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

A General Overview
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
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.
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 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.
INTERNATIONAL VILLAGE

Lease/Purchase Program
- Partnership with CHN
- 2017 LIHTC Application
- 22 New Construction Infill Houses

Current Developments:
CHN Lease/Purchase Program

INTERNATIONAL VILLAGE
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
INTERNATIONAL VILLAGE

Current Developments:
Menlo Park Academy
QUESTIONS?
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
$4.4 million went to low-to moderate-income families looking to purchase or improve their homes in 2016.

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)

65% of customers who close on an HHQ loan or grant identify as minority homebuyers or owners.

Lending Demographics:
- Black/African American: 41%
- White: 38%
- Hispanic: 8%
- Asian: 3%
- Other: 10%

WHO WE SERVE
**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

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

HOME
OWNERSHIP CENTER
AT HOME HEADQUARTERS
SYRACUSE & CENTRAL NY
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
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

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