



**Florida Minority Community Reinvestment Coalition
San Diego Minority Community Reinvestment Coalition**

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Annual Report: June 2014-June 2015

BUILDING SUSTAINABLE FLORIDA LOW INCOME COMMUNITIES



***Fighting Poverty
Creating Jobs
Reducing Unemployment***

FMCRC 2014-2015 REPORT

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FMCRC LEADERSHIP

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Our Mission:

The top goal of FMCRC/SDMCRC/SDMCC is to address the rising racial wealth gap in Florida and across our nation.

The Florida Minority Community Reinvestment Coalition (FMCRC) is an organization dedicated towards improving the quality of life for low-income and minority communities in Florida. Understanding that our communities are often unheard in major policy debates, FMCRC works to ensure that the needs of these communities are addressed proactively and positively in major policy discussions. Together with our diverse coalition of over 110 minority organizations, we actively represent these interests with major financial institutions, corporations, educational institutions, special interest associations, and government officials.

FMCRC's view of advocacy and public-policy is that the above programs are all interrelated and should be dealt with through a comprehensive approach. Among the tools that FMCRC will use to achieve its mission are community economic development training, leadership development, community organizing, research, policy-analysis, litigation, negotiation, media relations, traditional civil-rights tactics and education. In essence, FMCRC is an advocacy oriented think-tank that organizes, educates and encourages equitable public-policies for low-income and minority communities of Florida and San Diego.

Mission Statement: Our goal is to empower low-income and minority organizations and communities by attracting investments for community revitalization, health, education, homeownership, employment, and minority entrepreneurship using a holistic advocacy approach.

To identify market-based growth opportunities in minority communities and businesses through community economic development training, research, education, policy development/advocacy and programs that will lead to a paradigm shift in the approach of inner-city community economic development for minority organizations and communities of Florida.

FMCRC is a think tank that organizes, educates and encourages equitable public-policies for minority organizations and communities in Florida that will improve the quality of life utilizing various central programs and projects in partnership with Florida & San Diego minority non profits, such as:

1. Community Reinvestment & Access to Capital for minority led nonprofits and businesses
2. Capacity Building & Leadership Development of Minority Organizations
3. Addressing the growing Racial Wealth Gap
4. Economic Growth, Job Creation and Workforce Development
5. Sustainable development within minority communities
6. Asset building: Building Minority Home and Small Business Equity
7. Development of the For Profit Model For Minority Led & Focused Nonprofits
8. Financial Literacy Education
9. Public Policy Advocacy

Letter from the Chair



Al Pina, Chair

“Compassionate Capitalism- It is not a matter of fairness; it is a matter of economic survival for there is no greater asset than that of human capital”

The Board of Directors of FMCRC & SDMCRC would like to present highlights of FMCRC-SDMCRC activities over 2014-2015. In that there are so many additional projects and activities we have accomplished during this period, we feel it is important to provide you a snap shot of our activities.

Without doubt the record rising racial wealth gap in Florida, California and across our nation is a true thermometer of the lack of racial social justice in our nation. The racial income and wealth gaps are now at levels not seen in 60 years and this is leading to increased unrest, anger and loss of hope in minority low-moderate communities. When a black child in Jacksonville has only a 6% chance of any upward financial mobility (Harvard-Berkeley Study) and minorities account for over 70% of Florida and California poverty, the time has come for immediate change and tough advocacy.

The economic distress of minority communities may be one of the most pressing issues facing the United States. The lack of businesses and jobs fuels not only a crushing cycle of increasing poverty but also crippling social problems, such as drug abuse and crime in our minority communities. The establishment of a sustainable economic base together with employment opportunities, wealth creation, role models, and improved local infrastructure is critical to the future well-being of these communities across Florida and our great nation.

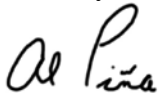
With the recent economic crisis, resources will become more limited in scope and nature for minority communities and businesses. Florida is a state in which minority communities are witnessing decreasing social services, due to budget shortfalls, when such services are needed to be expanded to meet greater social need. This in turn allows poverty, unemployment, crime and drug abuse to take a greater hold on underserved minority communities in Florida. This economic factor hurts all of Florida. Minorities account for over 40% of Florida’s population but account for less than 5% of its GDP. The economic future of Florida and our nation is centered on the fact that the minority consumer, family and business must become a greater economic factor to enable Florida to adequately compete in the regional, national and global economy. But this WILL NOT happen without first increasing both minority home & small business equity which is dependent on adequate access to capital.

To address the serious issues that plague Florida minority communities, there is no doubt that there must be a complete paradigm shift in your view of community revitalization of inner cities. Data conclusively links the overall economic health of all major metropolitan areas to job creation within their surrounding inner cities. This is not more evident than in Florida and the lack of effective job creation resources for minority communities and businesses. This is not a minority issue but a national issue that presses directly to the future of this great country of ours. . How many scientists, teachers, doctors, engineers and so on has this country lost because of loss of hope and dreams?

