



“Working To Build Strong, Vibrant Communities.”

Annual Report

FY 2016 - 2017

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

The NeighborWorks logo is contained within a dark teal rectangular box. It features the word "NeighborWorks" in a white, sans-serif font, with a small registered trademark symbol. Above the letters "i" and "o" in "Works" are two white house icons. Below the main text, the words "CHARTERED MEMBER" are written in a smaller, white, all-caps, sans-serif font.

NeighborWorks
CHARTERED MEMBER

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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**
- **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**
- **Huntington National Bank**
- **Kettering University**
- **Local Initiatives Support Corporation (LISC)**
- **Michigan State Housing Development Authority**
- **Michigan Economic Development Corporation**
- **NeighborWorks America**
- **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 2016 – 2017

1. Became an approved SBA – Community Advantage lender

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. 16 new business Loans totaling \$772,000 in new investment that provide jobs for 58 people. The total portfolio of business customers had revenues of \$22.8MM based on their 2016 tax returns.
4. Genesee County and the City of Flint signed contracts with MCD to expand the affordable housing loan program. During the first year under these new contracts 3 new homeowners in the city of Flint's and 2 new families with the Genesee County program were financed.
5. Provided 45 grants, under the Federal Home Loan Bank Neighborhood Improvement Program, totaling \$318,000, averaging \$7,000 per household. These renovations helped families to improve their housing conditions, and the investment helped stabilize neighborhoods and property values in the amount of \$1.4MM.
6. Entered into agreements with Huntington Bank for a 10-year revolving loan of \$2MM and Bank of America for an 8-year revolving loan of \$500,000 to provide loans to small businesses in Metro's Target Market Area.
7. Increase in loan activity led MCD provide additional technical assistance for each client discussing business plans, assisting them with cash flow projections and reviewing their vendor relationships.
8. Received funding from SBA to provide Technical Assistance to micro entrepreneurs.
9. Established partnership with Michigan Economic Development Corporation.
10. A total of 1,060 families were assisted with development services -545 families assisted with homebuyer and renter counseling, and 248 families assisted with foreclosure counseling, 230 Financial Opportunity Center participants, and 37 Individual Development Account participants.
11. Acquired and sustained a 24 unit multifamily development.

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 - \$500,000 (a public/private partnership) as the lead agency and leveraged \$500,000 in partnership with Foundations, 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 Bronell/Holmes Neighborhood.
16. Received \$1.1MM grant to plan and implement a YouthBuild education and job training program.
17. Established a Pearson testing center for GED and technology certifications.

COALITION BUILDING

18. Received \$2MM million to continue the planning and implementation of Supportive Housing in Genesee County.
19. Provided fiduciary and lead agency role to funding from MSHDA and City of Flint for Emergency Solutions Program.
20. 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	
Purchased Housing	41
Client receiving long term counseling	299
Client decided not to purchase or withdrew from counseling	145
Other	60
Total	545

This year Metro started to offer online homebuyer education using learning platforms eHome America and Frameworks. In addition to Opportunity Knocks and online homebuyer education, 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. During this year Metro assisted 41 households to become first time homebuyers.

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.

Asset	Graduated From Program	Economic Value(Match)	Number of Participants Actively Saving	City of Flint Residents
Home Purchase	6	\$24,000	10	10
Business Start-up or Expansion	10	\$40,000	14	9
Secondary Education	10	\$40,000	13	12
Total	26	\$104,000	37	31

FORECLOSURE PREVENTION

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 fiscal year, Metro provided foreclosure prevention services to 248 families, of which 30 families were able to bring their mortgage/delinquent taxes current. MCD also assisted 13 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	
Brought Mortgage Current	30
Loan Modification/Forbearance	13
Entered Debt Management	3
Sold Property/Short Sale	0
Mortgage Foreclosed	0
Referred Legal Service	5
Currently Receiving Counseling	187
Other	10
Total	248

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.

