NLC NATIONAL LEAGUE OF CITIES

CITIES STRONG TOGETHER

National Lead and Healthy Housing Conference

Diversifying Funding Streams
August 5, 2025
Kansas City, Missouri

Agenda

- Welcome
- Funding Mechanism Overview
- City Examples
- Asset Mapping
- Q&A

WHO WE ARE

The National League of Cities (NLC) is the voice of America's cities, towns and villages, representing more than 200 million people across the country.

OUR MISSION

To relentlessly advocate for, and protect the interests of, cities, towns, and villages by influencing federal policy, strengthening local leadership, and driving innovative solutions.

Organizational Structure

Center for Leadership, Education, Advancement, and Development (LEAD)

★ Institute for Youth, Education, & Families
Local Infrastructure Hub
NLC University

Center for Research and Data Analysis (RDA)

Municipal Trend Research
Data Visualization

Center for Municipal Practice (CMP)

Housing & Community Development
Infrastructure & Transportation
Sustainability & Innovation
Inclusive Entrepreneurship
Justice Initiatives
Race, Equity, and Leadership (REAL)
Economic Opportunity & Financial Empowerment

Health & Wellbeing

- Equip municipal leaders with the tools to improve the health and wellbeing of their communities through comprehensive systems-level change.

Cohort-based technical assistance
Cross-sector partnership building
Results-based accountability model
Data-informed decision-making

Healthy Housing

Technical Assistance & Capacity Building:

- Healthy Housing Local Action Challenge (HHLAC)
- Facilitated cohorts
- Emphasis on programs, policies, & practices
  - Implement new or improve existing

- https://www.nlc.org/wp-content/uploads/2020/02/YEF_Healthy_Housing20WEB.pdf

Key Elements to Increased and Diversified Funding

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A CENTURY OF STRENGTHENING CITIES

Building Local Capacity

- Establishing structural supports
- Take high-level actions to build foundational capacity
- Build a collaborative framework

Selecting Your Pathways

- Local funding dynamics are unique
- Different programs require different funding approaches
- A strong funding strategy will incorporate many pathways and revenue streams

Collaborative Framework for Increased and Diversified Funding

1. Create a unified vision
2. Assess resources and identify gaps
3. Explore new funding opportunities
4. Strengthen internal collaboration and trust
5. Forge external partnerships
6. Engage the community in priority setting
7. Test, evaluate, and ensure long-term sustainability
8. Celebrate success & build momentum

Property & Sales Taxes	Special Purpose Taxes	Restricted & Unrestricted Funding
Fines & Fees	Braided & Blended Funding	Social Impact Bonds
Public-Private Partnerships	Foundation Funding	Private Corporation Contributions
Cluster Initiatives	Capital Stacking	

Restricted Vs. Unrestricted Funding

<table>
<tr><td>Definition</td><td colspan="2">Restricted funds are designated for specific purposes, with strict conditions on use, for example, the federal Community Development Block Grant program.</td><td>Unrestricted funds can be used flexibly by cities to address priorities as they emerge, for example, philanthropic contributions without condition.</td></tr>
<tr><td>Strengths</td><td colspan="2">Targeted funding for pressing needs</td><td>Flexible funds for quick response to unexpected needs</td></tr>
<tr><td>Challenges</td><td>Limited Flexibility</td><td>Requires Careful Compliance</td><td>Difficult to Secure</td></tr>
</table>

Fines & Fees

Definition	Revenue accrued from residents by local governments including but not limited to court fees, traffic violations, administrative fees, and fees for services.			
Pathways for Action	**Ability-to-Pay Fee Programs**	**Organizational Fee Models**	**End Punitive Measures for Inability to Pay**	**Alternative Sanctions**
Challenges	**Equity Concerns**		**Monetary Myopia**	

Cross-Sector Funding Models

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Capital Stacking	Braided Vs. Blended Funding
• Leveraging multiple funding sources (i.e., federal, state, local, and private) sequentially to maximize project funding while ensuring compliance with each source.	• **Braided funding** is an approach which keeps multiple funding streams distinct while coordinating their use to achieve a shared goal. • **Blended funding** consolidates resources from multiple funding streams into one pot.

Local Cross-Sector Funding Model Examples

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Rochester ENergy Efficiency & Weatherization (RENEW)

- Blending & Braiding

Multi-Sector Collaboration

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Social Impact Bonds

- Allow private investors to fund initiatives up front, with the expectation of repayment based on successful outcomes. Shifts risk from the public sector to private investors, with an accountability structure in place.

