



Annual Report

FY 2013 - 2014

**FOCUS AREAS:
ASSET BUILDING
COMMUNITY BUILDING
COALITION BUILDING**

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Executive Summary

Metro Community Development (MCD) exists to partner with public and private organizations, provide technical and financial resources and promote the creation of stable neighbourhoods and communities. MCD's Mission is **"to serve as a leader and catalyst to expand and enhance quality housing and community development initiatives for underserved people and communities and to develop partnerships in Flint and Genesee County, leading to the creation of stable and vibrant neighborhoods and communities."**

Strategic Plan

In developing a business model that is much more aligned to the economic conditions and changing demographics, MCD has two overarching goals: maintaining community stability and stimulating community economic development. These goals align along as a community development continuum including Asset Building, Community Building, and Coalition Building that drive the financial products and development services the organization provides to the investment area.

The community development continuum is meant to take a holistic approach to the organization's mission and determine where the various financial products and development services align with short term and long term goals of MCD.

Asset building reflects at an individual level. This function encompasses the IDA program, foreclosure prevention, reverse mortgages, down payment and closing costs assistance, individual lending, Micro Loans, Enterprise Loans and Affordable Mortgage Loans. When using the term "asset" in this context, the continuum is not only describing wealth creation for individuals but is considering the role that the individual plays in maintaining stable communities.

The **community building** portion of the continuum describes the purpose of MCD at the neighborhood level and the types of programs it provides to create vibrant communities. For example, programs like the youth apprenticeships, work force development, all intervention and evaluation programs, neighborhood planning, planning for sustainable communities and development of neighborhood revitalization plan that will add to the standard of living within the community.

The third area along the continuum is **coalition building**, which connects to the emphasis on partnerships and advocacy, another core element of MCD's mission. Many industry partners and potential borrowers in the area view MCD as a bridge between funding opportunities and community residents. For over seventeen years MCD has played a critical role in being a fiduciary to federal and state programs for homelessness and development of sustainable affordable housing to non-profits in Flint and Genesee County. This portion of the continuum ties the individual to the end result of stability and development.

Funding Partners for the year:

- C.S. Mott Foundation
- Ruth Mott Foundation
- Kettering University
- Bank of America
- City of Flint
- Center for Study and Social Policy, Washington, DC.
- Community Foundation of Greater Flint
- Chase Bank
- Chemical Bank
- Genesee County Metropolitan Planning Commission
- Housing Partnership Network
- Local Initiatives Support Corporation (LISC)
- United Way of Genesee County
- Michigan State Housing Development Authority
- Michigan Economic Development Corporation
- State of MI – Department of Education
- Small Business Administration
- U.S. Department of Labor
- U.S. Department of Housing and Urban Development
- U.S. Department of Justice
- U.S. Department of Treasury

Specific Accomplishments in the Fiscal Year 2013 – 2014

1. Recipient of the 2014 Community Economic Development Leader of the Year Award from CEDAM.
2. Received general operating support of \$135,000 from C.S. Mott Foundation and \$55,000 from Kettering/Mott Endowment.
3. Received grant support from financial institutions, Community Foundation and Trust(s) - \$65,000.

ASSET BUILDING

4. The CDFI and SBA operations has created a revenue model of loan packaging fees, interest earnings on loans, and loan servicing fees.
5. Received \$250,000 from SBA to implement microloans and \$50,000 to provide Technical Assistance to micro entrepreneurs.
6. Became member of the Federal Home Loan Bank of Indianapolis – giving access to capital for community investment, homeownership and neighborhood revitalization opportunities.
7. Received \$136,600 from MSHDA to implement Foreclosure Prevention.
8. Issued affordable mortgage loans to eight families in the amount of \$224,300, four SBA microloans in the amount of \$148,000, two senior foreclosure loans at \$10,700, and four Enterprise loans at \$580,000.
9. Sustained 24 businesses with employment of 257 jobs and revenues of \$18.3 million.
10. Assisted 23 first time homebuyers with mortgages for an asset value of \$953,900.
11. Sustained 19 seniors from Tax Foreclosure and helped retain an asset value of \$230,000.

12. A total of 1,093 families were assisted with development services of which 500 participated in various workshops and 593 were provided with individual counseling - 180 families assisted with homebuyer counseling, 314 families assisted with foreclosure counseling.
13. Established Financial Opportunity Center with financial support and in partnership with LISC, Mott Community College and Michigan Works to help the unemployed with financial literacy and skills for retraining to new job opportunities. Over 700 Genesee County residents received basic financial literacy counseling through orientations and workshops. The Center currently is serving 224 families.

COMMUNITY BUILDING

14. Partnered with City of Flint to manage the Oak Business Center, an incubator for workforce development and small businesses.
15. Implemented the White House Neighborhood Revitalization Initiative – Building Neighborhood Capacity Program - \$450,000 (a public/private partnership) as the lead agency in partnership with Foundations, Federal Agencies, Center for Study and Social Policy, City of Flint, anchor partners and cross-sector partners for Wards 1 and 3 of City of Flint.
16. Established the Neighborhood Advisory Council and drafted a Neighborhood Revitalization Plan.
17. Partnered with Kettering University to develop a prototype for Aquaponics.
18. Received \$1.1 million to plan and implement a YouthBuild education and job training program.
19. Established a Pearson testing center for GED and technology certifications.

COALITION BUILDING

20. Received \$2.2 million to continue the planning and implementation of Supportive Housing in Genesee County.
21. Provided fiduciary and lead agency role to funding from MSHDA (\$240,000) and City of Flint (\$237,000) for Emergency Solutions Program.
22. Served as the Administrator of Management Information Systems for Genesee County for Federal, State, County and City funding streams
23. Served as the Coordinator of Genesee County Community Collaborative

Specific Accomplishments in the Fiscal Year 2012 – 2013

1. Received general operating support of \$135,000 from C.S. Mott Foundation and \$50,000 from Kettering/Mott Endowment.
2. Received CDFI capacity build support of \$25,000 from LISC.
3. Approved by Small Business Administration as SBA intermediary for microloans.
4. Established Financial Opportunity Center in Genesee County in partnership with LISC, Mott Community College and Career Alliance and financial support of \$32,000 from LISC.
5. Obtained Supportive Housing Grant of \$1.9 million from HUD
6. Implemented 4th year of YouthBuild Program with two cohorts.
7. Planning and implementation of \$270,000 Emergency Solutions Grant from MSHDA.
8. Obtained \$150,000 in grant funding from The Housing Partnership Network and \$52,000 from City of Flint and MSHDA for counseling services and Family Self-Sufficiency Program.

