

**Jobenomics** specializes in the mass-production of startup businesses and careers in underserved communities.



# **Broadway-Fillmore Neighborhood Opportunity Zone Pilot Program**

## **Executive Summary**

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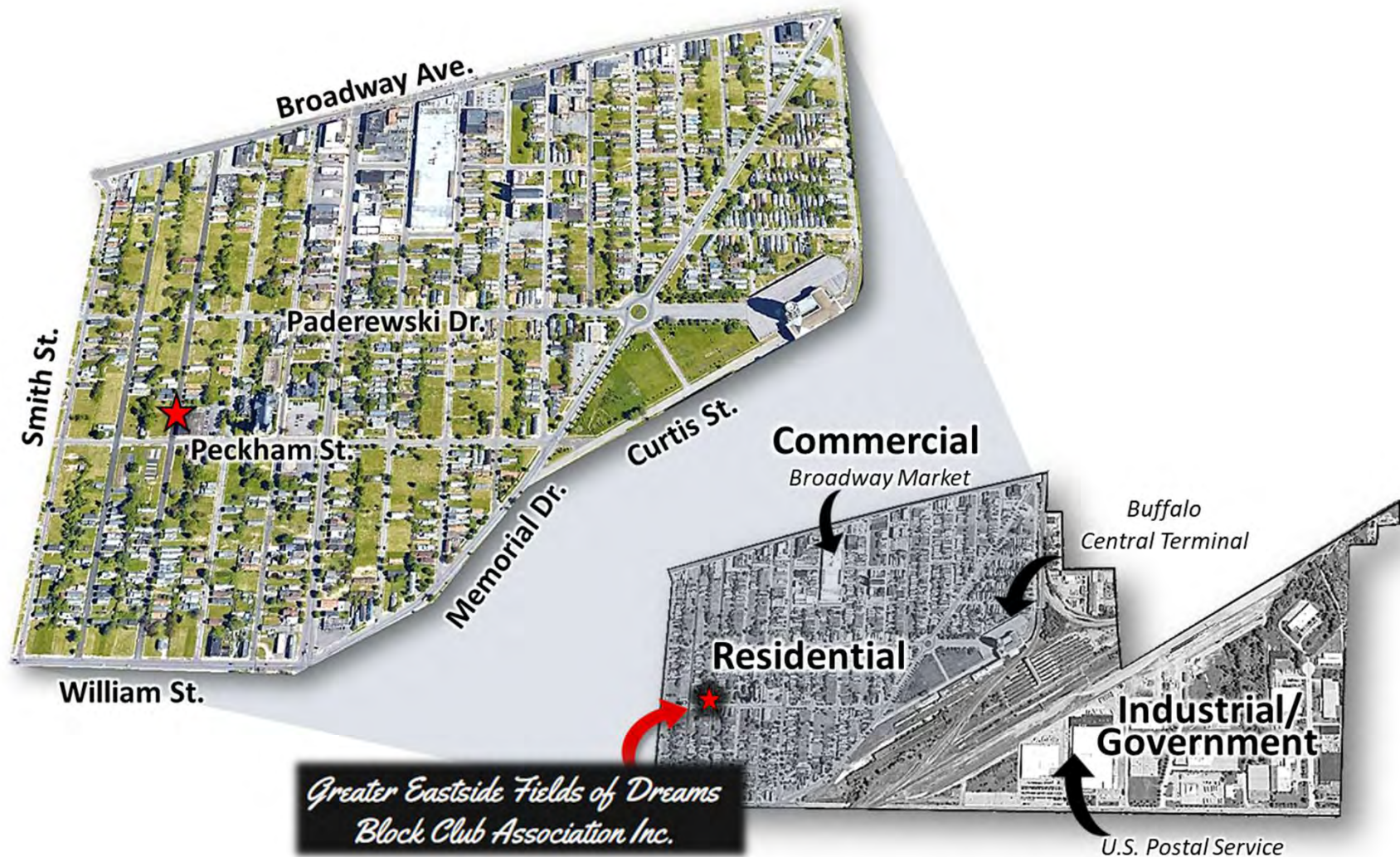
1 January 2022

# J-WNY Executive Summary

- Commenced in October 2021 in Buffalo supporting Mayor Brown reelection and launching a pilot program in one of the two poorest opportunity zones (**Broadway-Fillmore** or Grider).
- Program extended to 8 western counties that include 5 of the poorest of the 63 counties in New York State. WNY has 47 OZones in underserved and under-resourced communities.
- Jobenomics provided the J-WNY team with a dozen potential turnkey programs that could be implemented within a year.
- Live-work mixed-use communities with affordable housing and locally-owned startup business is central to the J-WNY initiative.
- In addition to OZone Funds, the J-WNY is seeking around \$200 million from federal Social Determinants & Infrastructure funds.
- Jobenomics Veteran Owned Business Program will also raise over \$100 million in VA-backed financing and attract new talent.

**J-WNY can help local community organizations to revitalize the Broadway-Fillmore (OZone Census Tract 1600) neighborhood.**

# Broadway-Fillmore Neighborhood Revitalization Pilot Program Area



In addition to affordable accommodations, this neighborhood needs commercial, business, and career (jobs) development.

