



# **Annual Report**

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**FY 2014 - 2015**

**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 neighborhoods 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
- Bishop Trust
- Center for Study and Social Policy, Washington, DC.
- Community Foundation of Greater Flint
- Chase Bank
- Chemical Bank
- City of Flint
- Genesee County Metropolitan Planning Commission
- Housing Partnership Network
- Local Initiatives Support Corporation (LISC)
- Michigan State Housing Development Authority
- Michigan Economic Development Corporation
- State of MI – Department of Education
- Small Business Administration
- United Way of Genesee County
- 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 2014 – 2015**

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) - \$90,000.

**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 \$1 million from CDFI fund, U.S. Department of Treasury to continue CDFI efforts.
6. Received \$59,000 from SBA to provide Technical Assistance to micro entrepreneurs.
7. Established partnership with Michigan Economic Development Corporation. Received match funding for CDFI operations.
8. Sustained 28 businesses with employment of 281 jobs and revenues of \$21 million.
9. Assisted 23 first time homebuyers with mortgages for an asset value of \$953,900.
10. Sustained 19 seniors from Tax Foreclosure and helped retain an asset value of \$230,000.
11. A total of 1,230 families were assisted with development services of which 622 participated in various workshops and 608 were provided with individual counseling - 236 families assisted with homebuyer counseling, 189 families assisted with foreclosure counseling.
12. 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**

13. Partnered with City of Flint to manage the Oak Business Center, an incubator for workforce development and small businesses.
14. 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 the City of Flint.
15. Established the Neighborhood Advisory Council and drafted a Neighborhood Revitalization Plan.
16. Partnered with Kettering University to develop a prototype for Aquaponics.
17. Plan and implement a YouthBuild education and job training program.
18. Established a Pearson testing center for GED and technology certifications.

### **COALITION BUILDING**

19. Received \$2.0 million to continue the planning and implementation of Supportive Housing in Genesee County.
20. Provided fiduciary and lead agency role to funding from MSHDA (\$264,000) and City of Flint (\$242,000) for Emergency Solutions Program.
21. Served as the Administrator of Management Information Systems for Genesee County for Federal, State, County and City funding streams
22. Served as the Coordinator of Genesee County Community Collaborative

### **Specific Accomplishments in the Fiscal Year 2013 – 2014**

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2. Received grant support from financial institutions, Community Foundation and Trust(s) - \$65,000.

### **ASSET BUILDING**

3. The CDFI and SBA operations has created a revenue model of loan packaging fees, interest earnings on loans, and loan servicing fees.
4. Received \$250,000 from SBA to implement microloans to micro entrepreneurs.
5. Became member of the Federal Home Loan Bank of Indianapolis – giving access to capital for community investment, homeownership and neighborhood revitalization opportunities.
6. Received \$136,600 from MSHDA to implement Foreclosure Prevention.
7. 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.
8. Sustained 24 businesses with employment of 257 jobs and revenues of \$18.3 million.
9. Assisted 23 first time homebuyers with mortgages for an asset value of \$953,900.
10. Sustained 19 seniors from Tax Foreclosure and helped retain an asset value of \$230,000.
11. 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.
12. 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

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15. Established the Neighborhood Advisory Council and drafted a Neighborhood Revitalization Plan.
16. Partnered with Kettering University to develop a prototype for Aquaponics.
17. Received \$1.1 million to plan and implement a YouthBuild education and job training program.
18. Established a Pearson testing center for GED and technology certifications.

### COALITION BUILDING

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

## Focus Area: Asset Building

### FIRST TIME HOME BUYER AND COUNSELING SERVICES

Metro Community Development (MCD) facilitates home buyer education workshops and comprehensive individual counseling services to assist individuals and families in acquiring or retaining the asset of homeownership. MCD's homebuyer education workshop, Opportunity Knocks, empowers participants with the knowledge needed in the home buying process and addresses topics such as lending products, down payment assistance, fair housing and the importance in obtaining home inspections and provide individual counseling to review credit, create or optimize budget and an action plan to remove barriers to homeownership.