Public-Private Partnerships

- Strategic collaboration between public entities (i.e., government agency) and private sector organizations (i.e., for-profit corporations) to design, finance, and implement public services or infrastructure.

Foundation Funding

- Philanthropic funding from foundations and donors to support initiatives that prioritize public health, equity, and long-term societal impact.

Private Corporation Contributions

- Corporations contribute to public initiatives through grants, sponsorships, and in-kind support, often as part of their Corporate Social Responsibility (CSR) or Environmental, Social, and Governance (ESG) strategies.

Local Multi-Sector Collaboration Examples

- **Lead Safe Cleveland Coalition**
  - ➢ Home repair grants & Incentives
- **Detroit, MI, Buffalo & Erie County Landlord Property Improvement Fund & Michigan Saves**
  - ➢ Home repair grants & loans
- **Erie, Pennsylvania**
  - ➢ Opportunity Zones & Tax Incentives

Michigan Saves Available Lenders & Offerings

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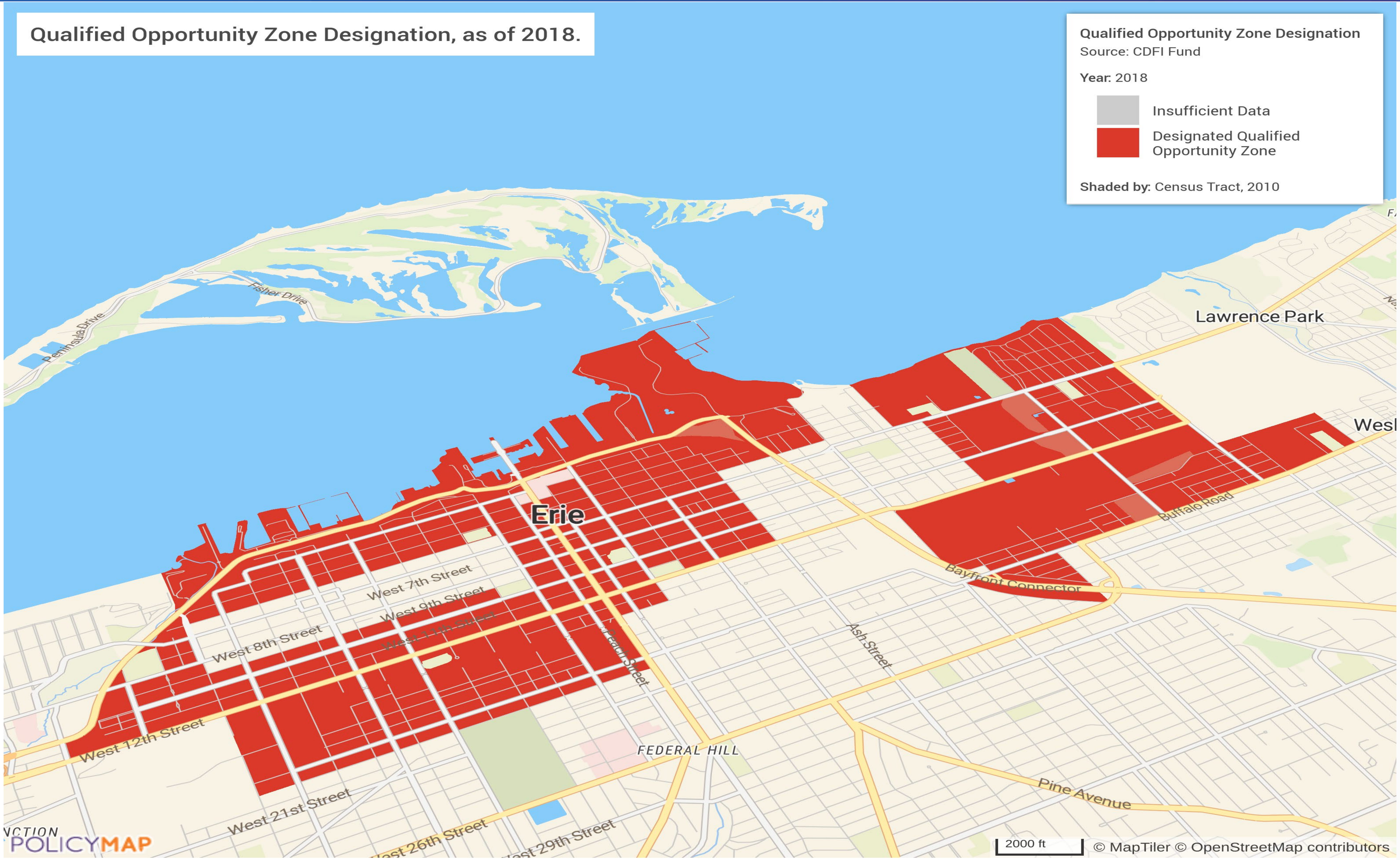
Lender	Amounts	Rates As Low As	Terms (months)
Christian Financial Credit Union*	$1,000—$50,000	6.99%	Up to 180
	Macomb, Oakland, St. Clair, Wayne		
Genisys Credit Union*	$1,000—$50,000	6.74%	Up to 180
	All Michigan Counties		
Lake Michigan Credit Union*	$1,000—$60,000	6.49%	Up to 180
	All Lower Peninsula Counties		
LAFCU*	$1,000—$75,000	6.69%	Up to 180
	All Michigan Counties		

