



CITY OF MONROE

CITYSTART
BLUEPRINT

MONROE, LOUISIANA

MAYOR'S LETTER

As a Monroe resident, a husband, a father, a friend, and a small business owner, I see our city through many lenses. I've spent time listening to neighbors in their homes and working alongside colleagues in council meetings. Those experiences remind me that Monroe is a community of both promise and challenge. Our city is home to hardworking families who care deeply about their future, despite facing real and complex obstacles.

The economic challenges some of our residents experience did not arise overnight. They reflect long-standing conditions that require patience, honesty, and a shared commitment to improvement. Monroe's higher-than-average poverty rate is not a label; it is a responsibility. It calls on us to listen more closely, to work more intentionally, and to ensure our policies truly reflect the needs of the people we serve.

Through our partnership with the Cities for Financial Empowerment Fund, we have taken a thoughtful look at where we can do better and how we can strengthen financial stability across our community. This work reinforces a guiding principle of my administration: lasting progress happens when local government, community partners, and residents work together with mutual respect and purpose.

Stable housing is a cornerstone of family stability, educational success, and long-term health. That is why it remains a priority for our administration. Programs like CityStart help families navigate difficult moments while opening doors to greater financial confidence and long-term opportunity.

We are grateful for our partnership with CityStart and encouraged by the positive impact it is having. Together, we are supporting families, strengthening neighborhoods, and taking meaningful steps toward a more resilient Monroe; one where opportunity is expanded, challenges are met head-on, and every resident knows they belong and are valued.



EXECUTIVE SUMMARY

In the aftermath of the COVID-19 pandemic, the City of Monroe recognized significant gaps in residents' financial stability and access to supportive services. This realization prompted the City to pursue comprehensive financial empowerment strategies designed to help households build resilience and achieve long-term economic security. In 2023, Monroe was selected to participate in the CityStart initiative, funded by the Cities for Financial Empowerment (CFE) Fund. Through CityStart, the City received targeted support to define its financial empowerment goals, convene community partners, develop actionable strategies, and design a blueprint to strengthen residents' financial well-being. Grounded in extensive community engagement, this work centered on enhancing and expanding services that contribute to residents' wealth-building efforts. This initiative aligns directly with Mayor Ellis' priority of advancing community-based economic development that supports small businesses and ensures residents have access to the tools needed to build wealth. Through community surveys and 15 meetings and events that engaged more than 100 internal and external stakeholders, four key priority themes emerged:

1. Government Operations
2. Quality of Life
3. Homeownership
4. Entrepreneurship & Banking

Over the following 12–18 months, the City deepened its outreach through neighborhood listening sessions, community events, and resident meetings to gather ideas, identify barriers, and create solutions. These insights informed the development of a financial empowerment blueprint that addresses both immediate needs and long-term opportunities to strengthen residents' economic mobility.

The City is committed to advancing the core pillars of financial empowerment by:

- Enhancing city services through a One-Stop Shop to streamline access to city services and employ technology;
- Enhancing quality of life by expanding housing-related and safety services, including rental inspection and registration, and increasing resources for seniors;
- Expanding programs that increase and preserve homeownership;
- Increasing banking access through partnerships with the United Way Financial Health Center and the local Bank On Coalition; and
- Supporting entrepreneurship by improving access to technical assistance and capital.

In the years ahead, the City will continue building community commitment and cross-sector partnerships to ensure the successful implementation of the Blueprint and the long-term financial well-being of Monroe residents.

THE PROCESS

To better understand the challenges residents face, the City launched a two-year engagement effort that included public officials, community-based nonprofits, educational institutions, business leaders, and community members. Participating stakeholders include representatives from United Way of Northeast Louisiana, Bank-On Coalition, Ouachita Housing Authority, Ouachita Workforce, Christopher Youth, Monroe Housing Authority, Monroe Chamber of Commerce, University of Louisiana at Monroe, City staff

from various departments, Delta Community College, Monroe City Schools, The Wellspring, The Home Coalition, local realtors, Northeast Louisiana Legal Services, Monroe Police, Housing Developers, Council on Aging, Holistic Vibes - Health Services, Chase Foundation, Cadence Foundation, Midcity Redevelopment Alliance, Ouachita Habitat for Humanity along with residents from various neighborhoods. Through this work, the City listened to key voices. It analyzed economic data to identify opportunities to develop new strategies and improve services that enhance the financial outcomes of residents with limited resources.