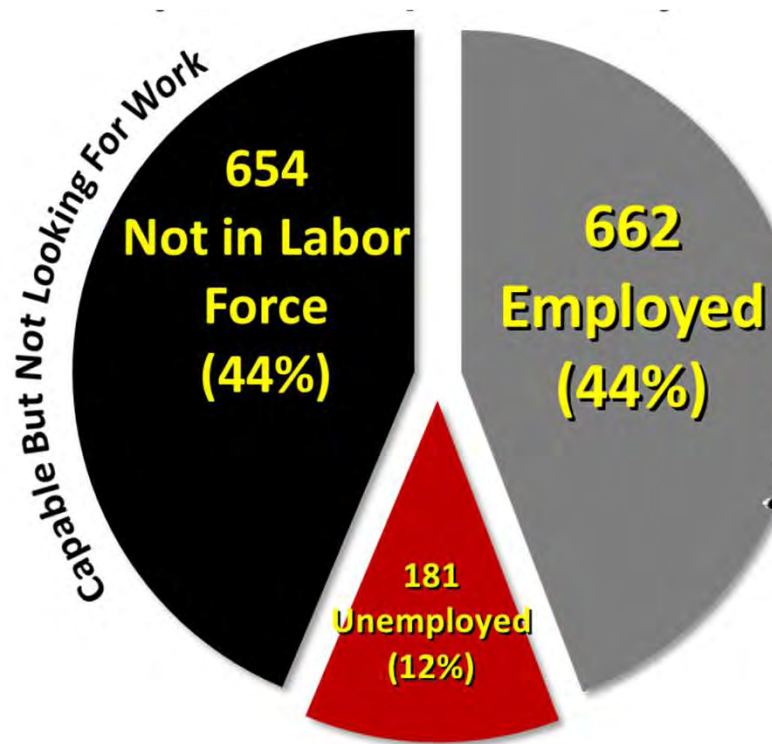


# Broadway-Fillmore OZone Workforce

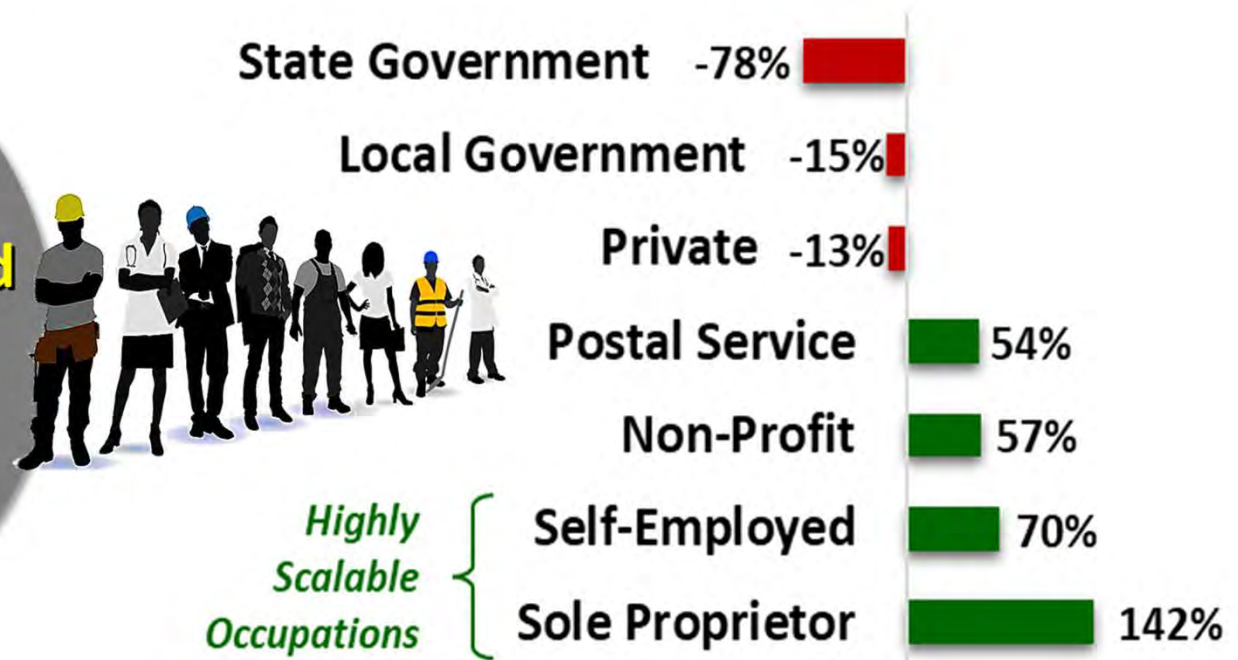
Census Bureau 2012-2016 American Community Survey By County Subdivision

Note: The 2016-2020 ACS postponed until March 2022.

