

# WELCOMING ECONOMIES

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convening

SYRACUSE, NY



OCT. 23-24, 2017

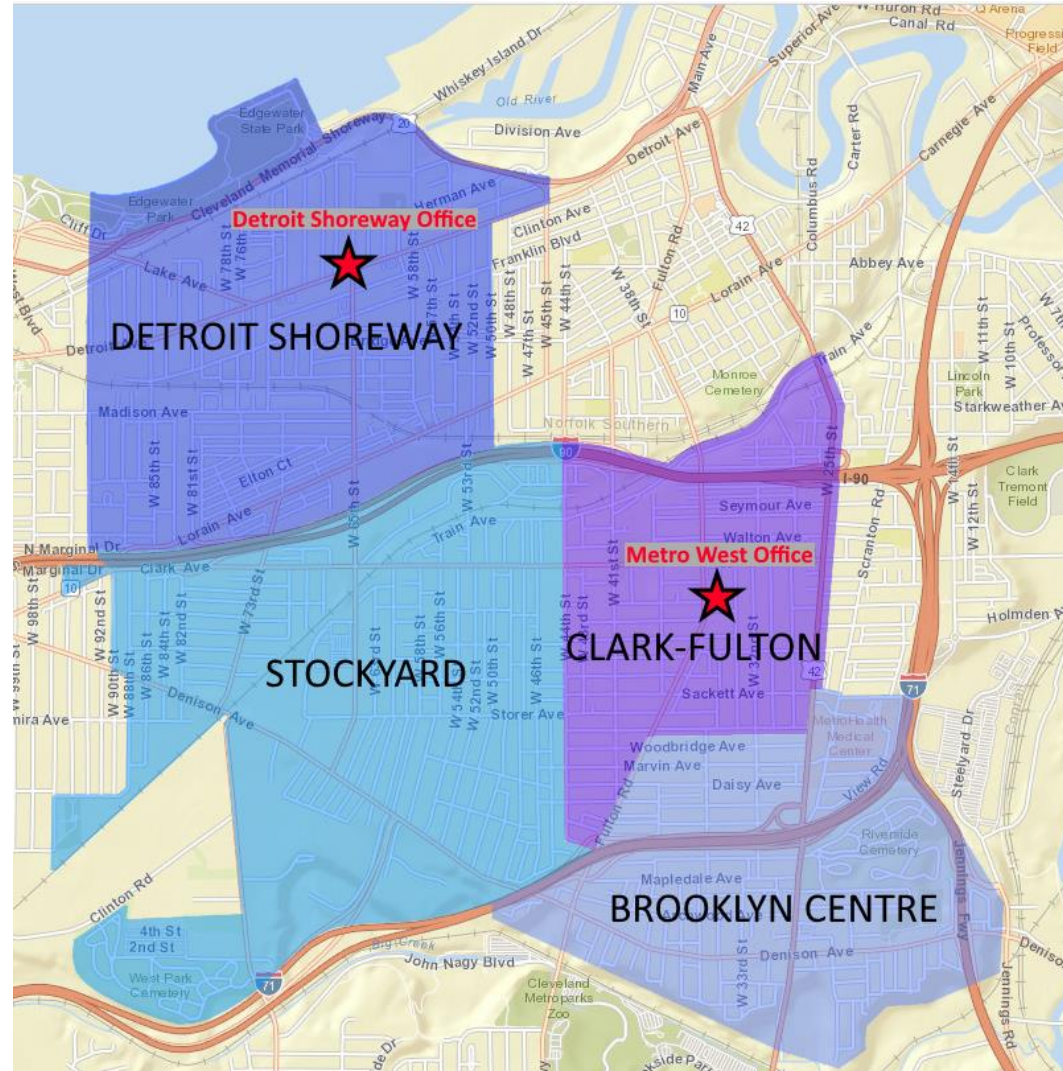
#WEConvening

**detroit  
shoreway**

The logo for Detroit Shoreway features the words "detroit" and "shoreway" in a bold, black, sans-serif font. The word "detroit" is positioned above "shoreway". A thick black horizontal line runs through the middle of the word "shoreway", and a thick black vertical line extends downwards from the left side of this horizontal line, creating a cross-like graphic element.