https://michigansaves.org/leadfund/

Erie, Pennsylvania Opportunity Zone



https://www.policymap.com/blog/sdoh-funding-opportunity-zones

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Asset Mapping

What is Asset Mapping?

- Seeing the full picture of a community – not just what's broken, but what's working. It's a process of discovering the human, social, organizational, cultural, and physical resources that can be mobilized for positive change.

- Asset Mapping helps you and your team take stock of what existing partnerships you have and explore strategies on how you can build upon those relationships.

- Community-led efforts
- Capacity-building rather than charity
- Relationship building as a means to systemic change
- Redistribution of power, not just distribution of resources

- https://visiblenetworklabs.com/2025/04/09/what-is-community-asset-mapping/

Asset Mapping

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- Types of Community Assets
  - Individual Assets
  - Institutional Assets
  - Citizen Associations
  - Physical Assets
  - Relational Assets

https://visiblenetworklabs.com/2025/04/09/what-is-community-asset-mapping/

Types of Community Asset Mapping

Individual Assets

- Skills and trades (e.g., electricians, teachers, organizers)
- Cultural or artistic talents
- Lived experience (e.g., navigating homelessness, addiction recovery)
- Personal relationships and local knowledge
- Language fluency, storytelling, and leadership qualities

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Types of Community Asset Mapping

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Institutional Assets

- Educational institutions (e.g., schools, colleges)
- Health services (e.g., clinics, hospitals, public health departments)
- Local businesses, employment centers, and chambers of commerce
- Nonprofit and government agencies

Types of Community Asset Mapping

Citizen Associations

- Religious congregations
- Youth sports leagues and parent-teacher associations
- Mutual aid and volunteer networks
- Cultural organizations and grassroots coalitions

Types of Community Asset Mapping

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Physical Assets

- Housing and public buildings
- Parks, trails, gardens, and open space
- Transportation routes and bike lanes
- Broadband and technological infrastructure

