



November 16, 2017
Memphis Cook Convention Center
Memphis, Tennessee



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Boys and Girls Clubs of Greater Memphis

Juice Plus Technical Training Center



GREAT FUTURES START HERE.



**BOYS & GIRLS CLUB
OF GREATER MEMPHIS**

Juice
PLUS+

TECHNICAL TRAINING CENTER

GREAT FUTURES START HERE.

The Problem

A report from the Memphis Chamber of Commerce shows that roughly 18,000 jobs in the city of Memphis went unfilled in 2013 because of a lack of qualified, skilled workers. This figure is all the more troubling when one considers a report prepared by Seeding Success in partnership with the Workforce Investment Network which shows that there were 32,877 youth between the ages of 16-24 were not in school or working during that same year.

Juice Plus+ Technical Training Center

BGCM has pioneered a program to help train the low-income opportunity youth that we serve in an effort to eliminate poverty from their lives and future generations.

Technical Training

- Automotive Technology
- Culinary Arts
- Logistics
- Welding
- Information Technology



Soft Skills

- Resume Writing
- Interviewing
- Computer Skills
- College Tours
- Job Shadowing

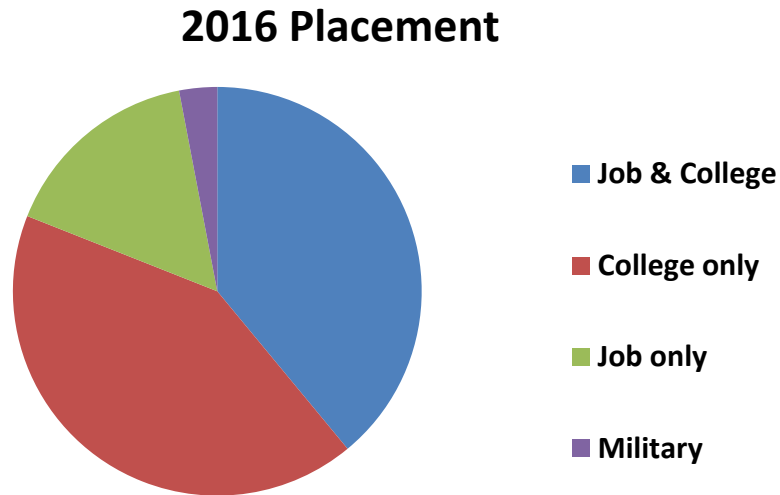


BOYS & GIRLS CLUBS
OF AMERICA

GREAT FUTURES START HERE.



TTC's 2016 Career Placement Statistics



- Total Number of High School Graduates Who Completed Job Seekers Program in 2016: **161**
 - In 2016, and for the past 5 years **100%** of High School Graduates Who Completed the Program Were Placed in a Job, College, and/or Military
 - **39%** obtained a job and went to college
 - **42%** went to college only
 - **16%** obtained full-time employment only
 - **3%** joined the military

Organizational Capacity

BGCM has served the community for over 55 years, and the Juice Plus+ Technical Training Center has been serving Memphis youth since 2006.

- **Qualified Staff**
- **Technical Training + Soft Skills**
- **Fully Equipped Facility**



Funding Partners

- **United Way of the Mid-South**
- **Juice Plus+ Children's Foundation**
- **Workforce Investment Network**
- **Best Buy**
- **FedEx**
- **Crawford Howard Foundation**
- **City of Memphis**
- **Bank of America**
- **SunTrust**
- **The Hartford**

Funding Request

Funds will be used to support salaries, benefits, and supplies during the program year. Totals for each category include:

Salaries - \$50,000

Benefits - \$3,825

Supplies - \$21,175

Total - \$75,000



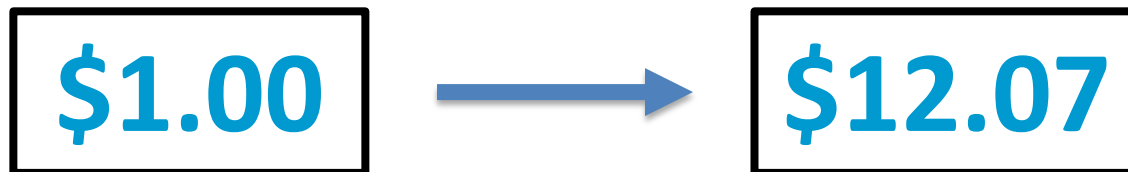
Expected Outcomes

1. 75% of students enrolled are retained and graduate from the program.
2. 75% of students that complete the program are able to obtain a certification by meeting testing requirements upon completion of the program.
3. 75% of graduates obtain a job and/or continue their education within 3 months after completing the program.
4. 100% of graduates obtain a job and/or continue their education within a year after completing the program.
5. The median earnings of program participants who have found a job within a year is at least \$11/hour.
6. 75% of graduates attending a postsecondary educational institution graduate with a credential within 5 years after completion.



Why Does a Partnership with BGCM Make Sense?

For every **\$1** invested into the Boys & Girls Clubs of Greater Memphis, **\$12.07** of positive economic impact is generated within the region. This tremendous rate of return is a testament to the vital role that the Juice Plus+ Technical Training Center plays in shaping the lives and futures of trainees and their families.



Habitat for Humanity of Greater Memphis

Launching of CAPABLE in Memphis



HFHGM Overview

- Established in 1983
- 480+ new homes constructed and sold to first time homebuyers
 - Governor's Environmental Award for Sustainable Building
- 2012—Launched Neighborhood Revitalization Initiative
 - 160+ home repairs and new home projects completed in Uptown, including 21 new homes during Carter Work Project
- 2015—Launched Aging in Place Program
 - 350+ projects completed
 - Governor's Innovation in Programming Award
 - HFH TN Program of the Year Award
 - Inside Memphis Business Magazine Innovation Award
- 2016—Ranked #6 in total production out of 1,300+ US Habitat Affiliates

“Home is Where Health Is”

Johns Hopkins’ CAPABLE® Program

Community Aging In Place—Advancing Better Living for Elders



- “People with chronic conditions and functional limitations are 4X more likely to be among the 5% costliest users of health services.
- CAPABLE addresses both function and cost by teaming a nurse, occupational therapist and handyman to address both home environment and uses the strengths of older adults themselves to improve safety and independence.”
- After 5 months, CAPABLE clients:
 - Halved their difficulty in performing Activities of Daily Living (average)
 - Reduced symptoms of depression
 - Improved motivation and ability to manage medications and grocery shop
- CAPABLE improves health outcomes at lower costs.
 - Realized 6X return on investment in cost savings driven by reductions in inpatient and outpatient expenditures