Homebuyer Individual Counseling Outcomes FY 2014 - 2015	
<b>Purchased Housing</b>	52
<b>Client receiving long term counseling</b>	131
<b>Client decided not to purchase or withdrew from counseling</b>	53
<b>Other</b>	0
<b>Total</b>	<b>236</b>

### GAINS IDA PROGRAM

In partnership with Legal Services of Eastern Michigan the GAINS 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 match funds, participants must complete asset specific training, financial literacy workshop, and save a minimum of \$40 monthly to reach savings goal of \$1,000.

In FY 2014-2015 - 7 graduated - 4 purchased homes, 2 ventured into business/business expansion and 1 used funds to pay for secondary education. Currently there are 20 savers actively saving and 5 pending graduation.

### FORECLOSURE PREVENTION

For FY 2014-2015 MCD partnered with MSHDA's Step Forward Michigan program to assist homeowners with mortgage and property tax delinquency. Programs to assist are Unemployment Mortgage Subsidy Program, Loan Rescue Program, and Principal Curtailment or Modification Plan Programs. 64 families were able to bring their mortgage/delinquent taxes current. Also, MCD assisted 8 families in securing a loan modification, which enabled families who experienced a hardship to keep their homes by obtaining an affordable mortgage payment.

Foreclosure Prevention Individual Counseling Outcomes FY 2014 - 2015	
<b>Brought Mortgage Current</b>	64
<b>Loan Modification/Forbearance</b>	8
<b>Entered Debt Management</b>	2
<b>Sold Property/Short Sale</b>	1
<b>Mortgage Foreclosed</b>	5
<b>Referred Legal Service</b>	4
<b>Currently Receiving Counseling</b>	77
<b>Other</b>	28
<b>Total</b>	<b>189</b>

### NEIGHBORHOOD IMPACT PROGRAM (NIP)/ACCESSIBILITY MODIFICATION PROGRAM (AMP)

For FY 2014-2015 MCD became a member bank with the Federal Home Loan Bank of Indianapolis. MCD is now able to offer funds to homeowners for home repairs and accessibility modifications. Since March 2015, 122 families attended the orientation and 14 applications have been processed and are in review for approval.



## FINANCIAL LITERACY

SmartMONEY workshop, is 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. For the year, 39 families attended and completed SmartMONEY Workshop.

## OUTREACH

MCD provided Public Outreaches, in partnership with other community organizations, including Fifth Third Bank, Resource Genesee, MOST Group, CEDAM, Head Start, and Department of Health and Human Services. 16 Public Outreaches were conducted, which reached approximately 686 families and provided Genesee County residents with information on foreclosure prevention, home purchase, credit repair, home repair, accessibility modifications, IDA programs, and business loans. In partnership with CEDAM and the CRA Bankers Forum, MCD planned and coordinated the Show Me the Money Day Event. The event had over 220 participants, which made the event one of the top two in the state.

## FINANCIAL OPPORTUNITY CENTER (FOC)

Financial Opportunity Center (FOC) provides families with services across three areas: employment/career placement, financial education and coaching and public benefits access. The FOC is a partnership between Mott Community College, Mott Workforce Development, LISC, Michigan Works, and Metro Community Development. The center helps individuals change their financial behavior in a way that encourages a long-term commitment (18 months) towards increasing income, decreasing expenses, and acquiring assets.

FOC is providing services to 163 participants. Of the participants 24 experienced an increase in net income, 106 received income supports totaling \$30,816, and 136 worked with financial coach to improve credit score and budgeting. The credit score increases ranged from 3-158, with an average increase in score of 55.4. In addition to credit, 15 participants opened savings accounts, 10 opened credit building accounts, and 2 resolve ChexSystem errors.

