



"Working To Build Strong, Vibrant Communities."

Annual Report

FY 2015 - 2016

**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."**

MCD has two overarching goals: **maintaining community stability and stimulating community economic development.** These goals align along what can be referred to as a community development continuum including **Asset Building, Community Building, and Coalition Building.** These goals drive the financial products and development services the organization provides to the investment area and help MCD internally organize.

"Our Purpose"

- A. To receive and administer funds and to operate exclusively for religious, charitable, scientific, literacy or educational purposes within the meaning of Section 501 (c) (3) of the Internal Revenue Code of 1986, or comparable provision of subsequent legislation (the "Code") and to give funds and property from time to time to other organizations to be used (or held for use) directly in carrying out one or more such purposes.
- B. To acquire, own, dispose of and deal with real and personal property and interests therein and to apply gifts, grants, bequests, and devices and the proceeds thereof in furtherance of the purposes of the corporation.
- C. To do such things and to perform such acts to accomplish its purposes as the Board of Directors may determine to be appropriate and as are not forbidden by Section 501(c)(3) of the Code, with all the power conferred on nonprofit corporations under the laws of the State of Michigan.
- D. To identify and select target areas on which to focus the comprehensive revitalization efforts of the Corporation in order to improve physical and socio-economic conditions.
- E. To demonstrate the ways in which targeted public/private resources can provide a return on investment to sponsors and financiers through improvement of the overall socio-economic climate of the community.
- F. To increase public and private sector support for affordable housing and neighborhood revitalization through establishment and maintenance of affordable housing financing programs.
- G. To be an intermediary and build the capacity of nonprofit housing providers in the greater Flint/Genesee Metropolitan area through the provision of training, professional and technical assistance and by coordinating and increasing the availability of public and private financial resources.
- H. To combat community blight and deterioration in greater Flint/Genesee Metropolitan area by helping to maintain, improve and increase the supply of affordable housing to lower income residents of the area through educational activities and such financing programs.
- I. To provide comprehensive counseling services to individuals and families in sustaining or acquisition of an asset that contributes to self-sufficiency, homeownership and neighborhood stabilization.

- J. To establish and increase public and private support for capital that provide micro-loans, enterprise loans, affordable housing loans, tax foreclosure prevention loans and other small purpose loans that enable individuals and businesses to access needed capital for sustaining and development of business that creates, sustains and adds new jobs.
- K. To become and operate as a CDFI entity and SBA intermediary for Genesee, Lapeer, Saginaw and Shiawassee counties to provide micro-loans and business loans including rural and enterprise loans.

Our Funding Partners for the year:

- C.S. Mott Foundation
- Ruth Mott Foundation
- Kettering University
- 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
- Huntington National Bank
- Local Initiatives Support Corporation (LISC)
- Michigan State Housing Development Authority
- Michigan Economic Development Corporation
- Small Business Administration
- Talmer Bank
- 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 2015 – 2016

1. Became an Affiliate of NeighborWorks America.

ASSET BUILDING

2. The CDFI and SBA operations has created a revenue model of loan packaging fees, interest earnings on loans, and loan servicing fees.
3. Received \$750,000 from CDFI fund, U.S. Department of Treasury to continue CDFI efforts.
4. Received funding from SBA to provide Technical Assistance to micro entrepreneurs.
5. Established partnership with Michigan Economic Development Corporation.
6. Issued 9 microloans (5 in city of Flint) of \$224,700 and 7 enterprise loans (5 in city of Flint) of \$1,220,000.
7. Sustained 37 businesses with employment of 308 jobs and revenues of \$19.5 million.
8. Assisted 26 first time homebuyers with mortgages for an asset value of \$1,260,000.
9. Began access to Federal Home Loan Bank of Indianapolis Homeownership Initiative funding to assist fourteen homeowners with rehab assistance.
10. A total of 943 families were assisted with development services of which 625 participated in various workshops and 318 were provided with individual counseling - 193 families assisted with homebuyer and renter counseling, and 125 families assisted with foreclosure counseling.
11. Operating third successful year of 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.

COMMUNITY BUILDING

12. Partnered with City of Flint to manage the Oak Business Center, an incubator for workforce development and small businesses.
13. 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.
14. Provided fiduciary support to non-profit and community activities.
15. Established the Neighborhood Advisory Council and developed a Neighborhood Revitalization Plan for the Brownell/Holmes Neighborhood.
16. Invested \$100,000 in Learn by Doing (Community) Projects under the leadership of Neighborhood Advisory Council.
17. Plan and implement a YouthBuild education and job training program. Total Participants 145 of which 82% achieved building and construction training certification, 31% achieved GED certification, and 82% achieved literacy above 3 grade levels.
18. Established a Pearson testing center for GED and technology certifications.
19. Established Aquaponics Program – Providing training for volunteers.

