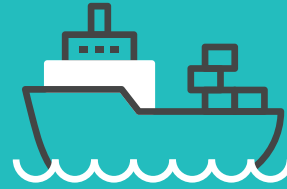


WELCOMING ECONOMIES PLAYBOOK

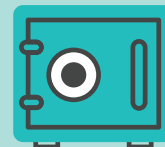
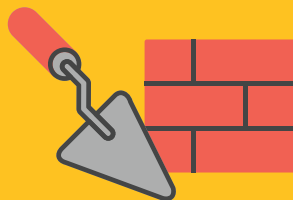
Strategies for Building an Inclusive Local Economy



WELCOMING
REFUGEES



GLOBAL
DETROIT





WELCOMING
REFUGEES



WELCOMING ECONOMIES PLAYBOOK

Strategies for Building an Inclusive Local Economy

The *Welcoming Economies Playbook* was created in partnership with Welcoming America and Global Detroit. It builds off of years of promising work across the nation to help unlock the economic potential of refugees, immigrants, and community members born in the United States. This playbook is based on and is an update to Welcoming America's comprehensive [Guide to Immigrant Economic Development](#). It is designed to be an easy-to-use resource for organizations that work on economic development, refugee services, and other leaders who are advancing economic inclusion and greater prosperity in the United States.

☰ **TABLE OF CONTENTS** [\(click any section to jump\)](#)

- 3** Introduction
- 4** Developing an Inclusive and Welcoming Approach + Four Easy Ways to Start
- 5** Tips for Success
- 6** **SPECIFIC ECONOMIC DEVELOPMENT AREAS**
 - 6** Workforce Development: Working Class Newcomers
 - 8** Workforce Development: Foreign-Born Professionals
 - 10** Entrepreneurship
 - 12** Homeownership
 - 14** Urban and Rural Agriculture
- 16** Conclusion
- 16** Additional Resources, Acknowledgments, and References

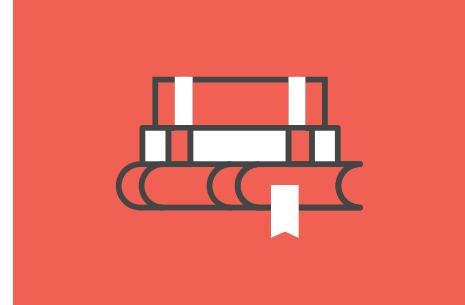
i INTRODUCTION

Today, many communities recognize that refugee and other immigrant residents, in addition to being valued neighbors and civic leaders, represent economic growth as new homeowners, taxpayers, business owners, workers, and consumers. Together with longer-term residents, New Americans are fueling the competitiveness of local companies and communities in the global economy. Newcomers often bring a unique set of skills and connections that serve them and their new communities well. For example, refugees may possess international professional networks that can facilitate export arrangements; specialized knowledge in science, technology, engineering, and mathematics (STEM) fields that face labor shortages in the U.S.; or agricultural practices that can inform sustainable growing methods.

At the same time, like many other residents, New Americans can encounter challenges along the way that prevent them from using these talents. As they search for a job, start a business, or purchase a new home, some may run into issues such as a limited credit history, lack of professional or personal networks in the United States, or limited work history in the formal economy. They may also experience barriers in accessing capital or lack information about regulations and financial systems. Language and cultural barriers can exacerbate these challenges.

Practitioners and policy-makers who want to tap into the talents of all residents find that strategic tweaks to programs and policies can address these challenges and help refugees and immigrants enter the labor market more quickly, work in positions that match their skills, and navigate the codes and regulations involved in purchasing a home or starting a business. When local leaders address the unmet needs of refugees and other residents, they can fully deploy a complete team of talented residents in their communities, rather than only a portion of the population, to spur inclusive economic growth. By taking small, manageable steps and working in partnership, communities can build an ecosystem of support to facilitate inclusion in local economies. In doing so, there is a win-win for all involved. Refugees are able to use their talents and achieve upward mobility for themselves and their families, and regional economies see growth that benefits all residents and puts the community on a path to shared prosperity.

In this playbook, you will find both the “why” and the “how” of building more welcoming local economies. We begin by providing some process tips to help you figure out how to develop a welcoming approach and get started with refugee economic development work. Each subsequent chapter tackles a different area of economic development and may be printed as a stand-alone document. In the first section of each chapter, you will find the “why”: talking points and case-making data and stories that explain how New Americans are integral to mainstream economic development priorities. The second page of each chapter walks you through the “how”: concrete strategies and model programs that support integration into the U.S. economy.



DEVELOPING AN INCLUSIVE AND WELCOMING APPROACH

Five ways to develop impactful programs to support economic integration:

1. PARTNER WITH TRUSTED ORGANIZATIONS.

If you don't have relationships with refugees already, partner with community-based organizations, ethnic chambers, religious institutions, ethnic media, community colleges, and schools that have experience with, and the trust of, refugee and immigrant families.