OUTREACH

MCD provided Public Outreaches, in partnership with other community organizations, including Fifth Third Bank, 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 \$7.2MM. The program budget of \$284,500 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 25.5 times greater than the program budget. The Economic impact of MCD services:

Home equity wealth in 10 years	\$2,036,173
Lender Revenue over 10 years (non-discounted)	\$2,531,437
Real Estate Agent Revenues	\$279,125
Title Fess, Appraisers, Insurance, Other Settlement	\$39,875
Local Government Taxes	\$19,938
Home Related Move-in Spending	\$172,425
Costs saved from preventing foreclosure	\$2,175,157
Total Economic Impact	\$7,254,130



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. 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.



- 16 new business Loan totaling \$772,000 in new investment that provide jobs for 58 people. The total portfolio of business customers had revenues of \$22.8MM based on their 2016 tax returns.
- In 2016/ 17 fiscal year Genesee County and the city of Flint signed contracts with MCD to restart and expand the program. During the first year under these new contracts MCD financed three new homeowners in the city of Flint and two new families in Genesee County.
- MCD provided 45 grants totaling \$318,247, averaging \$7072 per household. These renovations not only provided a safer and better place for these families to live but helped stabilize property values in the amount of \$1,436,130.
- Entered into agreements with Huntington Bank for a 10-year revolving loan of \$2MM and Bank of America for an 8-year revolving loan of \$500,000.
- Increase in loan activity let MCD providing additional technical assistance for each client discussing business plans, assisting them with cash flow projections and reviewing their vendor relationships.

During 2016 - 2017

Type of Loans	# Of Loans	Amount	Minority Owned Business	Veteran	Women Owned Business	Jobs
Microloans	9	\$402,000	2	1	6	18
Enterprise Loans	7	\$370,000	2	0	0	40
Total Business Loans Portfolio		\$772,000				

SPOTLIGHTING A FEW OF OUR NEW LOAN PARTNERS

AJP Commercial Shredding



AJP Commercial Shredding is a woman owned business. The owner a dynamic young entrepreneur found an opportunity to serve in her community. AJP Commercial Shredding is the only mobile document destruction service located in Genesee County. AJP is a certified woman owned small business.

Mid-Michigan Muffler and Brakes



Customer Comments on Mid-Michigan Muffler and Brakes: “If you need work done on your car, whether it's something minor or serious...This is the place to go! I came here to get my car fixed & they were incredible. They were only supposed to be open till 5pm that night, but ended up staying till after 8pm we needed our car early the next morning. I have never been anywhere else besides Mid-Michigan Muffler & Brakes that treated us so fair & honest about everything (including price & time - they were speedy & we had a bunch of things done to our car) I recommend & go to bat for this shop. Also what's nice is that they can do pretty much anything that's needed to be done!!”



FEAST

GOURMET KITCHEN SHOP | COOKING CLASSES

Feast Gourmet Kitchen Shop stocks unique brands like Demeyere stainless steel cookware from Belgium, Staub enameled cast iron cookware from France and Global cutlery from Japan. Their selection of kitchen gadgets will help

you out of the fire and into the frying pan.

Feast can spice up your meal with one of their numerous varieties of spice blends, gourmet salts and creative rubs. Their olive oil and vinegar bar is stocked with organic and infused olive oils and balsamic vinegar for the perfect finishing touch to any meal. International ingredients as well as many Michigan Made foods are available for the curious cook or just the avid eater. Feast has the perfect compliments to any meal or recipe. Feast offers cooking classes for both the novice as well as the seasoned cook. Groups come together



Flint City Hard Cider Co. is an urban cider house that creates off the wall ciders and meads. Unfiltered and unpasteurized, from our farm to your bottle. Opening in October 2017.

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, SBDC, 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. As part of the support system to the small business MCD provides pre and post technical assistance to ensure sustainability and growth.

<u>TECHNICAL ASSISTANCE PROVIDED BY INDUSTRY</u>
<u>Real estate/Development</u>
<u>Filming/Photography</u>
<u>Transportation</u>
<u>Industrial/ manufacturing</u>
<u>Food Services</u>
<u>Youth and Elderly Care</u>
<u>Medical/Fitness/</u>
<u>Education/Technology</u>

IMPACT MEASURES

Impact Measures for Business Loans

<u># of Businesses</u>	<u>Jobs</u>	<u>Revenues 2013</u>	<u>Revenues 2014</u>	<u>Revenues 2015</u>	<u>Revenues 2016</u>
44	426	\$18,065,955	\$19,315,564	\$19,550,650	\$22,785,695