**METRO WEST**  
COMMUNITY DEVELOPMENT ORGANIZATION

# DETROIT SHOREWAY & METRO WEST OFFICES: SERVE 4 NEIGHBORHOODS & 40,000 RESIDENTS



BUILDING AND STRENGTHENING A DIVERSE COMMUNITY

INTERNATIONAL

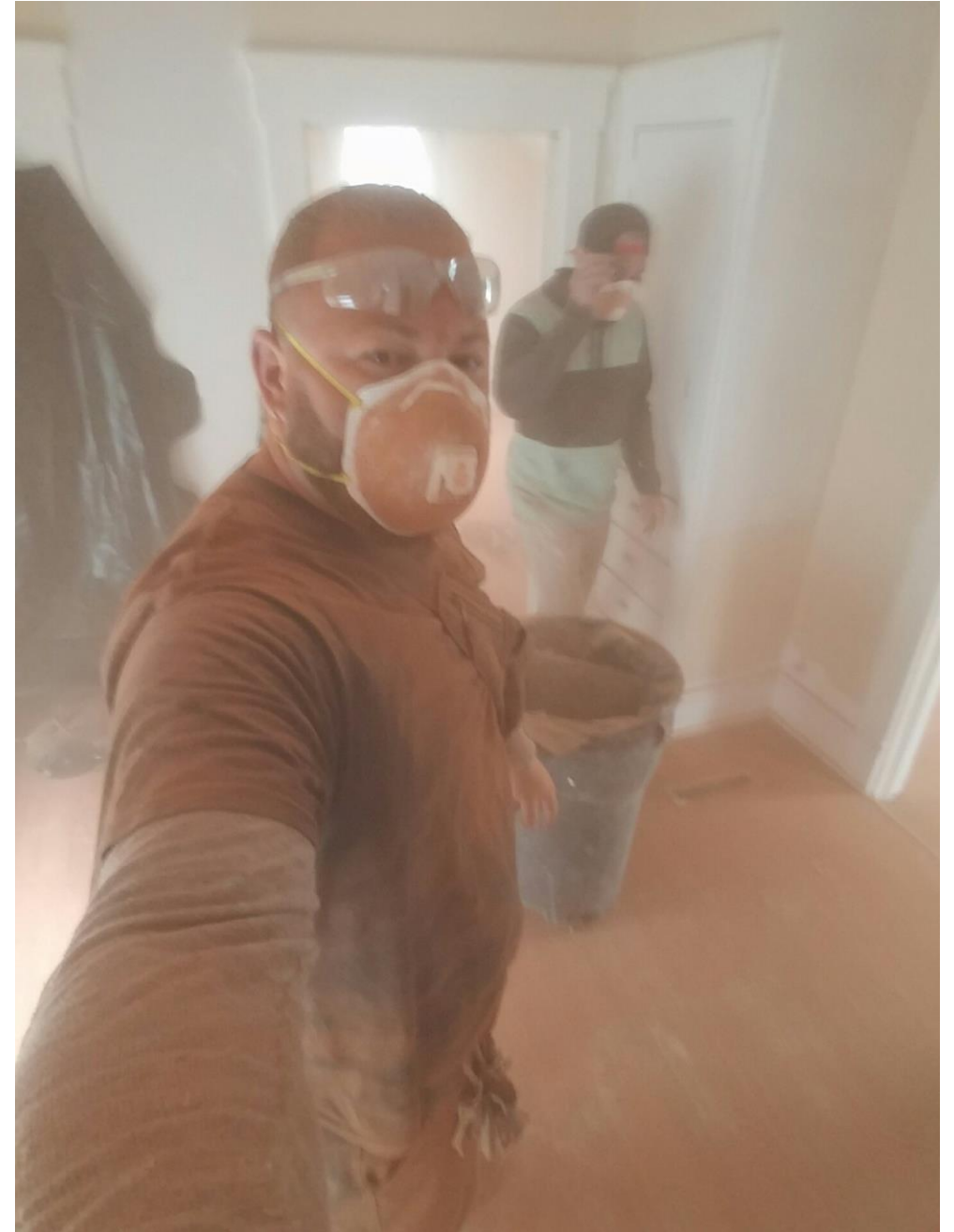
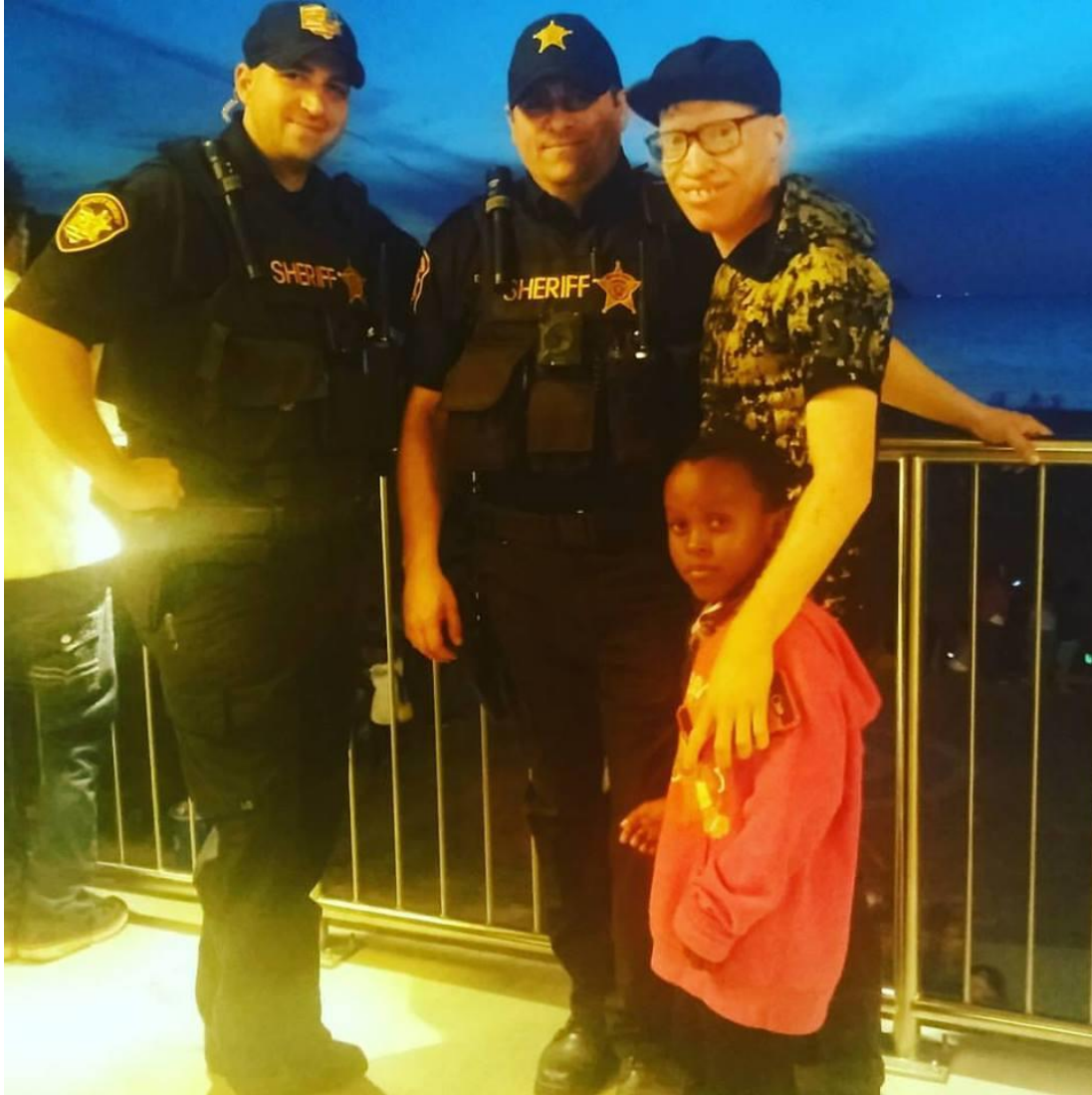