2. GO TO YOUR CUSTOMER.

Host classes, workshops, and office hours at locations frequented by newcomers close to their homes or communities, including trusted community-based locations like libraries, schools, religious institutions, or other familiar locations. Consider visiting New Americans at their places of business or workplaces.

3. DEVELOP STRONG RELATIONSHIPS.

A meaningful relationship developed one-on-one through multiple contacts is often critical to establishing trust and understanding.

4. BE CULTURALLY RESPONSIVE AND LINGUISTICALLY ACCESSIBLE.

Garner a strong understanding of different cultural norms and act on this understanding at every stage of support—from ideation to implementation. Offer support in languages besides English or be sure to provide interpretation and translation.

5. BE INCLUSIVE.

Include all residents who face obstacles similar to refugees (particularly low-income people of color and indigenous people) to foster cross-cultural understanding and help to build prosperity across entire geographic communities. Consider how you can build a bigger table and partner in ways that expand access rather than increasing competition for limited resources.

FOUR EASY WAYS TO START

There are several low-cost, intermediate steps for integrating refugees into local economic development programs:

1. BE A CHAMPION.

Expose existing economic development programs to the untapped potential of working with residents born outside the U.S.

2. BE A CONNECTOR.

Develop a referral system that helps newcomers access and navigate existing local resources.

3. FILL PROGRAM GAPS.

Recruit new service providers to fill unmet needs and challenges faced by diverse workers.

4. MAKE IT YOUR OWN.

Your approach should be reflective of your community, its economy, existing resources, and your capacity to either introduce new programming or improve access to existing programming.



MAP THE IMPACT

Find congressional district-level data crunched by New American Economy on refugee and immigrant economic impact.

maptheimpact.org



MEASURING INCLUSIVE ECONOMIC DEVELOPMENT

See how your metro area measures up on indicators for growth, prosperity, and inclusion with [The Brookings Institution's Metro Monitor](https://www.brookings.edu/metro-monitor/).

TIPS FOR SUCCESS

1. SHARPEN YOUR GRASP OF LOCAL ECONOMIC PRIORITIES AND REFUGEE ASSETS.

Understanding both the mainstream economic priorities and the distinctive assets within your local refugee and immigrant community can uncover win-win business and workforce opportunities. Ask yourself these questions to assess your knowledge:

- What are the existing economic development and job creation strategies for my city/region?
- What are the major assets of my local economy? Where are the strong spots that will support future growth and job creation?
- What are the challenges my local economy faces? What are the barriers to job creation and economic development?
- What skills, training, and educational backgrounds does the local newcomer population possess?

2. LOOK FOR DATA THAT TELLS THE STORY OF NEW AMERICANS IN YOUR AREA.

To explore the size, geography, and composition of local groups, the U.S. Census is a strong place to start. To understand demographic trends and the economic contributions of the nation's refugees and immigrants, a myriad of organizations such as [Migration Policy Institute](#) and [New American Economy](#) provide a wealth of research.

3. INVENTORY AND ENGAGE EXISTING PROGRAMS AND POTENTIAL PARTNERS.

Limited resources can be leveraged by developing partnerships with service providers to help promote a strong referral system that connects refugees and immigrants to existing resources. Knowing the existing programs that can serve New Americans will help to identify the need, if any, for new programming. Think creatively about how local governments and the private sector can play the role of convener, funder, spokesperson, facilitator, or program manager.

4. TALK WITH A WIDE ARRAY OF COMMUNITY STAKEHOLDERS.

To best understand the needs and opportunities of workers, it is important to directly engage with them. Visit them at their places of business, use trusted community partners as a convener, or host a discussion with refugees, immigrants, and those serving them. It is also vital to take the concerns and ideas of receiving communities—that is, the long-term residents of a community—into consideration when building or expanding access to economic opportunity for newcomers. This approach brings in all residents and fosters belonging and ownership.

5. ADVANCE A COMPREHENSIVE WELCOMING AGENDA FOR CULTURE AND SYSTEMS CHANGE.

People are more likely to succeed economically in a community where they are welcomed and valued as residents in all aspects of their lives. Efforts to advance social and civic integration are an important complement to economic integration efforts. For ideas on how to advance a multi-sector agenda for a whole community approach to inclusion, see Welcoming America's [Welcoming Standard](#) and related guides.¹

6. BAKE YOUR PLANS INTO BROADER REGIONAL ECONOMIC DEVELOPMENT STRATEGIES.

Tap into existing strategic planning processes such as regional 10- or 20-year plans or local government equity and inclusion plans. You will amplify your collective impact and stretch limited resources by working side-by-side with existing regional strategies.

7. CREATE AN ACTION PLAN AND LEAN ON EXPERTS.

Convene your team, set a goal, identify resources and owners, and set a next step. Ask yourself what local, state, and federal programs could provide a funding stream, and call on the resource organizations listed in the following chapters to help identify funding and technical assistance opportunities.