The key to reversing these negative socio-economic trends in Florida and San Diego minority communities is to import and/or develop inner city community economic development models that can create living wage jobs , increase home & small business equity for minority families. But this must first start at GROUND ZERO where minority led and focused nonprofits are engaging these pressing social and economic issues yet lack adequate resources. My national community economic development experience has shown me that the foundation of the solution must be to develop market based community economic development corporations (CEDC) that are self sufficient. These CEDC's become the engine for neighborhood sustainability and thus the creation of jobs. The fuel for these engines is capital. FMCRC's primary mission is to drive various forms of capital into these communities and businesses that will allow the assets of inner cities to be integrated into the local and regional economies.

Florida and California is in need of a model of collaboration, compassion and tolerance to address these needs. We at FMCRC-SDMCRC are able and willing to become such a partner. All our community leaders ask is for a seat at the table with key banks, political and corporate leaders. We look forward to working with you in this year of need for Florida, San Diego and our nation.

Cordially,



"There are those who say thus is the way of the world....I say NO thus we make it"

"It is easy to sing when one sits upon a perch of privilege as compared to those who are drowning in a sea of neglect"

Al Pina

Chair/CEO: FMCRC

President: San Diego Minority Community Reinvestment Coalition

Board member: San Diego Minority Construction Coalition

Chair-Urban Redevelopment Solutions (A FMCRC Company)

Cell 813-598-6361

www.fmcrc.org www.assetsandhope.org www.theracialwealthgap.org www.SanDiegoMCRC.org

www.SDminorityconstruction.org

FMCRC BIKE GIVE AWAY IN TARGET (NEW GROUND UP HOME BUILDING) EAST TAMPA NEIGHBORHOOD-NOTHING LIKE BRINGING A SMILE TO A CHILD MADE POSSIBLE WITH AFFORDABLE HOUSING DEVELOPMENT PROFITS



Stimulating Minority Community Economic Development

Assets & Hope Initiative: WWW.ASSETSANDHOPE.ORG

A Market-Based Approach To: Revitalization of Florida Minority Low-Moderate Income Communities

In 2009, FMCRC launched a program to address the most pressing issue facing Florida minority communities: the lack of high capacity minority non profits. FMCRC launched the Assets & Hope Self Sufficiency program to provide a best practice model for the creation of self sustaining minority non profits-the Community Economic Development Corporation. The current model for minority non profits is program driven versus the new model that is focused on reducing poverty via job creation:

**WHAT DOES CURRENT FLORIDA
COMMUNITY DEVELOPMENT
CORPORATION MODEL LOOK LIKE
VERSUS COMMUNITY
ECONOMIC DEVELOPMENT
CORPORATION?**



OR



The Community Economic Development Corporation (CEDC) serves as the economic engine for targeted minority low-moderate income communities. The CEDC utilizes both a non-profit corporation and a for-profit corporation (wholly owned by non-profit) to create jobs for distressed communities that will counter both poverty and unemployment. To better demonstrate the impact and effectiveness of the CEDC model, FMCRC launched our market based affordable housing development model (profit oriented) that has resulted in an average home value increase of 32% to over 6500 homes located in minority neighborhoods.

Utilizing a market based business model, the CEDC owns and operates businesses that have a double bottom line: profitability is inseparable from social impact. The parent, non-profit CEDC owns and operates companies. These for-profit businesses not only provide valuable products and services to the community; but they also provide the economic means for the CEDC (non-profit) to sustain its non-profit community-focused entities. This CEDC model utilizes a framework that was developed by TELACU, the most successful CEDC in the United States.

FMCRC Assets & Hope CEDC Framework:

- Utilization of Market Based Community Economic Development Model
- Primary Function: Integration of Inner City Assets (consumption, labor, small business etc...) into Regional Economy
- Utilization of For Profit Model Community Economic Development Corporation (CEDC) (Non-Profit/For-Profit Arms) As Community Economic Development of Target Minority Community
- CEDC serves as “Master” community development mechanism for targeted minority community (Service Area)
- Primary economic development measurements for CEDC: poverty and unemployment rates (Jobs, Jobs, Jobs)
- Primary community economic development focus: small business development-workforce development-community economic development projects

FMCRC Assets & Hope
Community Economic Development Corporation

PRIMARY MISSION:

**COMBAT COMMUNITY DETERIORATION UTILIZING A MARKET BASED COMMUNITY
ECONOMIC DEVELOPMENT MODEL**

Narrative Description of Activities

FMCRC Assets & Hope new Florida Community Economic Development Corporation will utilize a market based community economic development model using local and regional markets to positively affect the economic, environmental, and social dimensions in Florida minority low-moderate income communities . The three areas of activities will be: small business development, workforce development and community economic development. The primary mission is to develop and improve low-moderate income communities and neighborhoods through economic and related development; whose activities and decisions are initiated, managed, and controlled by the constituents of those local communities; and whose primary function is to act as deal maker and packager of projects and activities that will *increase* their constituencies' opportunities to become owners, managers, and producers of small businesses, affordable housing, and jobs designed to produce positive cash flow and curb blight in targeted distressed minority communities.

Activities of an FMCRC Assets & Hope Community Economic Development Corporation may include projects that promote business development, access to capital for local entrepreneurs, real estate development, small business development, commercial revitalization, housing development and other issues that foster the economic growth and development of the targeted communities.

