profit organizations (4)
- City or county newsletters (5)
- Social Media platforms (eg. Facebook, Twitter, Whatsapp, etc.) (6)
- Community Members or Neighbors (7)
- Newspapers (8)
- Websites of lending institutions/city/county (9)
- Television/Radio broadcasts (10)
- Others (11) _____

Q44 Are any of the following items a barrier for opening your business? Please select all that apply:

- Language options (1)
- Affordable housing access (2)
- Access to mental and physical health services (3)
- Affordable rental costs for business space (4)
- Knowledge on converting your business to a home-based business or an online business (5)
- High speed internet for distance learning, remote work, etc. (6)
- Access to legal assistance (7)
- Childcare services (8)
- Marketing platforms for promoting your business (9)
- Credit score (10)
- Access to money (11)
- Physical location (e.g. office, warehouse, etc.) (12)
- Transportation (13)
- Business supplies and materials (14)
- Electronic equipments such as computers (15)
- Business networking (16)
- Insurance (17)
- Finding a desirable location (access to food, public transportation, customer base. etc) (18)
- Access to business training, professional skills and/or other learning resources (19)
- Accounting Services or Bookkeeping Software (20)
- Others (21) _____

Q45 How would you rate the economic opportunities available to you for accessing resources listed in the previous question? Please rate from 1 to 4.

- 1 - very limited (1)
- 2 - limited (2)
- 3 - good (3)
- 4 - very good (4)
- Unsure (5)

Q46 On which basis have you ever faced discrimination while seeking business support services? Please select all that apply.

- None (1)
- Race (2)
- Gender (3)
- Religion (4)
- National origin (5)
- Disability (6)
- Age (7)
- Income (8)
- Others (9) _____

Q47 How would you rate the city and county engagement efforts for emerging businesses like yours from 1 to 4?

- 1 - very limited (1)
- 2 - limited (2)
- 3 - good (3)
- 4 - very good (4)
- Unsure (5)

Q48 Would you be willing to take a class/workshop on how to start a business? (finance, accounting, insurance, legal documents, etc.)

- Yes (1)
- No (2)
- Unsure (3)

Q49 Has your business idea been impacted by Covid-19?

- Yes (1)
- No (2)

Q50 Please explain how your business was impacted by Covid-19.

Q51 What does your business need to be successful?

Q52 Have you been a business owner in the past?

- Yes (1)
- No (2)

Q53 Please choose the category that best described your past business.

- Service (eg. restaurants, cafes, parlors, law firms, etc.) (1)
- Retail (eg. clothing store, shoes store, etc.) (2)
- Production (eg. homemade candles, homemade beauty products, homemade stationary products, etc.) (3)
- Other (4) _____

Q54 How long has it been since your past business shut down?

Q55 What was the reason your past business shut down?

Q56 How much do you agree with this sentence? "To create equity and opportunity for all, I believe a greater portion of resources should go to those who are most in need."

- Strongly Disagree (1)
- Disagree (2)
- Neutral (3)
- Agree (4)
- Strongly Agree (5)

Q57 Please tell us why you think so:

For Support Institutions

Q58 Are you representing a governmental body?

- Yes (1)
- No (2)
- Representing a Quasi-governmental body (3)

Q59 How long has your institution been in service?

Q60 Please choose the category that best describes your service area:

- City (1)
- County (2)
- Regional (3)
- State of Iowa (4)
- Midwest (5)
- Across the United States (6)
- International (7)
- Other (8) _____

Q61 Do you have any policies in place for promoting BIPOC/Underestimated businesses?

- Yes (1)
- No (2)
- Unsure (3)

Q62 Please provide your institution's mission statement:

Q63 Do you collect data on BIPOC/Underestimated businesses?

- Yes (1)
- No (2)
- Unsure (3)

Q64 Please mention what are the ways your institution collects those data on BIPOC/Underestimated businesses.

Q65 Have you released any survey in the past 5-years to better understand the needs of the BIPOC/Underestimated businesses in the community and how your programs/awards could better assist them?

- Yes (1)
- No (2)
- Unsure (3)

Q66 Do you provide loans targeted for BIPOC/Underestimated businesses?

