

Power of We Consortium AmeriCorps*VISTA Project

Franklin Street Community Housing Corporation VISTA Placement Proposal

1. Organization Mission, History and Programs

Mission:

The Franklin Street mission is “to renovate sub-standard properties and make them affordable for low and moderate-income people while preserving the beautiful historic architecture found in the community.”

History:

Franklin Street Community Housing Corporation began as an advocacy group for code enforcement in the neighborhood, reducing crime and preservation of housing stock. In 1987 Franklin became a 501 (c) (3) community development corporation.

Franklin Street was the original name of that part of Grand River Avenue running through the historic Old Town commercial district. Using that name seemed natural given the corporation’s focus and that Old Town was at the center of Franklin’s target area. The area’s boundary streets are: Filley St., Turner St., Thomas St., and Gier St. to the North, High St., and Pennsylvania Ave. to the East, Saginaw St., to the South and Martin Luther King, Jr. Blvd. to the West.

Franklin Street has used its own equity combined with money from the State of Michigan, the City of Lansing, the Lansing Housing Commission, Habitat for Humanity, and other private corporations as well as local banks to rehabilitate over 35 units of housing in north Lansing neighborhoods. The acquisition, rehabilitation, and the resale of single-family structures is our most successful production strategy.

We are now in the process to build two new houses on Maple Street just south of the School for the Blind property. Mixing new builds and rehabilitations will allow Franklin flexibility in Development.

Nearly four years ago Franklin Street began to provide counseling services. We now administer a Michigan IDA Program (MIDAP), Individual Development Account (IDA) program and a Michigan State Housing Development Authority (MSHDA) Family Self Sufficiency (FSS) program. Franklin is also a certified counseling agency for the MSHDA Links to Home Ownership program. The goal of these efforts is financial literacy for home ownership and wealth accumulation. Many Franklin Street first-time homebuyers also qualify for down payment assistance and low interest MSHDA loans through our programs. Through these efforts we are creating a market for the purchase of houses that Franklin Street puts on the market.

Programs:

Franklin Street continues to rehabilitate homes and now is preparing to build two new homes on Maple Street near the School for the Blind. Our target for the next two years is to prepare 5 homes each year and sell them to low income families. Franklin Street administers a Michigan IDA, Individual Development Account (IDA) program, and a Michigan State Development Authority (MSHDA) Family Self Sufficiency (FSS) program Franklin is also a certified counseling agency for the MSHDA Links to Home Ownership program. The goal of these efforts is financial literacy for home ownership and wealth accumulation.

2. Target Population and Poverty Related Need

Target Population:

Franklin's target population is and will continue to be low and moderate income families. These families are all below 80% of the Area Median Income (AMI).

Poverty Related Need:

A significant number of families in Lansing, many of them single mothers with children, live at the poverty level and are trapped in a cycle that makes it difficult for them to achieve financial independence. They are often saddled with debt and poor credit and find it difficult or impossible to own a home, build wealth, improve their education, obtain meaningful employment and otherwise share in the American dream.

The FSS (Family Self Sufficiency) Links Program clients are referred from MSHDA. These specific clients are income qualified and use State vouchers to pay part of their rent. Income qualified families and individuals also participate in Franklin Street's (Individual Development Account "Access to Assets" program. Over 90% of the clients who have or are now participating in these IDA or FSS are single mothers with children.

Clients benefit by being provided with the knowledge and resources needed to attain greater financial independence. In the case of FSS clients, that will mean repair of credit, financial literacy and information that may lead to better education and employment to allow them to be removed from the public assistance roles. And in the both cases this means repair of credit, financial literacy training and establishing a personal savings account that may be matched (by as much as to a three to one by a funding agency) and used for the down payment on a home.

3. Project Activities for VISTA

A. Help Develop A Volunteer Program/Manual:

Help develop a volunteer plan that addresses specific roles and responsibilities that could be assumed by volunteers including child care during classes, mailings, research, data base development, and clerical. Additionally, help in the development of volunteer recruitment and management tools such as volunteer job descriptions and performance review systems. Develop a format and help write a volunteer manual.

B. Help Develop Partnerships in Our Community/Fund Development Plan:

Franklin Street is in the process of creating a Fund Development Plan which will include community relations and fund raising plans. A large part of that plan involves improved communications between Franklin and the rest of the community including businesses, financial institutions and individuals. This will require contacting organizations and disseminating information as necessary. We wish to develop a donor data base. In addition, we wish to enhance our ability to serve more clients.

C. Help Create/Utilize Good Tracking Tools:

Help Franklin in its effort to develop and implement systems for tracking and analyzing client outcomes and general productivity (e.g. number of people served, number of referrals, types of services provided, and feedback from clients). The creation and design of performance/evaluation/survey tools will provide the basis for the development of a useable statistical data base.

D. Help Create Outreach Programs:

Help develop an outreach programs to target populations that are income qualified for Franklin's programs. This would involve the determination of those populations, the development of tools to communicate with them and the implantation of the outreach effort.

4. Anticipated Outcomes and Measurements

A. Volunteer Program/Manual:

- a. Volunteer manual is complete.
- b. Volunteer job descriptions are complete.
- c. Volunteers are working with staff during Franklin home ownership classes.

B. Partnership/Fund Development Plan

- a. A list of businesses, financial institutions and individuals having telephone numbers and bio information is developed and verified.
- b. The Franklin Street brochure has been updated and approved by the Board of Directors.
- c. A First Draft of the Fund Development plan is completed.

C. Tracking Tools

- a. A client survey is developed and implemented to determine satisfaction with the various programs Franklin offers.
- b. All former clients are contacted to determine outcome and this contact is documented in a standardized form.
- c. Franklin's client base is larger.
- d. The client's knowledge of and proficiency in personal finance and home ownership have improved by a significant margin and we are able to document that fact.

D. Outreach

- a. At least two target populations are determined.
- b. At least two communication tools are developed to communicate with the target populations.
- c. An outreach effort is completed using the tools outlined above.

5. Sustainability

All of the activities outlined above are to be sustained by Franklin Street for as long as the company is in business, many years to come.

6. Capacity to Manage

Direct supervision of the VISTA member will come from the Franklin Street Special Programs Director. Office space, equipment (phone, computer etc) and general office materials will be provided for all activities. The VISTA person will be trained by the Special Programs Director. Franklin Street has previously used an Americorps member in our counseling effort.

7. Cost Share Plan

Franklin Street's budget is \$159,000.00. The match required, therefore, is \$3,000.00. Our plan is to pay our fee on a quarterly basis (\$750.00 every three months). Funds for this program will come out of Franklin's general fund.