OUTCOMES	Year 2 Goal	Current
Total of individuals receiving 2/3 core services	90%	89%
Total of individuals receiving 3/3 core services	30%	56%
Individuals obtaining employment	32	26
Individuals achieving increase in Income	32	34

## Core Services

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



### 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 \$6.6 million. The program budget of \$221,000 was comprised from a combination of public and private funding from HUD, MSHDA, City of Flint, Neighbor works, financial institutions and foundations. Additionally, many partnerships and in-kind donations were leveraged to enable this program to be successful. The Economic impact of MCD services:

<b>Home equity wealth in 10 years</b>	<b>\$1,569,300</b>
Lender Revenue over 10 years (non-discounted)	\$1,951,000
Real Estate Agent Revenues	\$215,130
Title Fess, Appraisers, Insurance, Other Settlement	\$30,730
Local Government Taxes	\$15,370
Home Related Move-in Spending	\$153,140
Costs saved from preventing foreclosure	\$2,718,800
<b>Total Economic Impact</b>	<b>\$6,653,470</b>

### SUCCESS STORIES – Financial Opportunity Center (FOC)

Shelia Martin was introduced to the FOC in an orientation session during a FastTrack class at Mott Workforce in October 2013. Sheila was actively seeking employment and thought the FOC could benefit her so she decided to enroll.

The financial coach along with the income support and employment specialists worked with Shelia to apply for health and food benefits that she qualified for along with revamping her resume. The program provided financial counseling, budgeting help and debt management. Sheila is now self-employed providing in home care for her ailing sister and she braids hair. After meeting with the financial coach for about 18 months, Sheila paid down some debt and disputed some old debt on her credit report and opened a credit builder loan (LISC twin account). Her credit score went from the mid 500's to over 700. Shelia will successfully complete her loan account program in June and receive \$300 in cash that she paid into the loan plus \$300 in match funds in the form of a secured credit card to help maintain her healthy credit rating.

*"I started with Kesha in October 2013. Kesha explained to me how easy it could be to wipe some things off of my credit, pay some debts and increase my score. I followed her instructions, against a few naysayers and here I am 1 ½ years in the program with a 703, 720, and 730 credit score. I have friends and family in disbelief but everyone wants meet Kesha Barrett to see if she can help them out too. I never in a million years dreamed that I would have a new start to change my life. I realize now through the FOC program how important maintaining my credit is."*  
-Sheila Martin



### **HOME PURCHASE**

Yashica Ellis attended Opportunity Knocks Workshop in March 2014. Upon meeting with her counselor, Ms. Ellis received an action plan to remove barriers to achieving homeownership. Ms. Ellis worked with Chennelle Dismond to clean up credit issues and eventually became mortgage ready. Ms. Dismond worked with her lender to coordinate the receipt of down payment assistance and funds for a free home inspection. Ms. Ellis was so pleased she sent pictures of her new home, purchased October 16, 2015 and attached a heartfelt note.

***"Chennelle & Kahlia,***

***I just wanted to share with you ladies & your staff the amazing blessing you have helped me and my family receive! Without your dedication to Metro's mission, I would not be able to call myself a home owner!!!!" said Ms. Ellis. She went on to say "You ladies are AWESOME and I thank you a million times!!! May God continue to provide the funding necessary to do what you do."***

***-Yashica Ellis***



### **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, such as mortgage financing, flexible underwriting and risk capital and technical assistance for small and enterprise businesses, for start-up or expanding businesses

### **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, Bay, Livingston and Oakland Counties.



### **MICROLOANS**

JD Michael Salon of Fenton is an upscale salon in Fenton that offers a wide variety of services. Provided technical assistance, small business loan to help with cash flow and growth of business.

1. Bundy's Produce LLC, set up at Flint Farmers Market, was provided with a SBA microloan to help him purchase a new delivery truck so he could get more produce to the Farmers Market.
2. Rfactor is a brand new company, started after the owner lost his job with a construction company. MCD helped finance a trailer and the equipment for his mobile business.