Johns Hopkins website

Launching CAPABLE® in Memphis

- Program Partners
 - Habitat for Humanity of Greater Memphis
 - Methodist Healthcare Foundation



- Clients
 - 75 recently discharged Methodist Le Bonheur Healthcare elderly patients who are enrolled in Medicaid, earn less than 80% AMI, and own/occupy homes within the 38109 zip code

Memphis CAPABLE[®] Partner Roles

Habitat for Humanity of Greater Memphis

- Lead agency and fiscal agent
- Construction Team
 - Complete pre- and post-project home inspections with Occupational Therapist
 - General contractor for home accessibility modifications and repairs
- Social Services Team
 - Assist with client qualification
 - Assist with connecting clients to additional social services as necessary
- Impact and Evaluation Team
 - Administer/analyze SuccessMeasures[®] client participatory evaluation surveys

Memphis CAPABLE[®] Partner Roles

Methodist Le Bonheur Health Care

- Community Health Navigator
 - Primary liaison between clients and CAPABLE Team
 - Identifies/qualifies clients
 - Identifies home health and safety barriers
 - Develops in-home care plans
 - Connects clients to additional social services
- Registered Nurse
 - Administer in-home healthcare as needed
- Occupational Therapist
 - Administer pre-and post-project Activities of Daily Living (ADLs) assessments with clients
 - Completes pre- and post-project home assessments with Habitat for Humanity
 - Develop plan to help clients improve ADLs
- Data Specialist
 - Evaluate process measures
 - Evaluate program impact on clients
 - Evaluate changes in healthcare utilization patterns of clients
 - Evaluate changes in clients' healthcare costs

Memphis CAPABLE® Budget

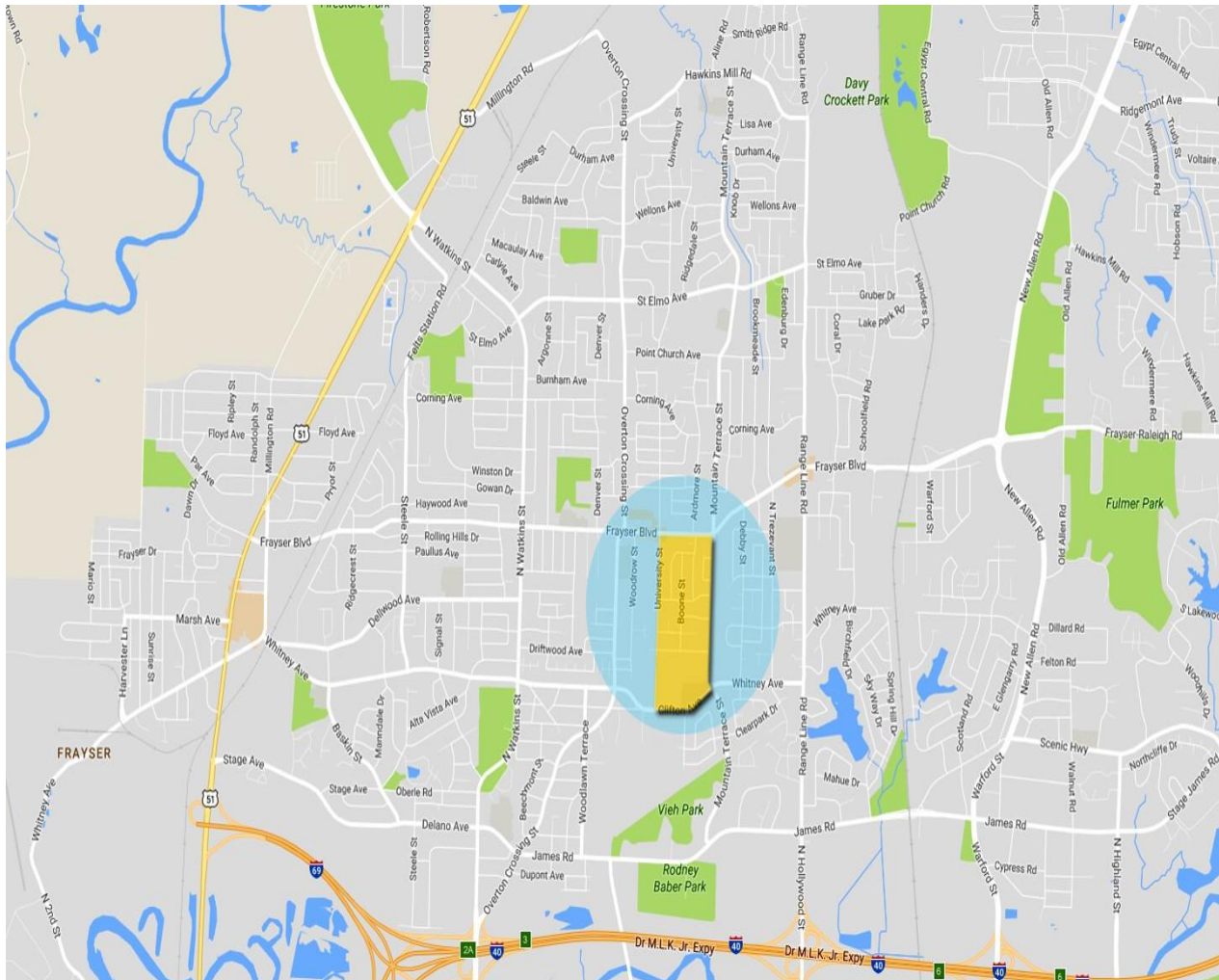
Item	Cost
CAPABLE Training	\$38,400
Program Expenses	\$1,238,061
Total Expenses	\$1,276,461

Funding Sources	Status	Amount
H.W. Durham Foundation	Funded	\$38,400
Weinberg Foundation	Pending	\$325,000
Habitat for Humanity	Committed	\$100,000
Methodist Le Bonheur Healthcare	Committed	\$61,125 (in-kind)
Funding Gap		\$751,936