9. Selected as one of the cities to the Building Neighborhood Capacity Program – a Neighborhood Revitalization Initiative in partnership with five federal agencies and foundations – a total grant of \$450,000.
10. Issued \$655,000 in affordable mortgage loans, \$791,490 in micro and enterprise loans – 16 business loans sustaining 183 jobs.
11. Implemented Tenant Based Rental Assistance in partnership with MSHDA with a grant of \$143,000.
12. The CDFI operations has created a revenue model of loan packaging fees, interest earnings on loans, and loan servicing fees.
13. Implemented second year of the Second Youth Build Grant of \$1.1 million from DOL.
14. Received grant support from financial institutions, Community Foundation and Trust(s) - \$65,000.

Specific Accomplishments in the Fiscal Year 2011 - 2012

1. Received general operating support of \$135,000 and \$50,000 for CDFI capacity build from C.S. Mott Foundation and \$20,000 from LISC.
2. Received grant support from financial institutions, University, and Trust(s) - \$144,000.
3. Received \$1.5 million in grant funds from U.S. Department of Treasury to plan and implement Micro Loan and Enterprise Loan programs.
4. Obtained Supportive Housing Grant of \$2.2 million from HUD
5. Partnered with MSHDA, County and City to continue to plan, and implement and close out a \$2.5 million Housing Prevention and Rapid Housing Program and to strengthen the One Stop Housing Resource Center.
6. Implement first year of the Second Youth Build Grant of \$1.1 million from DOL
7. Obtained \$92,000 in grant funding from The Housing Partnership Network and \$102,000 from City of Flint and MSHDA for counseling services.
8. Strengthened the Community Collaborative with more partners and established funding for Coordination.
9. Implemented Tenant Based Rental Assistance in partnership with MSHDA, and Genesee County with a combined grant of \$770,000.
10. Provided Asset Building Services to 1,792 families through workshops and individual counseling.
11. Received grant of \$580,000 from Genesee County Planning Commission to implement Affordable Housing Mortgage Loan Program.
12. Received a grant of \$180,000 from Genesee County Planning Commission to implement Tenant Based Rental Assistance Program.
13. Obtained Emergency Solutions Grant of \$274,000 from MSHDA for Flint and Genesee County in partnership with Continuum of Care agencies.
14. The CDFI operations has created a revenue model of loan packaging fees and interest earnings on loans.

Focus Area: Asset Building

During the 2013 - 2014 fiscal year, the Housing Counseling area continued to work diligently in the asset building and asset retention areas, using workshops and individual counseling and intervention to assist the families to obtain or retain safe, decent, and affordable housing.

MCD is a recognized Housing Counseling Agency by Fannie Mae, Freddie Mac, MSHDA and HUD. Leveraging the grant funds from the C.S. Mott Foundation, MCD assisted a total of 1,093 interventions (trainings and individual counseling services.) during this fiscal year.

Highlights

- Michigan State Housing Development Authority (MSHDA) awarded MCD \$136,300 from the National Mortgage Settlement (NMS) Funds for the prevention of foreclosure
- MCD applied for and received an AmeriCorps Member from Community Economic Development Association of Michigan (CEDAM) for the prevention of foreclosure
- MCD partnered with Center for Higher Educational Achievement (CHEA) to provide Financial Literacy to AARP Senior Job Readiness and Employment Training Program participants
- MCD launched a strategic marketing campaign with funds from NMS grant and released a Foreclosure Prevention commercial
- MCD partnered with Action Management to provide employment services to Family Self Sufficiency (FSS) participants
- MCD partnered with Chemical Bank to be the financial institution for the GAINS IDA program

OUTREACH

MCD staff provided Public Outreaches, in partnership with other community organizations, including Fifth Third Bank, Resource Genesee, MOST Group, CEDAM, Head Start, Flint Area Association of Realtors, and Department of Human Services. 19 Public Outreaches were conducted, which provided basic services and information for Genesee County residents. These workshops provided general information about MCD, and housing opportunities/options that are available to assist local businesses, non-profit agencies, and local residents. Additionally, Metro assisted more than 935 callers seeking information and referral services regarding general housing questions, including resources for home repair, emergency home repairs, weatherization, refinancing questions, landlord/tenant questions, rental and lease opportunities, etc.

19	Public Outreaches	Providing basic services and information about MCD and housing opportunities/options.
935	Outreach to callers	Seeking information and referral services including housing questions, resources for home repair, emergency home repairs, weatherization, refinancing questions, landlord/tenant questions, and rental and buying opportunities.
470	Families	Earned Income Tax Credit and how to use influx of cash to propel the family into credit repair and asset building

FIRST TIME HOME BUYER EDUCATION AND COUNSELING SERVICES

MCD facilitates home buyer education workshops and individual counseling services to assist individuals and families interested in home purchase. MCD empowers participants with information on issues of pre-purchase, post-purchase, credit, shopping for a home, the mortgage process, hazard insurance, pre-purchase home inspections, the closing process, Truth-in-Lending Act, Fair Housing, home inspections and other aspects of the home purchase process.

Homebuyer Individual Counseling Outcomes	
Purchased Housing	39
Client will be mortgage ready in 90 days	35
Client will be mortgage ready in 180 days	13
Client receiving long term counseling	42
Client decided not to purchase or withdrew from counseling	51
Other	
Total	180

For the FY 2013-2014, Metro received funding from the Housing Partnership Network (HPN) to provide Housing Counseling. Additionally, MSHDA provided support for home counseling services to eligible homebuyers, who were using a MSHDA mortgage product to purchase in the City of Flint and Genesee County. In partnership with MSHDA, MCD provides counseling services to Family Self Sufficiency (FSS) participants. MCD assists Housing Choice Voucher recipients obtain self-sufficiency through working with community partners to remove barriers, increase financial literacy and credit repair.

MORTGAGE DEFAULT/FORECLOSURE PREVENTION:

For FY 2013-2014 MCD partnered with Step Forward Michigan to assist homeowners with services to bring mortgage current with rescue funds and receiving an unemployment subsidy to make monthly payments for 12 months. MCD assisted homeowners obtain a Making Home Affordable (MHA) modification. MHA modifications assists homeowners achieve long term stability and affordability, reduce their monthly mortgage payments, following a hardship which resulted in decreased income.

Foreclosure Prevention Individual Counseling Outcomes

Foreclosure Prevention Individual Counseling Outcomes	
Brought Mortgage Current	74
Loan Modification/Forbearance	24
Deed in Lieu	0
Sold Property/Short Sale	1
Mortgage Foreclosed	3
Referred Legal Service	12
Currently Receiving Counseling	173
Other	27
Total	314

FINANCIAL LITERACY

SmartMONEY, a twelve hour workshop, facilitated by MCD, provides financial education to households in need of assistance with establishing money management skills and behavior modification. The session topics include Mastering Money Management Skills, Developing a Spending Plan, Credit, Debt Reduction and Saving,

Banking Basics, Consumer Protection, Insurance, Long Term Planning and Living in a Happy Healthy Home. The financial management skills offered in the class provide fundamental resources for managing household finances that are designed to alter the fiscal behavior of its participants for their entire life. This reporting period, 20 families attended SmartMONEY Workshop.