3. Michigan's Greatest Fudge is located in Grand Blanc, Michigan. The business was looking for financing to move from old location in Burton to a new plaza in Grand Blanc. Metro financed the move and the lease hold improvements.

### **ENTERPRISE LOANS**

Bio Works Energy was referred to Metro Community Development from the Small Business Development Center at Kettering University. The company was looking for technical assistance and financing for the installation of a generator, to be used to power a Biogas Plant to convert waste into gas and energy.

DLR Enterprise an independent FedEx delivery service owns routes in the surrounding area and employed 3 drivers. MCD assisted with expansion of business to purchase additional routes and trucks. After the loan closing, DLR was able to purchase the routes and trucks and now has 5 employees.

### **WORKSHOPS AND TECHNICAL ASSISTANCE**

Technical Assistance is a major part of MCD's lending program. The Objective is to methodically increase commercial credit score, reduce or eliminate debt and to settle any unpaid collections if necessary. MCD has partnered with University of Michigan, Goodwill, and the Flint Public Library to host workshops and training sessions on business finance, business plans, entrepreneur planning and business credit. Metro had 230 attendees for these workshops. We have established partnership with thirty-three different organizations and institutions which are now included in our resource guide for business owners. Some of the partnered workshops include Starting a Business with VetBiz Central, Business Empowerment Workshop with Huntington Bank and Business Financing workshop with Chase Bank.

Technical Assistance Provided for Pre-Loan Technical Assistance by Industry	
Real estate/Development	20
Transportation	15
Medical/Fitness	14
Arts and Filming/Photography	12
Food Services	12
Industrial/Upholstery/Alterations	7
Clothing/Jewelry/Personal Care	6
Education/Technology	5
<b>Undecided/Other</b>	<b>19</b>
<b>Total</b>	<b>110</b>

### **IMPACT MEASURES**

Impact Measures for Business Loans 2014 – 2015						
Number of Businesses	Revenue Change	Jobs Before Loan	Jobs after Loan	Revenues 2012	Revenues 2013	Revenues 2014
28	7.41%	231	281	\$17,025,723	\$ 18,065,955.74	\$19,315,564.28

There has been a wide variety of industries that have benefited from the loan programs. The growth in revenue for these businesses assisted is up 7.4% percent and the loan programs have retained or created 50 new jobs.

### **METRO AFFORDABLE MORTGAGE LOANS FOR HOME PURCHASE**

The Neighborhood Stabilization Program has created a chance for residents in Genesee County to purchase a new home. Those who do not qualify for traditional lending can qualify for a loan from the funds that have been provided by Genesee County Metropolitan Planning Commission. MCD has been allotted \$1million dollars to use for this purpose. MCD has established underwriting guidelines. 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 2015, we have closed 28 mortgage loans in Genesee County. We continue to service these loans and help families keep on track with their payments.

This year we were able to assist a young man with no place to live that was not able to qualify for traditional financing. He worked as a musician for his church, never filed returns, had no credit and no proof of income. MCD helped him file his returns, secure a line of credit and showed him how to keep accurate records to show his income. He is now a first time homeowner and making timely payments.

Impact Measures of Affordable Mortgage Loans Currently Servicing						
	Average Rent	Average Mortgage, Taxes & Insurance	Savings	Alternate Credit	Average Loan Amount	Average Home Value
	552.00	389.00	145.48	YES	40,000.00	\$45,157
Total Loan Amount						\$951,065
Total Asset Value						\$1,215,900

### **SENIOR TAX LOAN**

MCD assists seniors in the community with a low interest loan program to help in the payment of delinquent property taxes. MCD partnered with the Genesee County Treasurer's office to help seniors from tax foreclosure.