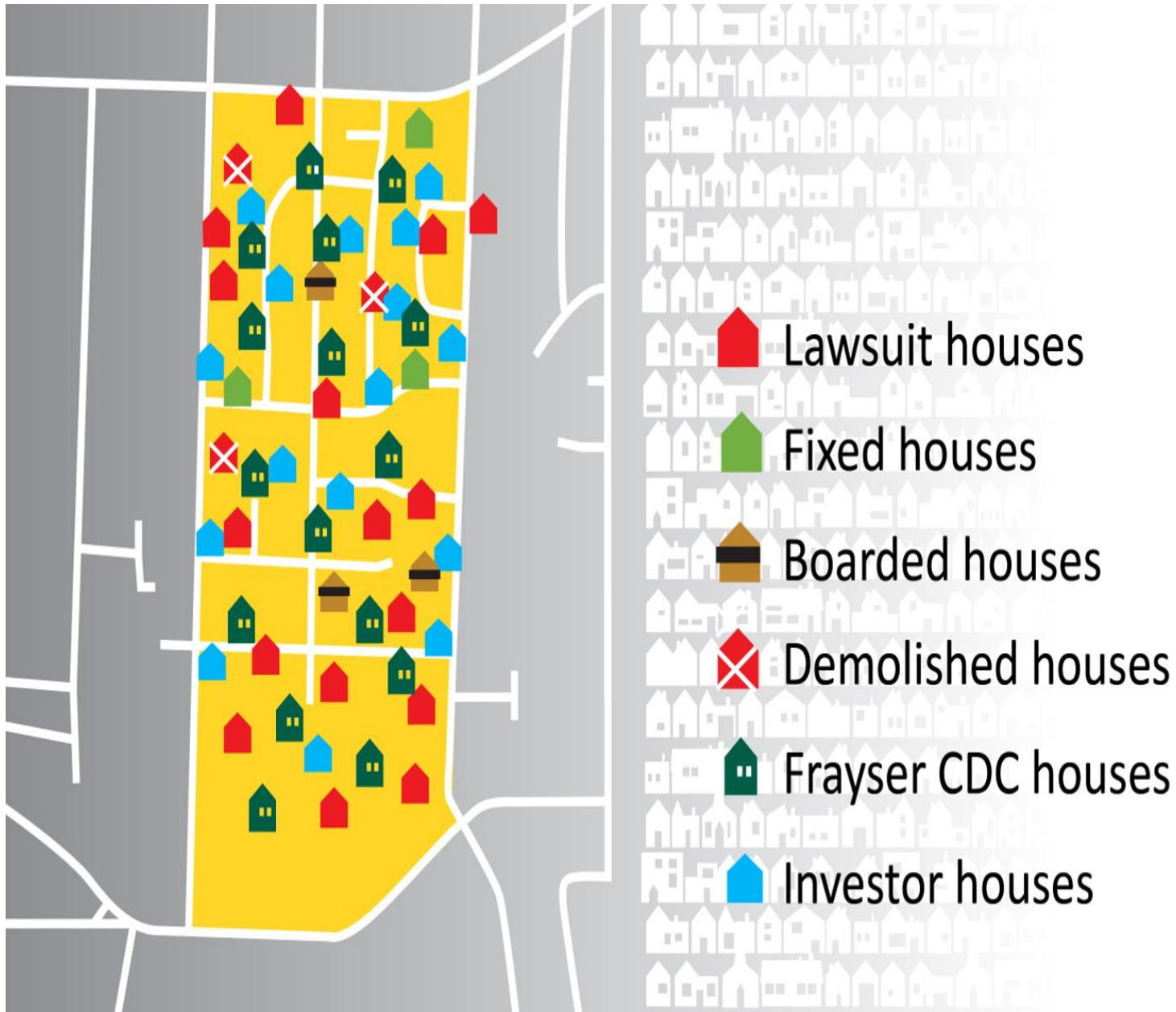
Frayser Community Development Corporation