Key priorities shared by residents included:

- Streamlined services through co-located services to increase service options, and expanded digital tools for residents and businesses;
- More resources to protect renters from unsafe housing and strengthen housing preservation programs;
- Expanded programs that promote and sustain homeownership;
- Initiatives that increase access to capital, support entrepreneurship, and promote wealth-building.

Guided by the CFE Fund, the City used this feedback to develop a Financial Empowerment Blueprint that will serve as the foundation for current and future efforts to improve the economic outlook for Monroe residents.

City Demographics	
Population	48,241
White	32.68%
Black or African American	62.04%
Hispanic or Latino	2.32%
Asianpop	0.85%
Two or More Races	0.99%
% of Homeowners	45.1%
% of Renters	54.9%
Median Household Income	\$30,438

THE NEED

CURRENT EFFORTS

FUTURE OUTLOOK

THE NEED: KEY FINDING/CITYSTART PROCESS INSIGHT

- Sets the stage for the vision, goals, and strategies developed to move the city's vulnerable residents towards economic stability and financial empowerment.

CURRENT EFFORTS: WHAT HAS ALREADY STARTED HAPPENING?

- Sets the stage for the vision, goals, and strategies developed to move the city's vulnerable residents towards economic stability and financial empowerment.

FUTURE OUTLOOK: WHAT WILL HAPPEN NOW?

- Forecasts the City's activities, new initiatives, and projects in development or early launch stages.

GOVERNMENT OPERATIONS

“Ensuring equitable city government and services.”

The Need

During stakeholder and resident meetings, participants reported challenges with permitting, zoning, fines, and fees, including the need to visit multiple city offices. Internally, the City also identified its application process as an area for improvement, as applications had to be hand-delivered or mailed, and permit, license, and zoning applications were only available in person or by mail. In addition, there was a need for black entrepreneurial businesses to have access to becoming City vendors.

Current Efforts

Enhancement of Services via the “Business Hub” One-Stop-Shop

To address these challenges, the City consolidated several departments, including Planning & Urban Development, Utility Operations, and Engineering, into a centralized One-Stop-Shop on Stubbs Avenue. This central location provides residents and business owners with easier access to critical services, including bill payment, occupational license and alcohol license applications, business start-up and development assistance, code enforcement resolution, property tax payments, parking ticket payments, and grant applications through the Planning and Urban Development Department.

Continuous Quality Improvement of Application Processes:

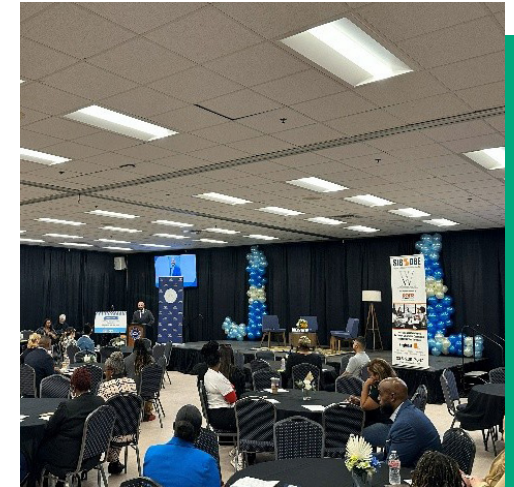
The City now accepts hand-delivered, mailed, or online application forms using My Government Online (MGO) for permits and zoning applications. My Government Online (MGO) is a digital platform that streamlines permitting, inspections, and code enforcement for city governments. Citizens can apply for permits, track requests, and make payments online, while contractors can submit plans, schedule inspections, and monitor approvals in real time. Accessible via a secure web portal, MGO enhances efficiency, transparency, and customer service.



GOVERNMENT OPERATIONS CONT.