<u>Commercial Portfolio</u>	<u>Number of Loans</u>	<u>Total Principal</u>	<u>Average loan size</u>	<u>#Loans past Due</u>	<u>Total Dollars Past Due</u>	<u>Past Due Percentage</u>	<u>Number of Non-performing assets</u>	<u>Total Non-performing assets</u>
SBA MICRO LOANS	20	\$417,325	\$29,804	1	\$1,325	.003%	0	\$0.00
ENTERPRISE LOANS	24	\$1,940,835	\$101,427	1	\$13,420	.007%	3	\$287,019

METRO AFFORDABLE MORTGAGE LOANS FOR HOME PURCHASE

In 2016/ 17 MCD entered into agreements with Genesee County and City of Flint to restart and expand the affordable housing lending program. Under these new contracts MCD financed three new homeowners in the city of Flint and two new families in Genesee County. The three loans in the city of Flint had an average loan amount of \$16,500 with an average purchase price of \$17,000. The average Genesee County loan amount is \$25,000 with a sales price of \$26,000.

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>
29	\$881,109	5	\$53,184	.06%

IMPACT MEASURES of LOANS CURRENTLY SERVICING

	<u>Average Rent 2 Bed Room as of June 2017</u>	<u>Average Mortgage, Taxes and Insurance</u>	<u>Average Savings</u>	<u>Average Loan Amount</u>	<u>Average Home Value</u>
Average of All	\$738	\$322.00	\$416	\$33,370	\$38,157

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

One of the greatest needs in the city of Flint and adjacent cities is home improvement funding. A large segment of the community is senior citizens that are on fixed incomes and at or below 80% median household income. MCD as a member of the Federal home loan Bank of Indianapolis has access each year to the Neighborhood Impact program and the Accessibility Modification Program.

The Accessibility Modifications Program (AMP) provides up to \$15,000 in grant funding for accessibility modifications for eligible senior homeowners with permanent disability. Households must have household income at or below 80% of the area median income (AMI). Eligible modifications include items such as ramps, grab bars, roll-in showers and widened doorways.

Utilizing the Neighborhood Impact Program homeowners needing home repairs including new windows, furnaces, roofs, siding and other deferred maintenance types of repairs may obtain a NIP grant of up to \$7,500. NIP assists existing homeowners with incomes at or below 80% of area median income to rehabilitate their homes.

Since inception of the program in 2015 MCD has provided over 45 grants totaling \$318,000, of which 4 were for Accessibility Modification Program 41 were for the Neighborhood Impact Program. These renovations not only provided a safer and better place for these families to live but helped to stabilize property values in the amount of \$1,436,130.

SUMMARY

MCD has received over a thousand inquiries for loan requests since July 1 of 2010. 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. MCD’s goal is to assist in the creation of new jobs and to expand businesses, provide affordable 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 at the same time making an economic impact in the community.

MCD Loan Portfolio as of June 30, 2017	
Program	Asset Size
Commercial Loan Portfolio	\$2,358,160
Residential Loan Portfolio	\$881,109
Senior Loan Portfolio	\$2,575
Total Portfolio	\$3,241,844

Focus Area: Community Building

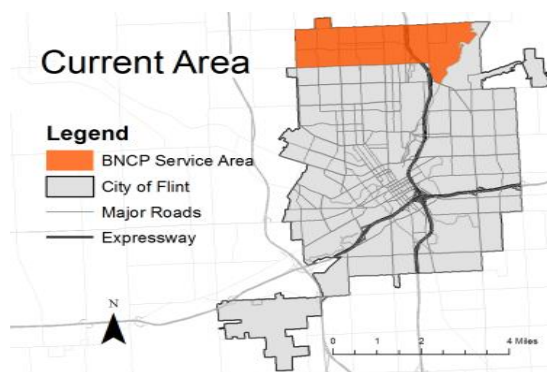
Community Building component is the opportunity to create positive change for communities by partnering with local agencies, businesses, families and residents. We view Community Building as a catalyst and tool for the creation of stable and vibrant neighborhoods and communities. MCD continued its efforts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

BNCP Anchor Zone Area:

Metro-BNCP was launched in October 2012 with a focus in selected areas in North Flint.