## B-F OZone **Adult** (25-64) Labor Force



## B-F OZone Employment Compared To Erie County



**Bad news is that 66% of adult workers are sidelined. Good news is the labor force is highly entrepreneurial self-employed workers.**

# Jobenomics Turnkey Programs & Initiatives

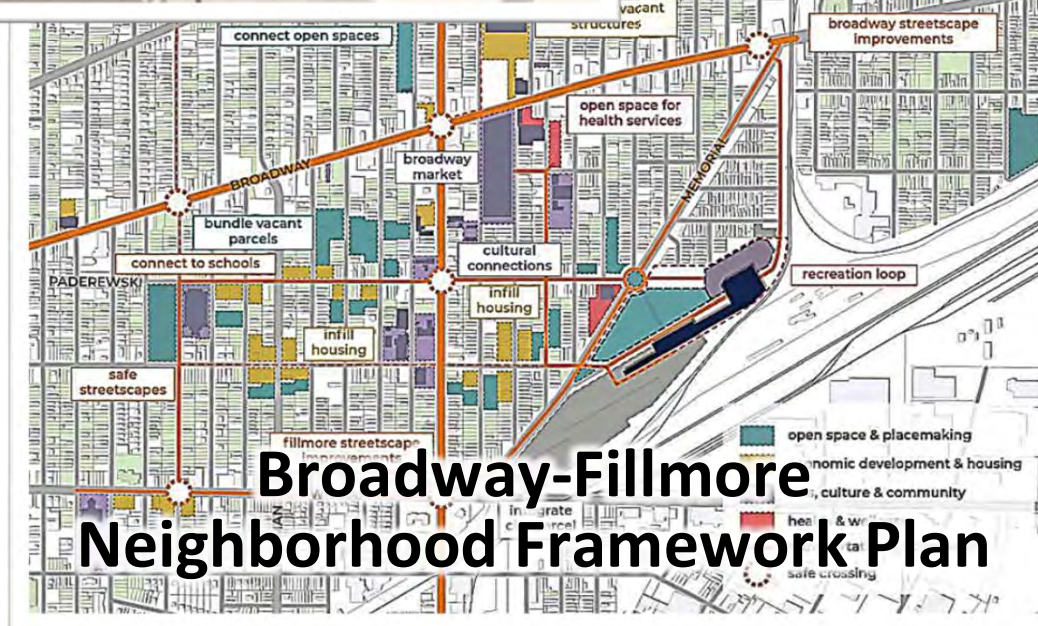


- Affordable Accommodations, Modular & Kit-Built Structures
- Veteran-Owned Live/Work/Retire Communities
- Veterans Electric Vehicle Initiative
- State-of-the-Art Sprung Instant Structures
- Social Determinants of Health (Infectious Disease Testing, Diagnostics, Biosafety Labs & Hygienic Facility Services)
- Direct-Care (Healthcare, Behavioral Care, Eldercare, Childcare, and Social Assistance) Initiative
- Digital Economy, Digital Academies & E-Clubs
- Circular Agrarian Economy & Controlled Environment Agriculture
- Super Oxygenated Water & Environmental Remediation
- Renewable Energy & Energy Services
- Waste-To-Value Systems (eWaste, Plastics-to-Fuels)
- Experiential Tourism & All Seasons Fitness

**Most programs can be operational within a year and come with detailed business plans and professional consultants (optional).**