STRATEGIC OVERVIEW

November 21st, 2017



# WHAT IS A NEWCOMER?



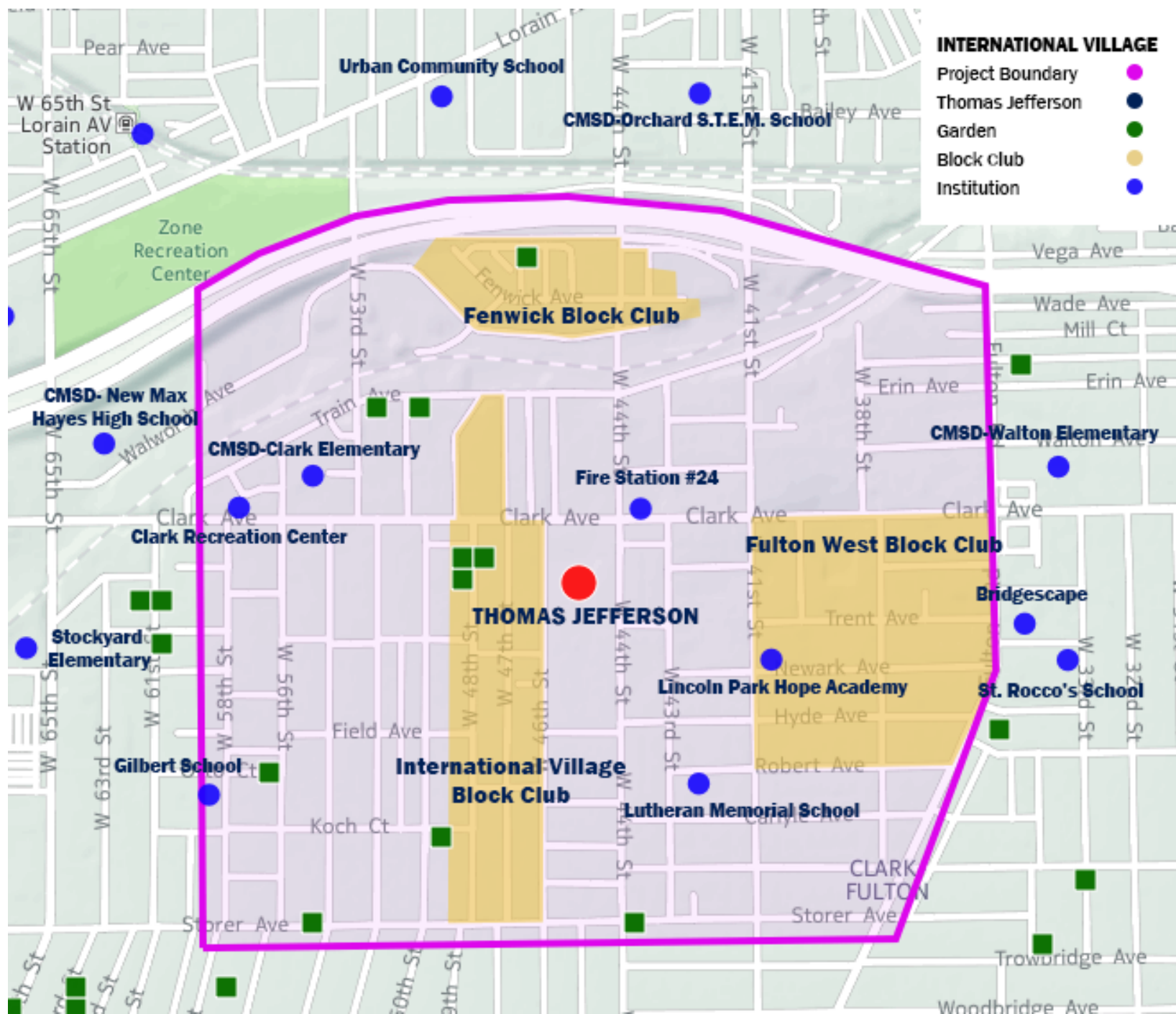
# 950 Students, 30 Languages, 56% Latino



## INTERNATIONAL VILLAGE

Thomas Jefferson Students







## Three Focus Areas

1. Community Organizing
2. Economic Development
3. Housing Development

INTERNATIONAL VILLAGE

Focus Areas





# SOCIAL SERVICES – NEWCOMER INTEGRATION

Partnering with the Refugee Services Collaborative

Working closely with all three resettlement agencies

Connecting to existing and adding ESL classes in the neighborhood

Working with our Community Partners to help integrate newcomers



GLOBAL  
CLEVELAND



REFUGEE SERVICES COLLABORATIVE  
of Greater Cleveland



# COMMUNITY ORGANIZING

Inclusion of newcomers into the community Inclusion of refugees and residents

International Village Block Club – Welcoming Wagon

- Engagement with: St. Ambrose Church – Alpha Village
  - 60 homes helped with repairs
  - 3 clean up events
- Gardening Opportunities
  - 10 existing Gardens
  - 150 possible gardens and side lot expansions





# INTERNATIONAL VILLAGE FESTIVAL

A festival to bridge gaps and make people feel welcome.

- Brought over 100 residents and newcomers together
- Allowed 5 residents and newcomers to share stories with the audience
- Over 15 dishes from residents and newcomers representing 7 different nations.





# APOLLO OUTREACH AND ZYGOTE PRESS

## 15 day arts education program

- Intent was to help increase understanding about the American and immigrant experiences
- Gathered 15 students, newcomer and American Citizens
- Students worked in groups to present videos on how to make their favorite dishes
- All projects were shared with the larger community