FAMILY SELF SUFFICIENCY (FSS) PROGRAM

In partnership with MSHDA, MCD provides counseling services to Family Self Sufficiency (FSS) participants. MCD assists Housing Choice Voucher recipients obtain self-sufficiency through working with community partners to remove barriers, increase financial literacy, obtain or maintain employment, and credit repair. In FY 2013-2014 the FSS program had 88 participants and 14 program graduates with escrows totaling \$23,000. All 14 graduates successfully completed five years of intensive individual goal setting and homeownership/budgeting counseling, financial literacy education, and home buyer education. According to exit interviews, the graduates planned on using the funds for continued credit repair, home purchase, emergency savings and vehicle purchase.

GAIN\$ IDA PROGRAM

In partnership with Legal Services of Eastern Michigan the GAIN\$ IDA program is a 2:1 matched savings program and has been instrumental in assisting participants acquire assets. Under current guidelines, participants are able to use the funds for Secondary Education, Business or Business Expansion, or Home Purchase for first time homebuyers. In order to receive the matched funds, participants must complete asset specific training, complete financial literacy workshop, and save a minimum of \$40 monthly to reach savings goal of \$1,000.

In FY 2013-2014, there were 4 graduates from the GAINS IDA program. All four graduates were for business or business expansion. The assets purchased varied from African American Fine Art to computer software for photography. Currently there are 34 participants actively saving (3 accounts are in the process of opening) with 8 pending graduation, 5 for home purchase, 1 for business, 1 for education and 1 undecided.

FINANCIAL OPPORTUNITY CENTER (FOC)

The Financial Opportunity Center (FOC) is established in partnership with Mott Community College and Michigan Works with support from LISC to ensure that families reach their educational, financial, and asset goals. MCD provides customized financial coaching for participants to help them reach target goals including acceptable credit and debt thresholds; credit scores; savings; utilization of high quality financial services; and asset development.

Core Services

1. Employment Services (Mott Community College)
2. Financial Education and Coaching (Metro Community Development)
3. Public Benefits Access (Mott Community College)

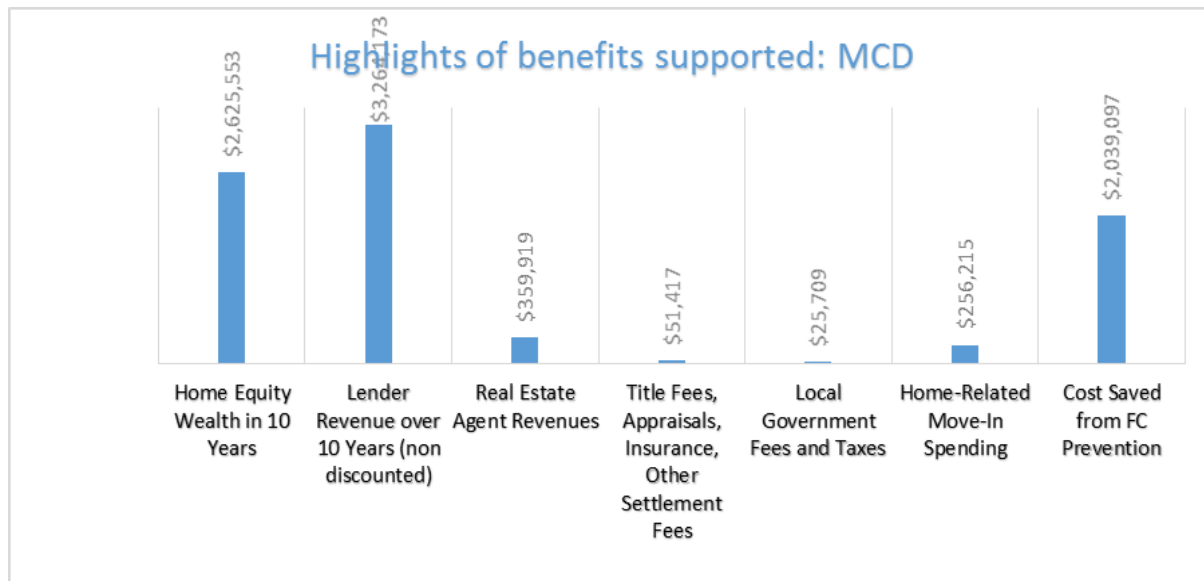
Over 700 Genesee County residents received basic financial literacy counseling through orientations and workshops. This includes Mott Workforce Development's (MWD) Fast Track class, which is designed to teach life skills, help with resume building and interviewing basics to participants.

OUTCOMES

	Year 1 Goal	Achieved	Year 2 Goal	Current
Total of individuals receiving 2/3 core services	90	63	90	76
Total of individuals receiving 3/3 core services	30	18	30	28
Individuals obtaining employment	35	6	32	56
Individuals achieving increase in Income	40	5	32	10

IMPACT OF COUNSELING SERVICES IN FLINT and GENESEE COUNTY

MCD Comprehensive Housing Counseling provides assistance to households, and affects direct financial impact on the City of Flint and Greater Genesee County area. The measurable direct economic impact of these services is conservatively calculated to be \$8.6 million. The program budget of \$425,250 was comprised from a combination of public and private funding from HUD, MSHDA, City of Flint, Genesee County Land Bank, Neighbor works, financial institutions and foundations. Additionally, many partnerships and in-kind donations were leveraged to enable this program to be successful.



These economic impacts were calculated using the N-Best calculation tool (prepared by Harvard University and Neighbor works) and using current, post-crisis economic conditions as financial inputs (adjusted for 0 percent appreciation rate for homeowners, and 4 percent interest rate on first-mortgages for new homeowners).

COMMUNITY DEVELOPMENT FINANCIAL INSTITUTION



MCD is a Certified Community Development Financial Institution, (CDFI) by CDFI Fund, U.S. Department of Treasury. A certified CDFI is a specialized financial institution that works in markets that are underserved by traditional financial institutions. MCD as a CDFI provides a unique range of financial products and services in economically distressed target markets, such as mortgage financing for low-income and first-time homebuyers and not-for-profit developers, flexible underwriting and risk capital for needed community facilities, and technical assistance, commercial loans and investments to small start-up or expanding businesses.

BUSINESS LOANS FOR SMALL BUSINESS

With assistance from C.S. Mott Foundation, US Treasury and Small Business Administration MCD has assisted 24 businesses in Genesee County.

The main purpose of the business loan program is to reach out to businesses that cannot obtain traditional financing. MCD provides assistance with the application, credit analysis, evaluation of the financial statements, and direction for a smooth loan closing. The lending department provides assistance to businesses to methodically increase commercial credit score, reduce or eliminate debt and to settle any unpaid collections if necessary. MCD provides detailed technical assistance before, during and after a loan closing and has established Underwriting Guidelines with a Loan Committee and a Loan Loss Reserve to show our capability and capacity.