# Synergistic With Local Development Efforts

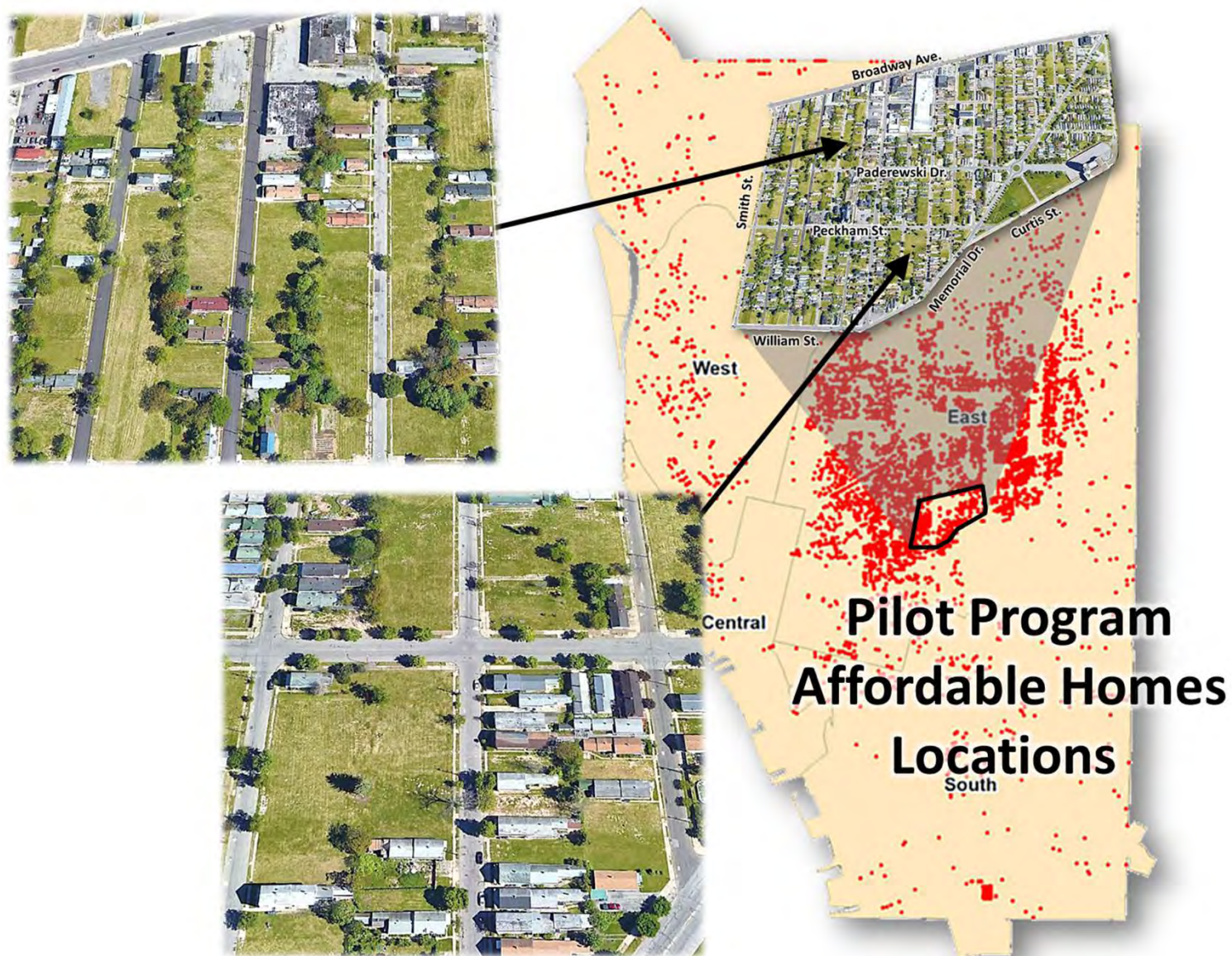


Jobenomics can help with rebuilding a robust business base, upskilling workers, attracting new talent and technology, and **financing**.



# Available Publicly Owned Vacant Land (2019)

Source: Buffalo State College 28 July 2020

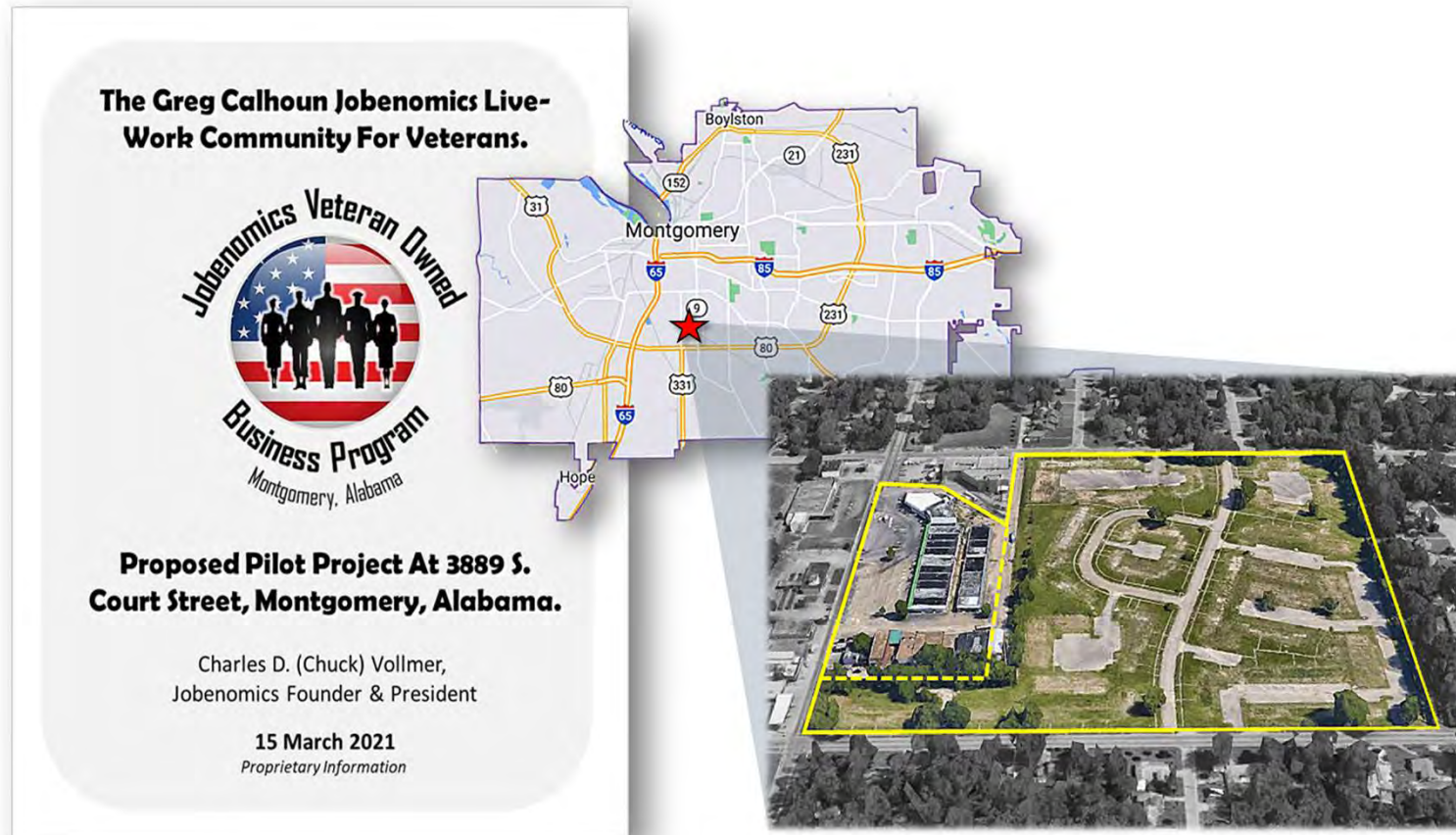


**Broadway-Fillmore has the most vacant lots per neighborhood (2,498) followed by Genessee-Moselle (1,591) and Masten Park (852)**



# Example Jobenomics Affordable Home Program

Jobenomics recently completed a detailed business plan for a mixed-use live-work-retire complex **financed by VA-backed loans**, which can be a model for other communities.