The Assets & Hope market based community economic development model will utilize market forces--profit-seeking businesses and wealth-building individuals and families--to support business formation and job creation, with significant improvements in local environmental conditions and improvements in the social conditions, such as poverty and unemployment. The FMCRC Assets & Hope Community Economic Development Corporation will attract substantial financial investment and business expertise and brings commercial discipline to projects in low-moderate minority communities that will ensure the creation of jobs that will counter rising poverty and unemployment in the targeted communities.

Activity 1: Community Economic Development

Assets & Hope Community Economic Development Corporation will carry out or support community economic development projects designed to improve the quality of life for residents in underdeveloped minority communities.

The Community Economic Development Corporation will carry out activities within a target area that “develop and improve low-income communities and neighborhoods through economic and related development activities that will increase their constituencies’ opportunities to become owners, managers, and producers of **small businesses, affordable housing, and jobs** designed to **produce positive cash flow, sustainability and curb blight** in the targeted community.” Such activities are designed to improve the economic conditions of underserved communities through business, commercial revitalization, low-income housing development and other needed community-based activities. Project activities include, but are not limited to, the following categories of activity types. The activities listed below represent a sample of community economic development activities.

Community Economic Development

- ❑ Strategic community economic development planning activities
- ❑ Needs assessments, cluster analysis and feasibility studies to determine economic development projects
- ❑ Commercial revitalization projects
- ❑ Specific **business development** projects that **create or upgrade jobs** within a targeted area/community
- ❑ Community education and involvement activities that engage the target community in the development process for improving the economic development needs of the community
- ❑ Community-based financing activities and/or projects
- ❑ Wealth-building and entrepreneurship initiatives

To Include: Housing Development

- ❑ Housing development projects within targeted underdeveloped neighborhoods (includes new construction as well as rehab revitalization)
- ❑ Housing counseling and education programs

Planning and Organizational Development

- ❑ Strategic planning and follow-up activities designed to develop and implement long-term plans
- ❑ Planning for project initiatives
- ❑ Organizational development activities leading to increased project activity

Activity 2: Workforce Development

Labor and consumption are the greatest assets for distressed low-moderate income communities. ***Job creation impacts both of these assets (labor-consumption).*** The Assets & Hope Community Economic Development Corporation will utilize a multi-faceted approach which addresses the range of factors impacting on the ability of the workforce to function with maximum results.

Workforce Goals and Objectives:

- Increase the capacity of local leaders, organizations, and schools to create, recruit, and retain businesses and industries.
- Enable communities to identify key stakeholders and to work cooperatively to devise a plan to ascertain community assets to solve workforce-related problems and to strengthen community capacity.
- Strengthen the capacity of individuals to (a) secure employment, (b) re-enter the workforce, and (c) remain employed.
- Support the efforts of schools and businesses as they work together to provide career exploration opportunities for young people preparing to enter the workforce.

The Workforce development component will target programs and policies that promote the mastery of new job-related knowledge and skills, access to employment opportunities, and real jobs. Workforce development programs will help support a range of strategic objectives—from enhancing economic growth to targeting specific industry clusters that will lead to increased job creation for targeted Florida minority and underserved communities.

FMCR Utilizes Cluster Analysis As Foundation To Identify Target Job Clusters:

Sample ICIC Cluster Analysis For Liberty City area:



Activity 3: Small Business Development

Small businesses are the key to job creation in Florida minority low-moderate income communities. Access to capital and technical assistance are the major obstacles for small businesses located in Florida minority low-moderate income communities. The Assets & Hope Community Economic Development Corporation will become a bridge to these overcome these obstacles to the creation of jobs in targeted minority communities.

The Assets & Hope Community Economic Development Corporation will provide technical assistance and access to capital to Small Businesses located within the targeted communities to encourage and promote the hiring of low income residents within the targeted community. The Community Economic Development Corporation will facilitate the success of small businesses in targeted community through business management counseling and training, resulting in economic impacts such as the creation and retention of jobs, increases in sales and profits and new business starts.

OVERVIEW OF FMCRC CEDC MODEL AS APPROVED BY IRS:



**Florida Minority Community Reinvestment Coalition
Urban Redevelopment Solutions, Inc. (A FMCRC Company)**

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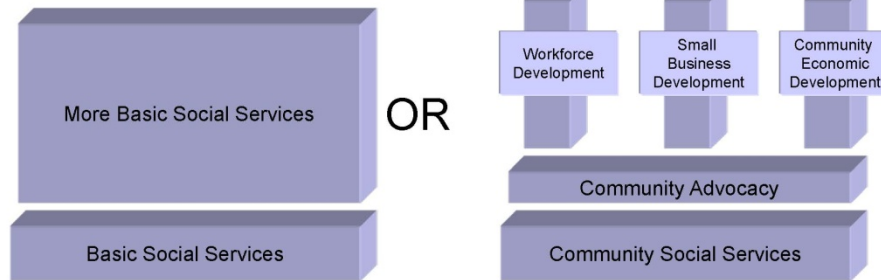
A New Minority Community Economic Development Model

To Create A Paradigm Shift
For Community Economic Development Of Low And Moderate Income
Communities

For Profit Based Non Profit
Community Economic Development Corporations

2

WHAT DOES CURRENT COMMUNITY DEVELOPMENT CORPORATION MODEL LOOK LIKE VERSUS COMMUNITY ECONOMIC DEVELOPMENT CORPORATION?