SBA APPROVED LENDER



In June, 2013 MCD became an approved regional intermediary micro lender for SBA. The SBA Microloan Program is to assist women, low income, veteran, and minority entrepreneurs and other small businesses in need of small loan amounts of financial assistance. This program helps businesses obtain capital and purchase equipment all while providing business services and technical assistance. The SBA program is provided in Genesee, Shiawassee, Lapeer, Saginaw, St. Clair and Oakland Counties.

Since the launch of the SBA funding, Metro has done many out reaches in the community and with our local partners and financial institutions.

TECHNICAL ASSISTANCE PROVIDED FOR PRE-LOAN TECHNICAL ASSISTANCE BY INDUSTRY

Real estate/Development	12
Arts and Filming/Photography	10
Transportation	7
Industrial/Upholstery/Alterations	7

Food Services	6
Clothing/Jewelry/Personal Care	6
Medical/Fitness	6
Education/Technology	5
Undecided/Other	8

Local Businesses Success Stories for Micro Loans

Ally Equipment

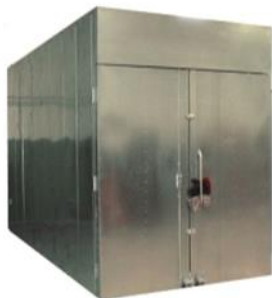


Solutions



Ally Equipment Solutions is a small tool and die manufacturing company that makes all types of ergonomic equipment and parts for multiple manufacturing companies. MCD assisted Ally with microloan to finance equipment and connected them with other businesses which formed great partnerships in the manufacturing industry.

Premier Powder Coating



Premier Powder Coating is a small business that needed a second powder coating oven to increase production and to obtain large contracts. With assistance from MCD the business purchased the oven and landed a big contract with Raush Racing. The business has doubled and hired another person to help with additional orders.

Studio Ave.

SALON & BOUTIQUE



Studio Ave, a Flint downtown small business, needed the financing to remodel and purchase inventory. The owner did not have much collateral to secure the loan. MCD used inventory and the contracts established with the beauticians when they pay their chair rent. The entire studio has been remodeled and offers clothing, jewelry, a wide variety of great products and a straight razor shave for the male clients. Metro is very proud to be part of this project as part of the Flint downtown revitalization effort.

Local Businesses Success Stories for Enterprise Loans *Latina Restaurant and Pizzeria*



Latina Italian Restaurant is another success story for MCD. Latina's was part of the 2008 and 2009 downturn many business owners experienced. They got behind on taxes, bills and were having trouble making ends meet. MCD was able to restructure debt, pay off some creditors, refinance the building, increase cash flow and put the owners in a better financial situation.



Fenton Wine and Brewery



Fenton Wine and Brewery, a family owned business, is a successful manufacturer of their own wine and beer. The owners purchased a new building to start brewing their product on site and expand the operations. The expansion plans needed additional capital to develop the new building. Metro was able to provide the funds for the owners to move into their new location and help finance the renovations needed for the new building.



<http://www.mlive.com/news/flint/index.ssf/2014/06/fenton winery moving to bigger.html>

L & L Machine Tool, Inc.



L & L Machine Tool is another company that struggled during the economic recession. They were making parts for GM during the recession. The company found themselves in trouble and immediately started to restructure. They made changes to their machinery and began making different parts for other companies, in defense and airline industry. While they were re-tooling the machinery, they fell behind on many bills including the state and the IRS. MCD helped negotiate their debts, restructure finances and cleaned up the balance sheet increasing cash flow. The business is healthy and MCD is happy to see L & L succeed.

Business Loan Inquiries

Total Number of Business Loan Inquiries	70
Credit Issues	47
Withdrawn due to terms	0
Start ups	20
Processing	6
Requested Dollar Amounts	\$4.2 M

Impact Measures for Business Loans 2013 – 2014

# of Businesses	Revenue Change	Jobs Before Loan issuance	Jobs after Loan issued	Revenues 2011	Revenues 2012	Revenues 2013
24	7.01%	180	257	\$9,624,000	\$17,026,000	\$18,309,000

METRO LOANS FOR HOME PURCHASE

Homeowners who do not qualify for traditional lending can qualify for a Metro Mortgage loan from the funds that have been provided by Genesee County Metropolitan Planning Commission. MCD has established underwriting guidelines to implement an effective home mortgage program. Credit issues with collections and judgments are the big barriers for families to qualify for a loan. MCD works with families to clear negative reporting, which can be a long process.



As of June 2014, MCD has closed 23 mortgage loans in Genesee County for a total of \$900,000. MCD plans to continue the partnership with Genesee County Planning Commission to provide the opportunity of homeownership for first time homebuyers.

NSP INQUIRIES

Total Number of NSP Inquiries 2013-2014	75
Working on pre-approval	5
Credit Issues	70
Informal Approval/Waiting List	20
Over Income at 50% AMI	66
Accepted Purchase Agreement	0

IMPACT MEASURES ON NSP LOANS CURRENTLY SERVICING

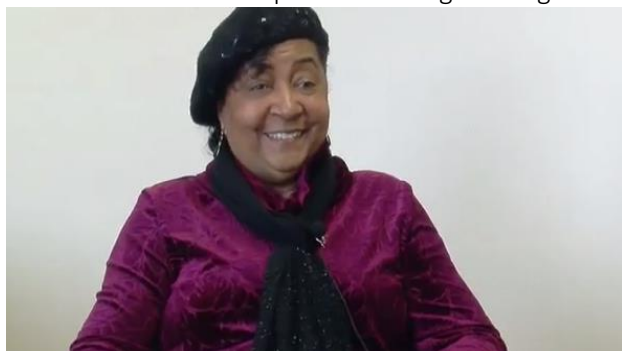
Location	Average Rent	Average Mortgage, Taxes and Insurance	Savings	Alt Credit	Average Loan Amount	Average Home Value
Average of All	552.00	389.00	145.48	YES	40,000.00	45,157.00
Total Loan Amount						\$916,900.00
Total Asset						

Value						\$953,900.00
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Families have saved an average of 26% from being a renter and becoming a homeowner, and creating almost \$1million asset value. Every family had credit challenges to which MCD made loans possible by using alternate credit.

SENIOR TAX LOAN

MCD in partnership with the Genesee County Treasurer's office assists seniors from tax foreclosure. In 2013 - 2014, all seniors that inquired about the Senior Tax loan were referred to the Step Forward Program for assistance. Only two came back for financing, and MCD is currently working with these families to pay their delinquent taxes. MCD currently have 13 loans and a few of them fell back into foreclosure for this year. Seniors are being guided to seek assistance with the Step Forward Program to get back on track.