- Yes (1)
- No (2)
- Unsure (3)
- Doesn't Apply (4)

Q67 Please indicate how long you have been providing those loans targeted for BIPOC/Underestimated businesses.

Q68 Please indicate the number of the BIPOC/Underestimated business loans that you have provided over the last 5-years?

- (1) _____
 Doesn't Apply (2)

Q69 Please indicate the number of the overall business loans that your institution has provided over the last 5-years?

- (1) _____
 Doesn't Apply (2)

Q70 Do you have any programs that specifically focus on assisting the BIPOC/Underestimated businesses?

- Yes (1)
 No (2)
 Unsure (3)
 Doesn't Apply (4)

Q71 Please indicate how long you have been providing those programs that specifically focus on assisting the BIPOC/Underestimated businesses.

Q72 Please indicate the percentage of participants coming from the BIPOC/Underestimated communities to attend/utilize the programs in the last five years?

- (1) _____
 Unsure (2)
 Doesn't Apply (3)

Q73 Did you provide any relief fund/loan to businesses in response to the Covid-19 pandemic?

- Yes (1)
 No (2)
 Unsure (3)

Q74 Please indicate the percentage of the relief fund that went to BIPOC/Underestimated business:

Q75 Are information materials about your lending or support programs available in different languages other than English?

- Yes (1)
 No (2)
 Unsure (3)

Q76 Please list the other languages:

Q77 How do you communicate your current programs to BIPOC/Underestimated communities? Please select all that apply.

- City or county newsletters (1)
 Own website (2)
 Press releases (3)
 Television/Radio broadcasts (4)
 Social Media platforms (eg. Facebook, Twitter, Whatsapp, etc.) (5)
 Distributing pamphlets in business communities (6)
 Organizing events for promotion (7)
 Via Non-profit organizations (8)
 Via word of mouth (9)
 Others (10) _____

Q78 What solutions/opportunities do you think would be helpful for supporting existing and emerging businesses in Johnson County?

Q79 How much does your institution/organization's belief align with this sentence? "To create equity and opportunity for all, I believe a greater portion of resources should go to those who are most in need."

- None (1)
- Little (2)
- Medium (3)
- High (4)

Q80 Please elaborate your answer:

Q81 What percentage of your staff identify as an Underestimated Community Member (e.g. Black, Latine, Indigenous, Asian-American, Immigrant, LGBTQ+, Women, Youth, Formerly Incarcerated/Returning Citizens, People with Disabilities, etc.)?

Q82 What percentage of your management and executive staff identify as an Underestimated Community Member (e.g. Black, Latine, Indigenous, Asian-American, Immigrant, LGBTQ+, Women, Youth, Formerly Incarcerated/Returning Citizens, People with Disabilities, etc.)?

Q83 If you would be willing to provide additional information on surveys, loans, and programs specifically designed for BIPOC/Underestimated businesses by your organization to our planning team, could you please provide a contact information (phone number/email address) in the box below?

- Yes (1) _____
- No (2)

Thank you very much for your participation in this survey.

This will help us on our path towards creating an inclusive business environment in our county!

Now that you have completed the survey, you can win a \$100 cash prize! 5 lucky survey respondents will win a cash prize of \$100 each at the closing of the survey. The winners will be randomly selected and contacted on April 22nd 2022. Please fill out the form below for entry into the cash prize!

Are you an Underestimated Community Member

(BIPOC, Latine, Asian-American, Immigrant, LGBTQ+, Women, etc).
who owns a business(es), is opening a business, or has an idea for a business

Do you represent a support institution

(eg. business partnerships, lending and educational institutions, local governments, business hubs)
for small businesses





If answered yes, please take the survey:
@ tinyurl.com/bdhe2s4c
OR simply scan the QR code!
And enter a chance to win a \$100 cash!
survey closes on April 30th



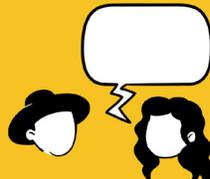
Let's build an Inclusive Economy in the Johnson County !!
To get more involved in the planning process, please reach out to us @319-855-9949

OR

Be part of the Focus group



Share your story in a one-on-one interview



Be part of the Strategic Doing Session



Or simply visit our website to learn more, and share your story anonymously:
astiplanning.com/basic-01





EXTENDED SURVEY RESULTS

Q7 - What was your inspiration behind starting this business?