Impact Measures on Senior Tax Loans Servicing					
	Home Value	Tax Bill Amount	Payment to County (18%)	Metro Payment (4 %)	Savings per month
Average	18,576.92	4,842.00	150.00	91.08	64.00
Total Asset Value	\$241,500				

### **SUMMARY**

We have received over a thousand inquiries for loan requests since July 1<sup>st</sup> 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. Metro's goal is to assist in the creation of new jobs and to expand businesses, provide housing with low interest loans for those that do not qualify for traditional lending. Our goal is to also service these loans with accuracy, keeping the default rate low and to offer financial assistance for every client.



## 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.

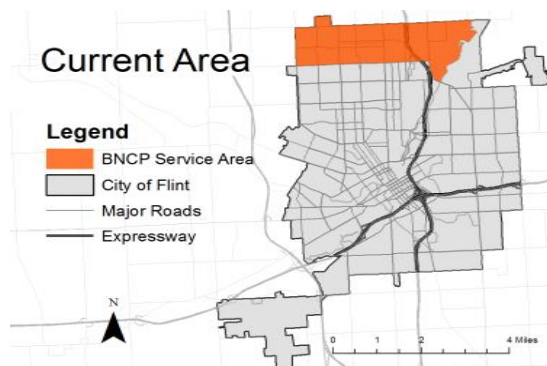


### **1. Building Neighborhood Capacity Program**

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 Metro-BNCP is one of four cities selected to receive funding for the initiative.

#### **BNCP Anchor Zone Area:**

Metro-BNCP was launched in October 2012 with a focus in selected areas in Flint's 1<sup>st</sup> and 3<sup>rd</sup> wards (1<sup>st</sup> cohort). A joint commitment between Metro Community Development (MCD) as lead agency on behalf of the City of Flint; CSSP; Neighborhood Partner Organizations (NPO) in: Ward 1 - Our Savior Lutheran Church and WOW Outreach and Ward 3 - Foss Avenue Baptist Church and Genesee County Habitat of Humanity to develop and engage in an 18 month strategy using the CSSP framework for building residents and partners capacities. The framework's nine capacities are the core components needed to plan, implement and sustain revitalization efforts.



#### **BNCP Expansion support through September 2016:**

In October 2014 CSSP offered additional funding to expand to a third neighborhood. The funding support will focus on the development of a city-wide strategy to sustain revitalization efforts. Metro-BNCP was able to expand the program's 1<sup>st</sup> ward Anchor Zone area to extend the western boundary to Clio Road. The third neighborhood was selected through a data review agreement with residents, cross-sector partners, and two new Neighborhood Partner Organizations (Hamilton Community Health Network and Mott Children's Health Center) who agreed to serve as the NPO for the Brownell-Holmes neighborhood.

**BNCP Goal:**

The goal of BNCP is to help neighborhoods develop community capacity; the knowledge, skills, relationships, processes and resources. These capacities from the CSSP framework enables neighborhood residents, local organizations and cross-sector partners to work together to achieve better results in public safety, education, housing, employment and other key areas to improve quality of life.

**BNCP Accomplishments:**

Goals	Strategies/Activities	Results
<b>Resident Engagement and Communication</b>	Engagement session  Community resource events	Over 400 outreach and engagement sessions 2 Community forums 4 Community resource events
<b>Expand Neighborhood Advisory Council and Community Partners</b>	Recruit Residents from each Anchor Zone  Increase Neighborhood Partners Organizations (NPO)  Cultivate relationships with community partners	15 resident leaders who will sustain the work  2 new NPO = 50% increase  4 new cross-sector partners = 24% increase
<b>Attracted and Leverage Additional Resources</b>	Secure additional funding and leveraged resources	\$455,587.00 in awards and leveraged funds
<b>Neighborhood Revitalization Plan (NRP)</b> <i>This is a living document and will continue to be a work in progress.</i>	Developed 8 action teams to achieve the vision of the BNCP neighborhood residents	NRP aligns with the eight categories of the City of Flint Master Plan. Work of action teams develops residents' capacity to sustain the work.
<b>Action Teams implementation of the NRP Housing and Neighborhood</b>	SPARK Project To address neighborhood blight	Completed housing assessment in 1 <sup>st</sup> cohort Anchor Zone 1 & 3 to address neighborhood blight
<b>Land Use</b>	Provide resources to Increase residents' capacity to advocate for themselves to Improve overall quality of life	Provided support and agency referrals to residents of condemned trailer park - 58% of households received assistance to relocate
<b>Environmental Features Open Spaces and Parks</b>	Joint outreach with Community Education Program to increase residents physical activity	Crim Walking Club
<b>Economic Development &amp; Education</b>	Strengthening Families Workshops three part series	Increased residents capacity in overcoming barriers of personal finance/ entrepreneurial and career search
<b>Transportation &amp; Mobility</b>	Co-convene monthly meeting	Co-hosted 2 community input