Applications taken	86
Working on pre-approval	0
Credit Issues	79
Informal Approval	2
Over Income	0
Referred to other programs	86

IMPACT MEASURES ON SENIOR TAX LOANS SERVICING

Foreclosure Location	Home Value	Tax Bill Amount	Payment to County (18%)	Metro Payment (4 %)	Savings per month
Average	18,041.00	4,874.00	150.00	91.08	61.00
Total Asset Value	\$230,000				

SERVICING LOANS

MCD services all of its loans, we escrow taxes and insurance for home mortgages and businesses. We always try and work with our borrowers even when they are experiencing difficulty paying their obligations. We try and work out a plan to help get them back on track and seek any resources available for the problem at hand. We may have to send them to the Step Forward Program or consider a modification. We may have to find them assistance within the community from our resource partners.

Total Borrowers	66
Current Borrowers	50
30 Day	4
60 Day	1
90 Day	11
Delinquency Rate	8%

SUMMARY

MCD takes pride in our client involvement and technical assistance provided with every person that walks in the door or calls on the phone. If we are not able to help you today, we will provide resources to help become mortgage or loan ready. We do not stop with a denial, we always find a solution or assistance.

We have received hundreds of inquiries for loan requests since July 1st of 2010. Nearly 85 percent of all inquiries have credit issues and will not qualify for a loan within thirty days. As clients continue to work with MCD, approximately thirty percent would qualify within six months to a year.

Total Applications taken	213
Reported Request Amounts	2013-2014
Business Loans	\$4.2 million
NSP/Metro Loans	\$1.8 million
Senior Tax Loans	\$430,000
Total	\$6.43 million
Total Portfolio	\$2.5 million

Focus Area: Community Building

Community Building component is the opportunity to create positive change for communities by partnering with local agencies, businesses, families and residents. We view Community Building as a catalyst and tool for the creation of stable and vibrant neighborhoods and communities.

MCD continued its efforts to build synergy and leverage community resources so that youth and families could efficiently access services to enhance their quality of life.



1. Building Neighborhood Capacity Program

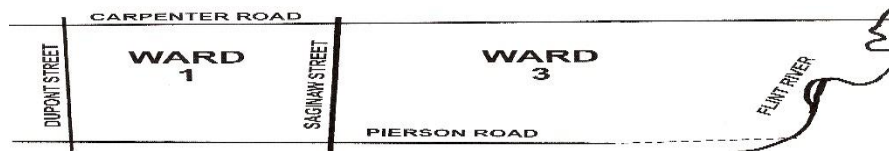
BNCP is a key component of the White House Neighborhood Revitalization Initiative (NRI). It is an interagency federal partnership focused on empowering local communities to develop and obtain the tools

and resources needed to transform neighborhoods of concentrated poverty into neighborhoods of opportunity that support the optimal development and well-being of children and families. The Center for the Study of Social Policy (CSSP) in collaboration with the Departments of Justice, Education, Housing and Urban Development, Health & Human Services and Treasury to provide resources and technical assistance to distressed neighborhoods as part of the Building Neighborhood Capacity Program.

A joint commitment between Metro Community Development (MCD) as lead agency on behalf of the City of Flint; CSSP; Neighborhood Anchor Partners: Ward 1 Anchor Zone Partners WOW Outreach and Our Savior Lutheran Church, Ward 3 Anchor Zone Partners Foss Avenue Baptist Church and Genesee County Habitat for Humanity; Funders – The Ruth Mott Foundation, Charles Stewart Mott Foundation, The Community Foundation of Greater Flint, The City of Flint and Local Initiative Support Corporation (LISC) to develop and engage in an 18-month strategy for building the neighborhood capacity needed to plan, implement and sustain revitalization efforts.

BNCP Anchor Zone Area:

Using the census data and extensive knowledge of the community MCD with the support of the city and community leaders identified the north-side of Flint as the area of greatest need that fit the BNCP criteria.



- High level of distress forty years of disinvestment resulting in poverty, high unemployment, low academic achievement, poor health outcomes, inadequate housing and crime.
- Barriers to capacity building years of disappointment and broken promises have resulted in lack of trust; residents don't trust the government, other systems or each other.
- Existing assets in the absence of a vibrant anchor institution or business as a center of strength, the most valuable existing assets in the selected neighborhood areas are the people who are resilient, strong and hope for better days especially for the youth; and trusting partnership relations between two churches and two non-profit organizations. Our Savior Lutheran Church and WOW Outreach serving residents in the 1st Ward, Foss Avenue Baptist Church and Habitat for Humanity serving resident in the 3rd Ward.

Community Capacity is the combination of knowledge, skills, relationships, interactions and organizational resources that enable residents, civic leaders, the public and private sectors and local organizations to transform neighborhoods into places of opportunity. The chart shows the capacity building activities and progress made to achieve the following goals:

- ❖ Recruit and retain resident leaders for the Neighborhood Advisory Council.
- ❖ Develop a Neighborhood Revitalization Plan.
- ❖ Identify a priority area for a Learn While Doing Project.
- ❖ Attract and leverage other resources to create change and sustain BNCP.
- ❖ Provide information for residents to access needed resources through Metro.

CAPACITY	ACTIVITY	RESULT
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Community Process to Achieve Results	Developed an inclusive resident engagement process for residents' participation to build trust, provide data to create the Neighborhood Revitalization Plan and Learn While Doing Project.	A Neighborhood Revitalization Plan that reflects the desires of the residents and their commitment to utilize their assets, skills, knowledge, and resources to work in partnership to implement components of the plan that aligns with the Master Plan and the Learn While Doing project to address their #1 priority to live in a safe neighborhood.
Resident Engagement	Conducted over 50 Outreach and engagement sessions in the Anchor Zone Area (AZ) through meetings with individuals, parent meetings at schools, presentations, forums and door-to-door surveys to collect data.	25 committed residents and stakeholders who have become leaders and owners of the work. 10 residents serve on the BNCP Neighborhood Advisory Council (NAC)
Data Use	143 households completed survey. Data used in the development of the Neighborhood Revitalization Plan and the Learn While Doing Project.	Resident leaders and Anchor Partners have developed knowledge and skills to use data for planning and for making decisions.
Accountable Partnerships	9 residents along with 8 partners have attended three BNCP cross-site meetings in Washington D.C., Milwaukee WI and Fresno CA	Accountable partners who share responsibilities and resources are a key component to sustaining this transformative work.
Effective Solutions	3 Facilitated public in-put sessions, residents identified 14 solutions they will implement to create community driven change.	8 Action Teams developed to create actionable steps to achieve residents' desired results to improve the environmental, social conditions to create safe neighborhoods.
Financing	Increased awareness of funding opportunities, and partner sharing to leverage and attract additional resources.	BNCP Anchor Partners with residents' support have received funding awards and attracted additional resources for the BNCP Anchor Zone Area that exceeds \$235,000.
Policy Influence	Work in process to develop collective knowledge of residents and partners to understand how policies can hinder or be a barrier to achieve the desired results.	Implementation of the Neighborhood Revitalization Plan Action Plan and the Learn While Doing Project are vehicles where resident's and partners knowledge and skills will be applied to address structural change.
	Develop a communication	An informed community, which

Communications	strategy for the greater Flint community that will inform, influence and change the perception of Flint's north-side neighborhoods.	has greater awareness of: Metro Community Development (MCD) and how to access resources; increased knowledge of BNCP Neighborhood Revitalization Plan resident leaders, and partners' accomplishments will change perception, leverage and attract other resources.
Organizational and Leadership Capacity	Metro –BNCP with Technical Assistance from Michigan State University has provided access to leadership and development skills for residents, partners and stakeholders to build and strengthen their capacity to understand and utilize the framework to sustain the work.	Trusting relationships with Metro-BNCP, Resident Leaders and Anchor Partners all have increased their knowledge and developed skills to work together to achieve results to improve the lives of children and families in the BNCP Anchor Zone Neighborhoods.