Frayser Tipping Point

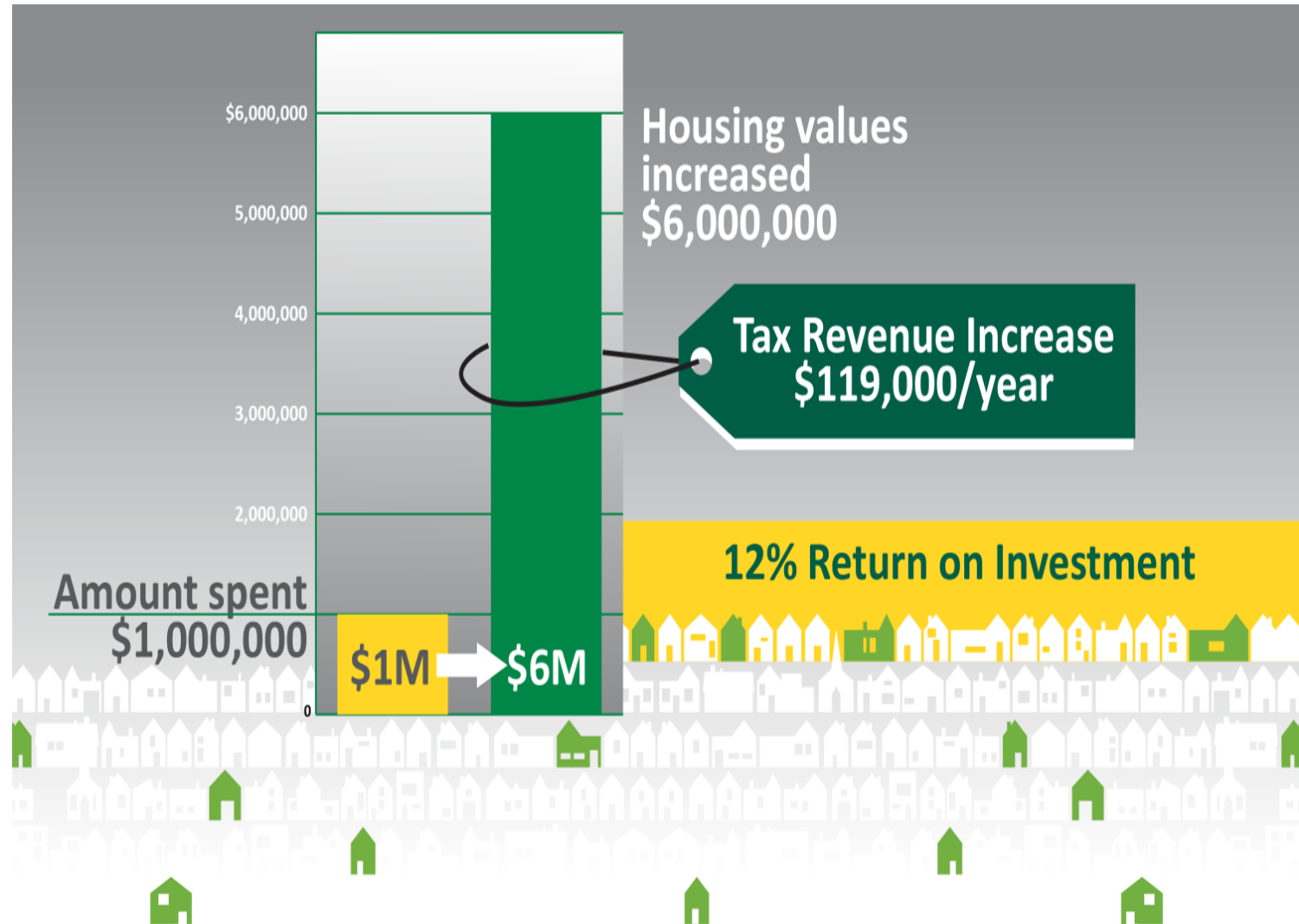
Frayser CDC — Tipping Point #1



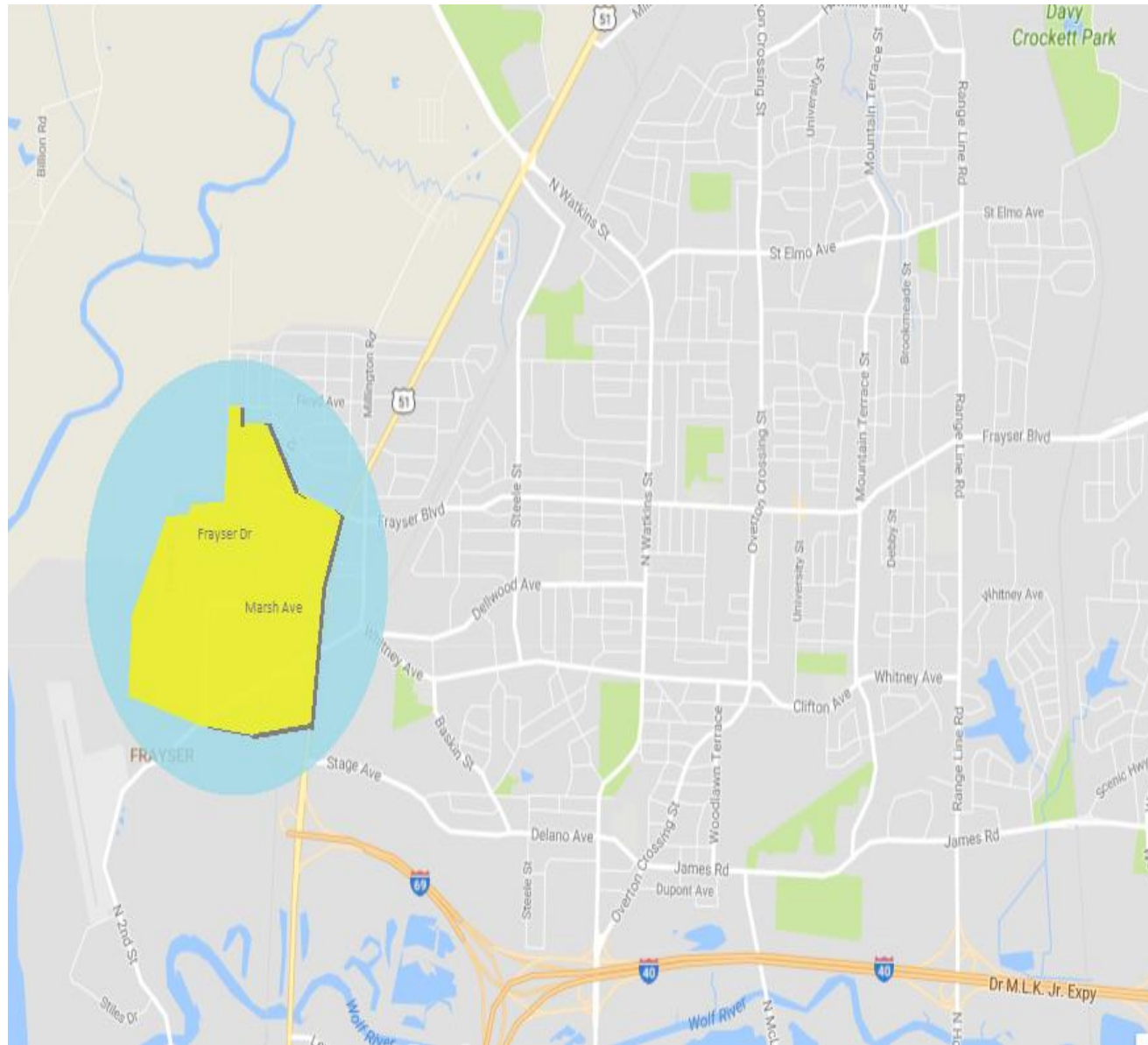
Houses affected by Frayser CDC



\$1 Million Invested, \$6 Million rise in Property Values, \$119,000 new Annual Tax Income



Frayser West Side – Tipping Point #2



Sources and Uses

Frayser-- West Side	1 House	24 Houses
USES		
Purchase	\$9,000	\$216,000
Renovate	\$40,000	\$960,000
Total	\$49,000	\$1,176,000
SOURCES		
Frayser CDC	\$6,000	\$144,000
Lender	\$24,000	\$576,000
Subsidy	\$19,000	\$456,000
Total		\$1,176,000

Return on Investment

Return on Investment				
Investors			1st 5 years	after 5 years
	Frayser CDC	\$144,000	\$49,926	\$32,943
	Lender	\$576,000	\$16,272	\$24,768
			1.25% plus	6%
			CITC credits	
	Subsidy	\$456,000	\$137,062	\$137,062
			Return in tax revenue to	
			City and County	
			30% return on subsidy	
			11.6% return on total	
			investment	

Before and After Change a Neighborhood While Building our Tax Base



RISE Foundation

RISE Save Up

Responsibility
Initiative
Solutions
Empowerment

RISE FOUNDATION, INC.

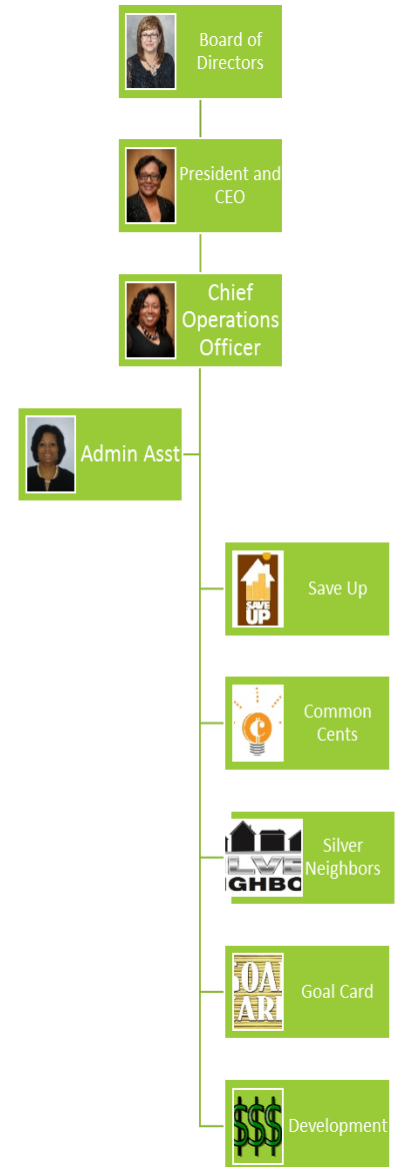
2650 Thousand Oaks Blvd, Suite 2400 * Memphis, TN 38118 * 901.507.6644 (Office) * 901.507.6640 (Fax)

Mission: RISE empowers people to become self-sufficient by building and sustaining human and financial assets.