My child is living here

Wanna flexible time

use up my spare time

Make money

I say a need and thought I could fill it.

Family business

The reason I started the business was to sustain all the volunteer work I do in a way that values my experience, talents and skills; the main inspiration were the vendors at the 2021 Diversity Market season

Once my child was born, I wanted to be able to stay home with him, but couldn't afford to not work, so I started an in home daycare.

To provide a open space for people to learn the benefits of moving and understanding their body.

I received an artist grant and thought it would be good to set up a sole proprietorship and get insurance. After the grant concluded, I began selling!

To have bigger impact.

People needing certain items and the smiles I receive from my customers

Working freelance in audio

1

A friend

Providing music and entertainment to individuals in the community, with a focus on them.

I had experience in these kind of store

I wanted to create a space that all people could feel welcomed and loved.

provide good food

COVID, Healthcare Industry, Patient Needs

Having control over my income, workload, and work/life balance

Independence

Discrimination in the workplace. I left to start my own business rather than continue to deal with it.

Need to have what the community will need as consuming and ethnic wearing

To leave something for the next generations

For my own self

Help our customers to find international foods

Estar mas tiempo en casa con la familia especialmente con mi niña especial.

My first baby boy

I am an expert in my field and people started calling me for help

I wanted to share the joy of unique glass art with others

I couldnt find a job and decided on opening my home for daycare

I think a lot of really hard and dangerous changes are coming up for us and I wanted to make Iowa City resilient to them

Passion for DEI work in Iowa

To open up a massage spa where clients liked to relax and therapists enjoy working there

Felt a void in the community and decided to fill a need that has been ignored for years

For representation of Asian Americans and other minorities including women

Following my dream

to be my own boss

I am afflicted with severe visual acuity. This affects the way I understand the world and communicate.

We purchased a faltering 20 year business. We are passion about art and art education, along with a solid business plan that allowed us to take a leap of faith to take over and make it work for the community.

Economic growth

water quality

Can't stand working for other Companies

Q41 - What was your inspiration behind this business idea?

El dar a conocer la comida original de michoacan 100% casera porque los restaurantes mexicanos no tienen sazón rico

Using my knowledge and "gifts" to be of service to others, inspired by my mentors.

Nothing like it in the area

Underserved local market

To diversify the food scene in my community

A lack of representation in the industry

Thinking

Que todas las personas me dicen tu don es cocinar

Ser yo mi patrón

Q23 - What was the reason your past business shut down?

Affordable space.

Market shift.

N/A - still in business

Failure to launch.

Job offer.

Covid

it's not shut down

I needed a staff of people to help with the various aspects of running a business. I create works, but I cannot do all of the advertising, graphics, etc, needed.

Went from a sole proprietor business owner doing art fairs across the country to have a brick and mortar store where my personal work is part of the store's inventory. No driving, being out in all kinds of weather--I pay more and have the privilege of turning a key and have a show every day.

Q15 - Please explain how your business has been impacted by Covid-19.

Product pricing is getting high and limited; reduced customers.

Slow business

No more internationals

Less customers

Covid has totally change our business model. Inside space is less valuable than it use to be but rent continues to be high. Builders and developers are a needed commodity but sometime you need to work with an entities that does not focus on profit when finding a space to run your business.

Pérdida de clientes

When schools and businesses shut down, I had no kids to watch therefore I had no income.

Had to close the shop down due to limited money coming in, the world shut down

The live events & entertainment industry was shut down for many months.

We were completely shut down for a year, and the Johnson County Public Health Office originally blamed our company for the outbreak.

Sometimes positive, sometimes negative. Shortage of staff in the market, but we had.

We were shut down for 8 weeks followed by strict guidelines such as not being able to see as many people in our space.