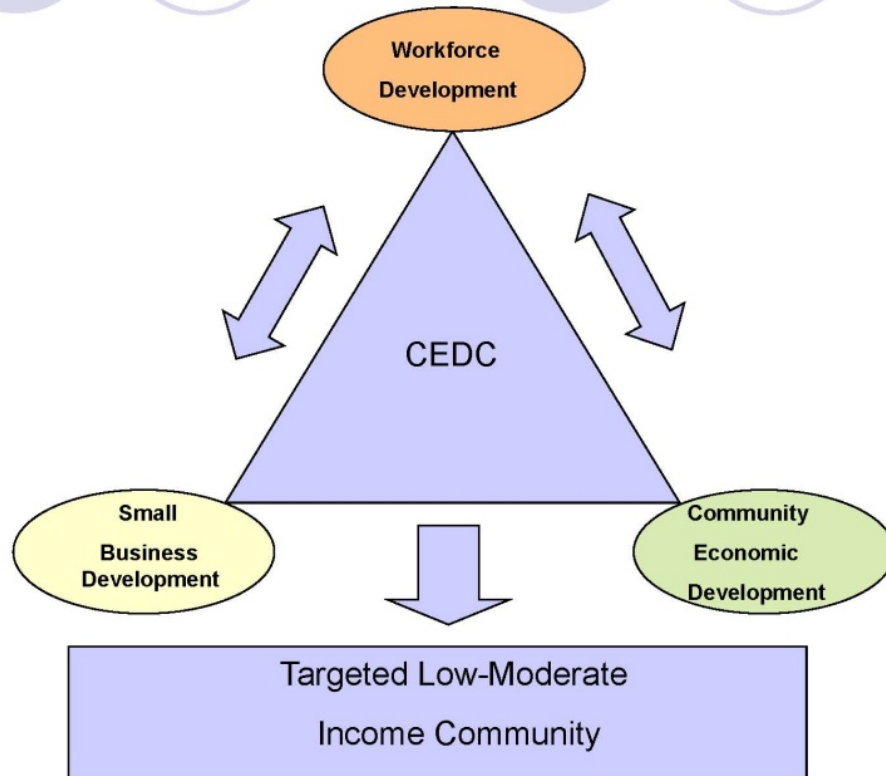


CEDC
The Master Community Economic Development Engine
-For Targeted Minority Low-Moderate Income Community

- Utilization of Market Based Community Economic Development Model to create jobs in target community
- Primary Function: Integration of **Inner City Assets** (consumption, labor, small business etc...) into Local and Regional Economy
- Utilization of For Profit Model Community Economic Development Corporation (CEDC) (Non-Profit/For-Profit Arms) As Community Economic Development of Target Minority Community
- CEDC serves as “**Master**” community development mechanism for targeted minority community (**Service Area**)
- Primary economic development measurements for CEDC: poverty and unemployment rates (**Jobs, Jobs, Jobs**)
- Primary community economic development focus:
small business development-workforce development-community economic development projects (housing, light industrial, commercial etc...)

Market Based

Community Economic Development Corporation (CEDC)
"Integration of Inner City Assets into Regional Economy"



5

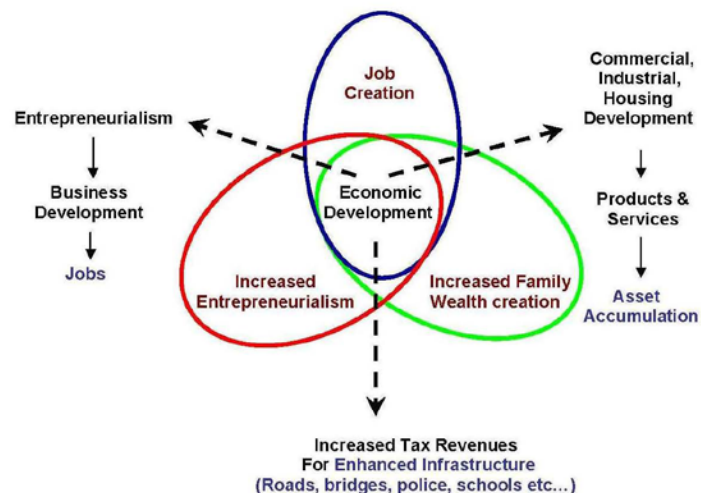
Market Based Community Economic Development

- To address poverty, create wealth
- Wealth is created by investing in assets
- The economic mechanism for asset investment is the **MARKET**
- Therefore, to increase wealth in poor distressed communities, expand **market** activity to the assets of those communities
- Utilization of a **market** based community development corporation