Disadvantaged Business Enterprise Expo:

The City relaunched its Disadvantaged Business Enterprise (DBE) Expo to emphasize its commitment to providing opportunities for small and disadvantaged businesses to compete for City projects. In 2024 & 2025, the City hosted a Vendor Supply Expo to provide contractors with opportunities to learn how to do business with the City and the State Department of Transportation, which handles State DBE services. The City values input from local vendors and community members to understand the challenges they face. In alignment with recent federal guidance, we promote inclusive outreach to support qualified small and disadvantaged businesses in staying engaged and informed. Our goal is to create fair access, support business growth, and strengthen economic opportunities across Monroe. This program reflects the City's commitment to building an inclusive and supportive contracting environment for all.



Quote from Resident Voices survey

"Be open to new development ideas. Ensure new opportunities for expansion within the communities. Help secure funding for new entrepreneurs by supplying loans and grants."

Future Outlook

The City will continue exploring strategic opportunities to consolidate key departments into a single, centralized location to improve efficiency and public accessibility. By evaluating space needs, operational workflows, and service delivery patterns, the City aims to create a modern facility that brings frequently used public-facing services under one roof. City administrators will collaborate through the Department Head Team to conduct interdepartmental projects that improve service delivery for all residents.

QUALITY OF LIFE

“Positively impacting the quality of life of Monroe residents.”

The Need

During stakeholder and resident meetings, participants noted that many City and external resources are not well known and expressed a desire for better information sharing, community leadership engagement, and opportunities to participate in small community projects. Both residents and businesses also expressed frustration with inadequate internet speed and connectivity. Residents were also concerned about the quality of housing and the impact of poor housing conditions on the health of children and seniors.

Current Efforts

The City created senior rooms at community centers and launched the Senior Academy, led by the Police Department, to provide educational, engagement, and enrichment opportunities for older adults. A formal process for residents to propose beautification and training projects, supported by City Council funding, has been implemented to ensure ongoing participation in community development initiatives. These programs are fully operational and will be maintained to foster neighborhood engagement, promote resident-led initiatives, and strengthen community connections.

Access to Broadband:

The City has entered into the first public-private partnership with AT&T to bring internet fiber access to all City residents. Fiber is currently the most reliable and efficient broadband option.

Proactive Rental Inspection:

In response to these issues, the Planning & Urban Development Department established a Working Group for the Proactive Rental Inspection Program to ensure rental units meet basic health and safety standards. Rather than relying solely on complaints, the program will conduct routine inspections to identify hazards early, support responsible property management, and improve overall housing quality and safety for residents. The City has developed a Proactive Rental Inspection ordinance that ensures all rental properties are inspected and certified as rental-ready, meeting basic housing code requirements.



QUALITY OF LIFE CONT.

Safe Housing Initiative

The Planning & Urban Development Department launched its Safe Housing Healthy Homes Program in 2023 in partnership with the Louisiana Housing Corporation, Lead Hazard Control, and the Healthy Homes Grant to address inadequate housing for vulnerable and low-resource residents. The program aims to improve living conditions by addressing lead hazards, safety issues, and environmental concerns through financial and technical assistance. In 2024, the City was awarded its own Lead Hazard Reduction and Healthy Homes Grants to expand its healthy housing initiatives. Residents attend quarterly sessions to learn about available resources and begin the application process for home hazard remediation services. In fall 2025, the launch of a new initiative titled “Paint Monroe” to engage volunteers and community housing organizations in completing minor home repair/enhancements for residents in high need areas to further strengthen neighborhoods by enhancing exterior property conditions and building community spirit.

Resident Survey

“Help the elderly to maintain home.”

Future Outlook

The City’s Planning and Urban Development Department is also working to create a Rental Registry, a list of properties that meet minimum living standards. The City will collaborate with the Monroe City Council to develop ordinances and policies to set a standard of living and hold landlords accountable. In spring 2026, the City will provide guidance on the Proactive Rental Inspection program, along with an online application to help residents and property owners understand

and access the program, ensuring safe, well-maintained rental properties and further supporting community engagement and neighborhood improvement efforts.

In 2026, the Older Adult Home Modification Program will support those aging safely at home through partnerships with ULM Occupational Therapy students and licensed contractors. Together, these initiatives demonstrate the City’s dedication to creating safe, healthy, and vibrant neighborhoods for all residents.