	with MTA  Increase access to healthy food	sessions  MTA extended "Shoppers Routes to Grocery Stores"
<b>"Learn By Doing" project focused on improving conditions related to the residents #1 priority to "live in a safe place"</b>	Developed three day CPTED Training (Crime Prevention Through Environmental Design) June 16th-18 <sup>th</sup> 2015	Residents learned practical application of low to no cost CPTED techniques to address public safety 52 Participants attended 66% Completed 3 Day Training 18 BNCP Residents/Stakeholders

### BNCP Success Story:

Janette Edwards is one of many residents residing on a small cluster of streets in the Brownell-Holmes neighborhood expansion area. Ms. Edwards wanted to start a block club for her area but did not have any experience or knowledge on how to get started. She heard about the BNCP initiative through our new cross-sector partner, Community Education Program-Crim Fitness Foundation. Through joint outreach and engagement efforts we were able to bring other residents to the table to share their concerns and ideas on how to bring change to the neighborhood. After several meetings of sharing ideas the group established the Brownell-Holmes Block Club. The club is named after the two neighborhood community schools. The group has started to build their capacity skills by participating in training activities. Several members participated in the Crime Prevention through Environmental Design (CPTED) Training where they learned various techniques to help prevent crime in their neighborhood.



**Group Picture of CPTED Participants**

## **2. Metro Flint YouthBuild**

### **Metro Flint Youthbuild (MFY) Program**

- Since Sept 2009, MFY has served over 400 students in program activities.
- Partners – Mott Community College, Flint STRIVE, and the City of Flint
- Funders – U.S. Department of Labor, MCC – WIA program

#### **Program Summary:**

The MFY program offers youth, ages 17-24, a second chance to complete their General Education Diploma (GED), learn basic construction skills, post-secondary education and job placement. Participants are given opportunities to contribute to their community and become leaders in their families and neighborhoods.

Participant Summary Information	Program to Date
<b>Total Participants Enrolled</b>	126
<b>Total Participants Served</b>	108
<b>Gender</b>	
<b>Male</b>	57
<b>Female</b>	61
<b>Ethnicity/Race</b>	
<b>Hispanic/Latino</b>	5
<b>Black or African American</b>	87
<b>White</b>	16
<b>Educational Levels</b>	
<b>8<sup>th</sup> grade and under</b>	88
<b>9<sup>th</sup> grade – 12 grade</b>	20

#### ***Participant Success story – Andrew Schalau***

Andrew Schalau joined the Metro Flint Youthbuild September 5, 2014. He was an unemployed twenty year old, high school dropout. Andrew's commitment toward identifying and addressing his barriers helped him to successfully complete Mental Toughness Orientation, complete the GED examination and under the guidance of his instructor he began tutoring his classmates in math. Andrew completed the Building and Construction Certification and obtained OSHA and CPR certification. He was selected as Intern at Premier Power Coating Company, a small business part of MCD – CDFI loan. Through hard work and dedication at the completion of his internship, Andrew was hired as a full time employee.