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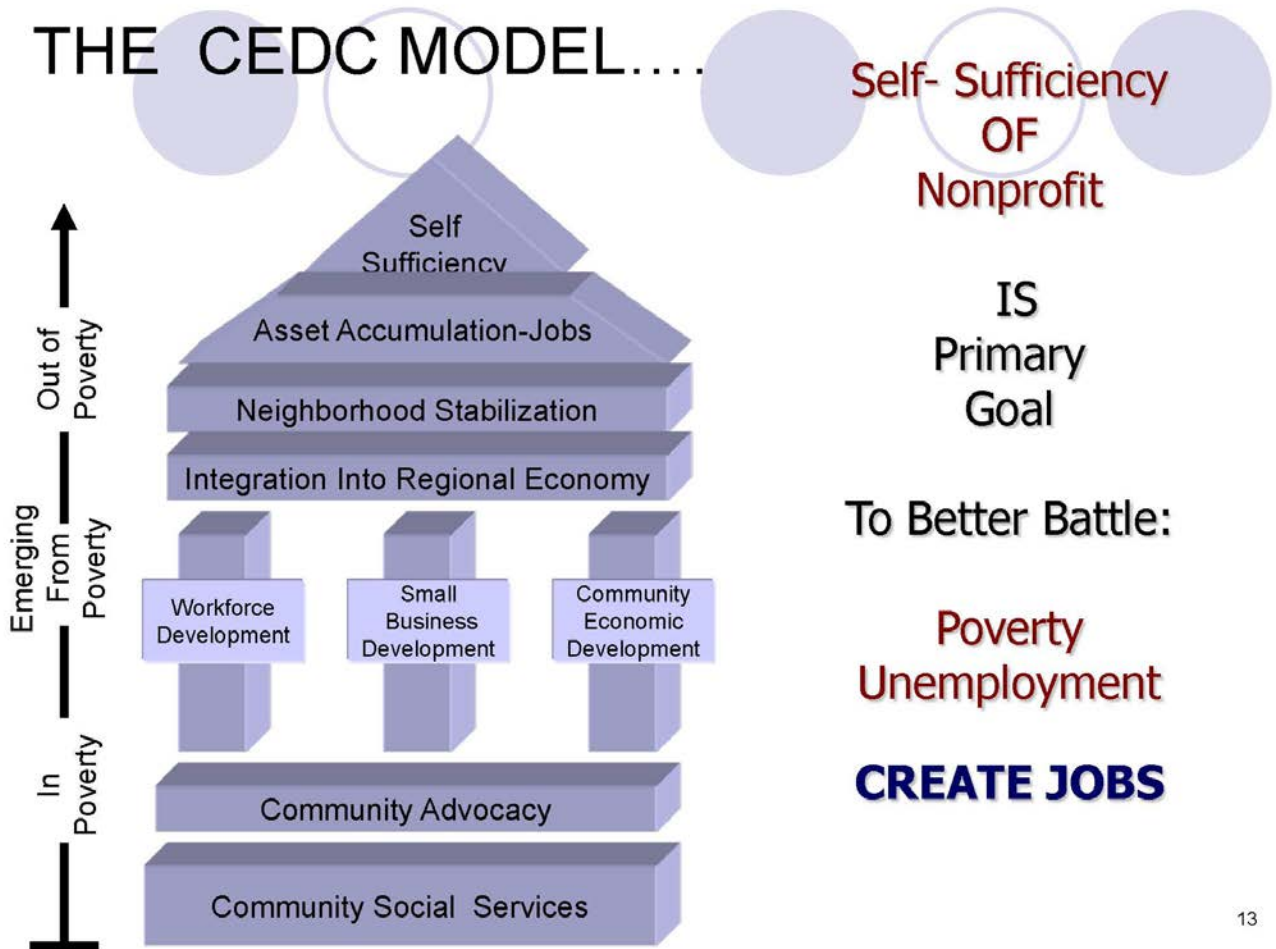
Tax Revenue: Build Inner City Infrastructure

BENEFITS FOR TARGETED LOW-MODERATE INCOME COMMUNITIES



10

THE CEDDC MODEL....



13

FMCRC DEMONSTRATES HOW TO ENGAGE, IMPLEMENT & EXECUTE THE PROFIT ORIENTED CEDC MODEL WITH OUR MARKET BASED AFFORDABLE HOUSING DEVELOPMENT MODEL

FMCRC REO & Housing Development Program:

FMCRC has developed a best practice REO and Market Based Affordable Housing Development model that is being taught to Florida minority organizations (soon California) that can have opportunities to stabilize neighborhoods while producing much needed income that can be utilized to establish or expand nonprofit programs & services. The FMCRC model is intended to provide minority led and focused organizations an opportunity to: create incremental income streams; provide affordable housing opportunities to minority families and the creation of job skills for low income individuals. The following is an overview of the FMCRC REO & MARKET BASED AFFORDABLE HOUSING DEVELOPMENT PROGRAM:

- 1) Client/Customer is NOT the buyer but the entire LMI neighborhood and area
- 2) Focus on lifting home values (home equity) for minority home owners to address growing Racial Wealth Gap for minorities
- 3) Acquisition of REOs or lots for ground up housing
- 4) REO or lot to be located in Minority Low and Moderate Income community
- 5) Housing project conducted by nonprofit utilizing a market based model (profit)
- 6) Demolition of distressed REO and construction of ground up affordable homes
- 7) Target 25% increase in home values for LMI area of construction
- 8) Target an annualized ROI of no less than 30%



DESIGN
ELECTRICAL
DEMOLITION
DRYWALL
FLOORING
CEILINGS
CABINETS
PAINTING
PLASTERING
MASONRY
CONCRETE
ROOFING
PLUMBERS



FMCR Urban Redevelopment
REO Program:
Creating Jobs-Building Hope

Re-Building Homes For HOPE

Creating Jobs In LMI Communities From The Ground Up



www.fmcr.org



**FMCR Market Based (Profit Oriented) Affordable Housing Development Model
Sample Construction/Finished Homes:**

Average Increase of LMI Neighborhood/Area Home Values After Sale of FMCR Home: 38%

Number of LMI Homes Impacted By Increased Home Values From FMCR Homes: 6850

OVER 60 HOMES BUILT & REBUILT IN PAST 29 MONTHS BY FMCR



































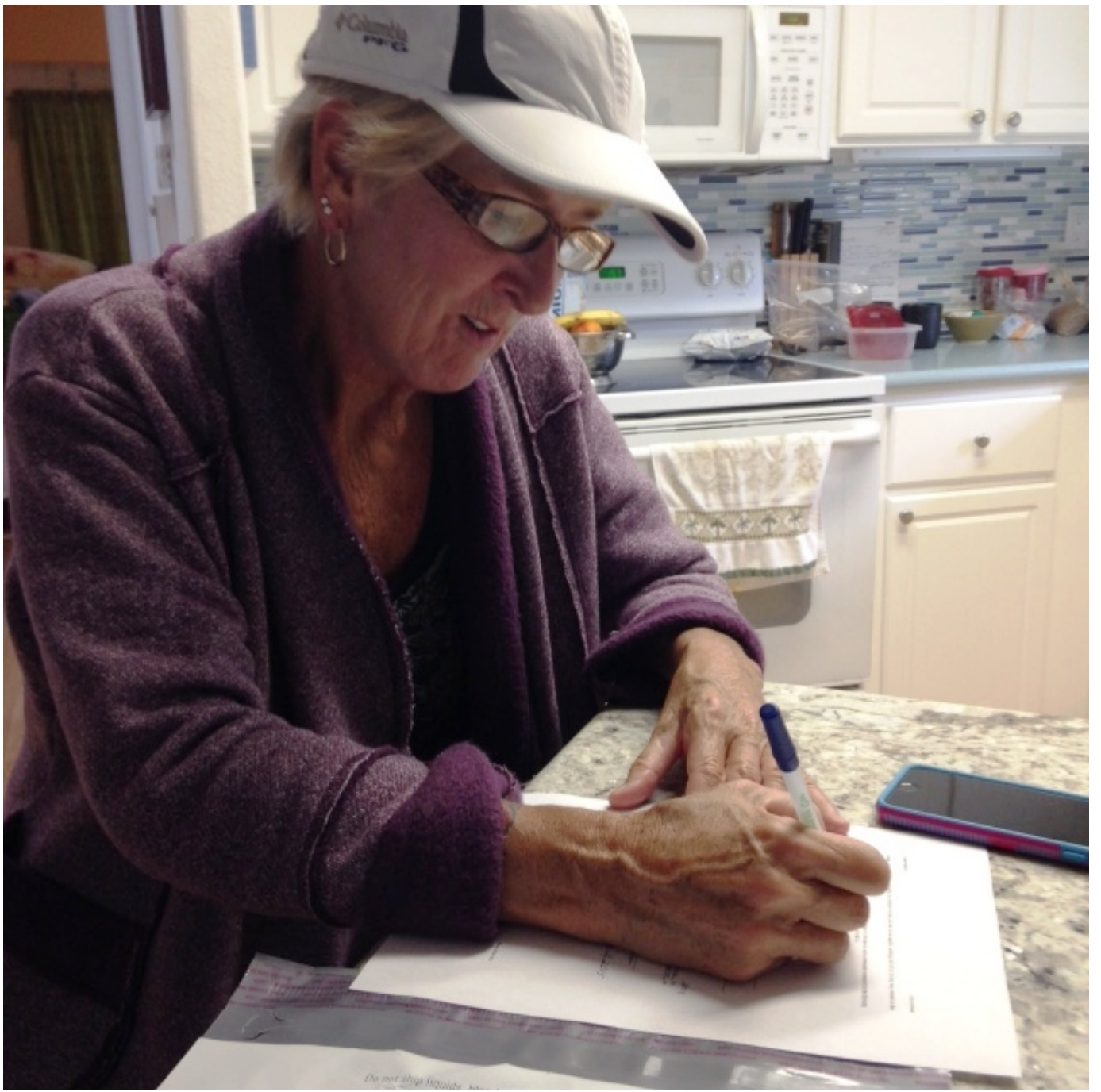




**FMCRC Affordable Homes
Diversity of Home Buyers:
Veterans-LGBT-Single Mothers-Seniors-Minorities:
Sample Pics of Some FMCRC Home Buyers:**