The House enacted \$1.75 trillion Bill Back Better social spending and climate change bill provides **\$150 billion** for affordable housing and **one million new rental** and **single-family** homes.



# Jobenomics Montgomery AL Bid Prices (Mar 2021)

Picture Source: Houseplans.pro plans by Bruinier & Associates



**One-Level 768 sf**



**Two-Level 1,005 sf**



**Three-Level 1,225 sf**

## **Multifamily (Fourplex) Homes @ \$105/sq. ft. Construction Price**

One-Level 768 sf x 4 units = 3,072 sf x \$105 = **\$322,560** or **\$80,640 each**

Two-Level 1,005 sf x 4 units = 4,020 sf x \$105 = **\$422,100** or **\$105,525 each**

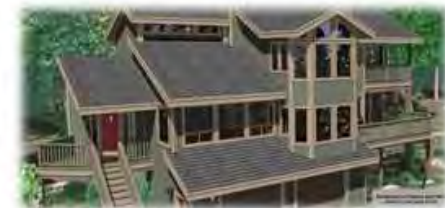
Three-Level 1,225 sf x 4 units = 4,900 sf x \$105 = **\$514,500** or **\$128,625 each**



**One-Level 1,764 sf**



**Two-Level 2,135 sf**



**Three-Level 2,984 sf**

## **VA Single Family Home @ \$105/sq. ft.**

One-Level = 1,644 sf x \$105 = **\$172,620**

Two-Level = 2,135 sf x \$105 = **\$224,175**

Three-Level = 2,984 sf x \$105 = **\$313,320**



**Jobenomics has access to leading home builders.**

# Jobenomics Accessible Home Team

- Micro/movable/modular homes, single family, multi-family, and commercial structures
- Over 500 modular and tiny home builders (kits, shells & finished)



- 20 modular home factories
- 1,700 home builders/remodelers
- Delivery, set up, final inspection
- Home warranty program
- Community development consultant



**Tiny/Do-it-Yourself Home  
Construction Certification**

**Jobenomics can local developers to national experts and sources.**



# Small/Tiny Home/ADU Industry

Accessory Dwelling Unit (ADU) is a secondary housing unit on a single-family residential lot.

## Small Home Do-It-Yourself Kit



\$43K, 820 sf, 2 Bedroom, 5-Day Assembly

## Accessory Dwelling Unit



Ideal for renting and income.

## 310 sf Mobile Tiny Home with 55 sf Loft



**The Jobenomics team can create small/tiny home/ADU businesses.**



# Broadway Market Needs Revitalization



Jobenomics has many turnkey startup business programs and eye-popping structures that can be implemented within a year.



# Sprung Rooftop Structures Attract Attention



**Eye-popping structures can make Broadway Market an international tourist destination.**



# Jobenomics-Sprung Structures Alliance

13,000 structures in 110 countries.

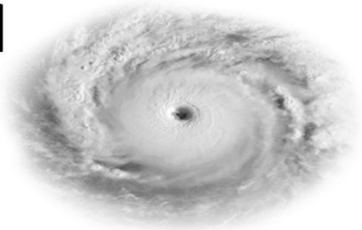


The world's **two richest men** used Sprung for their **flagship efforts**.  
Jobenomics uses Sprung for the same reason (plus cost effectiveness).



# Engineered For Strong Winds And Snow Loads

- Sprung Structures survived numerous hurricanes and are Miami-Dade County approved for The High Velocity Hurricane Zone of the Florida Building Code.
- Sprung structures are highly durable to combat winter climate, weather extremes, and can easily shed substantial snow loads.



**Arctic Watch Wilderness Lodge**



- Energy-efficient insulation packages are available for superior climate control, lower operating and energy costs with an airtight building envelope and fully lofted fiberglass insulation system.



**Sunshine Village**  
Banff, Alberta

**Sprung Structures are ideal for inclement weather activities and can handle Western New York's heavy snow and violent storms.**

# Jobenomics-Sprung Structures (Examples)

## Training/Entertainment



## Sports



## Homeless & Care Centers



## Community Centers/Retail



Many communities need unique (**wow factor**), cost-effective, and design flexible structures that can be operational within a year.



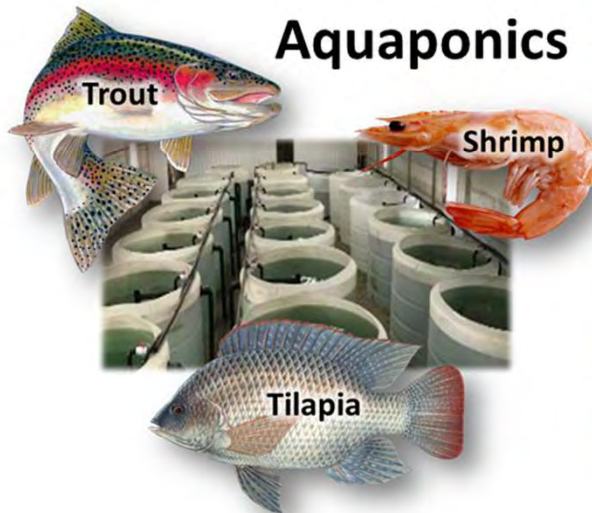
# Jobenomics-Sprung CEA Facility



## Hydroponics



## Aquaponics



A fully-equipped, 34,500 sq. ft., CEA Center costs \$2.8 million and can be operational within 6-8 months with a 2-to-4-year payback period.