PAIR DATA AND STORIES

To build partnerships with economic development actors, it is important to compile data that indicates refugees and other groups are valuable to your local economy. It is equally important to develop personal interest stories that showcase the significance of refugee and immigrant-owned businesses, the contributions of workers, and stories of collaboration between receiving communities and refugees. It can be powerful to tell the story of how innovations geared towards refugees and immigrants also benefit other groups who encounter barriers to economic prosperity. Check out storytelling and messaging tools like [America Needs All of Us](#) and [Stand Together on welcomingamerica.org](#).



WORKFORCE DEVELOPMENT: WORKING CLASS NEWCOMERS



Local economies that tap the skills of working class newcomers have a competitive advantage over other regions.

Refugee and other immigrant workers complement the U.S.-born workforce in positions across the economic spectrum. While this chapter details solutions in low-skill and middle-skill occupations, the next chapter highlights innovative pathways and supports for high-skill jobs.

Working class refugees help to fill a critical need for low-skill and middle-skill positions in the U.S. economy. U.S. workers—especially in the Midwest and Northeast—are rapidly aging and retiring. In addition to getting older, the U.S. workforce is getting better educated, creating openings for other workers to “backfill” their jobs as they move up the economic ladder. About half of the job openings expected over the coming decade are anticipated to fall within the “middle skills” category—jobs that require training beyond a high school diploma but not a four-year college degree. As detailed in a series of state by state fact sheets by the National Skills Coalition, “all too often, key industries in our country are unable to find enough sufficiently trained workers to fill these jobs. This skill gap keeps states’ economies from growing and employers from hiring.”² As these trends create a labor shortage, refugees are one group helping to fill unmet workforce needs.

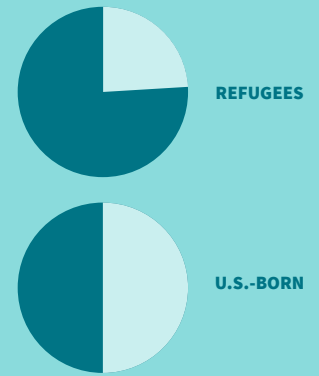
State and local leaders have developed policies and programs that help New Americans move into career pathways and connect with jobs that suit their skills, thereby helping to close regional skill gaps. Such programs enable workers to fully contribute to the region’s economy. Assisting working class newcomers to integrate into the U.S. workforce is a cost effective policy solution; it is in the interest of all residents—U.S.-born and new arrivals alike—that all workers’ skills and knowledge are put to their highest and best use.

Effective workforce and adult education policies for refugees and immigrants share three primary elements: They support proven program models that have been demonstrated to work for New Americans; they draw on funding from public investments that can allow programs to sustain themselves beyond a pilot period; and they reflect “demand-driven” principles that provide a mechanism for employers to relay their talent and skill needs to education and training providers.³

MODEL PROGRAMS

Industry Partnerships

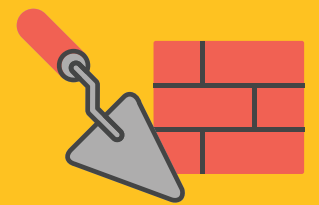
Housed within CenterState CEO, **Work Train** is dedicated to addressing the challenge of un- and underemployment in Central New York by creating dual-client solutions that benefit both businesses and job-seekers alike. Work Train develops solutions for industries with persistent, robust demand that offer good wages and opportunities for career advancement. Work Train does this by bringing together employers, business organizations, educational institutions and community partners to understand employer needs and leverage existing resources to develop training and workforce strategies that meet industry demand. These industry partnerships (also called sector partnerships) reflect a best practice within the



77.1% of refugees are working-age, compared to 72.2% of other immigrants and 49.7% of the U.S.-born population.⁴

Refugees and other immigrants play prominent roles in 8 of the 15 fields

projected to create the largest number of jobs in the next decade.⁵



Foreign-born women make up just 7% of the U.S. population, but **more than 20%, or 1 in 5, of health aides in private homes.**⁶





workforce development field.⁷ Work Train currently operates industry partnerships in health-care and manufacturing.

Workplace English Classes

English for New Bostonians (ENB), launched in 2001 by Boston’s Mayor’s Office for Immigrant Advancement, private funders, and immigrant community leaders and now an independent nonprofit, supports quality community-based English language learning programs and works closely with businesses to facilitate on-site English learning opportunities for their employees. Workplace English classes provide a unique opportunity for individuals that would otherwise be unable to access an English for Speakers of Other Languages (ESOL) class. With a focus on sectors that rely heavily on immigrant workers, ENB promotes ESOL to businesses as an opportunity to improve retention, customer service, and productivity, and to do the right thing for workers and their families. ENB helps customize the program design to industry needs and assists the company in connecting with an experienced ESOL provider and applying for funding through the state’s Workforce Training Fund Program or Department of Education. Employers using these funds are asked to provide space and paid release time for workers to attend class; grant funds are used to pay the trainers. ENB also works closely with industry trainers to design mini-courses that blend ESOL with mainstream manufacturing or hospitality training content. The result is that limited English speakers are better able to participate in trainings and worksite-wide change initiatives. An additional outcome is that as employers see productivity go up and turnover go down, they become advocates and spokespeople for ESOL.