COALITION BUILDING

20. Received \$2.25 million to continue the planning and implementation of Supportive Housing in Genesee County.
21. Provided fiduciary and lead agency role to funding from MSHDA (\$280,000) and City of Flint (\$318,000) for Emergency Solutions Program.
22. Served as the Administrator of Homeless Management Information Systems for Genesee County for Federal, State, County and City funding streams and for the first time achieved A rating in data quality.

Focus Area: Asset Building

FIRST TIME HOME BUYER AND COUNSELING SERVICES

Metro Community Development (MCD) counseling staff facilitates home buyer education workshops and comprehensive individual counseling services to assist individuals and families interested in home purchase.

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 of obtaining home inspections. Partner realtors and lenders are invited to speak to the class on their role in the home buying process and to answer questions from the participants. In addition, counseling staff meets with clients for individual counseling appointments to review credit, create or optimize household budget and create an action plan to remove barriers to homeownership.

Homebuyer Individual Counseling Outcomes		City of Flint	Outside - City of Flint
Purchased Housing	32	6	26
Client receiving long term counseling	76	50	27
Client decided not to purchase or withdrew from counseling	35	22	13
Other	4		4
Total	147	78	64

GAINS IDA PROGRAM

GAINS IDA program is a matched savings program and has been instrumental in assisting participants to acquire assets. Participants are able to use the funds for Secondary Education, Business Start-up or Business Expansion, or Home Purchase for first time homebuyers. In order to receive the matched funds, participants must complete asset specific training, attend and complete financial literacy workshop, and save a minimum of \$40 monthly to reach savings goal for the specified asset. Effective December 2015, the match rate is 1:8 for education savers, 1:3 for homeownership and 1:2 for business start-up/business expansion.

Asset	Graduated From Program	Economic Value(Savings & Match)	Number of Participants Actively Saving	Ready to Graduate	City of Flint	Outside - City of Flint
Home Purchase	4	\$16,000	5	3	4	4
Business Start-up or Expansion	1	\$3,000	11	2	12	1
Secondary Education	3	\$13,500	11	0	7	4
Total	8	\$32,500	27	5	23	9

FORECLOSURE PREVENTION

For FY 2015-2016 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 and Loan Rescue Program. During this reporting period, 39 families were able to bring their mortgage/delinquent taxes current. MCD also assisted 5 families in securing a loan modification, which enabled families who've experienced a hardship in keeping their homes by obtaining an affordable mortgage payment.

Foreclosure Prevention Individual Counseling Outcomes		City of Flint	Outside - City of Flint
Brought Mortgage Current	39	4	35
Loan Modification/Forbearance	5	3	2
Entered Debt Management	3	0	3
Sold Property/Short Sale	0	0	0
Mortgage Foreclosed	2	0	2
Referred Legal Service	6	1	5
Currently Receiving Counseling	55	21	34
Other	15	1	14
Total	125	30	95

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

For FY 2015-2016 MCD became a member institution with the Federal Home Loan Bank of Indianapolis. MCD is now able to offer funds to homeowners for Neighborhood Improvement Program (NIP) repairs and accessibility modification program (AMP). For this reporting period, 98 families attended the orientation to obtain information about the program. 14 applications were submitted and approved totaling \$85,400 for NIP and 1 application was approved for \$14,696 AMP.

FINANCIAL LITERACY

SmartMONEY workshop, is facilitated by MCD and held at Chemical Bank, provides financial education to households in need of assistance with establishing better 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, MCD facilitated 8 SmartMONEY Workshops and 33 families attended and 8 successfully completed.

In partnership with Huntington Bank, MCD held a "Senior Lunch and Learn" at Hasselbring Senior Center. The outreach event was to provide seniors with financial management information and skills as well as scam prevention. MCD also hosted the entire SmartMONEY workshop series at the Shelter of Flint to prepare residents for the transitional process from shelter to permanent housing.

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 (18-24 months) towards increasing income, decreasing expenses, and acquiring assets.