2. Metro Flint YouthBuild

Metro Community Development, Inc. (MCD) applied for the Department of Labor (DOL) YouthBuild grant and was awarded \$1.1 million for a 3 year period of performance in July 2013.

The MFY is a collaborative effort between Mott Community College, Flint Strive, Flint Neighborhood Improvement and Preservation (FNIPP), Habitat for Humanity, Flint Public Housing Commission, Genesee County Department of Human Services and Michigan Works! Mott Community College conducts the academic and vocational training. Flint Strive oversees the recruitment, orientation, leadership development and job placement component. Genesee County Habitat for Humanity and Flint NIPP serve as on-site construction managers.



The goal of the MFY program is to provide youth, ages 17 to 24 without a high school education, with GED, job training, connecting to post-secondary and employment opportunities. The program main objective is to enable participant to obtain the education and employment skills necessary to achieve economic sufficiency.

MFY Key Accomplishments for 2013 to 2014

The MFY was “redesigned” during this reporting period to increase program capacity to address additional students and to improve the chances for youth to earn post-secondary certifications. Program is designed to include an engagement process that immediately joins youth in pre-program activities to a core component that encourages post-secondary activities. Below is a blueprint of the MFY core component:

Pre-GED Track – CR

Basic Reading/Writing
Math/Science/Social Studies
Basic Communication Skills
Development
BCON 1 –Skills Training- PD

Construction Fundamentals (87 Hrs)
Painting/Plumbing/Electrical

GED Track

Essential Reading Skills
Elementary Algebra
Employability Skills

BCON 2 – Skills Training

Construction Fun – Continues

College Readiness Track

Pre-College Writing
College Algebra
Leadership

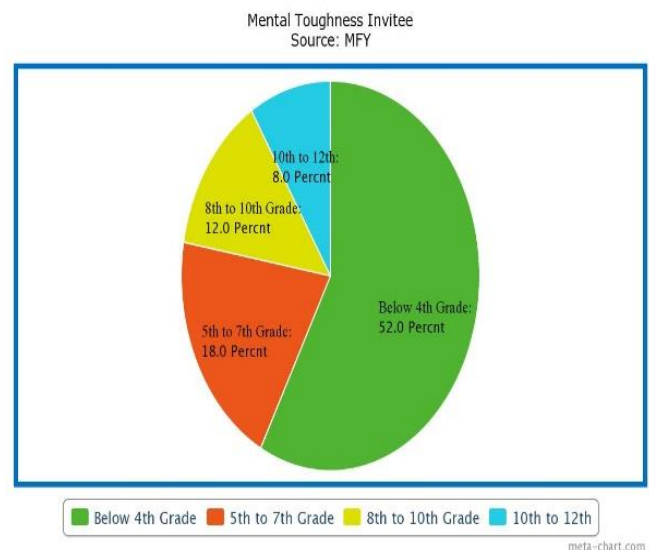
BCON 3 – Hands on Training

All participants who graduate from the MFY program are eligible for MCC Gateway to College program. Students will be actively engaged for twelve (12) months after core programming to ensure that the MFY program receives close to a 100 percent of GED completers.

Mental Toughness Orientation

When a participant turns in an application, they are invited to participate in Mental Toughness Orientation (MTO). During this year, MTO was changed from a two-week orientation to a one-week orientation for the purpose of increasing enrollment of qualified participants. The MTO is both physically and mentally challenging for participants. We practice zero tolerance when it comes to attendance and negative behaviors.

MTO workshops consist of academic prep classes that prepare for the entry exam, life skills workshops which assist in addressing current life situation, and leadership development classes that builds the skills necessary to be successful. Towards the end of the MTO, each participant is tested academically and must be reading and doing math at a 4th grade level. If participants do not meet the academic goal or demonstrate a commitment to the program, they are referred to other programs in the community.



During this period, of 71 participants who showed up every day to MTO, 52% tested below a 4th grade level or failed workshops, and were referred to other programs. The remaining 37 participants qualified or met the workshops and reading requirement.

MFY Recruitment/Enrollment Performance Outcomes 2013		
Performance Indicator	2013 Performance Outcome	MYF Program Accomplishment and Lessons Learned/ Impact on Community Demographic Indicators
# youth recruited	71	Exceeded recruitment goal
# Youth enrolled	37	82% of anticipated enrollment

Core Program

The 10-month Core program consists of Building and Construction Trade program (BCON), GED prep classes and Life Academy. During a typical week student attend the program Monday through Thursday from 9am until 4pm, Fridays are dedicated to Life Academy.

Participants apply classroom academic learning to real-life and meaningful experiences in building and construction. Emphasis in the life academy is on workplace skills, preparation for college and family life. The program design meet DOL requirements by offering education services for 50% of the program time, occupational skill development 40% of program and leadership training and community impact during the remaining 10% of the program.

MFY Building and Construction Component- BCON

The 6 month, 2 phase BCON course is based upon the standard Mott Community College curriculum for construction fundamentals.

In the first phase the course teaches safety, basic carpentry, construction math, tool handling and common methods and techniques in the process of completing a hands-on class project.

- Tool and equipment safety: hand tools, power tools, pneumatic tools, ladders, and scaffolds
- Building materials: wood, concrete, insulation, and siding
- Structural systems: framing, docking, roofing, siding, windows, doors and weather sealing
- Carpentry: molding and trim, wall paneling, cabinets and countertops.



In the second phase, students spend an additional 8 weeks working at construction worksites.

Normally, participants will serve as assistants for trades that require a licensed professional, such as carpentry, electrical, plumbing, HVAC. The hands-on work experience supplements and extends classroom learning including safety, basic carpentry, construction math, tool handling and common methods and techniques.

MFY BCON Performance Outcomes 2013		
Performance Indicator	2013 Performance Outcome	MYF Program Accomplishment and Lessons Learned/ Impact on Community Demographic Indicators
# and % of Youth to receive Construction Certificate	30 students (81%)	30 participants received Red Cross, Weatherization, OSHA certification, and pre-apprenticeship certification
# and % of structures built/rehabbed in community		Note: During this period work was completed at the Oak Business Center.