Women’s Workforce Education

US Together, Inc. is a nonprofit mutual-assistance agency founded in 2003 as a response to the needs of refugees and immigrants in central Ohio. US Together’s Women Empowerment Program begins with the understanding that refugee and immigrant women face gender-specific obstacles to employment, including lack of schooling, gender norms, and familial responsibilities. US Together often takes a complete family approach—treating each family as a highly individualized unit that is defined by family dynamics, country or origin, religious values, length of time in the United States, and languages spoken. Critical to their approach:

- Building familiarity and context for the life choice of working outside the home (or inside in the home, in some cases).
- Discussing the limitations of supporting a family with a single income in the U.S., and the opportunities that a two-person income can provide for a family.
- Talking about entering the workforce and helping to provide for the family as a strength and personal opportunity, rather than something that takes away from important familial roles of being a mother, wife, sister, or daughter.

OTHER RESOURCES FOR ACTION

[Higher Advantage](#)

[National Skills Coalition](#)

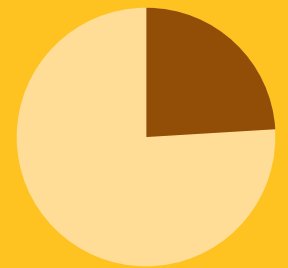
[Community College Consortium for Immigrant Education](#)



WELCOMING
REFUGEES

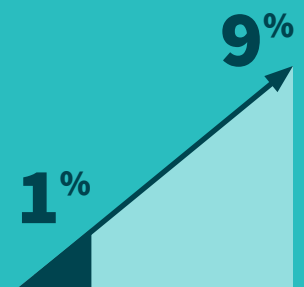


9 out of 10 new jobs added between 2016 and 2026 **will be in the service-providing sector**, resulting in more than 10.5 million new jobs.⁸



23.5% of refugee and immigrant workers were employed in service occupations in 2016.⁹

There is an **80% improvement in business performance** when levels of diversity and inclusion are high.¹⁰



For every 1% rise in ethnic diversity among employees, there is a 9% rise in sales revenue.¹¹

WORKFORCE DEVELOPMENT: FOREIGN-BORN PROFESSIONALS



Tapping into the potential of underemployed college-educated newcomers creates opportunities for all residents.

The pending retirement of many baby boomers, low U.S. birth rates, and the shift toward the knowledge economy are combining to leave many regional economies without the high-skilled workforce they need to grow and attract business. U.S. communities face a skills gap in high-skill positions (defined here as possessing a four-year degree or more) and, more specifically, positions in the STEM fields.

Refugees, immigrants, and international university students can be an important part of answering this challenge. Refugee professionals are among a cadre of the world's most talented, resourced, and connected people. Their presence can be a tremendous catalyst to economic development opportunities for a U.S. metropolitan region. Unfortunately, many college-educated refugees are underemployed or unemployed, often frustrated in jobs that do not maximize their talents due to challenges such as limited English proficiency, recredentialing barriers, or lack of the natural networks that entrepreneurs, investors, and professionals rely upon to be successful.

States and localities can support efforts that recognize and utilize the talent of high-skilled refugees who are underemployed or unemployed. When U.S. companies can employ the talent they need to develop products and grow their business, additional American jobs are created throughout the economy. Effectively employing high-skilled foreign-born talent is not a substitute for investments in U.S.-born talent, but a means of creating opportunities for all of us. High-skilled integration efforts address critical workforce needs in the current U.S. economy that are projected to grow over time.

MODEL PROGRAMS

International Professional Program

Welcoming Center for New Pennsylvanians is a nonprofit that offers a focused training program to accelerate foreign-educated professionals' re-entry into the workforce. The International Professional Program (IPP) is a nine-week intensive curriculum that develops the skills, knowledge, and networks that participants need in order to successfully connect to full-time employment. IPP also actively engages employer partners to 1) identify potential employment opportunities for program graduates, 2) move towards developing more formalized talent pipelines, and 3) provide ongoing feedback to inform program design through an Employer Advisory Council that specifically focuses on IPP. The program is supported by Title I Workforce Innovation and Opportunity Act funds.

Licensing Guides

In late 2013, the **Michigan Department of Licensing and Regulatory Affairs (LARA)** partnered with the nonprofit Upwardly Global to develop 11 online professional, skilled immigrant licensing guides that outline the process for becoming licensed in an occupation when an

“To create skilled immigrant licensing guides, you synthesize and simplify existing information about licensing for each occupation. Once you have a process to follow, you just need personnel resources.”

—Karen Phillippi
MICHIGAN OFFICE
FOR NEW AMERICANS

2 million high-skilled
New Americans are
**under- or
unemployed.**¹²

If these individuals were
working at their skill level,
in the professions for
which they had trained
and have experience,
they would earn
**\$39.4 billion
more annually
and would pay
\$10.2 billion
in taxes.**¹³





individual is educated or trained outside of the U.S. The guides provide an overview of how the occupation is organized in Michigan, eligibility, associated tests, and licensure maintenance. Job seekers access the guides to understand the legal steps required to return to the full practice of their regulated profession and/or become licensed in a new profession.