Loss of opportunities due to client budget cuts

We do not get people to come in person to buy products just because there are no money

Lack of customer

Porque no habia convivios sociales, ni celebraciones, aniversarios fiestas.

Inflation of wages, prices, the ability to hire at reasonable wages, the university challenge

Art shows clised for a significant time preventing me from spreading awareness of my business.

Low attendance, loss of income

Loss of in-person professional development opportunities

we had to close and lost clients

All services for the year were canceled by clients. There was no income and no relief for startups

The film industry shut down. No more funding of projects or anything like that

hiring

Cancellations of workshops and exhibitions scheduled. Market for visual arts went dark.

Closed for 10 weeks, people not feeling safe in closed spaces, increased website offerings, presence on social media platforms, developed shopping options to include via phone, email, and video conferencing, figured out in person, yet distanced learning in our classroom.

Less access to resources, city and state buildings closed, lack of employees available to work in the community, intolerance and irritability amongst community people

Financial hardships

Changes in how we do business; reduced revenues; delayed projects

Q18 - Please tell us why you were not eligible to receive the support.

Couldn't get PPP because we bought the business later.. and we're not aware if other grants available for newer businesses.. we bought r business from somebody else. They couldn't access any tax return documents and couldn't apply for PPP

Business had just start maybe 6 months in, Income wasn't high enoug

We were disqualified because we are gig workers and did not have a primary location for business.

Started after

1 employee

I don't know

I don't know how to apply I think

No se

I just start my business

my business started two months after the pandemic started so I was not eligible for anything because I was honest

My company did not meet the guidelines due to start date and Industry

Didn't know how too get it

Q50 - Please explain how your business idea was impacted by Covid-19.

Afraid to get started and get sick and/or be the catalyst for getting others sick.

Seeing how Covid-19 has forced so many businesses to close their doors. I am hesitant to launch a brick-and-mortar business establishment.

Primero deje de trabajar, salí embarazada, deje aportar ingresos a mi hogar y empecé a empeorar con mis alergias ...

Q19 - What solutions/opportunities do you think would be helpful for supporting your business?

More funding

My location need easier parking and more customers

Arranging events during school breaks

Not sure

Private/Public partnerships to develop and grow black owned business.

Apoyo económico

? I feel like there needs to be an easier way to file taxes without having to keep track of all my deductions.

I need to be able to afford health insurance in order to keep doing daycare. Right now my husband is covered under Medicare and me and my kids have a plan from marketplace, but honestly I'm really scared because I heard if I underestimated my income I will need to pay back the money when I file our income taxes. It is hard to estimate my income because if a kids doesn't come I don't get paid. As much as I love my job, I'm really starting to think it would be better/easier to quit daycare and work for a company that offers health insurance.

Transitioning to starting a business, I have had access to a lot of information because of my previous work in education. I was able to lean on my network, and connect to different people to get paperwork filed and things going. It cost a lot of money to start up, which was slightly a barrier, but my biggest challenge was understanding the ins/outs and the business language people use. I wish there was 1:1 mentoring or some tailored online content to learn some of the legal/accounting things for our county.

Expanded platforms, acknowledgement, and equal opportunities as white men in our community.

Helping with small business loans and affordable rental areas for small businesses.

Downtown Iowa city business rent assistance.

Website building

Access to low interest loans.

Use by local entities for entertainment, rather than usually hiring non-local companies or only the same company because they are friends with city and university big-wigs.

Expansion of space.

information on grants/loans and available space

Community grants for new, small businesses

The local support community (ie ICAD, ICABP, Downtown District) does a wonderful job of championing businesses like mine. The problem is the wolves at the front of the pack. Some of the male leaders in our community, the men-lead businesses, do not foster an inclusive or engaging environment for businesses that are woman-owned, woman-lead, or anything but cis male-dominated. Professional publications that claim to speak for the community, like the CBJ, foster this toxic undertone within our business community. They continue to give cis white men platforms and awards, where everyone else is pay to play for the opportunity. Country club access if you will.

Financially

Anything please

More resources to help out businesses

Expand marketing advertising

Need help to cover our rent and expenses

Tener un local comercial para elaborar mis productos y hacer mis ventas

To know more people around me, have a accesible space where to work, to know more about the community programs.