CREATING JOBS & BUILDING SKILLS



REBUILDING REO'S



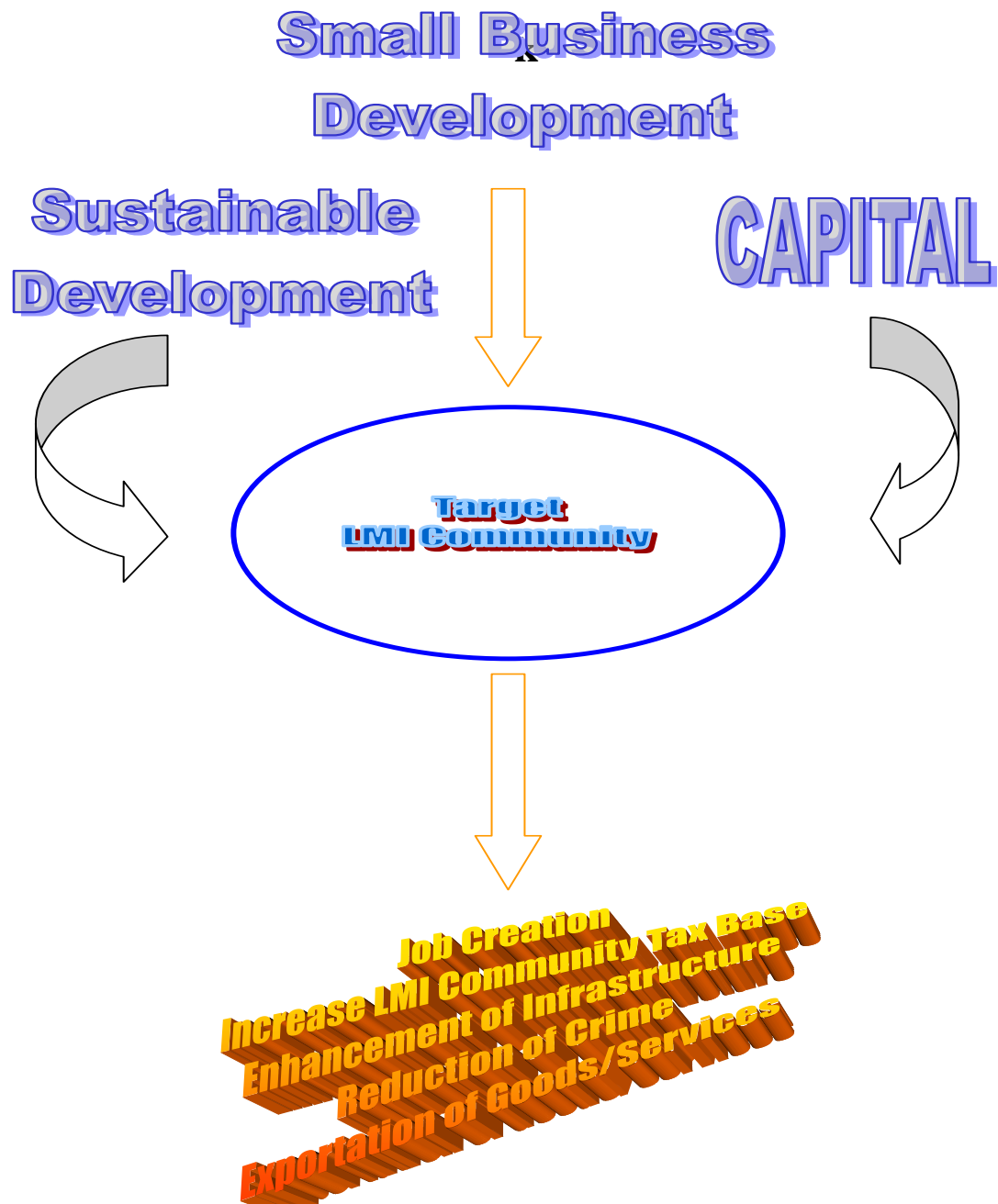
BEFORE

AFTER



FMCRC ASSETS & HOPE
WWW.ASSETSANDHOPE.ORG

Community Economic Development For Profit *Holistic* Approach



San Diego Minority Community Economic Development:

FMCRC Launches “San Diego Minority Construction Coalition & San Diego Minority Community Reinvestment Coalition” to address the fast rising Racial Wealth Gap in California. Focus is on increasing minority home and small business equity at the newly opened “Racial Wealth Gap Center in downtown San Diego:







Contratistas minoritarios inician coalición para hacerle frente a barreras de trabajo



Al Piña, uno de los fundadores de la Minority Construction Coalition. Fotos: El Latino San Diego



Tras la recesión y crisis hipotecaria, miles de contratistas en Estados Unidos se han encontrado con muchas barreras de dinero. Los bancos no fácilmente les proporcionan préstamos para financiar proyectos de construcción, y por esta razón pierden contratos que crean múltiples oportunidades de empleo.