OUTCOMES	Year 2 Goal	Current
Total of individuals receiving 2/3 core services	90	45
Individuals receiving at least 1/3 core services	30	157
Individuals achieving employment	32	37
Individuals achieving increase in Income	32	22

During the year, FOC provided services to 176 participants. Of the participants 22 experienced an increase in net income, and 157 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, Financial Coach assisted 9 participants open savings accounts and 6 open credit building accounts.

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 \$6.8 million. The program budget of \$216,000 was comprised of a combination of public and private funds from HUD, MSHDA, City of Flint, financial institutions and foundations. Additionally, many partnerships and in-kind donations were leveraged to enable this program to be successful. The benefits are 31.7 times greater than the program budget. The Economic impact of MCD services:

Home equity wealth in 10 years	\$1,677,960
Lender Revenue over 10 years (non-discounted)	\$2,086,094
Real Estate Agent Revenues	\$230,020
Title Fess, Appraisers, Insurance, Other Settlement	\$32,860
Local Government Taxes	\$16,430
Home Related Move-in Spending	\$166,155
Costs saved from preventing foreclosure	\$2,635,190
Total Economic Impact	\$6,844,709



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.



U.S. Small Business Administration

During 2015 - 2016

Type of Loans	# Of Loans	Amount	Jobs
Microloans	9	\$224,700	18
Enterprise Loans	7	\$1,220,000	40
Total Business Loans Portfolio		\$2,468,828	

SPOTLIGHTING A FEW OF OUR NEW LOAN PARTNERS - Microloans

Carmel Yum Yum's is owned and operated by Tonya Burton. Caramel Yum Yum's are an incredible tasting treat that makes your mouth smile with joy with each magical bite. They produce a variety of flavors starting with their original caramel, French toast, cheesecake, coffee and their sweet and spicy Cajun. The financing provided by MCD allowed Tonya to move out of a small rented kitchen and into her own retail space with a full commercial kitchen. This allowed Tonya to add staff and expand her product offering into the wholesale market.



Flint City T Shirts is based in downtown Flint and has become a catalyst of inspiration for new and existing businesses in the Flint area. They provide custom apparel to both individual and businesses in the Flint community and beyond. The financing provided by MCD help fund city T-shirt acquire new equipment and expand their product offering. The financing allowing them to hire additional staff and meet the growing needs of their customers.



Enterprise Loans



A large kayak manufacturer -- Wilderness Systems -- wanted to make sailing easy and accessible for anyone and in 1995, they founded **WindRider**. The WindRider trimaran design made it stable, while the kayak seating and steering made it easy for a new sailor to get underway. WindRider expanded its manufacturing and distribution capabilities by acquiring Nickels Boat Works of Flint and moved the company from Minnesota to Flint Michigan. MCD provided financing to assist with working capital that helped move the business to Flint. This financing not only brought a great company to the Flint area it also retain four jobs and added 8 new positions to the Flint economy



Universal EMS provides emergency paramedic services, ALS/BLS, non-emergency services and special event stand-by services for Genesee and the city of Flint. Mr. & Miss Ekong established Genesis Total Healthcare providing transition care from hospital to home for acute and chronic illness, case management and care condition under the direction of PCP's, specialists and surgeons. In 2006, they expanded the business by providing mobile emergency medical response units. In 2009 again expanded the business to include nonemergency services such as dialysis transportation and other non-emergency services to accommodate clients with medical needs. MCD provided financing to expand the growth of the business to purchase additional trucks and equipment allowing them to hire ten additional staff

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. 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. MCD provides assistance with the application, credit analysis, and direction for a smooth loan closing. We also provide detailed technical assistance before, during and after a loan closing. We have established Underwriting Guidelines with a Loan Committee and a Loan Loss Reserve to show our capability and capacity.

TECHNICAL ASSISTANCE PROVIDED BY INDUSTRY

Real estate/Development

Filming/Photography

Transportation

Industrial/ manufacturing

Food Services

Youth and Elderly Care

Medical/Fitness/

Education/Technology

IMPACT MEASURES

Impact Measures for Business Loans 2012 – 2015

<u># of Businesses</u>	<u>Jobs</u>	<u>Revenues 2012</u>	<u>Revenues 2013</u>	<u>Revenues 2014</u>	<u>Revenues 2015</u>
37	308	\$17,025,723	\$18,065,955	\$19,315,564	\$19,550,650

<u>Commercial Portfolio</u>	<u>Number of Loans</u>	<u>Total Principal</u>	<u>#Loans past Due</u>	<u>Total Dollars Past Due</u>	<u>Past Due Percentage</u>
SBA MICRO LOANS	14	\$278,258	3	\$13,649	5%
ENTERPRISE LOANS	23	\$2,190,570	3	\$24,622	1%

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 \$1.1 million dollars to use for this purpose.