Realizing the value of these user-friendly tools, LARA, in partnership with the Michigan Office for New Americans, has created a total of 44 licensing guides for occupations ranging from accountant and engineer to barber and cosmetologist. Since 2013, state-specific licensing information has been developed by Upwardly Global for 10 or more common professions in several states.

Professional Connector Programs

The **Halifax Connector Program** is a referral process that matches refugees, immigrants, international students, and young and emerging talent (participants) with local employers, professionals, civil servants, and community leaders (connectors) based on industry experience, professional backgrounds, or the participant’s interest in a specific organization. The program creates the introduction, and then participants meet with a connector for approximately 30 minutes to discuss the industry, their skills and areas of expertise, industry-related news, current market demands, and potential job opportunities. Connectors are asked to refer the participant to a minimum of three people in their network, and then each of these people is asked to refer the participant to three more. These referrals may be potential employers, influential leaders within their industry, or other people who will benefit from meeting with a skilled professional. Similar connector programs operate in Detroit, St. Louis, and other U.S. cities, and the Halifax Connector Program supports sites to launch their own programs.

OTHER RESOURCES FOR ACTION

- [IMPRINT](#)
- [WES Global Talent Bridge](#)
- [Upwardly Global](#)
- [Welcome Back Initiative](#)



WELCOMING REFUGEES



1.4 additional jobs are created for each job a high-skilled newcomer fills at their skill level.¹⁴

Refugee and immigrant women make up just 7% of the population, but 11%, or **1 in 9 physicians and surgeons** in the U.S.¹⁵

Software development and computer and mathematical occupations are projected to grow 30.7% and 13.7% respectively between 2016 and 2026, making them some of the fastest growing occupations.

79% of computer science graduates are foreign-born.¹⁶



ENTREPRENEURSHIP



Refugee and other entrepreneurs are fueling local economic growth, both with Main Street businesses and new economy companies.

Throughout U.S. history, foreign-born entrepreneurs have helped power economic growth and technological innovation. Today, alongside other residents, refugees are stabilizing neighborhoods that suffer from disinvestment and population decline. Refugees and immigrants are providing energy and unique skills to accelerate growth in emerging industries, retail, exports, and innovation, fueling the competitiveness of American companies and communities in the global economy.

These startups face the same problems that all entrepreneurial ventures face, as well as unique obstacles due to being a newcomer. While refugees and immigrants have high rates of entrepreneurship, they also have high business failure rates—which suggests that these entrepreneurs have unmet needs in business planning, access to capital, information about regulations, and networking and marketing. In response, across the United States, local leaders are restructuring government, nonprofit, and private sector programs to better serve refugee and immigrant entrepreneurs and others with potential to start small businesses. By helping them overcome the challenges they face in starting, sustaining, and growing businesses, communities can capitalize on the opportunities generated by new businesses. When we invest in foreign-born entrepreneurs, we are investing in the future of our entire community.

MODEL PROGRAMS

Mentor Programs

RISE Louisville believes that great entrepreneurs need mentors and coaches to help navigate the uncharted waters of business planning and growth. This is especially important for and beneficial to newcomers who are experiencing U.S. business regulations and culture, often for the first time. Entrepreneurs are matched with a coach who provides individualized guidance during the startup and growth of his or her venture. These experienced business owners tap into their personal and professional experiences to foster confidence in emerging entrepreneurs, demystify business culture in the U.S., problem solve, serve as a trusted sounding board, and offer guidance in the face of difficult decisions. RISE supports the long-term growth and sustainability of newcomer entrepreneurs by pairing them with a mentor who has specific industry experience. Mentors are sourced from the New American community, previous RISE participants, and the business community at large.

Model programs like RISE Louisville are designed with the entrepreneur in mind. While mentors often have a refugee or immigrant background themselves, they do not have to. They should be sensitive, however, to the linguistic and cultural barriers these entrepreneurs may face.

Integrated Place-Based Approach

Since 1993, the **Neighborhood Development Center (NDC)** has taken a place-based entrepreneur-focused economic development approach in eight different ethnic communities in 25 low-income neighborhoods of Minneapolis–Saint Paul, Minnesota. NDC supports low-income people and persons of color to start and grow businesses through four place-based,

Newcomer entrepreneurs make up

28%

of Main Street business owners.¹⁷



Refugee and immigrant-owned businesses



employ one out of every 10 private sector workers in the country.¹⁸



Refugees and immigrants accounted for 48% of overall growth in business ownership and

almost all growth in Main Street businesses

in the 50 largest metro areas (yrs. 2000–2013).¹⁹

24.3% of engineering and technology companies had at least one refugee or immigrant founder. These firms produced

more than \$63 billion in sales

and employed more than 560,000 workers (yrs. 2006–2012).²⁰



culturally competent integrated programs: Entrepreneur Training, Small Business Lending, Technical Assistance and Incubator/Real Estate opportunities. By filling vacant buildings with a pipeline of trained, financed, and supported resident-owned businesses, NDC intends to “build neighborhood economies from within.” From 1993 to 2018, NDC has trained more than 5,100 entrepreneurs, provided \$18.4 million in small business financing and 64,000 hours of technical assistance, and incubated 150 businesses.