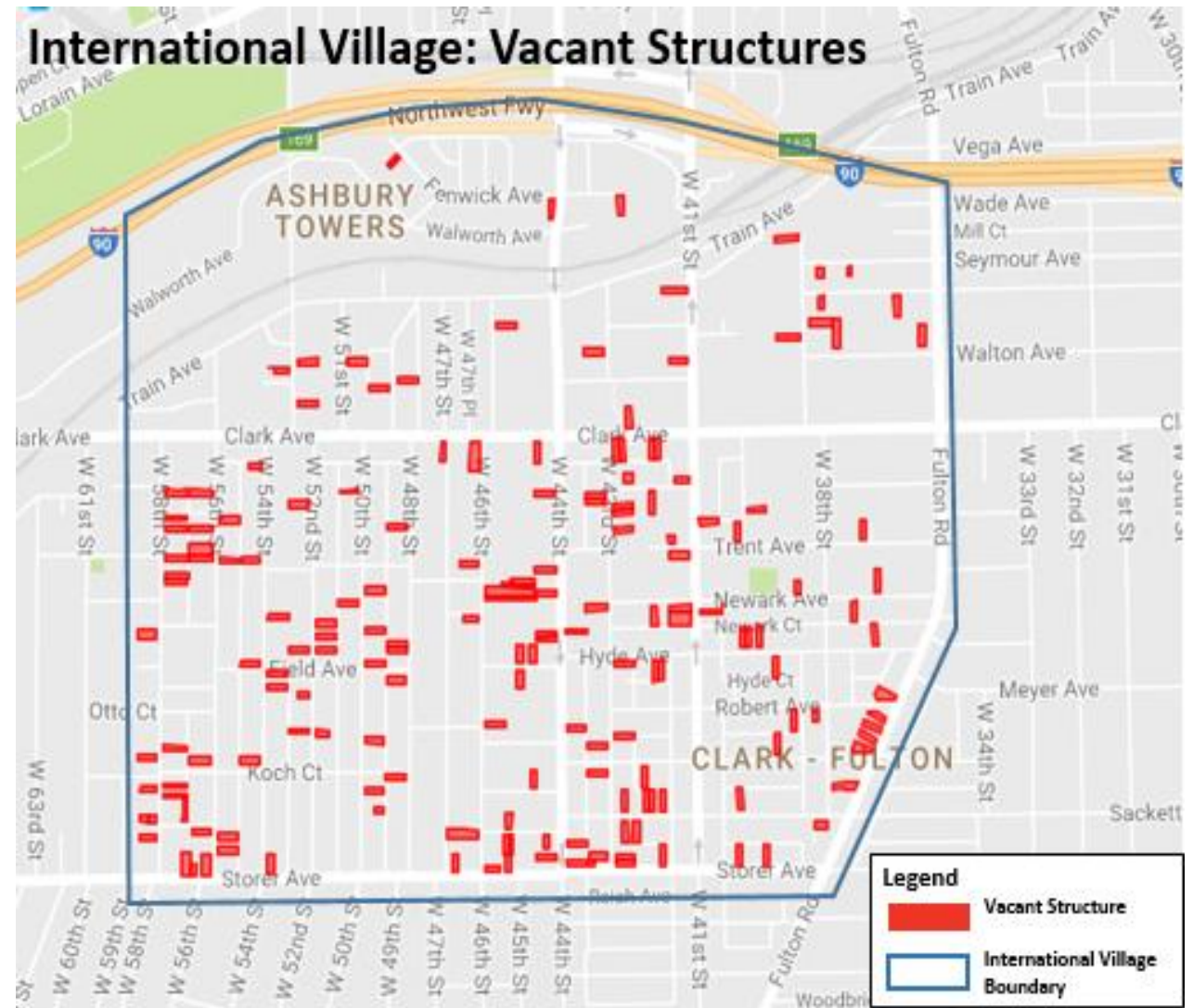
# HOUSING WITHIN ½ MILE OF THOMAS JEFFERSON

## 108 vacant properties

- Down from 165 in 2014

## Distressed Properties:

- 7 condemned properties
- Down from 50 in 2014





# HOUSING REHABILITATION

## Goals:

- Work with City and private owners to demolish 57 homes
  - 32 demolished to date
- Acquire 20 vacant units for rehabilitation at a minimum
  - Currently have 13 completed units
  - 18 units under construction
  - 54 properties currently in the pipeline
- By 2022, We will have 73 rehabilitated homes. This will:
  - Save the City and County \$584,000 in demolition
  - Create \$3,650,000 million in investment



# DARYL ANDERSON — MUSTARD SEED DEVELOPMENT, LLC.

- Daryl has completed nearly 50 units in the DS and MW service areas. Daryl and his family are residents of the Stockyards Neighborhood.
- Currently, Daryl has a crew of 6. 4 members of his crew are refugees that he has trained.
- Over the past 4 years, he has helped train 15 refugees and is constantly helping them grow personally and professionally.