The Neighborhood Stabilization Programs originated it last loan in 2015, however we continue to service these loans. The program has been extremely successful and we are happy to report that one of our borrowers' paid off their loan 27 years early this year. The program provided financing to individuals and families that did not qualify for traditional financing allowing them to purchase the American dream of homeownership. Due to the program success, the Genesee County and the city of Flint have signed contracts with MCD to restart and expand the program starting in our 2016/17 fiscal year.

As of June 2016, we are servicing 26 mortgage loans in Genesee County for a total of \$963,507. We will continue to service these loans and help families keep on track with their payments.

SERVICING PORTFOLIO

<u>Number of Loans</u>	<u>Total Outstanding Balance</u>	<u>Number Past Due</u>	<u>Total Past Due Amount</u>	<u>Delinquency Percentage</u>
26	\$963,507	3	\$25,526	2.5%

IMPACT MEASURES ON NSP LOANS CURRENTLY SERVICING

	<u>Average Rent as of 2014</u>	<u>Average Mortgage, Taxes and Insurance</u>	<u>Average Savings</u>	<u>Average Loan Amount</u>	<u>Average Home Value</u>	<u>Asset Value Preserved</u>
Average of All	\$721	\$389.00	\$332	\$40,000.00	\$45,157.00	\$1,260,000

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. In late September, 2011, MCD was given an opportunity to assist seniors in the community with a low interest loan program to help in the payment of delinquent property taxes or assist with home repair.

SERVICING PORTFOLIO

<u>Number of Loans</u>	<u>Total Outstanding Balance</u>	<u>Number Past Due</u>	<u>Total Past Due Amount</u>	<u>Delinquency Percentage</u>
11	\$16,643	3	\$1,867	11%

IMPACT MEASURES ON SENIOR TAX LOANS SERVICING

<u>Ave. Home Value</u>	<u>Ave. Past Due Tax Bill Amount</u>	<u>Payment to County (18%)</u>	<u>Metro Payment (4%)</u>	<u>Savings per month</u>	<u>Asset Value Preserved</u>
\$35,200	\$4,842.00	\$150	\$91	\$64	\$387,200

Nearly 85 percent of all inquiries have credit issues. As clients continue to work with MCD, approximately thirty percent can 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 loans for those that do not qualify for traditional lending and service these loans with accuracy, keeping the default rate low and assist clients create financial wealth, create sustainability as part of the Economic Revitalization.

<u>MCD Loan Portfolio as of June 30, 2016</u>	
<u>Program</u>	<u>Asset Size</u>
Commercial Loan Portfolio	\$2,468,828
Residential Loan Portfolio	\$963,507
Senior Loan Portfolio	\$16,643
Total Portfolio	\$3,448,978

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.

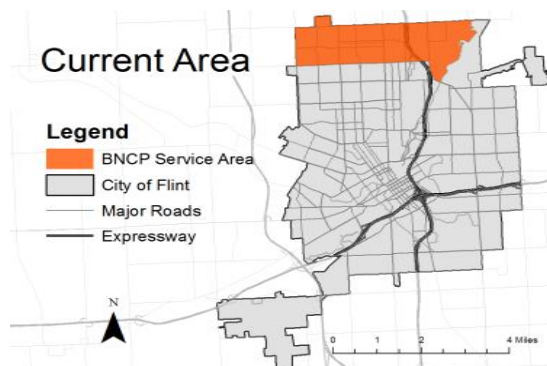


1. Building Neighborhood Capacity Program

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 1st and 3rd wards (1st 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 1st 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
Resident Engagement and Communication	Engagement session & communications Community resource events	Over 300 outreach and engagement sessions 2 Community forums 3 Community resource events
Expand Neighborhood Advisory Council and Community Partners	Recruit/Retain Residents from each Anchor Zone Cultivate relationships with community partners	15 resident leaders who will sustain the work 2 new cross-sector partners = 12% increase
Attracted and Leverage Additional Resources	Secure additional funding and leveraged resources	\$455,587.00 in awards and leveraged funds
Neighborhood Revitalization Plan (NRP) <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.
*Action Teams implementation of the NRP Housing and Neighborhood Land Use Environmental Features Open Spaces and Parks	SPARK Project To address neighborhood blight Develop better relationships with neighborhood organizations Provide resources to Increase residents' capacity to advocate for themselves to Improve overall quality of life Collaboration to update features at Hasselbring Park Created walking trail and park improvements on Bundy Block	Completed housing assessment in 1 st cohort Anchor Zone 1 & 3 to address neighborhood blight Created Neighborhood forum to assist in capacity building of block clubs and groups Provided support and agency referrals to residents of condemned trailer park - 58% of households received assistance to relocate Keep Genesee County Beautiful & Neighbors United Foss Ave Baptist Church, Habitat for Humanity, North Flint