Types of Community Asset Mapping

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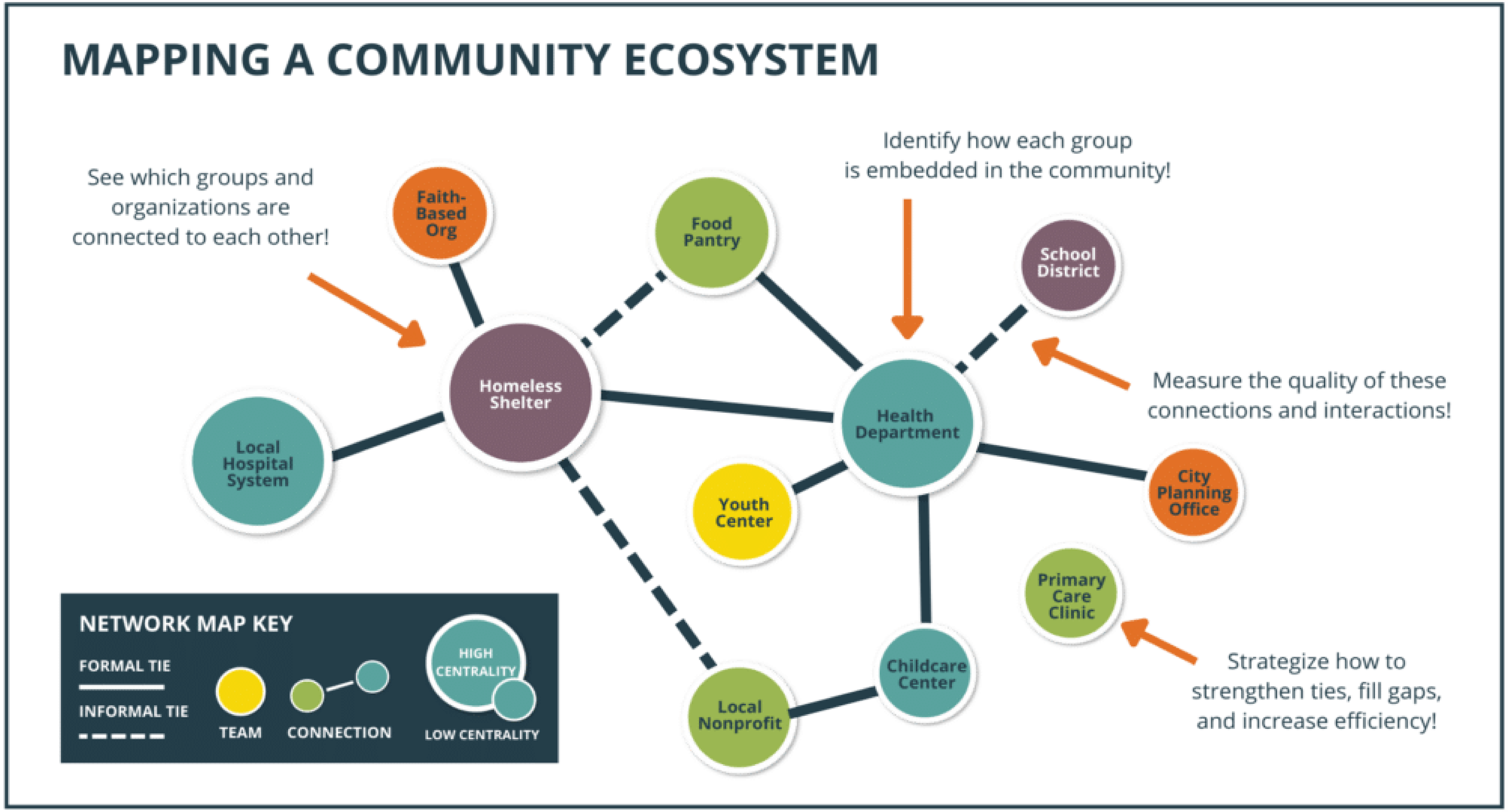
Relational Assets

- **Trust**: Do stakeholders believe in each other's intentions and reliability?
- **Influence**: Who can mobilize others or make decisions?
- **Alignment**: Are missions and strategies pulling in the same direction?
- **Collaboration**: Where are partnerships already happening—or could be built?

Asset Mapping



- https://visiblenetworklabs.com/2025/04/09/what-is-community-asset-mapping/

Asset Mapping

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Get Your Community Asset Mapping Started

1. Define the Community
2. Determine Goals
3. Identify Asset Categories
4. Engage Stakeholders
5. Map and Visualize the Data
6. Interpret and Act

- https://visiblenetworklabs.com/2025/04/09/what-is-community-asset-mapping/

Asset Mapping Activity

Now it's your turn!

At your tables, you are going to conduct a brief Asset Mapping exercise.

The scenario at your table provides some additional context for the role you will be playing.

The City of USA-ville

- Mid-sized urban area, approx. 180,000 people.
- Significant rise in climate-related threats
- Aging Housing stock, particularly in three low-income neighborhoods located near flood-prone zones & heat islands
- Large portion of vulnerable residents are children, older adults, and low-income tenants

Your goal is to:

- Determine Goals
- Identify Asset Categories
- Engage Stakeholders

Round 2 of the Healthy Housing Local Action Challenge

What makes up the Action Framework?

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3 Action Areas, 13+ possible actions

ACTION AREA 1

Identify and assess the city's healthy housing needs.

ACTION AREA 2

Implement a policy, program, or practice that improves healthy housing.

ACTION AREA 3

Evaluate the impact of the policy, program, or practice, and share the outcome with other cities.

https://www.nlc.org/initiative/healthy-housing-local-action-challenge/

QUESTIONS? GET IN TOUCH.

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Thank You