BNCP Goal: To help neighborhoods develop community capacity; the knowledge, skills, relationships, processes and resources. These capacities enable 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. The “learn by doing” project is the tool used to identify capacity building opportunities to address resident’s top priorities of the Neighborhood Revitalization Plan.

BNCP Provides Opportunity:

The Metro-BNCP neighborhoods are areas of distress caused by fifty years of disinvestment. The funding provided opportunity to address:

- The results of the disinvestment, poverty, high unemployment, low academic achievement, poor health outcomes, inadequate housing and crime.
- 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.
- The challenges in strengthening and expanding resident leaders and partner relationships.
- The need to attract and leverage resources for continued revitalization investment.

BNCP Accomplishments:

Resident Engagement & Communication – Over 300 outreach and engagement sessions with 2 community forums on issues relevant to the community and 3 resident resource events

Expansion Neighborhood Advisory Council (NAC) & Community Partners – The NAC was established with 15 resident leaders who were trained in the governance process and are now sustaining the work of community building. The NAC has renamed itself as North Flint Neighborhood Action Council to be inclusive of all the neighborhoods in North Flint and developed a logo and communication strategy to enhance their presence and work.

Attracted & Leveraged Additional Resources – over \$500,000 in awards and leveraged funds

Housing & Neighborhood Action Team – Completed housing assessment to address neighborhood blight, boarded over 100 homes in community and completed a lighting survey for entire BNCP area

Environment Features Open Spaces and Parks – Collaborated with Anchor/Cross Sector Partners to update features at Hasselbring Park, create a walking trail and park improvements at Bundy Pocket Park

Economic Development & Education – Increased residents capacity in the areas of overcoming personal finance/entrepreneurial and career search and Cohosted 2 community input sessions

Transportation & Mobility – Collaborated with MTA to extend Shoppers Routes to Grocery Store & partnered with the Crim Fitness Foundation to start a walking club at Brownell-Holmes School

Learn By Doing (LBD) – Residents learned practical application of low to no cost Crime Prevention Through Environmental Design techniques to address public safety. 10 LBD projects were completed throughout the BNCP area that were resident led, planned and implemented.

BNCP Success Story: Jeanette Edwards

Jeanette Edwards, has lived around the corner from Brownell/Holmes for 32 years. After working for 18 years as a paraprofessional with the Flint Community Schools, she found herself sidelined by a stroke in 2010. Her health scares did not stop Ms. Jeanette from establishing the Brownell Holmes Neighborhood Association which boasts over 50 members in less than two years of existence. She has never lost her love for reading and in collaboration with the NFNAC, Habitat for Humanity, The Community Foundation and a cohort from the Leadership NOW group, is building the Mary McCloud Bethune Reading Pocket Park across the street from the Brownell/Holmes School. The goal of the reading pocket park is to allow students to pick up a book on the honor system and have a safe aesthetically pleasing place to read.

2. Metro Flint YouthBuild

Program Summary:

The MFY program offers youth, ages 16-24, 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. MFY has served over 360 students in program activities over the past six years. Participants are given opportunities to contribute and become leaders in the community.

The U.S. Census Bureau (dated Feb 2016) reports that 41.9% of Flint individuals live below the poverty level and that the unemployment rate for ages 16 to 24 is 40% more than double the national average of 16.9%. The graduation rate for the City of Flint School is 59.4% is well below the national graduation rate of 81.0% according to data provided by Center for Educational Performance and Information for the State of Michigan.

In 2016 the Ruth Mott Foundation hosted numerous community forums where Flint residents determined what types of place-based initiatives would make the greatest impact for safe, economically sound, and vibrant neighborhoods. Three of the five areas of focus identified were: youth development, job training and employment opportunities. Metro Flint YouthBuild is an important program that supports this focus.