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BNCP Provides Opportunity:

The Metro-BNCP neighborhoods are areas of distress due to forty years of disinvestment. The expansion funding provides opportunity to address:

- The results of the disinvestment, poverty, high unemployment, low academic achievement, poor health outcomes, inadequate housing and crime.
- Time to continue work to overcome barriers for capacity building (result of disinvestment) disappointment and broken promises resulted in lack of trust; residents don't trust the government, other systems or each other.
- Strengthening and expanding resident leaders and partner relationships.
- Attracting and leveraging resources for continued revitalization investment.

Metro invests \$100,000 in BNCP Learn By Doing Projects.

Project-based learning, as its advocates refer to it, comes when engaged community members learn not only the curricula and the concepts involved in a project, but also learn how to organize and present their thoughts, how to manage a complex project in a limited amount of time, and how to collaborate with members of a group. The BNCP Project has six (6) Learn By Doing projects planned and implemented by Neighborhood groups in partnership with Neighborhood Advisory Council. The projects leveraged \$100,000 to Metro's investment of \$100,000. The projects are:

- Neighbors United/ Keep Genesee County Beautiful Hasselbring Park project. New Basketball court and baseball diamond, raised flower beds and general park upkeep
- Our Savior Lutheran – Community Gardening Project
- West Pulaski St. – Community Gardening Project
- WOW Outreach/Kennedy Center – New gym flooring and CPTD lighting
- Safe House – CPTD lighting and multimedia capabilities
- North Flint Reinvestment Corp – Bundy Block revitalization project
- Aquaponics – curriculum and training guides

As the Metro-BNCP completes the four year grant we recognize that work within the neighborhoods to build capacity, and create economic opportunities for residents is not done and needs to be continued. Metro commits to support the Neighborhood Advisory Council and continue the Community Building and Engagement by linking various resources to the residents and Neighborhoods.

2. Metro Flint YouthBuild

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

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.

Within this year, we have served 145 participants. Based on the structure of our program, if participants did not make it through our mental toughness process, they were referred to a program must suited for their abilities. 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.

Participant Summary Information	Program to Date
Total Participants Enrolled	145
Total Participants Served	127
Gender	
Male	65
Female	71
Ethnicity/Race	
Hispanic/Latino	5
Black or African American	117
White	19
Educational Levels	
8th grade and under	19
9th grade – 12 grade	129

Participant Success story – Pavielle Croom

Pavielle Croom was born and raised in Flint Michigan, attended Northwestern High School and joined the Metro Flint YouthBuild during this program quarter. She was an unemployed twenty year old, single parent, looking to obtain her GED. Ms. Croom's commitment toward identifying and addressing her barriers helped her to successfully completed Mental Toughness Orientation. Ms. Croom continued to matriculate through the program obtaining the Building and Construction Certification. In addition, she also obtained OSHA and CPR certification. Ms. Croom successfully completed the GED examination and under the guidance of his instructor he began tutoring his classmates. Through hard work and dedication at the completion of his internship, Ms. Croom was hired as a full time employee at Comfort Care. The following year, Ms. Croom encouraged her sister Tyiesha Croom to join MFY.



Participant Success Story – Tyiesha Croom



Tyiesha Croom was also born and raised in Flint, Michigan and joined the MFY during this program quarter. At eighteen years old, Ms. Croom decided to leave school to assist mother and sister at home. Ms. Croom did as well as her sister and attribute her performance to her sister insistence that she not give up. Ms. Croom passed each test on her first attempt and was one of the quickest GED graduates of her class.