HOMEOWNERSHIP

“Expanding programs that increase and preserve homeownership”

The Need

Through the community engagement survey, research, and the External and Internal Stakeholder meetings, homeownership was identified as both a need and a goal throughout the community. The City’s Planning and Urban Development Department offers several different resources to help establish and maintain homeownership.

Current Efforts

The City’s Planning and Urban Development Department offers:

- HOME Investment Partnerships Program (HOME) to help with providing home purchases or rehabilitation financing assistance to eligible homeowners and new home buyers; build or rehabilitate housing for rent or ownership
- Home In Monroe Program (HIM), which aims to provide Financial Coaching, HUD Certified Housing Counseling, Rent Reporting, and Down Payment/Closing Cost Assistance to support First-Time Homebuyers within the city limits of Monroe
- Safe Housing and Healthy Homes Program, which aims to increase awareness of housing-related health hazards, lead poisoning prevention, and the overall principles of a healthy home.

Additionally, the City supports The Home in Monroe Program, which includes the Individual Development Account (IDA) Program. The IDA program offers matched savings for approved asset goals, including home purchases, combined with financial literacy and asset-specific training. The HIM Program also provides ongoing housing counseling and community information sessions to educate residents on the intake process and available resources through Down Payment Assistance, IDA, and Buydown Programs. Together, these initiatives play a key role in expanding homeownership, reducing housing disparities, and supporting economic mobility for Monroe residents.

HOMEOWNERSHIP CONT.

Housing Fair & Expo & Blight Bootcamp

The City of Monroe strengthens community engagement and neighborhood revitalization through key events like the Home in Monroe Housing Fair & Expo and the Blight Boot Camp. The Housing Fair connects residents to financial education, homeownership opportunities, and rehabilitation programs, with attendance rising from 175 in 2024 to nearly 280 in 2025. The Blight Boot Camp similarly brings residents and city departments together to address blighted properties through education and resource sharing. Together, these initiatives foster collaboration, empower residents, and support the City's goals of improving neighborhood conditions, expanding homeownership, and promoting long-term community well-being.

The City will continue to host these events annually to ensure residents have ongoing access to the knowledge, resources, and support needed to strengthen our neighborhoods and promote long-term community success.



State Funding for New Housing Development

The City of Monroe was awarded \$800,000 in vital funding to support the development of homes in low-income areas.

This investment will be directed toward developing new homes across several low- to moderate-income neighborhoods, supporting community revitalization and expanding access to quality, affordable housing.

Future Outlook

The City will work with Certified Housing Development Organizations, developers, the Monroe Housing Authority, and nonprofit organizations to use blighted, vacant, and city-owned properties to develop additional rental housing units, as well as homes that are lease-to-own or purchasable.