During this reporting period, the MFY program went through a “Redesign Phase” to increase program capacity for additional students and to improve the chances for youth to earn post-secondary certifications and find permanent employment based on new outcomes established by the Department of Labor and the Workforce Innovation and Opportunity Act of 2017. When it comes to creating opportunities for young people at-risk, MFY has been one of City of Flint’s most successful programs. Listed below are key activities that took place:

1. **Department of Labor Funding of MFY:** The Department of Labor (DOL) approved funding in the amount of \$1.1MM for MFY.
2. **Youthbuild USA Affiliation and Funding for Mentoring Program:** In August 2016, MCD was approved as an affiliate member of YouthBuild USA. As an affiliate MCD has been approved funding for the mentoring program. The mentoring program is focused on participants ages 16 and 17.
3. **Memorandum of Understanding (MOU) with the North America’s Building Trades Union (NABTU)** In summer 2016, we began working with the NABTU, to get certified in becoming trainers of the Multi-Craft Curriculum (MC3). This partnership offers a new model for labor relations across the country. The MC3 is an awarding winning comprehensive pre-apprenticeship curriculum.
4. **Memorandum of Understanding (MOU) with Genesee, Lapeer, Shiawassee Building Trades Council (GLS Building Trades):** One of the first goals set after the partnership with NABTU was to sign an agreement with the GLS Building Trades Council. The agreement strengthened our relationship with 18 trades throughout Genesee County and each have committed to supporting MFY. The Trades have agreed to give preference to entry level workers that complete the MC3 curriculum and gained certification.
5. **Memorandum of Understanding (MOU) with W.T. Stevens Construction:** W.T. Stevens is a minority, woman-owned company, which has operated as a sole proprietor for thirty years in the City of Flint. W.T. Stevens has been awarded a multi-million dollar service contract to replace more than 18,000 lead corroded pipes in City of Flint. WT Stevens currently have four (4) YouthBuild participants, who have graduated with their GED, working for them with a starting wage of \$18.00 per hour. WT Steven has made a commitment to hire additional students who complete the MFY program.

Performance Items		Cumulative for Program Year (C)	Program-to-Date (D)
1	Total Exitters	4	337
2	Total Participants Enrolled	28	361
3	Total Participants Served	26	348
Gender	4a Male	18	202
	4b Female	10	159
Ethnicity / Race	5a Hispanic/Latino	0	10
	5b American Indian or Alaska Native	1	1
	5c Asian	0	0
	5d Black or African American	26	323
	5e Hawaiian Native or Other Pacific Islander	0	0
	5f White	1	35
Education Level	6a 8th grade and under	1	20
	6b 9th grade - 12th grade	26	340
	6c High School graduate or equivalent	1	1
Other Demographics	7 Limited English Proficient	0	7
	8 Low Income	28	358
	9 Foster Youth	1	7
	10 Migrant Youth	0	0
	11 High School Drop-out	28	358
	12 Youth Offender	0	6
	13 Adult Offender	2	2
	14 Basic Skills Deficient	27	332
	15 Child of Incarcerated Parent	0	4
	16 Persons with a Disability	0	11
	17 Not Employed at Program Enrollment	28	358

Current and Past Program Demographics and Services

The MFY program successfully recruited twenty-eight (28) participants during the program year. All participants completed the Mental Toughness Orientation, were assessed academically, and completed an individualized learning plan focused on their academic ability and career development goals. Each participant was enrolled into the Workforce Innovation and Opportunity Act (WIOA) program through Genesee Shiawassee Thumb (GST) Michigan Works and Action Management. Sixteen (16) students attained their GED prior to June 30, 2017. MFY staff and Partners have worked diligently to accomplish exemplary performance in all areas of program operation:

Performance Items		Current Yr.	Program to Date
1	Received Education or Job Training Activities	26	348
2	Received Workforce Preparation Activities	24	320
3	Community Involvement & Leadership Development Activities	26	323
4	Post-Secondary Exploration and Planning Activities	24	280
5	Received Mentoring Activities	24	330
6	Received Health Services	16	242
7	Received Supportive Services	24	302

Continue to assist City of Flint as the property manager for the Oak Business Center. MCD has attracted tenants by word of mouth and increased occupancy from 25% to 90%. Business Partners that have moved into the OBC: Michigan Small Business Development Center (MI-SBDC), and Michigan Women’s Business Center hosted by the Great Lakes Women’s Business Council, Stellar Building and Construction LLC, Family Choice Counseling Services, and Players Tax Services. The Community Foundation of Greater Flint has also established a satellite office to address neighborhood concerns.