GED Prep

Each participant is tested in the MTO and if they are reading between a 4th grade level and 6th grade level they are placed in the **Basic Intermediate group**, 7th through 9th grade is placed in the **Secondary Intermediate group** and 10th through 12th levels are placed in the **High Intermediate group**.

Both the academic and occupational components work toward the goal of college readiness. The GED Prep course ensure that all participants are prepared to succeed in college and employment. Participants will take the GED official exam and begin preparing for the American College Test (ACT) and/or Scholastic Aptitude Test (SAT). Each participant will be required to have a letter of acceptance from a post-secondary institution upon completion of the High Intermediate component.

MFY differs from a traditional comprehensive high school in several ways. The GED component is consolidated into a shorter timeframe with a focus on application academic content in both a classroom and hands-on construction worksite setting. The YouthBuild program is provided in a smaller, personalized learning community. Instruction and support services are individualized to address the skill level and learning needs of each student. Once the GED is attained, participants are provided with financial aid and scholarship assistance and other services for continued success.

MFY GED Performance Outcomes 2013		
Performance Indicator	2013 Performance Outcome	MYF Program Accomplishment and Lessons Learned/ Impact on Community Demographic Indicators
# and % of Youth to receive GED	6/37 students as of this date	New State Testing Requirements began Jan 1, 2014. Focus on Post-Secondary Entry
Rate of literacy and numeracy gains	100%	All MYF participants increased by at least 3 grade levels during the 10-month core program. <ul style="list-style-type: none"> 100% increased 2 grade levels; 60% increased 3 grade levels;
Placement in Employment/Education	13 /37 students (35%)	8 participant are employed 5 participants have completed post-secondary activities

Life Academy

MFY leadership and community impact component, Life Academy, is conducted by Flint STRIVE. Learning components are integrated with classroom academic content and include: Behavioral and Attitudinal Skills (self-esteem, self-confidence, self-responsibility, conflict resolution, team work, and

personal values); Personal Development (goal setting, organizational skills, anger management, budgeting and job readiness); Group Leadership Skills (listening, study, group process, and self-evaluation); and Community Leadership Skills (navigation or information systems and government).

Youth evaluate areas of community needs under the guidance of Flint STRIVE and together prioritize community impact/service learning projects. Community impact/service learning activities occur once per month to connect youth to neighborhoods in positive ways. Activities may include attendance at county commissioner meetings, volunteering at the Northend Soup Kitchen, assisting at the Food Bank of Eastern Michigan, completing housing weatherization, conducting homeless counts, participating in neighborhood/park clean up and beautification, attending neighborhood action meetings, smoke/carbon monoxide detector distribution, and planning and participating in the City-Wide Youth Summit.

A Youth Policy Committee is governed by MFY participants. The Committee recommends improvements in program management and services, provide consultation on program design and policies, and plan events, such as community services learning activities.

MFY Life Academy Performance Outcomes 2013		
Performance Indicator	2013 Performance Outcome	MYF Program Accomplishment and Lessons Learned/ Impact on Community Demographic Indicators
# and % of Youth to receive supportive services	37 – 100%	All participant were provided access to supportive services
# and % of community service projects – community impact	1 per month	All MYF participants have participated in at least service project per month.
Transitioned to post-secondary/employment	13 /37 students (35%)	8 participant are employed 5 participants have completed post-secondary activities

Focus Area: Coalition Building

Coalition building connects to the emphasis on partnerships and advocacy, another core element of MCD's mission. For over seventeen years MCD has played a critical role in being a fiduciary to federal and state programs for Community Collaboration, County Management Information Systems on homelessness, homelessness and development of sustainable affordable housing to non-profits in Flint and Genesee County.

Continuum of Care (COC) Funded Programs

COC programs are also called HUD SHP programs. These programs are funded by the United States Department of Housing and Urban Development and managed by the local Continuum of Care. There are eighteen different COC programs and they range from rental subsidies to supportive services. MCD received HUD grant funding in the amount of \$1,980,056.

Partners of COC programs

<ul style="list-style-type: none"> • Carriage Town Ministries • Catholic Charities • Center for Civil Justice • City of Flint • Dept. of Veteran's Affairs • Genesee County Department of Human Services • Flint NIPP • Flint Odyssey House • GCCARD • Genesee Health Systems • Genesee Health Plan • Genesee County Youth Corp. • Genesee County Metropolitan Planning Commission • GISD • Hamilton Community Health Care Center 	<ul style="list-style-type: none"> • United States Department of Housing and Urban Development • Legal Services of Eastern Michigan • Metro Community Development • Michigan State Housing Development Authority • My Brother's Keeper • Shelter of Flint • Shepard's Transitional • Phinassee Outreach Shelter for Women • The Disability Network • Resource Genesee • The Salvation Army • United Way • YWCA
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MSHDA Emergency Solutions Grant (ESG)

In the MSHDA funded ESG program MCD's role is to be the lead and fiduciary agency. MCD also provides COC Coordination for the program. MSHDA ESG sub-recipients include Resource Genesee/One Stop Housing Resource Center (Financial Assistance/Housing Stabilization Services) and four Emergency Shelters: Genesee County Youth Corporation (GCYC), My Brother's Keeper (MBK), Shelter of Flint (SOF), and Young Women's Christian Association (YWCA).

Total Award Amount for 2013 - 2014 MSHDA ESG - \$268,929.00

City of Flint Emergency Solutions Grant (ESG)

In the City of Flint funded ESG program MCD's role is to be the administration and fiduciary agency. MCD also provides COC Coordination for the program. City of Flint ESG sub-recipients include Resource Genesee/One Stop Housing Resource Center, GCCARD (Financial Assistance/Housing Stabilization Services), Legal Services of Eastern Michigan (Prevention Services), and four Emergency Shelters: Genesee County Youth Corporation (GCYC), My Brother's Keeper (MBK), Shelter of Flint (SOF), Young Women's Christian Association (YWCA).

Total Award Amount for 2013 - 2014 COF ESG - \$257,206.00

Tenant Based Rental Assistance (TBRA)/ Community Lease UP

The TBRA program is a continuation program from previous fiscal years. The TBRA program provides rental subsidies to chronically homeless singles, homeless families, youth, and survivors of domestic violence. The TBRA program is funded through grants provided by MSHDA, and Genesee County. Each funding stream has very specific target populations that can be assisted. TBRA served 37 clients during the report year.

Community Lease Up- Is a subsidized program, funded by HUD that caters to homeless people with a disability. The clients entering this program can be chronically homeless families, chronically homeless individuals, or homeless families. Community Lease Up served 13 clients during the report year.