Vision: RISE will transform the financial well-being of low income working people, thereby improving the community.

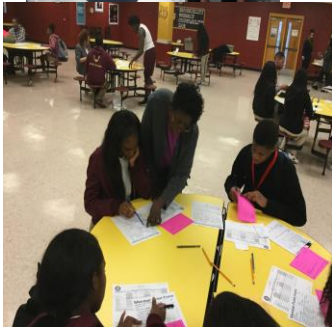


responsibility.initiative.solutions.empowerment



RISE'S INITIATIVES

- Save Up – RISE's "signature" initiative that couples financial education with monetary incentives to produce assets.
- Common Cents – RISE's workplace-based financial education program.
- Goal Card – RISE's incentive-based initiative that rewards students in grades 5-12 for school attendance, conduct and grades.
- Silver Neighbors – RISE's financial education initiative for senior citizens.



WHAT IS SAVE UP?



- Save Up, RISE Foundation's matched-savings account program, is designed to help low-wage earners learn to manage their income; improve their credit; save money; attend asset-specific training; purchase assets such as homes, computers and post-secondary education; and even establish their own micro-enterprises.
- After six months of saving, RISE matches each dollar saved with two dollars, tripling participants' savings and making it possible to save a combined total of \$3,000.



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IMPACT – SAVE UP



- To date, Save Up has helped 685 working families accumulate savings and/or assets worth a combined total of more than \$7.1 million. Our 2016 year-end Save Up survey shows:
 - • Participants have an average of \$3,086 in reserve for emergencies
 - • 92 percent of participants say that they still follow a budget
 - • 92 percent currently have health insurance for all members of their family
 - • 83 percent consider themselves in a better financial position
 - • 83 percent continue to save money



RISE

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PARTNERS/ COLLABORATIONS



NEIGHBORHOOD CHRISTIAN CENTERS, INC.

Engage • Stabilize • Empower • Grow

URBAN
STRATEGIES

ENGAGING RESIDENTS. REVITALIZING COMMUNITIES. EMPOWERING POSSIBILITY.

- Intentional Focus in the North Memphis Area
 - Target Market
 - Urban Strategies – “to empower residents in distressed urban core neighborhoods to lead healthy, prosperous lives in thriving, self-sustaining communities.”
 - Neighborhood Christian Center – “guide those in need toward stability and sustainability through compassionate Christ-centered ministries and empowerment programs.”



RISE

responsibility. initiative. solutions. empowerment

HOW RISE MEASURES SUCCESS

- Pre- and Post-Assessments
- Financial Education Course Completion
- Number of Savings Accounts Opened
- Consecutive Saving by Participants
- Peer Support Attendance
- Completion of Asset-Specific Training (if applicable)
- Asset Purchases
- Participation in Annual Survey



RISE

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RISE'S REQUEST FOR FUNDING

\$228,750.00
2-year grant
period

- RISE currently serves up to 80 new participants each year.
- Additional funding will allow for additional staff to **double** the number of participants served.
- Provide matching funds (\$2,000) for maximum participant savings (\$1,000) for a combined total of \$3,000. Potential 80 new asset purchases as a result of the investment.
 - Increase Staff
 - Participant Training
 - Matching Funds



RISE

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The Works, Inc.

Renaissance at Steele Apartment Community



*The Works mission is to work to **rebuild**, **restore** and **renew** our community's families, and the environments in which they live through **housing**, economic development, and social services.*



*ComCap Partners - Experts in economic and community development, **affordable housing**, municipal finance and public/private partnerships.*

**Federal Reserve Bank of St. Louis
Investment Connection**

November 16, 2017

Program Capacity

\$741k

Federal Grant

Job Creation - Low Interest Business Loan



\$500k

Collaboration w/Pinnacle Bank

Small Dollar Mortgage Loan Program

\$1.1m

Local Foundations/Federal Grant

Healthy Food Initiative



\$5.9m

LIHTCs/Bank Loan

Alpha Renaissance Apts

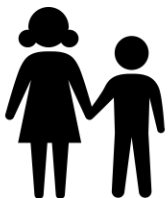


\$226k/\$375k

Methodist LeBonheur/Plough Foundation

Early Childhood Initiative

Aging Mastery Program



\$2m

Memphis HCD (Home Assist. Repair Prog.)

Minor Home Repair Services for Seniors

Housing Experience

Legends Park



Uptown



Cleaborn Pointe



University Place



Over **4,200** units of
mixed income
housing.

Impacts

School-based initiatives are not enough. Tackling other non-educational factors is critical.

12% of changes in test scores are due to factors in schools.

9% of changes in test scores are due to teachers.

60% of changes in test scores are due to non-school factors.

* 19% unidentified

☐ Health Problems & Housing Quality

→ lower academic achievement.

☐ Residential Instability

→ absenteeism & school changes.

☐ Housing Affordability

→ low-quality housing & residential instability.

Renaissance at Steele Apartments



3085 Steele Street – Memphis, TN 38127

Number of Units - 146 apartments

50% AMI - 30 units

60% AMI - 116 units

Rent Range - \$475 to \$525 – 1 BR
\$550 to \$600 – 2 BR
\$625 to \$675 – 3 BR

Community Space (6 units) - Office/Social Services

Funding Request = \$4.6 million

Sources	
Bank Loan (CITC) ¹	\$ 3,900,000
Tax Credit Equity (4%)	5,604,847
Financing Gap	4,609,908
Total Sources	\$ 14,114,755

Uses	
Acquisition	\$ 1,100,000
Hard Costs	9,868,000
Soft Costs	2,827,555
Reserves	319,200
Total Uses	\$ 14,114,755