Global Entrepreneur in Residence

Universities in Massachusetts, Colorado, New York, and other states have instituted the **Global Entrepreneur in Residence** program to retain entrepreneurial, international student graduates who, despite their abilities, have lost the lottery for H-1B visas and would otherwise be headed back to their countries of origin. Exempt from the H-1B high-skilled worker visa cap, these universities employ international student graduates who are the CEOs or co-founders of early-stage ventures to work part-time at the university and part-time on their startup. The Global EIR program allows international students to stay in the U.S., build a business, and create local jobs.

OTHER RESOURCES FOR ACTION

[Seeds of Growth](#)

[A Day in the Life of an Immigrant Entrepreneur](#)

[Welcoming Economies Global Network](#)

The Community Economic Development Handbook, written by Mihailo Temali, pub. Amherst H. Wilder Foundation, 2012.



Refugees and immigrants have started **more than half** (44 of 87) of America’s **startup companies valued at \$1 billion or more.**²¹

The U.S. was home to more than 180,000 refugee entrepreneurs in 2015. That meant that **13 percent of refugees were entrepreneurs in 2015.**²²



WELCOMING
REFUGEES



HOMEOWNERSHIP



Homeownership stabilizes neighborhoods and is a household savings strategy for newcomers.

Homeownership, while not right for every household at a given moment, provides much needed savings and potential to build financial security for low- and moderate-income families across the nation, including New Americans. A home often has more value than any other asset owned by low- and middle-income households by the time of retirement. Paying off a mortgage is the main mechanism by which these households save.²³

Homeownership is also a critical element of sustainable, vibrant neighborhoods. According to research from the Fiscal Policy Institute and the Welcoming Economies Global Network, refugees and immigrants have strong rates of potential homeownership in 23 Rust Belt and Midwestern cities, meaning that a promising proportion of renter households could have the income necessary to purchase a home. This suggests that efforts that encourage homeownership and/or vacant property purchase could yield significant returns by reaching out to refugee and immigrant groups in this region and others.²⁴ Refugees and immigrants can be an important component of vacant and distressed housing revitalization.

While homeownership is associated with financial security and neighborhood stability, it is less accessible to people of color and low- and moderate-income households, including some refugees and immigrants.²⁵ At the local level, leaders have designed programs and partnerships to serve potential refugee and immigrant homeowners. Strong programs address potential barriers for this population, including experience in the U.S. housing market and financial systems, and limited incomes and credit history.

SPOTLIGHT ON SYRACUSE

How Mary Became a First-Time Home Buyer in Syracuse, NY

Mary was born in southern Sudan and fled to the U.S. when she lost her husband in the war. When she arrived in 2000 with eight of her family members, she spoke no English. “I was afraid for all of my life when I came here. I didn’t know what to do,” she remembers.

Mary moved from Connecticut to Syracuse after feeling a sense of community and belonging during a visit in 2004. With her part-time job, it was difficult to pay her monthly rent of \$900 at her first home. But soon, Mary’s determination and hard work paid off with a promotion to a full-time position.

By 2011, Mary had settled into a different home with slightly more affordable rent. Her landlords decided to sell the house, and they agreed to give her time to see if she could buy it herself. Around that same time, a Sudanese co-worker who had just graduated from the First Home Club at Syracuse Cooperative Federal Credit Union told Mary about a great opportunity.

Together with Cooperative Federal, Mary opened an account, created a savings plan, and started getting her finances in shape to qualify for a mortgage. Despite an excellent work record and history of on-time bill payment, Mary had limited credit history. Cooperative Federal helped her get a credit card to build credit, and they referred her to a home buyer class and additional down payment assistance through a local community partner, Home HeadQuarters. Mary qualified for the lowest interest rate and closed on her house in June 2012, with \$8,500

“We have found success in partnering with a few independent real estate agents who are culturally competent. This allows our team to stay connected with the client during the purchasing process and, when needed, provide additional wraparound support that can make the difference between a successful purchase and a deal that falls apart.”

—Diego Abente
INTERNATIONAL INSTITUTE
OF ST. LOUIS



in matching grants plus almost \$2,000 of her own savings. Now, her mortgage payment is less than what she used to pay in rent, and Mary is proud to own her own home.

MODEL PROGRAMS

Home Buyer Education Course

Home Headquarters' eight-hour home buyer education course teaches the key aspects of purchasing a home, including understanding credit and budgeting, avoiding predatory lending, maintaining real estate agent relationships, making an offer, completing a purchase contract, and coordinating the closing process. The course is taught by culturally competent and trained counselors, and sessions incorporate current issues like foreclosure or energy saving tips. The course includes one-on-one counseling to review credit reports, create a spending plan, repair credit, decrease debt, and establish savings.