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 funded by the United States Department of Housing and Urban Development. There are eighteen different COC programs and they range from supportive services to providing help with rental subsidies for permanent housing placement. The community received **HUD grant funding in the amount of \$2.0MM.**

The COC also leads and/or supports many efforts through sub-committees, including:

- CQI (Continuous Quality Improvement)
- Project Community Connect
- IST (Interagency Service Team)
- Veterans Stand Down
- PIT (Point in Time) Count
- SOAR Stakeholders
- Veterans By-Name List
- Genesee County ID Task Force
- COC Executive Governance Board
- Homeless Awareness Week
- HMIS Agency Administrators

MSHDA Emergency Solutions Grant (ESG)

MCD serves as the lead and fiduciary agency for the MSHDA funded ESG program within Genesee County. 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). MCD receives approximately \$300,000 in MSHDA ESG funding.

City of Flint Emergency Solutions Grant (ESG)

MCD serves as the administrator and fiduciary agency for the City of Flint funded ESG program. MCD also provides COC coordination for this program. City of Flint ESG sub-recipients include GCCARD (Preventative Services), Legal Services of Eastern Michigan (Preventative 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). MCD receives approximately \$300,000 in City of Flint ESG funding.

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. During the 2016-2017 fiscal year, TBRA supported housing for 24 persons – 5 single adults and 6 families comprised of 7 adults and 12 children.

Homeless Management Information Systems (HMIS)

During Metro Community Development's 2016 -2017 fiscal year; 3,170 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.

	2016	2017
Total People	3,222	3,170
Single Adults	1,500	1,428
Total Unaccompanied Youth	109	122
Adults in Families	557	571
Children in Families	1,200	1,179

HMIS also tracks the movement and progression of clients receiving services from HMIS reporting agencies including income changes.

Outcome measures for the 7/1/16-6/30/17 time period:

- The positive housing destination rate is 21.9% - this means the clients went from homeless to stable housing. Out of 5,105 applicable discharges, 1,251 were positive housing placements.
- Client engagement rate is at 99%, meaning almost all clients have exited with a known destination.
- Looking back two years, data shows that approximately 18.5% of those who have exited to permanent housing return to homelessness within two years. This statistic varies by project type – for example, 24% of those in emergency shelters that exit to permanent housing return within two years, but only 10% of those in Transitional Housing exiting to permanent housing return to homelessness in two years.
- Of the clients that enter into a Permanent Housing Project (420), 96% (404) remained in the permanent housing program or exited to another permanent housing destination.
- Looking at income changes for this time period, we find the vast majority of clients do not have an income change during their program stay (which is common for projects like emergency shelter where they may only stay for a night or two). If income did change, it was much more likely to increase than decrease.

Analysis of Income by Entry Exit Events - Adults:	Total Adult Exits:	Performance Rate:
Total Number of Adult Entry/Exits Events:	5105	100.00%
Average Cash Income at Entry:	\$460	
Average Income at Exit:	\$476	
Total Adult Entry/Exits that increased income:	124	2.43%
Total Adults Entry/Exits that lost income:	22	0.43%
Total Adult Entry/Exits where income didn't change:	4959	97.14%
Total Adult Entry/Exit with no income at Exit:	2965	56.45%
Total Adult Entry/Exits with Non Cash Income at Exit:	3299	64.62%

Outcome Description: Unique Persons	Total Adult Leavers:	Performance Rate:
Total / Percent of Adults with Entitlement (SSI / SSDI, or TANF) at Exit:	454	25.03%
Total / Percent of Adults Source of Cash or NonCash Income at Exit:	1280	70.56%
Total/Percent of Adults with "Earned Income" Source or "Employed" at Exit:	212	11.69%
Unduplicated adult clients that left care during the period:	1814	

Genesee County Community Collaborative

The Genesee County Community Collaborative is a diverse group of health and human service organizations, small businesses, and residents. The purpose of this group is collaborating across networks to develop, create and share resources to support and preserve strong healthy families in Genesee County.

The members of the Genesee County Community Collaborative are joined together in a longstanding 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 modern skills and competencies needed to participate in the global economy

The Community Collaborative strategic plan has four focus areas:

- Devise an overall structure to increase coordination of services based on data sharing and culturally competent planning, resulting in specific outcomes for specific populations. Goals include:
- Ensure access to all health services that encompass 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, and healthy pregnancies