Knowing other affordable resources available in the area

It would be helpful to be connected to education regarding marketing, identifying ideal customer, bookkeeping, cybersecurity, SEO, etc. It would be wonderful to have an art gallery in North Liberty.

Increase in income

Legal and accounting support along with business coaching or mentorship

Funding, Funding, FUNDING

more help for BLACK owned business's

More vibrant visual arts economy.

Our TSB certification gave us access to more assistance types and larger grant amounts. We need to get people certified!

The comradery of the ICDD Retail Caucus, and support of the Board and staff were instrumental for survival the last few years.

Project Better Together was very helpful as well.

Accountability from all federal, state and local agencies and action from the community to combat the systemic racism and issues which exist here. Lack of knowledge and education for this closed minded non progressive community including a broke ass good ol boy network. Also, too many unqualified individuals in the highest most impactful power positions making poor decisions and/or inability or interest to do anything at all. Lack of representation and diversity in many businesses and agencies in Iowa. Ohh and we need fresh eyes and progressive thoughts from our state officials, starting with removing this governor!

I need some financial help

develop a business plan and market actively

High speed internet provided throughout Johnson County as basic infrastructure--perhaps as a public utility--at an affordable cost, with reliably fast and consistent service.

Q51 - What does your business need to be successful?

Un lugar donde vender porque por si solo es un exito

I need more education on raising capital to start the business.

Support with writing a business model, research, financing, bookkeeping, how to successfully operate a small business.

People that want to engage and learn. We are building a new industry and eco-system so it's going to be hard at first.

Exito tendra soy amable y me encanta el comercio y buena cocinera

Aun no tengo negocio

Q78 - What solutions/opportunities do you think would be helpful for supporting existing and emerging businesses in Johnson County?

Greater opportunities for business incubator/accelerator programs, microfunding, mentorship, financial literacy training, and business development training.

An organized push to support employer sponsored volunteer time. Regular volunteering is associated with higher quality of life, longer life, and higher life satisfaction for the employee. For employers, reduced turnover and associated costs, happier and healthier employees, and more productivity are a few of the benefits. Every business that desires to maximize its success needs to have an employee volunteering program that defaults to giving employees this benefit.

- Having more funding to support small businesses and a variety of funding vehicles and platforms
- Ability to provide business support services (legal, HR, marketing, IT, etc.) at a lower cost

technical assistance focusing on business plans, projections, sales, expenses, etc.

A one-stop shop for finding information and applying.

The County has personnel, programs, budgets and plans that are supportive.

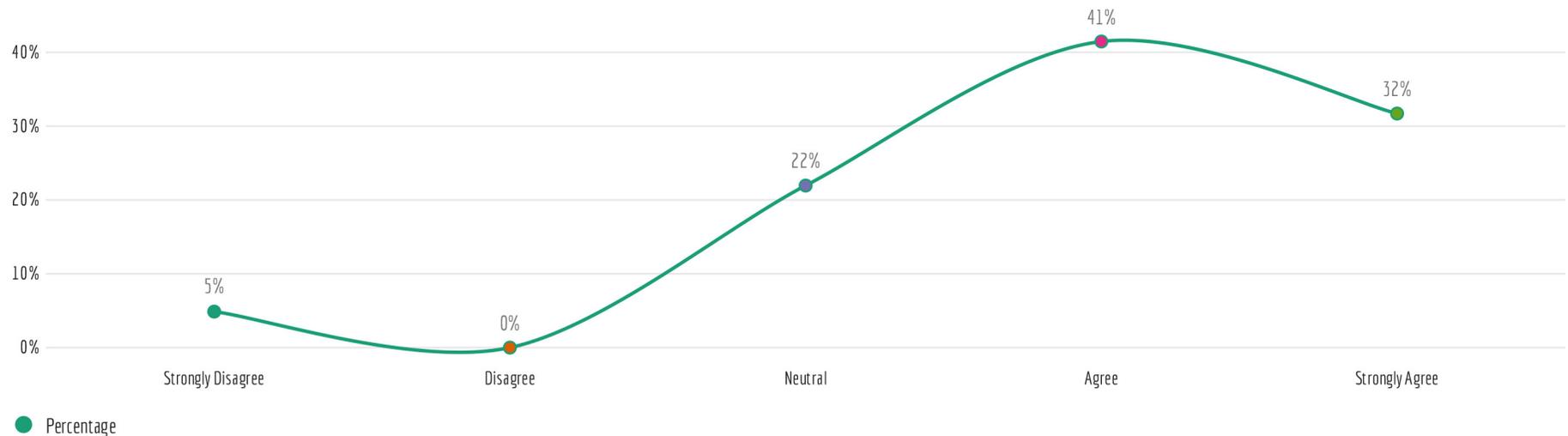
The recently created 2022 JC Economic Development Plan: Opportunities for the Unincorporated, Area, Villages and Smaller Towns--the plan includes goals which broadly and/or specifically support existing and emerging businesses. Themes that guide the plan include DEI, sustainability and local foods.