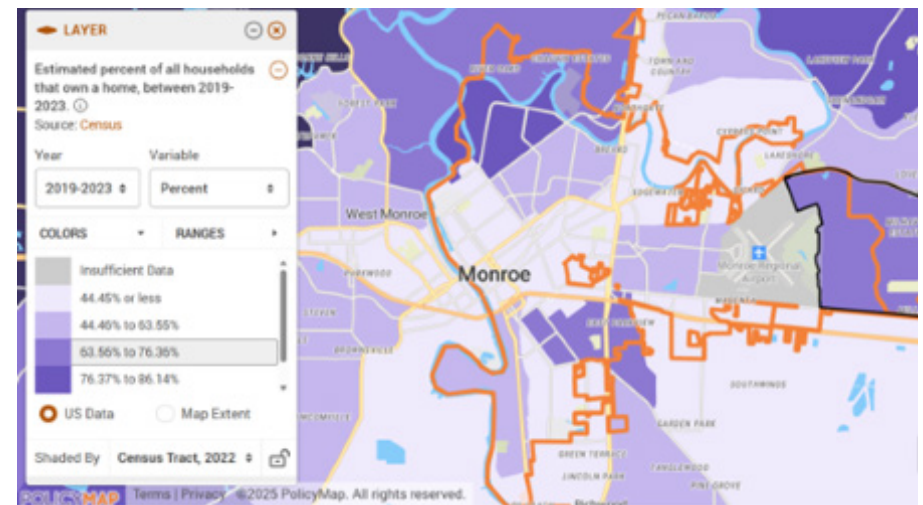
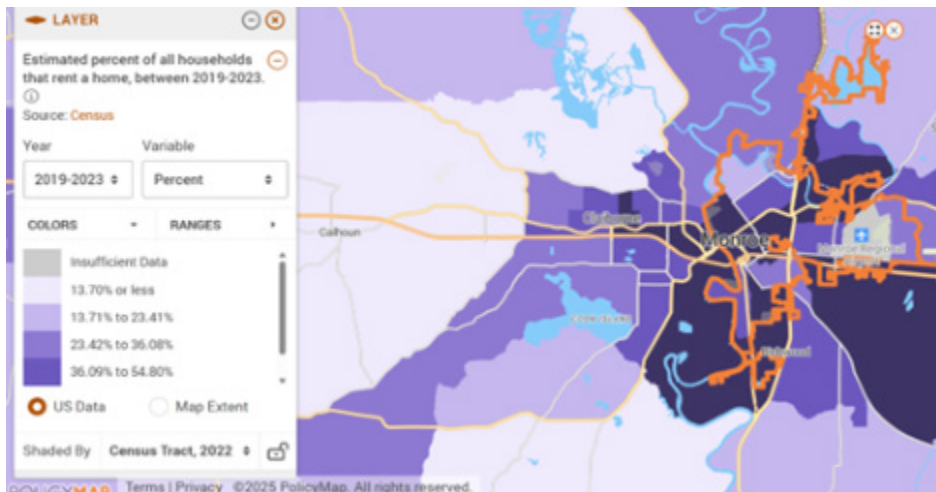
Development of - Community Homebuyer and Financial Empowerment Center

The City of Monroe is developing the Community Homebuyer and Financial Empowerment Center to directly improve residents' financial stability and ultimately strengthen the City's economic standing. In addition to the

HOMEOWNERSHIP CONT.

primary goal of developing and launching The Center, the other two goals are an Economic Mobility Strategy focused on preparing residents for safe housing. This project aims to support residents' efforts to become homeowners through education and access to existing financial resources, and to collaborate with current property owners to increase the value of their homes or rental properties by improving property care and maintenance, leading to safer residences. This will be executed through the coordination and organization of current and future curricula and community resources into a virtual and subsequent physical location, a one-stop shop for all residents. According to the community survey, limited awareness of financial and counseling resources is a significant barrier to residents achieving their personal financial goals.

The maps below show the estimated share of households that own or rent. The maps show the areas where more people own their home versus renting their home.



ENTREPRENEURSHIP AND BANKING

“Supporting business, industry, and entrepreneurship in the City of Monroe and ensuring banking access for all residents.”

The Need

Through the community engagement survey, 54% of respondents indicated interest in educational opportunities in entrepreneurship and business development. The community assessment document completed as part of the development of a Regional Economic Development Plan funded by a USDA Rural Business Development Grant noted that the City should consider improving the local entrepreneurial ecosystem through improved utilization of entrepreneurial and small business support services, programs, and facilities.

Current Efforts

Business Incubator and Supportive Services

The City supported the University of Louisiana Monroe’s Community Funding Request through Congresswoman Letlow to expand the Northeast Louisiana Business and Community Development Center (NLBCDC). The City and ULM, according to the CPF guidelines, are identifying the location and capacity for this project. The City and ULM has plans to open up this facility to expand the capacity of the NLBCDC, to help support new small businesses that require assistance and access to tools, resources, and information.

The Financial Empowerment Summit

The Financial Empowerment Summit is a community-driven initiative designed to equip residents with the tools and resources needed to strengthen their financial well-being. In partnership with United Way and with strong support and participation from our Bank On partners, the summit brings together financial institutions, housing experts, legal professionals, and community organizations to provide comprehensive guidance and support. Through workshops, one-on-one consultations, and resource booths, attendees gain valuable information on budgeting, credit building, homeownership, saving, debt management, entrepreneurship, and consumer protection. The summit’s mission is to expand



ENTREPRENEURSHIP AND BANKING CONT.

financial literacy, and empower individuals and families to make informed financial decisions, ultimately fostering stronger, more resilient households and promoting broader economic opportunity throughout the community.