¹ State of TN - Community Investment Tax Credit Program

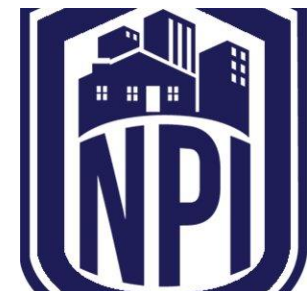
Community Partners / Service Providers



Frayser Achievement
Elementary



Urban Renaissance Partners



Binghampton Development Corporation

Kaleidoscope Kitchen



HOUSING
DEVELOPMENT



ECONOMIC
DEVELOPMENT



COMMUNITY
BUILDING

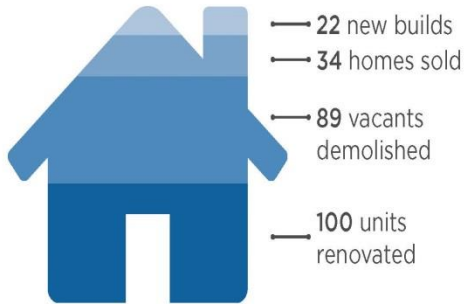


PERSONAL CAPACITY
DEVELOPMENT

15 YEARS OF PROGRESS

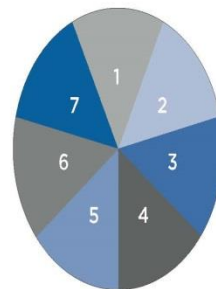
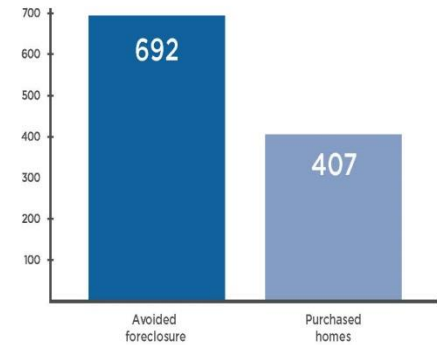
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*The BDC has invested \$8 million in properties
and \$7.8 million in programs*



\$3.2 MILLION

in two parks, two apartment properties, an outreach center, and land for the Gateway Center



150 kids served per year



ROOTED IN THE COMMUNITY

--

Funded by The Kresge Foundation, we worked alongside community entrepreneurs to design a strategy tailored to their needs. With continued support from Kresge, a local foundation, and Christ United Methodist Church, we launched Kaleidoscope Kitchen in September 2017.



KALEIDOSCOPE KITCHEN

--

*Preparing minority entrepreneurs to establish
successful food businesses*



FOOD BUSINESS CURRICULUM

Six-month training program of culinary and business basics



SMALL BUSINESS CONSULTING

Reducing the time to entrepreneur readiness by offering holistic support

AFFORDABLE KITCHEN RENTAL

Access to licensed, commercial kitchen space at half the market rate



SALES OPPORTUNITIES

Coordination of catering, food sales events, and other activities



PROGRESSING TOWARD ECONOMIC INDEPENDENCE

--
We serve residents who have long-struggled against systemic poverty and injustice. We also engage Memphis Area minority-owned small businesses to increase investment in our community.

KITCHEN INCUBATOR HELPS LOCAL NEIGHBORHOOD

5:23 68°

LOTTERY

1-5-5-9

LOCALE-24

CASH 3: 2-1-6

LOCALE-24

MEGA MILLION

ONIX

00:27

01:48

HD

CC

Speaker icon

Full screen icon

FIRST QUARTER RAPID GROWTH

--

- *3 business licenses filed*
- *8 small businesses signed as tenants*
- *10% kitchen utilization rate*
- *Almost \$2,000 in kitchen rental revenue*
- *Approximately 3 kitchen tours per week*
- *Nearly \$3,200 in catering sales*

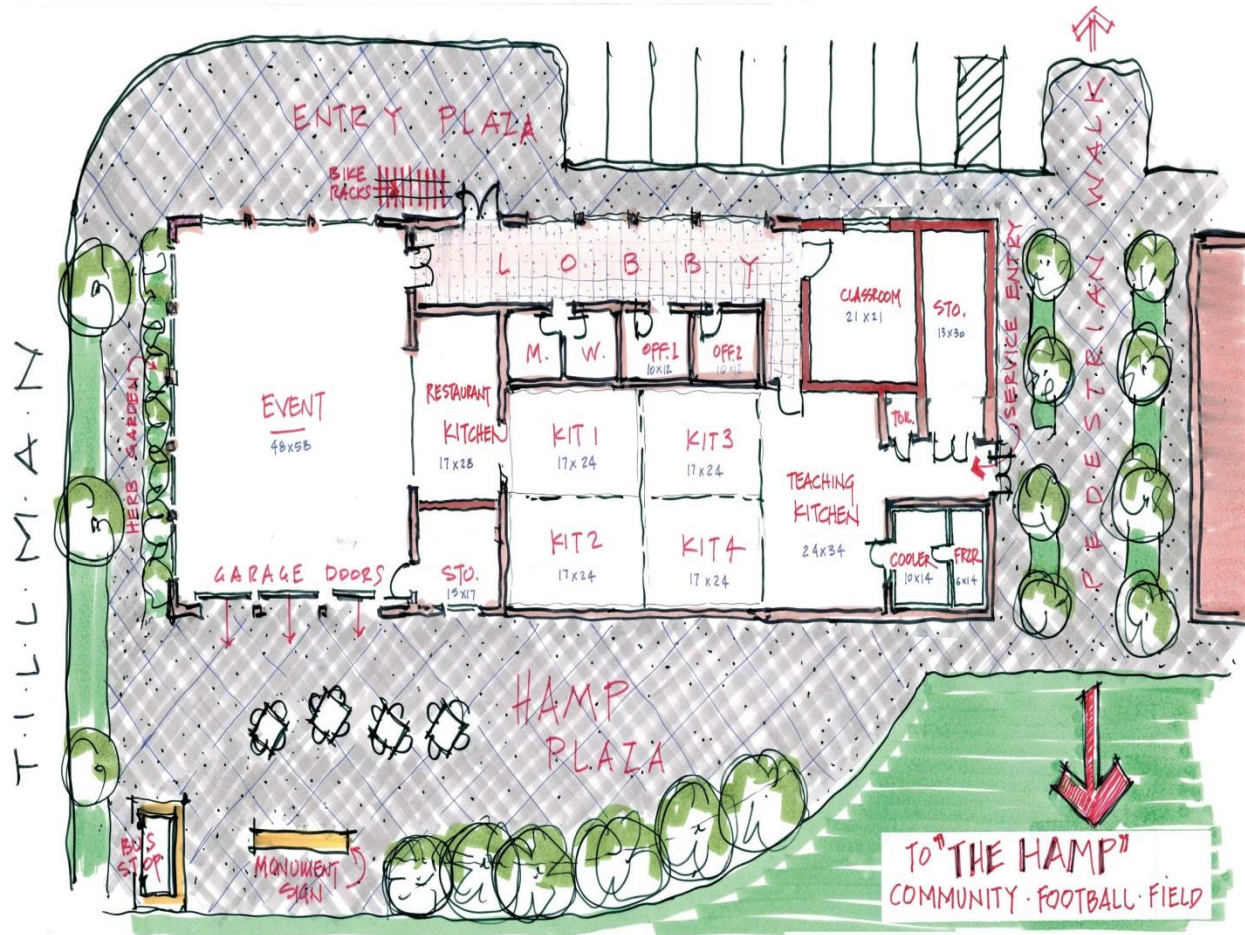


MISS BIRDSONG'S SWEET TOOTH | KALEIDOSCOPE KITCHEN TENANT

\$1.4 MILLION TO MEET GROWING DEMAND

--

9,000 sq. ft. conservatively estimated
at \$155/sq. ft. including soft costs



Memphis 10K HOUSING PLAN

revitalizing neighborhoods through expanding homeownership

*A Collaborative Effort to Revitalize Memphis
Neighborhoods through expanded homeownership*