The Board has allocated \$500K in ARPA fund for FY23 for financing minority-owned businesses. Another funding stream from ARPA will support arts-based organizations and nonprofits.

The County is creating a joint position with ICAD and one within its planning department to focus on economic development. The Board office has staff, including a DEI expert, grants experts and a new data position. Social Services has some overlap to assist businesses. All these persons can collaborate to provide support from the County.

“To create equity and opportunity for all, I believe a greater portion of resources should go to those who are most in need.”

EXISTING businesses



Q25 - Please tell us why you think so:

Help those who need help

To be fair to less fortunate

There is a need to develop systems to allow individuals and business to support communities that have less access to resources.

While I am a women owned business, I have privilege in education/socioeconomic/social capital to navigate how to gain more knowledge in starting my business. I support providing assistance to those who need it most.

There are people who are already set up in life, and our community, to succeed. They don't need access to resources like some of us do.

I just believe give all small businesses the opportunity you give the big people

Millionaire developers don't need more assistance from the city to build another building inside city limits.

Because the who start a business, they always need help

Helping those in need should never be an option, it should be automatic

Equity does not mean equality. Equality means all of us are treated the same way, regardless of need levels, barriers, or individual differences. Equity means we have access to, or are provided with what we need (individually) to succeed.

Seems like a lot of tax breaks go to large companies that don't really need them.

That's how our community can get more stuff because it will be more small business to get other more different stuff to community

Because we are here to help people out when we can

没有

Porque si estos recursos llegan a quien lo necesita las personas tendran la educacion, las ganas de luchar teniendo las herramientas que necesitan para empezar a trabajar

There is people that want help but they already have money to start but they don't want to used.

I partially agree. The definition of those in need has a tendency to be skewed as well as taken advantage of. Hi believe in paying it forward if possible to support or mentor small businesses for success

Not everyone is given the same opportunities of education, financing, etc.

I think everyone should have equal opportunities to all resources available.

It allows help to those who need it most and creates a more even playing field

If those who create access grant that access to those most in need, The needy will be more willing to increase their contributions to society especially the economy

The rich are able to buy and pull from many great resources and the less fortunate have to be scrappy. It takes longer to be successful