Individual Development Accounts

The Office of Refugee Resettlement (ORR) within the Administration for Children and Families (ACF) administers competitive grant applications for projects to establish and manage a Refugee Individual Development Account (IDA) program for low-income refugee participants. IDAs are matched savings accounts designed to help refugees save for a specific purchase. Under the IDA program, the matching funds, together with refugees' own savings from their employment, are available for the purchase of a home or automobile, small business development, or post-secondary education or training.

International Institute of St. Louis (IISTL) is one organization that has helped refugees purchase homes through ORR's IDA program. When refugees start this program, they enter into a savings agreement that outlines responsibilities, savings goals, and the purchase they intend to make with IDA savings. With a strong understanding of the local housing market and relationships with culturally competent independent real estate agents, IISTL helps refugees make informed choices about homeownership based on market realities. IISTL has also partnered with Habitat for Humanity and local housing nonprofit Beyond Housing to provide IDA participants with home buyer training and down payment assistance.

Wraparound Home Buyer Services and Credit Building Loans

Syracuse Cooperative Federal Credit Union's First Home Club is an Individual Development Account that provides low and moderate income, first-time home buyers up to \$9,500 in grants to be used toward down payments and closing costs. While program participants are making monthly savings deposits, they receive up to four hours of free financial advising from certified Homeownership Counselors to help with credit building, budgeting, and home buyer readiness, and they can continue to access counseling services upon completing the program and purchasing a home. Along the way, Cooperative Federal also connects participants to other services that support their financial goals, including an inexpensive Credit Builder Loan.

Credit Builder Loans help individuals build positive repayment history, "thicken" their credit report, establish and improve their credit score, and qualify for better interest rates on loans and mortgages. Additionally, the loan product functions as a savings program: the principal loan amount is deposited into a restricted savings account for the borrower that is unfrozen once the loan is "paid off." Every payment that a borrower makes is also reported to the credit bureaus. Cooperative Federal's staff and services are culturally competent and linguistically accessible.



OTHER RESOURCES FOR ACTION

Prosperity Now [Scorecard](#) and [Program Map](#)

[NeighborWorks America](#)

["Do Immigrants Present Untapped Opportunity to Revitalize Communities?" report and tool](#)

["A Downpayment on the Divide: Steps to Ease Racial Inequality in Homeownership"](#)



WELCOMING
REFUGEES



URBAN AND RURAL AGRICULTURE



Linking New Americans to farming opportunities can create jobs, reduce blight, build community, increase food access, and sustain a way of life.

The urban farming and local food movement offers unique opportunities and benefits for refugees who come from diverse agricultural traditions and who may possess skill sets and work experience of great value to this movement. Programs in urban farming and food production have the potential to combine workforce development, entrepreneurship training, and welcoming efforts and can leverage newcomers' unique skills. These initiatives help refugees to both share their knowledge and talents and learn new foodways and cultures from their receiving community. Everyone eats, and the local food economy ties our communities together.

With an increasing domestic market for specialty agriculture goods, urban farming and food production initiatives can leverage newcomers' skills and experience to create economic opportunities in these communities and to expand the diversity within the local food economy. In addition, the community at large gains better access to locally grown produce. Farmers markets and urban gardens can provide a venue for cultural exchange. Finally, urban agriculture can be an important physical asset in repurposing vacant property in neighborhoods.

In rural areas, many white farmers in the U.S. are nearing retirement age, and some among the younger generation have little interest in taking over operations. At the same time, the share of minority-owned farms is on the rise.²⁶ These demographic trends make for great entrepreneurial opportunities for refugees and immigrants with agricultural skills who would like to operate their own farms. They are also a valuable source of labor on farms across the country, and some communities have created programs that welcome and support these workers.

SPOTLIGHT ON SALT LAKE CITY

As part of the International Rescue Committee's broader resettlement efforts, the **New Roots** program provides opportunities for refugees and immigrants to produce fresh food for their families and increase their economic stability in communities across the country. In Salt Lake City, the three focus areas of New Roots are a farm incubator training program, community gardening, and food access. The program was founded in partnership with Salt Lake County.

The **Farm Incubator** program provides refugee farmers with the opportunity to grow and market a variety of crops. Through the direct selling of produce to consumers, the farmers are able to achieve greater economic independence by earning supplemental income for their families. New Roots in Salt Lake City manages more than 15 acres of land for farmers to cultivate, building their capacity to earn more income.



Photo: Mike Hazard, 2017

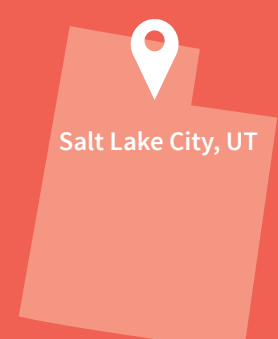


Photo: IRC Salt Lake City/Jeri Gravlin, 2015

Training and technical assistance is given to more than 20 farmers from countries as diverse as Sudan, Burma, Bhutan, Chad, Somalia, and Burundi.