Performance	Goal	Outcome	Value
<b>Enrollment Rate</b>	90	126	140%
<b>Total Participants Served</b>	90	108	120%
<b>Attainment of a Degree or Certificate</b>	68	77	113%
<b>Placement in Education or Employment</b>	68	34	50% (Year 2 not included)
<b>Literacy and Numeracy – Increased at least 3 grade levels</b>	72	75	104%
<b>Employment retention rate (75% of the placement) - temporary</b>	51	49	96%

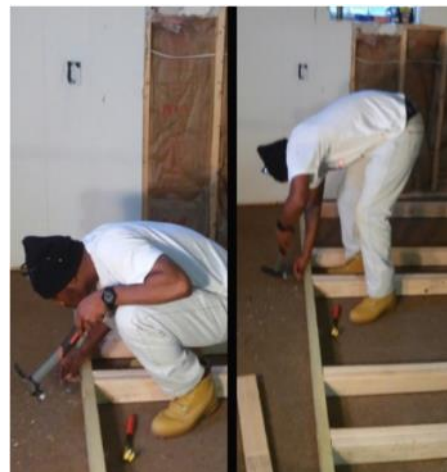
### Leading Indicators of Performance

MFY redesigned the program to increase program capacity to address additional students and to improve the chances for youth to earn post-secondary certifications and complete community impact projects.

Within this year, we have served 90 of the 126 participants enrolled. The program reduced the number of hours per day for student from a 7 hour day to a 4 hour day. This allowed student to do academic/vocational studies either in the morning or afternoon. Once studies were complete, they had time to participate in community impact projects, internships, post-secondary opportunities. Which allowed them to complete GED/Building Construction training along with completing their career goals. It also allowed the program to increase its capacity to serve additional students.

### Community Impact – Success Stories

**New Beginnings Veterans Transitional Housing and Outreach Center** – MFY participants along with Instructors and community volunteers assisted in the re-roofing of a major portion of the New Beginnings Veteran's Transitional Housing Project and built an enclosed space in the facility. The work design called for dividing a large area used for storage into two administrative offices and a waiting room with enclosed storage. Two, small, outdated windows were removed and replaced with larger, egress units. Partitions were built and installed defining doorways and functional, well lit, work space. Drywall has been installed over fiberglass batt insulation and painted. The New Beginnings Veterans Center houses a total of seven (7) veterans at one time and serves as an outreach center providing counseling and support services.



### Metro Flint Aquaponics (MFA)

The MFA project is combining hydroponics with traditional farming. The system is an enclosed system that eliminates waste. YouthBuild students assembled the system with the assistance of Kettering students. They are also learning how to maintain the system and harvest plants.

Along with the benefit of giving Youthbuild students the opportunity to work on a unique engineering project, the food produced by the facility will have a great impact on the community. The aquaponics farm will raise and harvest

produce and fish that is pesticide-free and herbicide-free and will be self-sustaining.

“Genesee County spends approximately \$1.2 billion on food per year, with much of that money being spent on food produced outside of the county,” said Ravi Yalamanchi, CEO of Metro Community Development. “The produce will be produced in Genesee County and sold here, and the facility will create jobs, so it’s a great economic opportunity for the area.”

The partnership has been a valuable one for Kettering and for Metro Flint YouthBuild. Kettering has been able to give students the opportunity to create a real, replicable and positive development in the community while Metro Community Development has been able to get access to engineering services at a drastically reduced cost while also giving their YouthBuild students opportunity to engage in a complex and rewarding project.

“The Kettering students have done an incredible job,” said Dan Fleckenstein, board member for Metro Community Development. “The best way we can revitalize the Flint area is through community partnerships like this.”

#### **Metro Community Development (MCD) Pearson VUE Test Center**

Pearson VUE Authorized Test Centers are privately owned, third-party testing facilities which provide on-site, on-demand testing for certification and professional licensure exams.