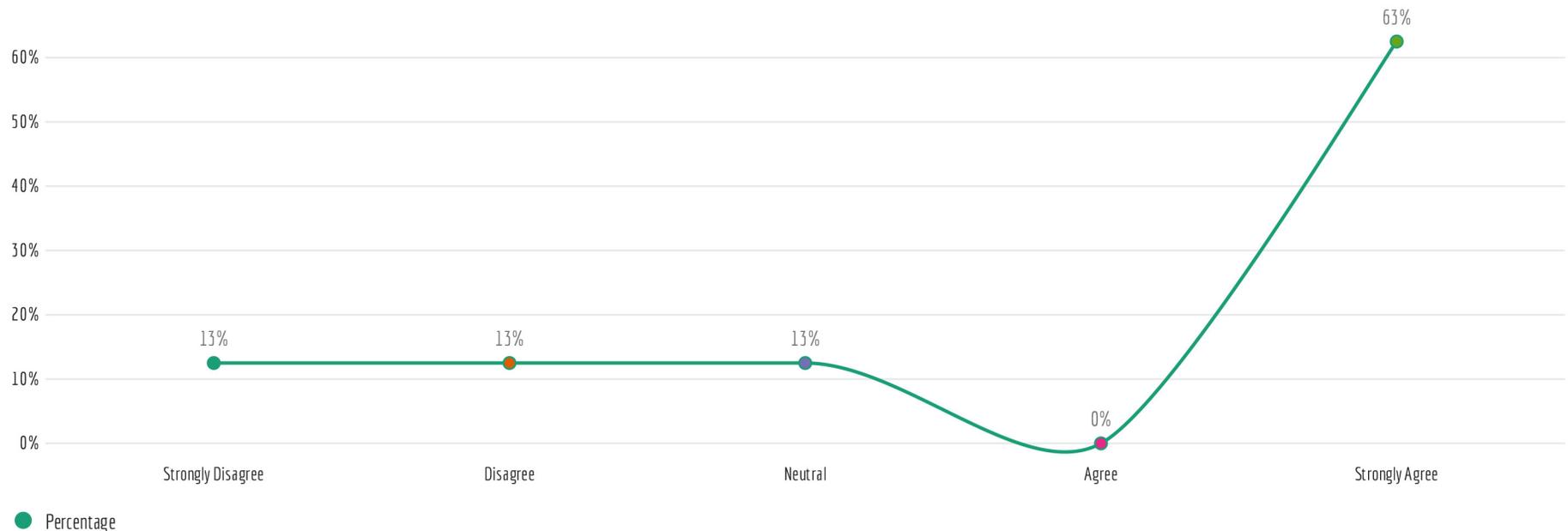
Because we are all a part of the same community

Because gender, and now age, present invisible prejudices that the majority has no way to see or comprehend. Visual artists would become lawyers and doctors if they could. I think visual artists are afflicted with severe visual acuity, which is a difficulty.

In addition this state at all levels will need to actually have accountability that those in need get the resources, not just education and training but fiscal resources and spread those resources equally among new recipients and not just the same organizations and businesses that have failed to improve this community to help us grow.

If you level the playing field more people will succeed.

EMERGING businesses



Q57 - Please tell us why you think so:

Esto para que los mas necesitados puedan progresar y haci podria existir un poco mas de igualdad

I would need better and/or clearer definition of "most in need".

It's all about evening out the playing field to give everyone the same chance to pursue one's dream and be successful.

Because we can raise all tides of the underfunded businesses get the education and the funding.

Should go to one's that are most likely to be successful

Pues las personas con bajos recursos necesitamos ayuda para emprender negocios o sueños