Daryl and his Crew



## Lease/Purchase Program

- Partnership with CHN
- 2017 LIHTC Application
- 22 New Construction Infill Houses

# INTERNATIONAL VILLAGE

Current Developments:  
CHN Lease/Purchase Program



# ECONOMIC DEVELOPMENT

- Job Training Opportunities
  - Daryl Anderson – Mustard Seed LLC
  - Tom Lenahan – Barrio Commissary
  - Paula Hershman – Storehouse Teas
- Business Development
  - Mustard Seed LLC
  - Jo Jo's African Market
  - DR General Construction
- City of Cleveland has pledged \$150,000 for low interest loans



Employees work at Storehouse Tea



# INTERNATIONAL VILLAGE

Current Developments:  
Menlo Park Academy

**QUESTIONS?**



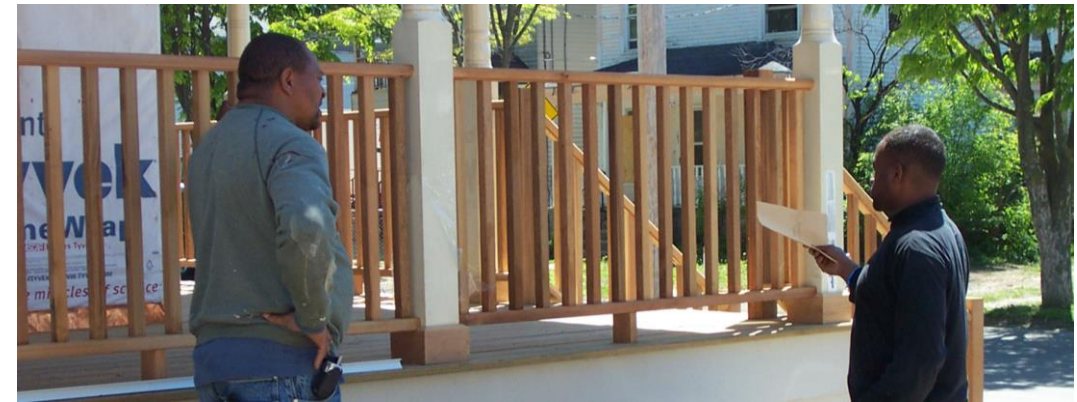


**AMANDA PASCALL**

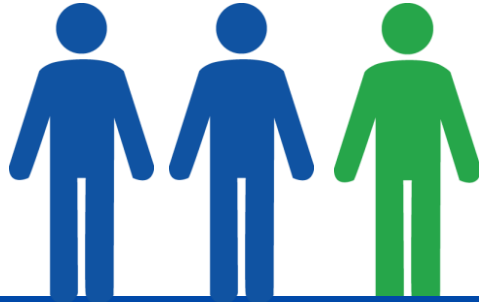
*HomeOwnership Center Manager*

# OUR SERVICES

- Lending Products
  - First Mortgages
  - Closing Cost Assistance Program
  - Home Improvement Loans
  - Investor Loans
  - Commercial Loans
- Real Estate Services
- Property Development
- Housing Counseling & Education
- Apprenticeship Program



## WHO WE SERVE



**34%**

of HHQ loan and grant customers **earn less than 50% of the area median income.**

(or less than \$34,600 for a family of 4)

