



The Sustainable Business Network of Greater Philadelphia Policy Agenda

Diverse local independent businesses are the backbone of our economy. [Research](#) consistently shows that a thriving independent business community results in more jobs, higher wages, better income equality, a stronger tax base, improved community cohesion, and better climate resilience outcomes. As our region continues to navigate the COVID-19 pandemic, its economic setbacks, and the urgent need to accelerate racial justice and climate action, SBN presents a bold agenda that tackles the relief and recovery needs of our local business community and rebuilds our economy with localism, equity, and climate resilience at its center.

Building upon our [Vision for a Just, Green, and Thriving Local Economy](#), our policy agenda represents our advocacy priorities to create a robust regional economy that empowers local businesses and prospective business owners, protects the environment, and ensures prosperity for all. In developing this agenda, SBN engaged its membership and other stakeholders to help best identify policy solutions necessary for local businesses to grow and thrive. Our agenda is a call to action for local, state, and federal policymakers to take on the changes necessary to achieve a just, green, and thriving economy.

Immediate and continued relief and recovery priorities

Small businesses in Pennsylvania [represented](#) 99.6 percent of businesses before the COVID-19 pandemic. Nearly half of all private sector workers in the Commonwealth were employed by a small business. Despite efforts to innovate, operate safely, and continue providing vital goods, services, and jobs to keep our economy afloat, many small businesses' chance to survive the pandemic is limited without significant government relief and recovery investments. This is particularly true for businesses owned by people of color and other historically marginalized groups. To prevent the collapse of local independent businesses and subsequent economic fallout, small businesses need continued targeted support at the local, state, and federal levels.

- **Financial relief and support** – Provide targeted financial relief and support through continued assistance of the Paycheck Protection Program (PPP), tax deductibility, loan forgiveness, and grants and no/low-interest loans.
- **Financial resources to CDFIs and community banks** – Provide direct and significant financial resources through Community Development Financial Institutions (CDFIs) and community banks to small businesses, especially those owned by people of color and other historically marginalized groups; ensure resources are robustly marketed and fully accessible.
- **Legislation for business interruption coverage** – Enact legislation to require insurers to provide business interruption coverage (retroactive and ongoing) for COVID-19-related claims.
- **Commercial eviction moratoriums and rent protections** – Implement and/or extend commercial eviction moratoriums to protect small businesses and establish commercial rent protections to stabilize business corridors.



- **Increase funding to support business services organizations and programs** – Provide continued and increased funding for business services organizations and expand state and federal funding for small business technical assistance programs.

Rebuilding and growth priorities

Small business ownership remains a critical pathway for building wealth and restoring vibrant urban and rural communities. Nonetheless, several local, state, and federal barriers impede the ability to stabilize and rebuild an economic ecosystem based on localism, equity, and climate resilience. We urge policymakers to take action to ensure that diverse local independent businesses can start, grow, and thrive.

- **Business development** – Reorient economic development efforts and incentives to prioritize supporting local independent businesses with a focus on business owners of color and other historically marginalized groups.
- **Incentives** – Incentivize socially and environmentally responsible business practices through tax credits, procurement preferences, and other economic incentives.
- **Infrastructure** – Invest in climate-resilient infrastructure like local food systems, renewable energy, energy efficiency, and green stormwater infrastructure (GSI).
- **Research** – Annually conduct, and publicly release a comprehensive study on the state of independent business ownership in Philadelphia, including data on demographic disparities, rates of business creation and closure, and key health and growth metrics.
- **Taxes and fees** – Enact parity in the business tax structure, eliminate unreasonable start-up fees for new businesses, and implement reforms to Payments in Lieu of Taxes (PILOT) agreements to ensure that the City of Philadelphia can benefit from more equitable property tax contributions.
- **Wages** – Raise the minimum wage to a family-supporting wage.
- **Zoning** – Reform local zoning codes to promote community-driven, vibrant, and diverse commercial corridors, affordable housing, and open space and green infrastructure.

Growth-industry priorities

As we rebuild from the pandemic, we need economic opportunities to expand not only from the targeted support of local independent businesses but also from the birth and expansion of evidence-based growth industries in our region, particularly those that provide opportunities for small businesses, prioritize fair wages, support equitable community development, and advance climate resilience. Fostering growth in the renewable energy, green infrastructure (particularly GSI), and food industries in the region not only makes good business sense but also cultivates strong urban-rural links and dynamic local economies.



- **Renewable energy and energy efficiency** – Extend and expand programs that support renewable energy and energy efficiency sectors that generate family-sustaining wages, advance social equity, promote clean and affordable energy.
- **Green stormwater infrastructure (GSI)** – Increase and stabilize funding and incentives for public and private GSI projects, ensure that updates to stormwater regulations encourage the use of GSI and incorporate climate resilience, and institutionalize policies and other solutions that sustain GSI, such as Philadelphia’s *Green City, Clean Waters* plan.
- **Local food systems** – Provide federal, state, and local support to restore local restaurants and other businesses within the food economy and expand programs and resources that encourage equitable procurement of nutritious and locally produced foods and sustainable agriculture.

A socially just, climate resilient, and thriving local economy requires immediate action on these issues. SBN has a long history of advocating for localism, environmental responsibility, and economic prosperity for all. We are proud to continue our legacy on behalf of the tens of thousands of diverse local independent businesses in our region and lead the way toward an equitable and climate resilient economic ecosystem.