# Key Sources Of Financing

- **Qualified Opportunity Funds (QOFs): \$Billions**
  - 241 total QOFs have \$48.6B in anticipated investments.
  - Most QOFs call for mixed-use development projects.
- **Veterans Affairs (VA) Backed Loans: \$Billions**
  - Buffalo has 50,000 vets that could borrow up to \$1M for multifamily and single-family homes.
  - Buffalo has 10,000 veteran owned businesses that up borrow up to \$5M for startup businesses.
- **Federal Social & Infrastructure Funding: \$Trillions**
  - Including the Build Back Better legislation (\$1.75T), enacted Congressional legislation has \$7.0T of uncommitted funds.
  - If \$7.0T was equally divided amongst the 3,243 counties, each county could theoretically receive up to \$2.2 billion.
  - Speaker Pelosi led the way by earmarking \$200M for community development (Presidio revitalization) in her district.

**Jobenomics helps local officials and legislators secure this financing.**

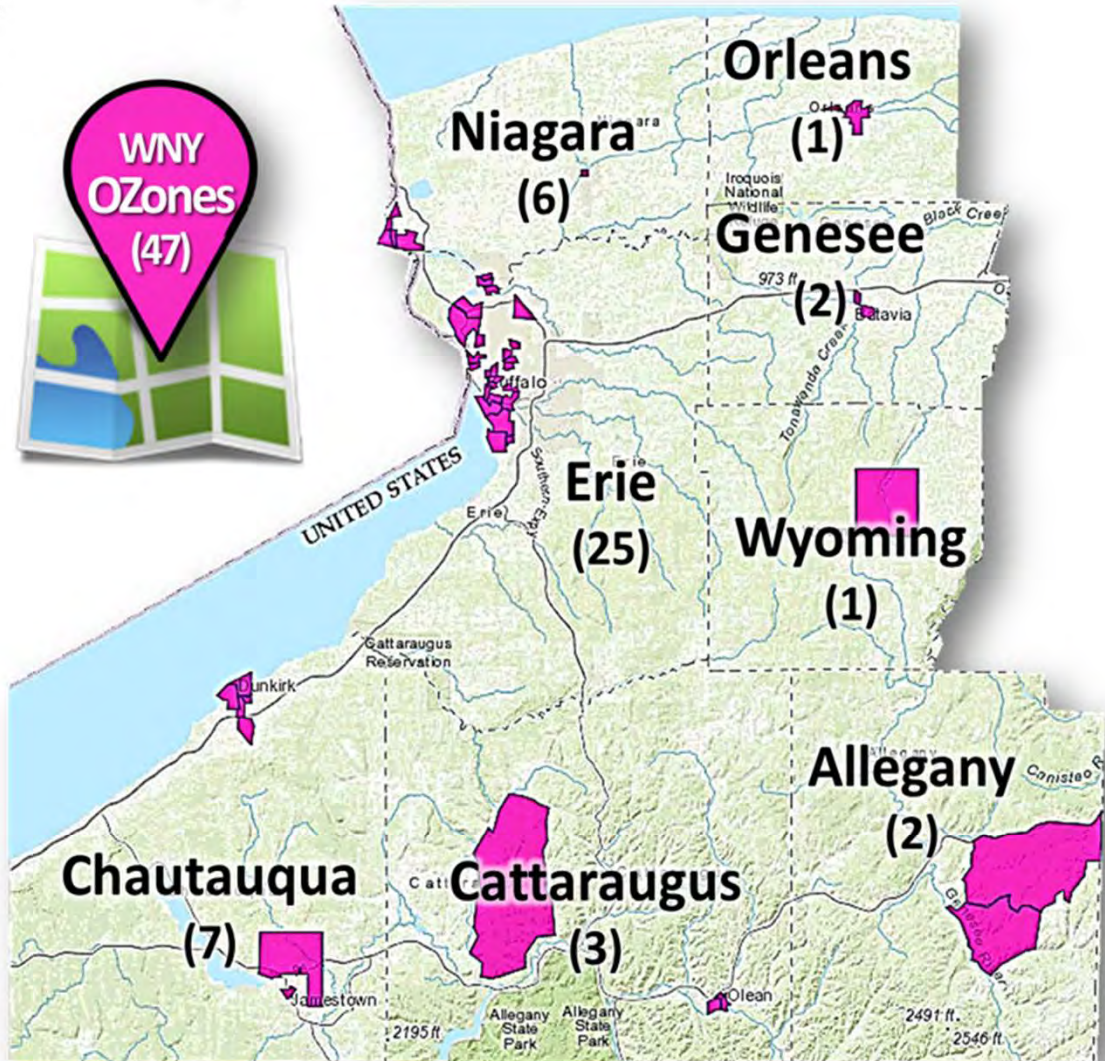


# WNY Underserved Communities



Per the National Council of State Housing Agencies' Opportunity Zone Fund Directory:

- 241 Opportunity Zone Funds have **\$48.7 billion** anticipated investment.
- 60% of funds are for **affordable housing & community development**.
- Most funds stipulate **mixed-use real estate development** projects.