Pearson VUE provides a full suite of services from test development to data management. *MCD's Pearson Vue Test Center serves approximately 50 participants a month.*



## Focus Area: Coalition Building

Coalition building focuses on partnerships and advocacy, another core element of MCD's mission. For over fifteen 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, and 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 \$2,148,534.

#### Partners of COC programs

- 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
- United States Department of Housing and Urban Development
- Legal Services of Eastern Michigan
- Metro Community Development
- Michigan State Housing Development Authority
- Shelter of Flint
- Phinasee Outreach Shelter for Women
- The Disability Network
- Resource Genesee
- The Salvation Army
- United Way
- YWCA

### MSHDA Emergency Solutions Grant (ESG)

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

Total Award Amount for 2014 - 2015 MSHDA ESG - \$271,996.00

### 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 2014 - 2015 COF ESG - \$298,806.00

#### Chronic Homeless Initiative Lease Up Program (CHI)

CHI is a HUD funded program that offers leasing assistance and support services to families and individuals who are chronically homeless. The definition of chronic homelessness under this grant is any family or individual with and disability (head of household for families) and four episodes of homelessness in three years or twelve months of consecutive homelessness. .

#### Tenant Based Rental Assistance (TBRA)

The TBRA program provides rental assistance subsidies to homeless families, youth, and survivors of domestic violence for up to 24 months. The TBRA program is funded through a grant provided by Genesee County.

#### Homeless Management Information Systems (HMIS)

During 2014-2015 fiscal year; 2,988 unique clients received services that were recorded in the Homeless Management Information System (HMIS). 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 are broken down as follows.

Total People - 2,335  
Single Adults - 1,481  
Adults in Families – 385  
Children in Families - 579

HMIS is supported through funding from HUD, MSHDA, The United Way of Genesee County, City of Flint and Genesee County. Data is collected from the participating agencies listed below and consists of over 50 unique programs.

#### HMIS Participating Agencies:

- Carriage Town Ministries (CTM)
- Flint Odyssey House (FOH)
- Genesee County Community Action Resource Department (GCCARD)
- Genesee County Youth Corporation (GCYC)
- Genesee Health System (GHS)
- Metro Community Development (MCD)
- My Brother's Keeper (MBK)
- New Beginnings Ministries
- Shelter of Flint (SoF)
- Training & Treatment Innovations (TTI)

#### Genesee County Community Collaborative

The Genesee County Community Collaborative is a diverse group of 35 health and human service organizations, small business and residents in Genesee County with the purpose of collaborating across networks and systems to develop, create and share resources to support and preserve strong healthy families who live in vibrant communities in Genesee County. The members of the Collaborative are joined together in a long-term collaborative effort to provide collective impact by:

- promoting active and representative citizen participation so that community members can meaningfully influence decisions that affect them,

- helping families and individuals access resources that promote physical, emotional, social and mental health,
- building positive relationships within and across families, neighborhoods and the community,
- helping families and individuals obtain 21<sup>st</sup> century skills and competencies needed to participate in the global economy.

Throughout 2014 the Community Collaborative worked to develop work areas on which to focus intentional efforts for collective impact and advocacy in the community. The 4 Focus Areas are noted below:

- The Collaborative will devise an overall structure to increase coordination of services based on data sharing and culturally competent planning, resulting in specific outcomes for specific populations.
- People have easy access to all health services that encompasses physical, mental, emotional and spiritual needs without stigma.
- Improve educational outcomes and academic achievement across all spectrums including early childhood, young adult and Adult
- Empower youth ages 14-24 to make positive choices for:
  - Independent living
  - Parenting
  - Child abuse prevention
  - Safe sex
  - Healthy pregnancies

In 2014, the Collaborative endorsed two grant proposals, of which both were successful, bringing approximately \$4,018,929.00 into the community.

- Metro Community Development – MSHDA ESG
- Michigan Organization for Adolescent sexual Health- Replicating Evidence-Based Teen Pregnancy Prevention Programs to Scale in Communities with the Greatest Need