Leading Indicators during 2016 Performance

Performance Item	Program Goal	Outcomes
Enrollment Rate	90	145
Attainment of a Degree or Certificate	45	87
Placement in Education or Employment	45	38
Literacy and Numeracy – Increased at least 3 grade levels	45	119

Metro Flint YouthBuild – Performance Outcomes

Performance Indicators	2009 Grant		2011 Grant		2013 Grant		TOTAL	
	DOL	MCD	DOL	MCD	DOL	MCD	DOL	MCD
	Goals		Goals		Goals		Goals	
Youth Enrolled	60	76	80	112	90	145	230	333
Youth Completed	60	73	80	98	90	127	230	298
Youth received GED	30	60	40	42	45	45	115	147
Youth received BCON Cert	30	68	40	66	45	87	115	221
Rate of Literacy 3 Grade Levels	30	65	40	35	45	119	115	219
Placement in Employment Education	30	33	40	35	45	38	115	106

Metro Flint Aquaponics (MFA)

Metro continues to invest in the development of sustainable food systems. The MFA project is combining hydroponics with traditional farming and with aquaponics. The system is an enclosed system that eliminates waste. YouthBuild students assembled the system with the assist of Kettering students. They are also learning how to maintain the system, harvest plants and real-world job skills. 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.” Michigan State University and Metro Flint YouthBuild has continued the effort by partnering together. A contactor was hired to maintain the system and community classes were developed and started. 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 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, and delivers exams through the world’s most comprehensive and secure network of test centers in more than 175 countries. Pearson VUE is a business of Pearson (NYSE: PSO; LSE: PSON), the international education company, whose businesses also include the Financial Times Group, Pearson Education and the Penguin Group.

Focus Area: Coalition Building

Coalition building connects to the emphasis on partnerships and advocacy, another core element of MCD's mission. For more than eighteen 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. The COC programs range from opportunities to individuals and families with assistance in support services, transitional housing and permanent housing with the focus of stabilizing their housing conditions and rebuild their lives toward self-sufficiency. MCD received **HUD grant funding in the amount of \$2,255,534.**

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 two Emergency Shelters: Genesee County Youth Corporation (GCYC) and Shelter of Flint (SOF).

Total Award Amount for 2015 - 2016 MSHDA ESG - \$280,153.00

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 One Stop Housing Resource Center (SOF), GCCARD (Financial Assistance/Housing Stabilization Services), Legal Services of Eastern Michigan (Prevention Services), and three Emergency Shelters: Genesee County Youth Corporation (GCYC), Shelter of Flint (SOF), and Young Women's Christian Association (YWCA).

Total Award Amount for 2015 - 2016 COF ESG - \$318,680.00

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 Metro Community Development's 2015-2016 fiscal year; 3,222 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	3,222
Single Adults	1,500
Total Unaccompanied Youth	109
Adults in Families	557
Children in Families	1,200

HMIS also tracks the movement and progression of clients receiving services including income changes. HMIS data indicates - clients increased income in all areas including;

- Total of Adults with Entitlement (SSI, SSDI, TANF, etc.) 22.70% increase
- Adults with Source of Cash Income 70.74% increase
- Total Adults with Earned Income 12.12% increase, and
- 98% of the families that were assisted with Permanent Supportive Housing exited the program to Permanent Housing, thus stabilizing their housing condition. This success attributes to the collective work of the Continuum of Care agencies in Flint and Genesee County.

HMIS tracks data quality for all reporting agencies using a traditional “report card” method. For the first time since the creation of this tool the Flint/Genesee County HMIS program has an “A” in all categories of data quality with an overall score of 98.27%.

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, and
- helping families and individuals obtain 21st century skills and competencies needed to participate in the global economy.

In 2014 the Community Collaborative developed a strategic plan with four focus areas:

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

SUCCESS STORY – HOMELESS to SELF-SUFFICIENCY

In 2012, Mr. Bush came to Metro Community Development and requested assistance. He had been living in a local shelter and was considered to be "Chronically Homeless", meaning he had been homeless at least four times in three years and had been diagnosed with a disability. At that time, he felt like he was running out of options and really needed a home of his own. He was assisted and enrolled in the Chronically Homeless Tenant Based Rental Assistance (TBRA) Program, and then assisted in finding an apartment that was close to his sister's home, so that he would not only have housing, but that his support system would also be close by. He completed the TBRA program in December of 2013 and transitioned to a permanent Housing Choice Voucher (HCV).

In July, 2015 Mr. Bush came back to MCD to visit staff of the Coalition Building department. He shared that while he continues to live in the same apartment, he has recently completed his bachelor's degree in Psychology at the University of

Michigan- Flint. He is also employed as a Prevention Specialist at a local agency. "Once I knew that I didn't have to worry about a roof over my head, everything else just fell into place", stated Mr. Bush. "I decided that I wanted to go to school and I have Metro and this program to thank because now, I have my degree and a job that I love", he stated.



Mr. Bush with MCD employee.