**Jobenomics WNY will focus on these 47 urban and rural underserved and under-resourced communities.**

# Jobenomics Veteran Owned Business Program



- Vets have proven service expertise and skills that can transform impoverished and crime-ridden neighborhoods.
- Retired “**super sergeants**” can transform young adults into fully-functioning team members and responsible citizens.
- Erie County has 52,004 veterans with a **total potential borrowing and buying power of billions of dollars.**
- Jobenomics Veteran Owned Live-Work Communities are:
  - Self-sufficient economically via new **businesses & careers.**
  - Energy-efficient, hi-tech, **affordable homes.**
  - **Ultramodern facilities.**



Retired “super sergeants” are role models who can inspire and mentor sidelined workers to build meaningful careers.



# VA Multifamily Building Loan Program

- Veterans Affairs defines a multifamily home as a “single building” with separate dwelling units (duplex, triplex, fourplex and condominiums) for different families.
- New multifamily are soaring, 375,000 in 2020, a 30-year peak.
  - 55% belonged to buildings with 50 or more units
  - 75 percent were built in the South and the West
- Active-duty and veterans represent 23% of U.S. homebuyers.
- Typical loan amounts: **\$653,550 duplex**, **\$789,950 triplex**, **\$981,700 fourplex** (up to \$1,470,000 in high-cost counties) with no down payment. *Source: LendingTree.*



**Only 12% of U.S. vets use their VA loan benefits. 33% of surveyed homebuying vets did not know there was a VA Home Loan program.**

# U.S. Small Business Association Loans

## SBA **Veterans Advantage** Guaranteed Loans

- Small business must be at least 51% vet-owned and controlled an individual(s) in the following groups:
  - Honorably discharged veterans
  - Active Duty member in Transitioning Assistance Program
  - Active National Guard members and Active Reservists
  - Current spouse of any veteran or service member, or widowed spouse of a member who died while in service or as a result of a service-connected disability.
- Express (bridge) loans up to **\$25,000** with **zero upfront guaranty fee**.
- Loans of **\$150,000** or less with **zero upfront guaranty fee**.
- Loans up to and including **\$5,000,000**.



The U.S. SBA offers a variety of loan programs designed to assist veterans in acquiring capital **to start**, grow or succeed in business.



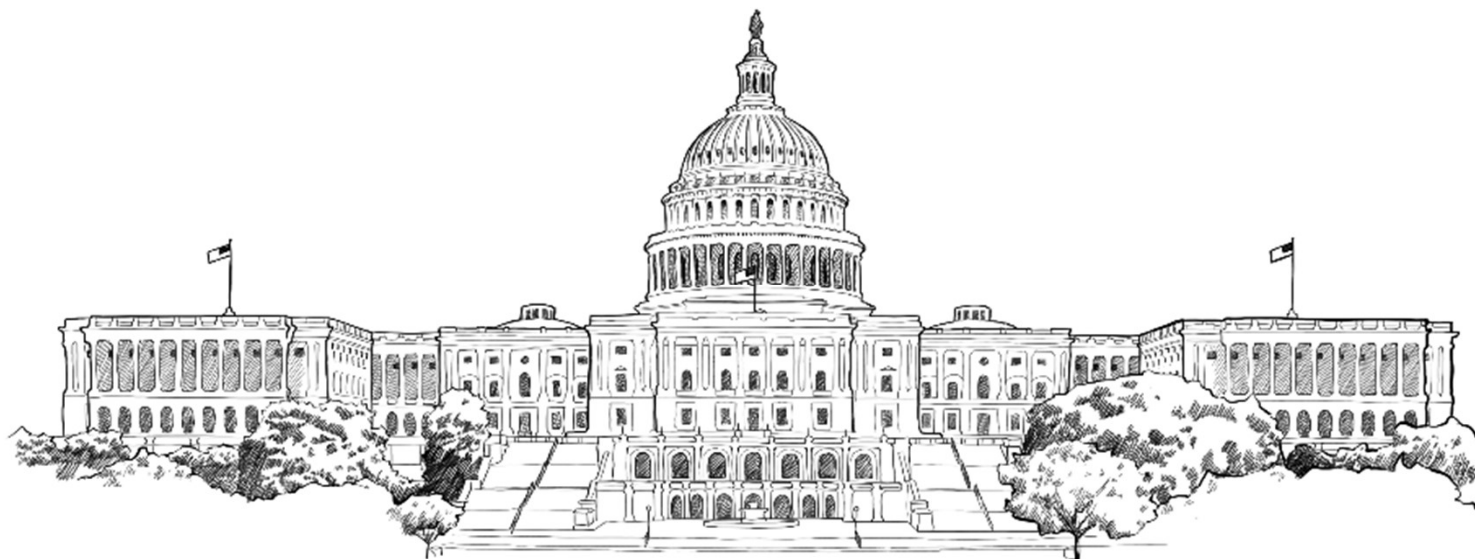
# Social Determinants of Health (SDOH)

SDOH conditions influence health and well-being, including political, socioeconomic, and cultural factors, alongside access to proper healthcare, education, safe living places, and nutritious food.