Banking, Financial Literacy, and Empowerment:

The United Way of Northeast Louisiana received the Cities for Financial Empowerment Fund's Bank On grant to advance banking access efforts at scale, including through identifying opportunities to connect access to safe accounts to programs and payments. Additionally, research shows that there are only a few banking institutions located in South Monroe. The City became a BankOn NELA partner to support with financial literacy and coalition building efforts.

Future Outlook

The City will continue to find ways to support the United Way of Northeast Louisiana's BankOn Initiative. The City will also discuss the need for banking locations in south Monroe with banking institutions within the region. For instance, the City will pursue temporary banking days for specific services to be offered during certain days at City-owned facilities, like the 7 community centers.

The Youth Business Leadership Academy is an innovative program designed to empower high school seniors who currently own, or aspire to launch, their own businesses. Set to officially launch in Spring 2026, the academy blends rigorous coursework with immersive, hands-on learning to guide students through every stage of entrepreneurial development. Participants will explore business planning, financial literacy, marketing strategies, and sustainability practices, and receive personalized mentorship from experienced professionals.

The program culminates in a dynamic showcase where students present their business concepts to community stakeholders, gaining valuable feedback, building confidence, and forming connections with potential City partners and funders. By nurturing emerging talent, cultivating leadership skills, and supporting youth-led innovation, the Youth Business Leadership Academy aims to shape the next generation of entrepreneurs and strengthen the economic future of the Monroe community.

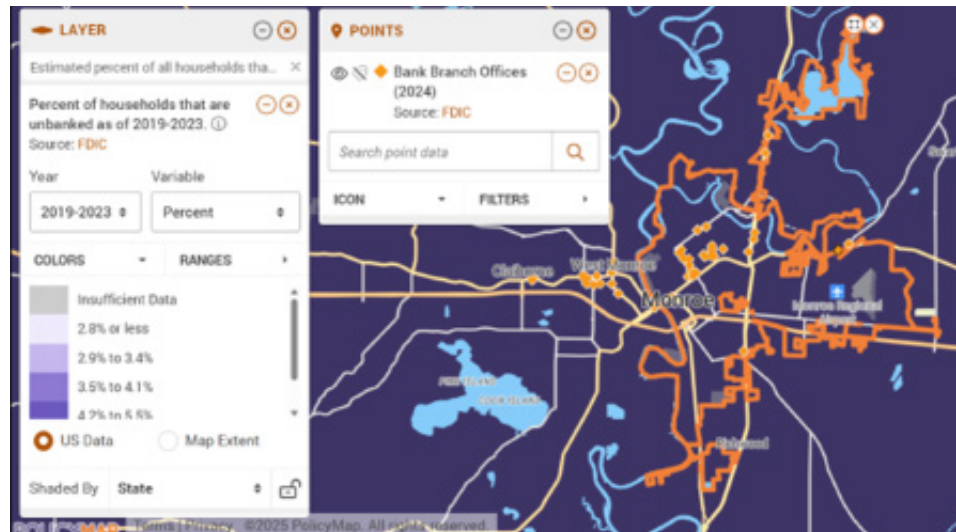
Expanding Financial Access Across Monroe

As the City of Monroe continues to grow and evolve, the need for greater access to financial services has

ENTREPRENEURSHIP AND BANKING CONT.

become increasingly apparent. While some areas of the City benefit from an intense concentration of banks and credit unions, other communities, face limited access to essential financial institutions. Expanding banking services into these areas would not only provide residents with convenient, reliable options for managing their finances, but also help strengthen local economies, support small business development, and reduce reliance on high-cost alternative financial services. It would also give banks the opportunity to promote financial stability and contribute to long-term community revitalization.

The map below shows the percentage of household that do not have a checking or savings account. Also listed on the map are the bank branch offices that are located within the City.



CITYSTART

FOR MORE INFORMATION:

VISIT

ONEROE.CITY/CITYSTART



CALL

318-329-2256