Mission Statement:

The 10K housing initiative aligns private and public resources to **reverse** the decline of housing, assisting in **rebuilding** the Memphis housing market, and provide home ownership support for the **reinvigoration** of targeted neighborhoods.



Memphis 10K HOUSING PLAN

revitalizing neighborhoods through expanding homeownership

Vision:

Create more **livable** Memphis neighborhoods through the development of **10,000 homes** in 10 years, supported by pre and post **homeownership services**, resulting in a long-term sustainable community.

Strategy:

The 10K housing initiative envisions an array of housing-related pre & post occupancy **services** and **activities** carried out by a **coalition** of public and private partners.

Memphis 10K Housing Plan Planning Schedule - Budget

10/27/17

[illegible]

Research Data Report:

I. Existing Conditions

- A. Housing Market Reports
- B. Geographic Based Incentives
- C. Neighborhood Initiatives

II. Real Estate Opportunity - Locational Factors

- A. Regulations
- B. Market Conditions
- C. Vacant Property Assessment
- D. Redevelopment opportunities

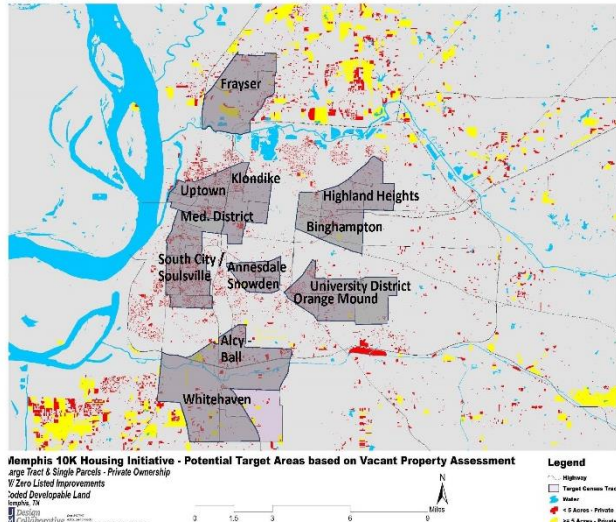
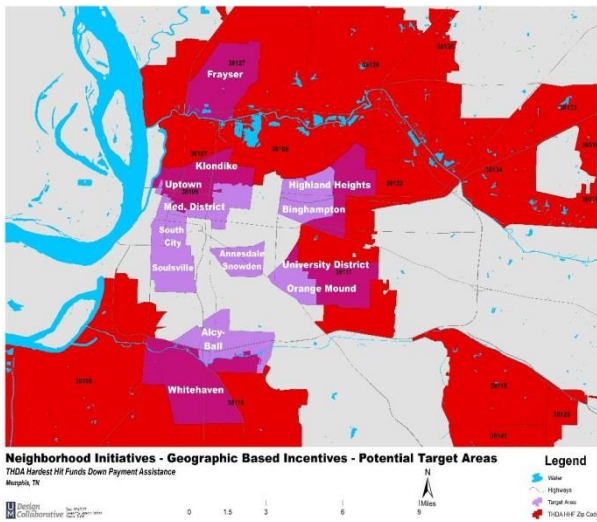
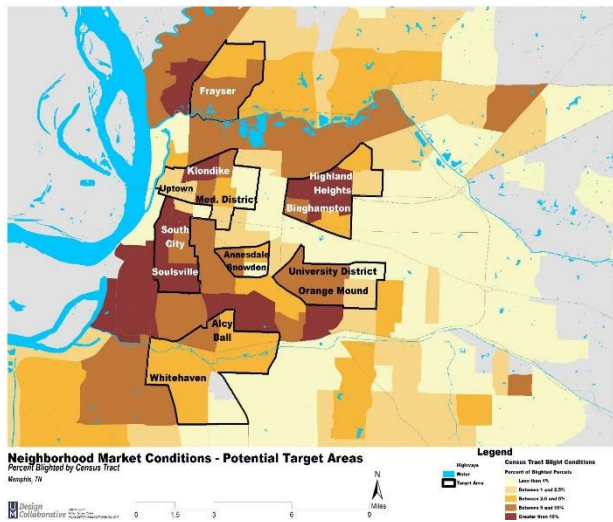


Table 1. Housing Demand in the Memphis HMA During the Forecast Period

	Memphis HMA		Shelby County Submarket		Suburban Counties Submarket	
	Sales Units	Rental Units	Sales Units	Rental Units	Sales Units	Rental Units
Total demand	7,250	5,460	3,075	4,650	4,175	810
Under construction	1,130	970	460	900	670	70

- Target areas primed for strategic housing reinvestment
- Service areas with CDCs, NMTC, LIHTC, DPA, TIFs, others
- Leverage city-owned property and public land
- Assemble vacant and blighted properties

Best Practices



CHATTANOOGA
NEIGHBORHOOD
ENTERPRISE

Building a Better Chattanooga.



HOUSING DEVELOPMENT TOOLKIT

- A. Housing Development
- B. Developer Funding/Financing
- C. Consumer Funding/Financing
- D. Homeownership Education



**MICHIGAN
BROWNFIELD
REDEVELOPMENT
PROGRAM**

Memphis 10K HOUSING PLAN

Initiative Partners & Possible Financial Toolkit

- Target City/County owned land holdings for return to productive use
- Harness potential of existing homebuyer & developer incentive programs
- Streamline homeowner education services