TBRA- Tenant Based Rental Assistance Program

CHI- Chronic Homeless Initiative (8 females, 22 males = 30)

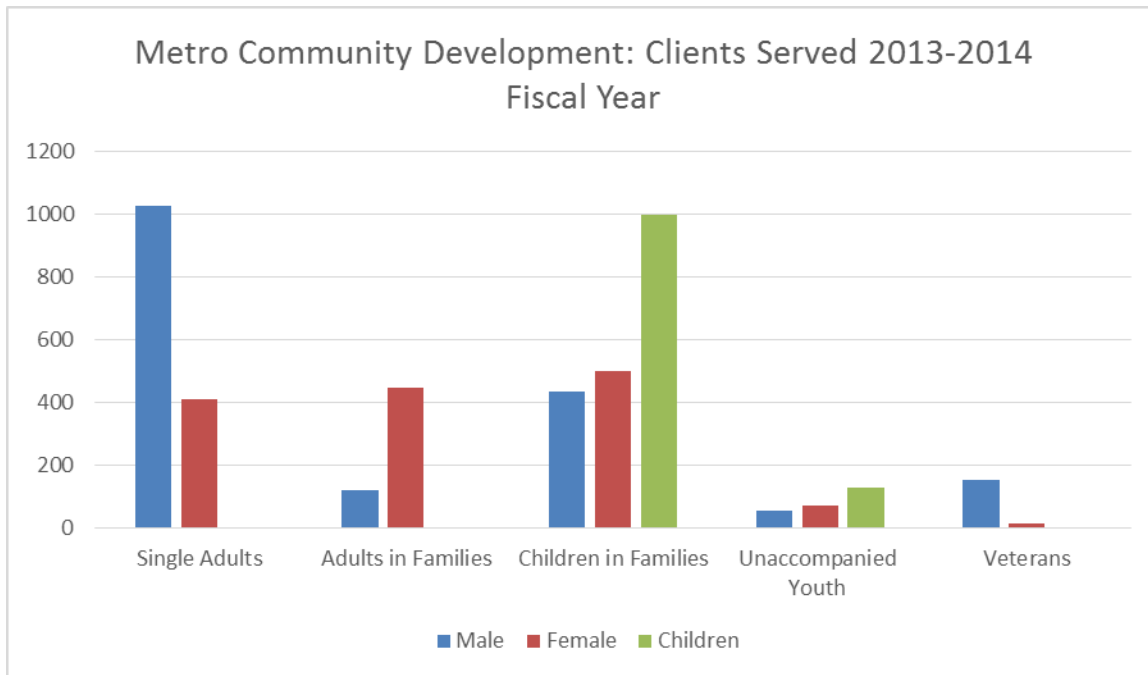
Youth- Client age 18-24 (1 males, 6 female = 7)

Community Lease-Up Program (6 males, 7 females =13)

HMIS

During Metro Community Development's 2013-2014 fiscal year;

- 2,988 unique clients received services.
- HMIS tracks data for clients served by COC homeless service providers as well as non-COC funded service providers tracking services in the HMIS system. The people served during this time period include
 - 1,439 single adults, 411 (female) 1,026 (male) & 1 (transgendered),
 - 567 adults in families, 446 (female) & 121 (male),
 - 999 children in families 500 (female), 434 (male) 65 (unidentified),
 - 126 unaccompanied youth, 72 (female) 54 (male),
 - 165 veterans, 14 (female) 151 (male).
- During the report year 502 people exited HMIS with an increased income and 111 exited with a positive discharge destination (including permanent housing with or without a voucher or a community housing program). HMIS is supported through funding from HUD, MSHDA, The United Way of Genesee County, City of Flint and Genesee County.



HMIS Participating Agencies:

- Shelter of Flint (SoF); Carriage Town Ministries
- My Brother's Keeper (MBK)
- Catholic Charities Shiawassee & Genesee County
- Genesee County Community Mental Health (CMH)
- One Stop Housing Resource Center
- Genesee County Community Action Resource Department (GCCARD)
- Genesee County Youth Corporation (GCYC)
- Flint Odyssey House

Genesee County Community Collaborative

A diverse group of health and human service organizations in Genesee County with the purpose of collaborating to develop solutions and leverage resources for citizens with unmet needs.

The members of the Genesee County Community Collaborative are joined together in a long-term collaborative effort to:

- develop and share resources,
- identify and communicate community needs,
- connect services systems and partnerships and
- Enhance the effectiveness and efficiency of service delivery for Genesee County residents.

The work of the Community Collaborative includes:

1. The provision and assurance of oversight in policy development, planning, implementation, and evaluation of initiatives

2. Participating in the development of training directly related to meeting the goals and objectives of the collaborative initiatives
3. Coordination of preservation and support projects with appropriate state, county and local level agencies
4. Reviewing and recommending revisions to local policies that address services including gaps and potential barriers
5. Operating as a forum for consumer concerns, intra-agency conflicts and other disputes that may arise
6. Drafting and entering into appropriate memorandums of understanding as needed
7. Gathering relevant data that adequately identifies problems and finds solutions that address their underlying causes
8. Developing a model for a comprehensive service continuum for citizens of Genesee County; for the well-being of the community

In 2013, the Collaborative completed working through an Organizational Restructuring Plan with the assistance of L. Jeffries, Senior Consultant, Leadership Group. Planning ended in July with Next Steps commencing in September with revised Operational Guidelines and the election of new officers to be seated in January 2014.

In 2013, the Collaborative endorsed four grant proposals, three of which were successful, bringing approximately \$3,330,000.00 into the community. Some of these projects included:

- Metro Community Development - Building Neighborhood Capacity Initiative
- Family Court - Juvenile Accountability Incentive Block Grant
- Genesee Intermediate School District – 21st Century Bridges to Success Program
- Flint & Genesee Chamber of Commerce – 21st Century Community Learning Centers

The Collaborative is comprised of the following members:

Baker College	Hamilton Community Health Network
BEST Project	HealthPlus of Michigan
Catholic Charities of Shiawassee & Genesee Counties	Marcy Buren/Ascension Health
Center for Civil Justice	Legal Services of Eastern Michigan
Connection (formerly Insight)	MI Works! Career Alliance, Inc.
Community Foundation of Greater Flint	Metro Community Development
Community Resolution Center	Michigan State University
County of Genesee/GC Health Department	Mott Children's Health Center
Elizabeth K Collardey	National Kidney Foundation of Michigan, Inc.
Flint Housing Commission	Priority Children
GCCC-Family Division/County of Genesee	Resource Genesee
Genesee Health Systems	School Ties
Genesee County Department of Human Services	The Salvation Army
Genesee County Youth Corp	United Way of Genesee County
Genesee Health Plan	Valley Area Agency on Aging
Genesee Intermediate School District	Whaley Children's Center
Genesys Regional Medical Center	Prima Civitas (FARO)
Greater Flint Health Coalition, Inc.	Sacred Heart Rehabilitation Center, Inc.