The **Community Gardening** program secures plots for refugees at community gardens throughout Salt Lake City and collaborates with community partners to develop new gardens in high-need areas. New Roots provides seeds, seedlings, and instruction on best gardening practices in Utah to help secure an abundant supply of produce for each refugee. The vegetables grown in these gardens help provide supplemental food for participants that is nutritious, culturally relevant and easily accessible. New Roots brings gardeners together to share their agricultural skills and connect with their new home and community.

New Roots' **Food Access** initiatives include the multi-vendor Sunnyvale Farmers Market (SFM) where culturally appropriate vegetables, fruits, and meats are available at affordable prices. The SFM is located in a low-income area that is also Salt Lake County's largest food desert. The SFM offers a 1-to-1 nutrition incentive match to customers eligible to receive Supplemental Nutrition Assistance Program (SNAP) benefits. The project, funded through a Food Insecurity Nutrition Incentive grant from the U.S. Department of Agriculture, and known as Fresh Fund, works like this: customers demonstrate eligibility for SNAP benefits and the SFM provides an extra \$10 that can be used to purchase additional fruits and vegetables.

MORE MODEL PROGRAMS

Land Trust + Reclaiming Vacant Property

The **Southside Community Land Trust (SCLT)** holds title to eight acres of urban land in trust and manages another 15 acres for community farmers to use in Greater Providence, Rhode Island. Its initial holdings were both purchased for a low price and received as donations from individuals. SCLT has developed a network of more than 50 community gardens and urban farms that serve 350 low-income families, including a large number of refugees and immigrants from Southeast Asia, Africa, the Caribbean, and Central and South America, as well as U.S.-born residents of the low-income neighborhoods surrounding the gardens and farms. SCLT is also aggregating crops grown by its 32 market farmers, enabling them to profit from selling their food at 15 area farmers markets, 100 local restaurants and food businesses, and six community-supported agriculture shares (CSAs).

Whole Food Model

The **Hmong American Farmers Association (HAFA)** is dedicated to advancing the prosperity of Hmong farmers in Minnesota through cooperative endeavors, capacity building, and advocacy. HAFA was started and is led by family farmers. HAFA's work is grounded in strong communitarian values and based around a Whole Food Model, which acknowledges that all aspects of the farm-to-fork system must be addressed simultaneously to truly build intergenerational and community wealth. There are five distinct but interrelated components in the model: land access, new markets, trainings and capacity building, financing, and research and data collection. HAFA's model works with cohorts of experienced Hmong farmers and employs community organizing tactics to enact systems change.



Photo: IRC Salt Lake City/Jeri Gravlin, 2015

In 2016, the Community Gardening Program worked with more than 100 families in 15 garden sites across the Salt Lake Valley.



Photo: IRC Salt Lake City/Jeri Gravlin, 2015



WELCOMING
REFUGEES



OTHER RESOURCES FOR ACTION

[Refugee Agricultural Partnership Program](#)

[National Immigrant Farming Initiative](#)

[Food Insecurity Nutrition Incentive Grant Program](#)

CONCLUSION

Across the nation, nonprofit organizations, state and local governments, and the private sector have all contributed innovations to make local economies more welcoming. No matter where you sit, there is a role to play in inclusive economic development. Whether you approach the topic through policy, programs, partnerships, or some combination, this playbook provides a window into some of the many proven models for building a welcoming economy where refugees and all other residents can thrive. Please share your successes in adapting these practices and in spearheading your own; tweet us at [@WelcomingUSA](https://twitter.com/WelcomingUSA), email info@welcomingamerica.org, or visit welcomingrefugees.org.

ADDITIONAL RESOURCES

Check out more inclusive economic development tools available on www.welcomingamerica.org:

Guide to Immigrant Economic Development • This guide showcases the role immigrants play in economic growth, job creation, and prosperity for their community. Chapters contain best practices, strategies, and models that can inform those working in the fields of economic development and immigrant integration.

Ideas That Innovate • This tool is a collection of state and local public policies in the Rust Belt that further immigrant economic development.

Seeds of Growth • Is your community harnessing the potential of refugee and other immigrant entrepreneurs to spur economic growth and job creation? This tool will introduce you to practical ways to leverage the opportunities that exist when you include New American entrepreneurs in local economic development strategies and programs.

Stronger Together: Making the Case for Shared Prosperity Through Welcoming Immigrants in Our Communities • This tool is intended to help advocates for immigrant integration communicate how welcoming our immigrant neighbors can be a force for economic growth.

The Welcoming Standard & Certified Welcoming • The Welcoming Standard outlines smart local policies, programs, and partnerships for inclusive communities. Economic development is one of seven featured categories critical to building a welcoming community. The Standard serves as the backbone of the Certified Welcoming program—a formal recognition for city and county governments that meet the rigorous requirements set out in the Welcoming Standard.

Learn from a Welcoming America partner

Higher • Through their website, webinars, resources, blog, e-newsletter, and workshops, Higher provides technical assistance to improve ORR-funded employment programs from all nine voluntary agencies throughout the United States. See www.higheradvantage.org.

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