**Jobenomics SDOH initiative focuses on underserved communities.**

# Social Determinants Legislation



- **117<sup>th</sup> Congress** (2021-2022) submitted **153** Social Determinants Of Health Bills, plus **125** Health Disparities/Maternal Health Bills
- **116<sup>th</sup> Congress** (2019-2020) submitted **31** Social Determinants Of Health Bills, plus **58** Health Disparities/Maternal Health Bills

*Source: Aligning for Health, <https://aligningforhealth.org/social-determinants-legislation>*

**Bipartisan Congressional SDOH support is extraordinarily high.**



# Current Uncommitted Federal Funds

Status	Program (as of 10 December 2021)	Allowed	Disbursed/ Committed \$ Trillions	Uncom- mitted
Enacted	COVID Actions (Congress, Federal Reserve System, White House)	\$11.7	\$8.2	\$3.5
Enacted	American Rescue Plan Act	\$1.8	\$1.3	\$0.5
Enacted	Infrastructure Investment & Jobs Act	\$1.2	\$0.0	\$1.2
House Enacted	Social Spending & Climate Act	\$1.8	\$0.0	\$1.8
		\$16.5	\$9.5	\$7.0

**\$7.0 trillion** remains uncommitted.

If **\$7.0 trillion** was equally divided amongst the 3,243 U.S. counties, theoretically **each county** would receive up to **\$2.2 billion**.

# \$200 Million Community Investment

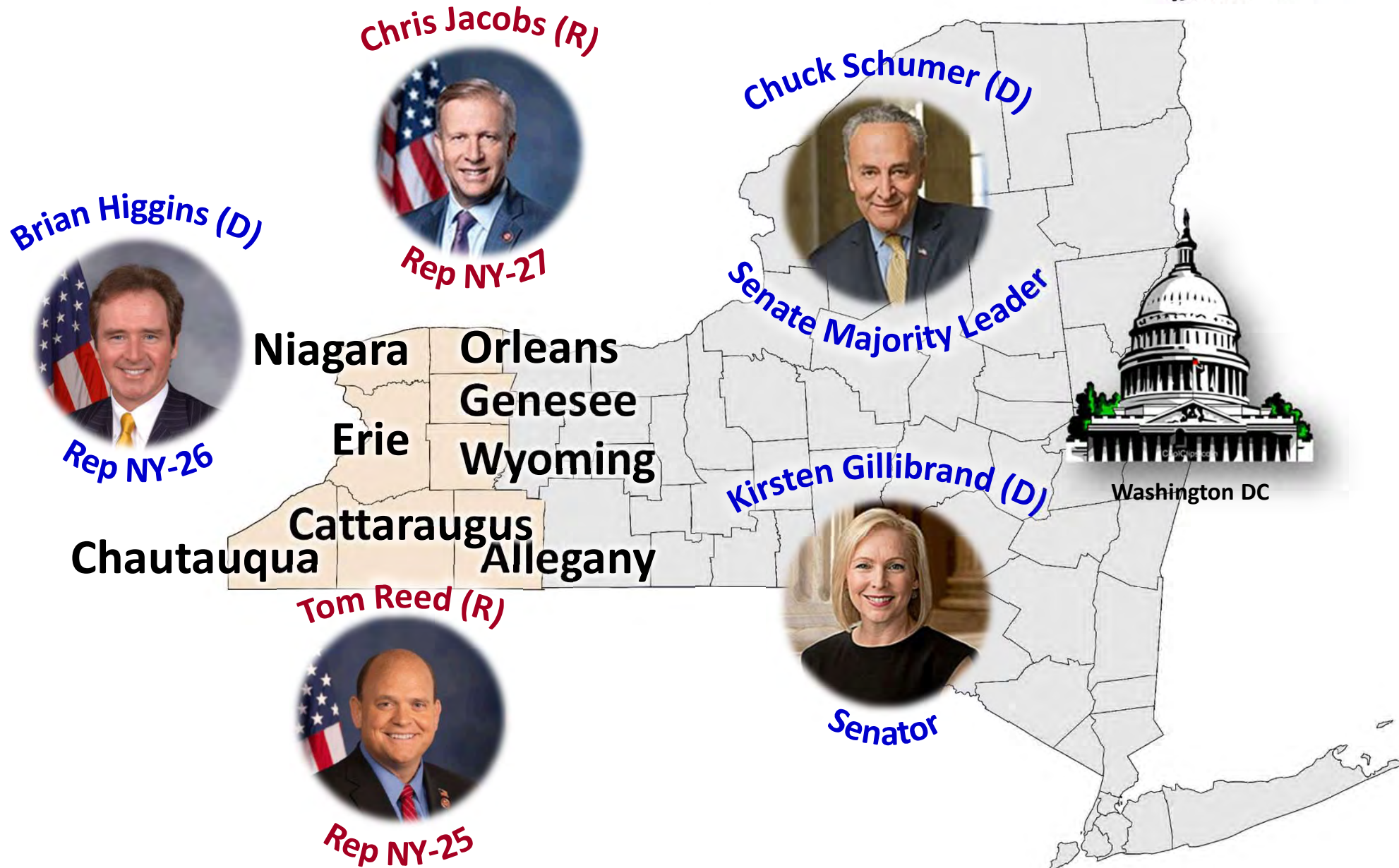


- Speaker Pelosi set a precedent by line-iteming **\$200 million** in the Build Back Better Act for park development in her district.
- The Presidio of San Francisco is an aging 1,480-acre mixed-use, for profit, commercial & public park in San Francisco.

**Jobenomics asserts that this level of community development is warranted for Broadway-Fillmore opportunity zone development.**



# WNY Members Of Congress



These senior officials should be able to secure **billions of dollars** for actionable SDOH programs, starting with a pilot in Buffalo.

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