REFERENCED LINKS AND DOCUMENTS

	Plans Identified	Entity	Link
1	Johnson County Economic Development Plan	Johnson County, IA	https://www.johnsoncountyiowa.gov/sites/default/files/2022-01/JC%20Economic%20Development%20Plan%20FINAL%20adopted%202022%2001%202013.pdf
2	Delaware County Economic Development Plan	Delaware County, PA	https://www.delcopa.gov/planning/pubs/delco2035/EconomicDevelopmentPlan.pdf
3	Equitable Economic Development Playbook	International Economic Development Council	https://www.iedconline.org/news/2021/06/01/press-releases/iedc-launches-equitable-economic-development-playbook/
4	Ramsey County Economic Competitiveness and Inclusion Plan	MN	https://www.ramseycounty.us/sites/default/files/Departments/Community%20%26%20Economic%20Development/Ramsey%20Final%20Report_Pages%2016mar21.pdf
5	Racial Equity Survey and Summary Analysis	Community Foundation of Northeast Iowa	https://d2b1x2p59qy9zm.cloudfront.net/attachments/fed8b406f02d96758cebb29d8b32987be90d8abf/store/72fbb755b661f7aa80dd96e6427f786d38e834655030f8b9a185450d2262/CFNEIA-racial-equity-survey-summary.pdf https://d2b1x2p59qy9zm.cloudfront.net/attachments/ca12e76945468a2f81221dbf8338efde89e86a0c/store/00e5b7c17aa82b3331c67912438d0b17ee3cb5f83bb9584ffc4c4ac3a158/External+Survey+Findings+with+Full+Data.pdf
6	Racial Healing in the CFGD Region Toolkit	Dubuque County, IA	http://includivedbq.org/racial-healing-in-the-cfgd-region/
7	Metropolitan Area Planning Council Comprehensive Economic Development Strategy	Boston, MA	https://www.mapc.org/wp-content/uploads/2021/02/Final_CEDS-021021.pdf
8	Metro - Strategic plan to advance racial equity, diversity and inclusion	OR	https://www.oregonmetro.gov/sites/default/files/2017/10/05/Strategic-plan-advance-racial-equity-diversity-inclusion-16087-20160613.pdf
9	Equity and Social Justice Strategic Plan		https://kingcounty.gov/~/_media/elected/executive/equity-social-justice/documents/201609-ESJ-SP-FULL.ashx?la=en
10	Advancing Racial Equity and Transforming Government	Racial Equity Alliance	https://racialequityalliance.org/wp-content/uploads/2015/02/GARE-Resource_Guide.pdf
11	Coralville Community Plan	City of Coralville	https://www.coralville.org/DocumentCenter/View/3220/Coralville-Community-Plan-2014_Part-2?bidId=
12	Toolkit for Story Gathering - Racial Healing	Community Foundation of Greater Dubuque	

	Plans Identified	Entity	Link
13	Racial Social Justice Initiative Community Survey	City of Seattle	http://www.seattle.gov/Documents/Departments/CivilRights/2016%20RSJI%20Community%20Survey.pdf
14	Race and Social Justice Initiative Three-Year Plan	City of Seattle	http://www.seattle.gov/Documents/Departments/RSJI/RSJI-Three-Year-Plan_2012-14.pdf
15	How to Boost Economic Equity by Supporting the Informal Economy		https://www.planning.org/planning/2021/summer/how-to-boost-economic-equity-by-supporting-the-informal-economy/
16	Grow Black Owned	IA	https://iowacityareadevelopment.com/grow-black-owned/
17	University of Iowa: John Papajohn Entrepreneurial Center	Iowa City, IA	https://howtostartanllc.com/local-resources/iowa-iowa-city
18	Small Business Resources		https://iowacityarea.com/partnership/partner-resources/small-business-resources/
19	IC Business Assistance	Iowa City, IA	https://www.icgov.org/city-government/departments-and-divisions/economic-development/business-assistance
20	Do Business		https://downtowniowacity.com/do-business/
21	Iowa Pollinators	IA	https://slowmoney.org/local-groups/iowa-pollinators
22	Direct Cash Transfer as a Vehicle for Speed, Inclusivity, and Equity		https://www.urban.org/sites/default/files/publication/104695/direct-cash-transfer-as-a-vehicle-for-speed-inclusivity-and-equity_3.pdf
23	Opportunities for Research on Transportation and Equity 2021	Transportation Research Board	https://onlinepubs.trb.org/onlinepubs/circulars/ec270.pdf
24	Racial Equity Addendum to Critical Issues in Transportation	Transportation Research Board Executive Committee July 2021	https://www.nap.edu/download/26264
26	Toolkit to Start/Grow a small business	Iowa Source Link	https://www.iasourcelink.com
27	State of Iowa Laborshed Analysis	Iowa Workforce Development	https://www.iowaworkforcedevelopment.gov/sites/search.iowaworkforcedevelopment.gov/files/documents//2018/statewidelaborshed_fullreport2020.pdf
30	Coralville Flood Resilience Action Plan	Coralville, IA	
31	Maquoketa River Watershed Management Plan	Maquoketa, IA	https://iisc.uiowa.edu/sites/iisc.uiowa.edu/files/project/files/final_report_-_maquoketa_river_watershed_management_plan_0.pdf
32	City of Boulder Resilience Strategy	Boulder, CO	https://resilientcitiesnetwork.org/downloadable_resources/Network/Boulder-Resilience-Strategy-English.pdf