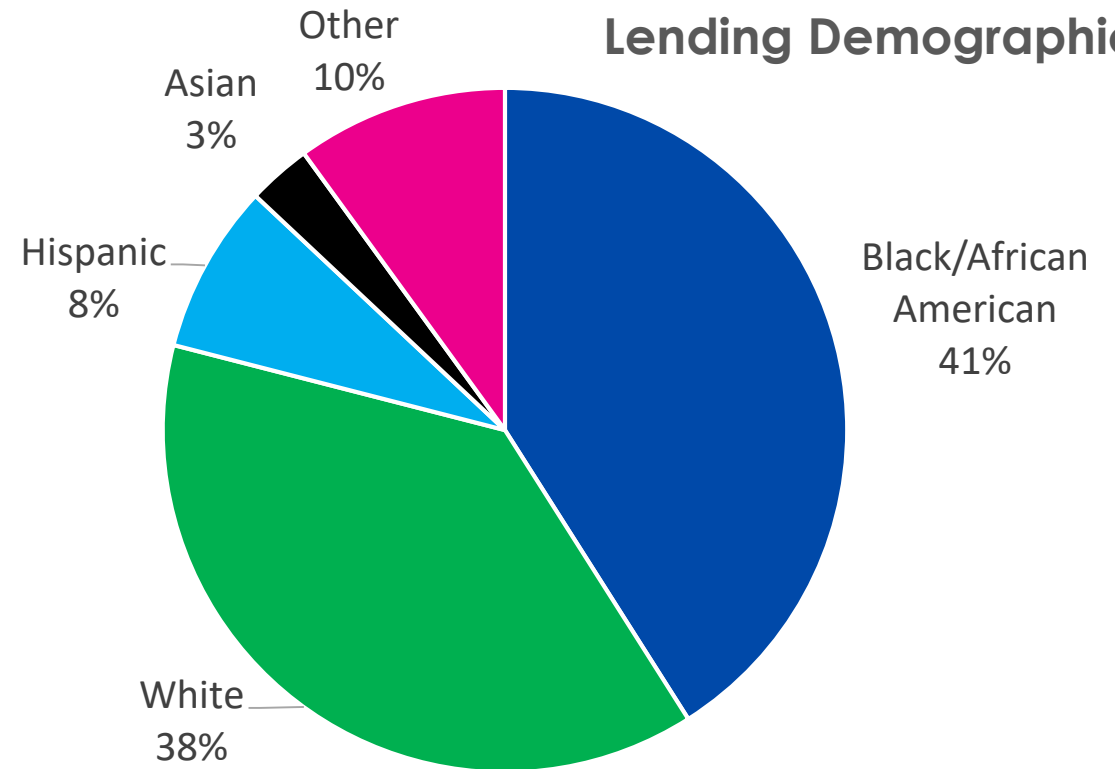
**\$4.4 million**

went to **low- to moderate-income** families looking to purchase or improve their homes in 2016.

**65%**

of customers who close on an HHQ loan or grant identify as **minority homebuyers or owners.**

### Lending Demographics





# IMPACT MAP

# 823

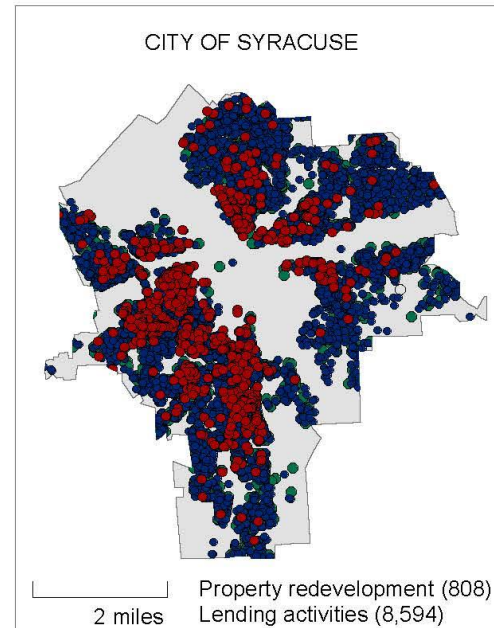
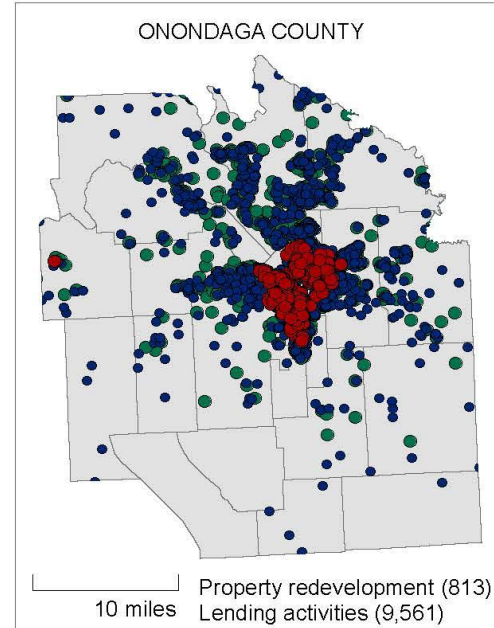
Properties Redeveloped