Esto es alarmante porque la industria constructora es la base para la creación de empleo para las minorías que a su vez están luchando contra la pobreza.

Para ayudar a contratistas minoritarios, con sede en San Diego, a progresar dentro de su industria, oficialmente se la lanzó la Minority Construction Coalition el 29 de octubre, y se ha dado la tarea de ayudarlos a obtener un mayor acceso a contratos y capital.

"Sin capital no pueden ir tras trabajos", explicó Al Piña, uno de los fundadores de la coalición.

"Muchas compañías prefieren contratar a compañías grandes porque ellas sí tienen el capital, los fondos necesarios para iniciar

el proyecto".

José Mireles, de la Asociación de Constructores Latinos de San Diego (IBIA por sus siglas en inglés) y parte del grupo fundador de la Minority Construction Coalition, comentó que por fin se le hará frente a este problema, el que ha impedido a contratistas minoritarios hacer crecer sus negocios.

"San Diego sigue construyendo, pero no está siendo construido por nuestros empresarios", señaló.

"La inversión no va a nuestros contratistas", agregó.

Uno de los primeros pasos en solucionar este grave problema fue conectarse con bancos comunitarios, explicó Piña, para desarrollar financiamiento específicamente para las empresas de construcción unidas a la coalición.

Los bancos proveerán líneas de crédito a estos contratistas, desde 10 mil a un millón de dólares, dijo Piña.

Otro paso es tener reuniones con principales líderes públicos y privados que podrían ayudar a crear oportunidades para con-



José Mireles de la Asociación de Constructores Latinos de San Diego firma un tratado de la Minority Construction Coalition el 29 de octubre.

tratos.

Y con el fin de capacitar a los contratistas, miembros de la coalición, Piña informó que tendrán talleres y clases, incluyendo educación financiera, contabilidad y de cómo establecer un negocio.

Otras organizaciones involucradas en la fundación de la coalición son: California Community Builders, Puerto Rican Coalition, National Bank Contractors As-

sociation, Florida Minority Community Reinvestment Coalition y National Hispanic Construction Association.

Las instalaciones de la Minority Construction Coalition están en el centro de San Diego, en 345 15th St. Informes adicionales al (619) 481-7624.

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Let's Do Business Florida

FMCRC conducted its annual Florida minority community economic development summit: Let's Do Business Florida. The primary purpose of the annual summit is to provide a venue to develop a framework for further community economic development activities in Florida low and moderate income communities to include but not limited to: increasing minority entrepreneurs, promoting affordable housing, community economic development best practices, job creation, work force development and community reinvestment activities by Florida financial institutions. The following are some highlight photos of the Let's Do Business Florida & Summit:



Advocacy

A major component of the FMCRC mission is continued advocacy for resources and capital that is targeted to minority low-moderate income communities, organizations and businesses. A major component of the advocacy is conducted in board rooms and Washington D.C. The following are snapshots into the Advocacy of FMCRC:

FMCRC Delegates Meet With Federal Reserve Board of Governors:



FMCRC Delegation Meet with Congressman Grayson in Orlando:



FMCRC Chair Meets With Congressional Black Caucus Chair Barbara Lee:



FMCRC Delegates Prepare To Meet With U.S. Treasury Secretary:



FMCRC Delegates Prepare For Meeting At White House:



FMCRC Delegates Meet With Justice Department Officials:



FMCRC Delegation Meet with Congressman Grayson in D.C.:



FMCRC Chair Al Pina Meet with Wells Fargo CEO Stumpf:



Other Key DC Advocacy Meetings Including with SEC Chair:



FMCRC SMILES FOR KIDS PROGRAM:

FMCRC utilizes a portion of profits to purchase toys and furniture for low-income children. FMCRC has adopted the children's ward at Tampa General Hospital to provide these ill children toys to bring a smile on their faces. FMCRC also has begun to adopt LMI neighborhoods to provide these children bikes & toys. The key principal is to give for no other reason than to give.

The following pics are from one of the bike & toy events in Southeast Tampa:









FREE TO ATTEND



OPEN TO ALL
OF SEMINOLE
HEIGHTS!

Annual Homemade Ice Cream Contest Saturday, June 13th, 10:30am-2pm

Giddens Park Picnic Pavilion - 5202 N 12th St
(Corner of 12th and Giddens)

- Water Games
- Horseshoes
- Hotdogs
- Sidewalk Chalk Contests
- Badminton
- Homemade Ice Cream
- Volleyball
- Sack Races
- Sunday Bar

... and so much more!

AWESOME PRIZES FOR THE KIDS! INCLUDING BICYCLES AND TOYS!

(Prizes will be given out to different age groups for games and contest)

Prizes generously donated by:
Florida Minority Community Reinvestment Coalition



www.fmcrc.org
Rebuilding Neighborhoods

**HAVE A WINNING
ICE CREAM RECIPE?**

EMAIL TO ENTER THE CONTEST:
STANTAMPA@OUTLOOK.COM



Toys Headed to Tampa General Hospital:



One of the Beautiful Children Who Receives Toys at Hospital:



One of the Low Income Children Who Received a New Bedroom Set:
Jayden Loves His New Bed and Toys