Vision To Reality, LLC



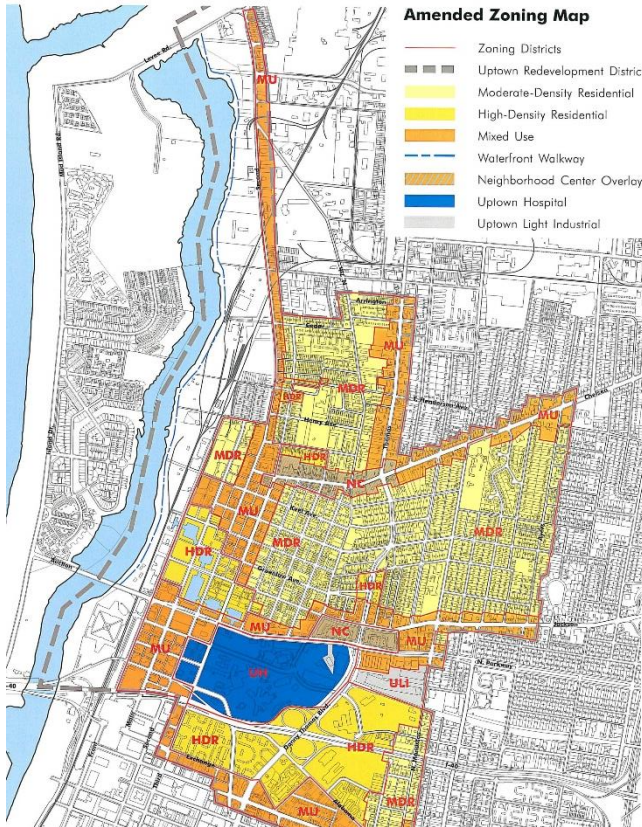
Faxon Gillis Homes

Blight Authority of Memphis



Memphis 10K HOUSING PLAN

Model Test Case (Pilot Project)



- Target location area, Site & Project Planning
- Property Acquisition (Land Assembly; title search)
- Buyer Counseling, Financing & Transaction
- Design, Permitting & Construction



Project Budget: \$3,200,000

Scope of Work:

- Build ten (10) New Single Family Houses
- Vacant Lot Subdivision Development
- Renovation of three (3) Existing Houses
- Homeownership Education
- Down-payment Assistance



College and Career Readiness Program at Melrose High School



Communities
In Schools

Tennessee at Memphis

In schools to help kids stay in school.

Who We Are

Communities In Schools (CIS) is the nation's leading dropout prevention organization, with a ***mission to surround students with a community of support empowering them to stay in school and achieve in life.*** Communities In Schools of Tennessee at Memphis (CISTN@Memphis) is a private 501(c)(3) non-profit affiliate of the CIS national network.

Adhering to the CIS model, staff members support students staying in school and achieving in life by providing for the five basics:

- 1) A one-on-one relationship with a caring adult;
- 2) A safe place to learn and grow;
- 3) A healthy start and a healthy future;
- 4) A marketable skill to use upon graduation; and
- 5) A chance to give back to peers and community. To provide for these five basics and to ensure students are prepared to achieve in life, the CIS model requires inclusion of college and career readiness for the students we serve.

Experience and Impact

CISTN@Memphis has implemented the CIS Model, with fidelity for three years. As a result, all staff are skilled in leading and supervising programs using a data-informed approach to support students/youth in achieving specific goals. CISTN outcomes from 2016-17 demonstrate this commitment and approach. In 2016-17, of the k-11th case managed students served:

- ✓ 95% stayed in school and
- ✓ 87% were promoted to the next grade level.

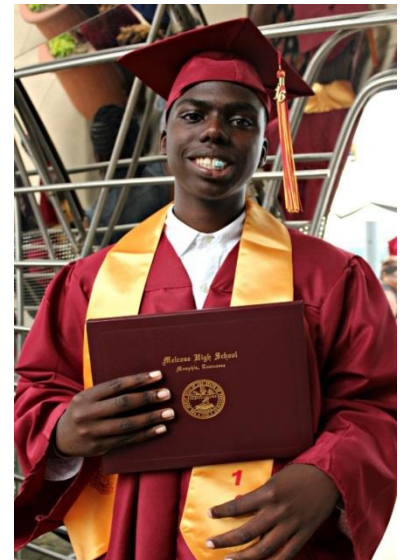
Of the case managed 12th grade students served:

- ✓ 89% graduated

Our Request

In May 2017, CISTN@Memphis was awarded a contract of \$94,410 to provide In-School Youth Services Programming under the Workforce Innovation and Opportunity Act of 2014 with the Workforce Investment Network (WIN). This contact is for two years at \$47,205 each year. The total cost for program implementation is \$114,000 per year. **A grant of \$134,000 for two years (\$67,000/year) will fully fund the workforce development programming at Melrose High School.**

- Salary Support - \$60,300 (45%)
- Program Support - \$33,500 (25%)
- Materials/Supplies - \$20,100 (15%)
- Supportive Services - \$20,100 (15%)



The Issue

Working to build the future workforce of Memphis is complex

- Almost one quarter of all youth 20-24 years old in Memphis not in school nor working
- 75% are living at the poverty level or lower
- 48% do not have a diploma.

The data clearly indicate that youth would benefit from support to help them graduate from high school as well as assistance in the pursuit of their post-secondary endeavors in order to become the workforce of tomorrow.

Population Served

Melrose High School serves a neighborhood that has struggled economically over the past couple decades. Today, at least 99% of the students are African-American and over 92% of students at Melrose come from families that are economically disadvantaged; struggling with the impacts of poverty. The College & Career Readiness Program will focus on serving seniors.

The Response

The core of the CISTN@Memphis College & Career Readiness Program is four-fold:

1. **Work Readiness:** Throughout their 12th grade year in high school, youth will be involved in both group and individual work readiness programs including:
 - Work Readiness Workshops
 - Career Exploration Workshops
 - Workplace Visits
 - Connections to Training Programs
2. **College Readiness:** For youth focused on the college post-secondary path, CISTN will provide the following supports:
 - ACT prep
 - FAFSA night to support timely completion
 - School match consultations
 - Application assistance, including personal essays
 - Independence skills such as budgeting, self-management, personal advocacy, etc.
 - College visits
3. **Summer Engagement:** To prevent summer melt, CISTN will hold regular group and individual events throughout the summer to ensure youth are preparing for college and supported in their post-secondary transitions.
4. **Post-Secondary Support:** As youth transition into their post-secondary opportunities, whether school or work focused, CISTN will continue to provide support to ensure students are able to stay focused and committed to their post-secondary plans.

Anticipated Outcomes/Impact

- ✓ 84% will graduate from high school
- ✓ 81% will enroll in post-secondary educational programs or gain employment
- ✓ 84% will improve their literacy and numeracy skills
- ✓ 85% will improve their social-emotional and work readiness skills

Ultimately, the College & Career Readiness Program is designed to build a stronger future workforce and contribute to breaking the ties of generational poverty.

Evaluation Methods

At the beginning of the school year, individualized goals are developed for each student with the following metrics:

- Attendance rate
- Out-of-school suspensions
- Academic grades/ course completion
- Social-emotional learning assessment