# 3,695

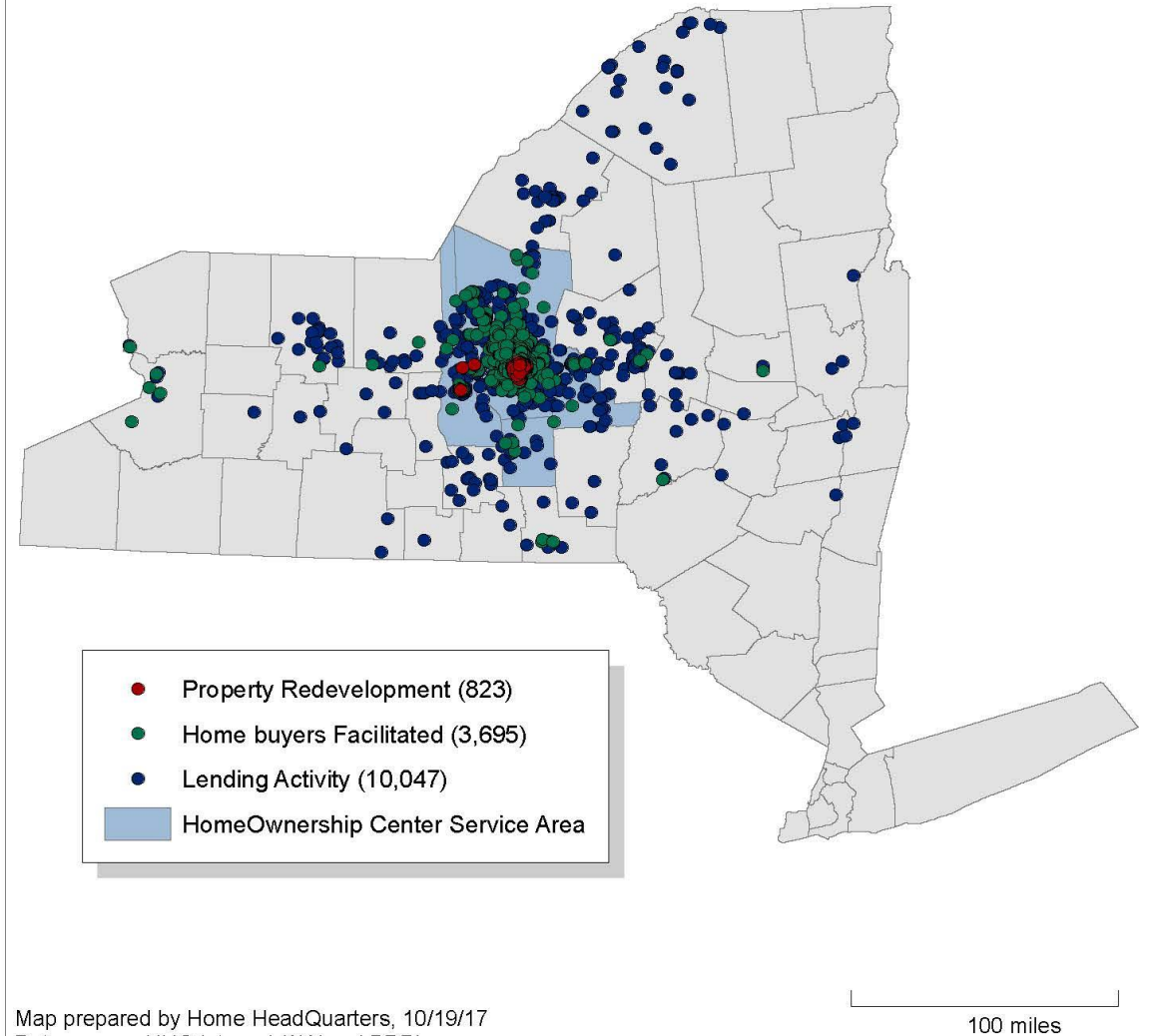
Homebuyers Facilitated

# 10,047

Loans & Grants Made



## HOME HEADQUARTERS: IMPACT 1996 - OCTOBER 1, 2017



Map prepared by Home HeadQuarters, 10/19/17  
Data source: HHQ internal (AW and PDD)

# WHAT WE DO



**HOME**  
OWNERSHIP CENTER  
AT HOME HEADQUARTERS  
SYRACUSE & CENTRAL NY

- Homebuyer Education & Counseling
- Financial Fitness Education & Counseling
- Foreclosure Prevention Counseling



# HOMEOWNERSHIP PROGRAM

245

Homebuyers  
**facilitated** through  
education and  
pre-purchase  
counseling

330

Homeowners facing  
**foreclosure**  
**counseled** through  
foreclosure  
prevention program

36

Homeowners  
facing **tax**  
**foreclosure**  
**counseled**



# HOUSING COUNSELING WORKS

- Clients who complete homebuyer education & counseling **improve credit worthiness.**
- **Foreclosure is 97% less likely** for homebuyers who complete standardized education and counseling.
- Homeowners who receive default counseling were **2.83 times more likely to receive a loan modification.**
- Counseled clients were **70% less likely to redefault** on a modified loan.



# CHALLENGES

- Cultural competency
- Interpretation & translation
- Old housing stock
- Concentrated poverty
- Infrastructure (e.g. I-81 Viaduct)
- Municipal foreclosures / Land Bank



# COLLABORATIONS

- RISE – Refugee & Immigrant Self-Empowerment
- Cooperative Federal Credit Union
- CA\$H Coalition





QUESTIONS?

**FOR MORE INFORMATION**

**VISIT** [homehq.org](http://homehq.org)

**CALL** (315) 474-1939

**EMAIL** [info@homehq.org](mailto:info@homehq.org)

