Financial Opportunity Centers Serve Petersburg and Northside Residents

Petersburg's first Financial Opportunity Center (FOC) opened its doors in February and Richmond’s second FOC opened in early March. The Petersburg FOC, named Pathways Works, is housed at Pathways, a nonprofit that helps people with employment, good health and community revitalization. Richmond’s second FOC is located on the Northside and housed by Ways to Work, a program run by the nonprofit Human Kind that provides low-interest car loans to working families.

Both FOCs had quiet openings to make sure everything was in place to run smoothly. Both will hold public ceremonies in May.

"The program works best when we give them time to work out the operational kinks," said Ebony Walden, the Virginia LISC FOC program manager.

FOCs, a national LISC model, are career and personal finance service centers that help low- to moderate-income people build smart money habits and focus on their financial bottom line.

And they are proven to work. "FOCs are effective because they bundle financial services and provide them all in one location," said Walden. Data from a research report shows that of the individuals who accessed the integrated set of services at FOCs, 74 percent found jobs, 78 percent remained in those jobs and 76 percent increased their incomes.

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Financial Opportunity Centers Petersburg, Northside Continued

The Petersburg FOC, Pathways Works, was the second FOC to open in Virginia. The Garland and Agnes Taylor Gray Foundation and the United Way of Greater Richmond and Petersburg are helping to support Pathways Works. It is run by a Financial Coach, Ron Brown and an Employment Coach, Angel Ampey and overseen by Juanita Epps, CEO of Pathways. A college intern will also be brought on board to help out with the center. Ampey and Brown have been busy getting the word out and conducting orientations each week on Wednesdays.

"There is a severe need for a program like this in Petersburg," said Brown. "So when we went out and distributed flyers around town, everywhere we went we were received very well."

"Our goal is to have 100 clients enrolled by February of 2017, and we are already on our way to reaching that goal," said Epps.

For more information on Pathways Works, contact Juanita Epps at jepps@pathways-vr.org or at 804-862-1104 ext. 311.

The Northside FOC, formally known as Humankind Financial Opportunity Center, is the third to open in Virginia and is supported by Virginia LISC, the Robins Foundation, Wells Fargo and SunTrust Bank.

The program has already enrolled 30 clients to receive services. "Humankind is very excited about opening the Financial Opportunity Center with Partnership for Families," said Mary-Winston Deacon, Humankind Director of Financial Services. "We look forward to our partnership with Virginia LISC as we continue to serve the Richmond community."

For more information on Humankind FOC, contact Shanika McClelland at smcclelland@humankind.org or at 804-888-8226.

Greater Fulton’s FOC has been in full swing for two years at the Neighborhood Resource Center. Virginia LISC launched a pilot program in partnership with United Way, who provided a $65,000 grant, and Richmond’s Center for Workforce Innovation to work intensely with 20 public housing residents on financial stability services at Greater Fulton’s FOC.

"We started canvassing the Richmond Redevelopment and Housing Authority’s public housing in the Greater Fulton community in September," said Ashley Patrick, the Financial Coach for NRC’s FOC, called NRC Works. She said they then opened up the program to Greater Fulton residents, and now have 11 clients enrolled.

"The change is scary for a lot of people who have become used to their situation," said Patrick. "But the clients we have in the program are extremely motivated and highly engaged."

For more information on NRC Works, contact Ashley Patrick at Ashley.pat@nrccafe.org or at 804-864-5797

High School Students Volunteer on Northside during Service Week

St. Christopher’s and St. Catherine’s schools may be located in the West End area of Richmond, but the first week in March, a group of students from both schools could be found in Richmond’s Highland Park neighborhood on the Northside.

The students spent part of the week volunteering with Virginia LISC partner, Storefront for Community Design. They picked up trash along Shockoe Creek and helped create an anti-littering campaign for the neighborhood.

“We had a really great group of students who were not only willing to put in the time, but were also creative in thinking of ways to help," said Asha Bandal, the St. Christopher’s Sophomore Chair and leader of the Northside volunteer effort.

The volunteer week was how these group of students spent their X-term, a week-long service term that St. Christopher’s and St. Catherine’s students participate in every year. Students have the opportunity to pick the service project they want to work on for the week from a variety of options led by different faculty.

“I had talked to Ryan Rinn at Storefront about doing something on the Northside,” said Bandal, “And of course he came up with some great ideas right off the bat.” Storefront for Community Design and Virginia LISC are partnering together on a commercial revitalization project in Highland Park around the Six Points area.

Keeping trash off the streets is vital to the revitalization because it shows that businesses and neighbors are invested in their corridor.
SEED Business Brings Revitalization to Venable Street

The SEED business, C. Alexander’s Cleaners, sits on an unassuming block of Venable Street in Richmond’s Church Hill neighborhood. To the left stands a corner quick market and to the right, a row of houses, one undergoing renovations.

But C. Alexander’s Cleaners is what catches the eye, with its plate glass windows, fresh paint job and welcoming signage, beckoning the common passerby to take a second look.

“I had a vision for this space,” said owner Marian Fields. “I would pass this building on my way to work at the Richmond Police Department and think, there is my retirement plan.”

When Fields bought the building from the previous owner, it needed a lot of work in order to convert it to a dry cleaning business. She renovated it herself—and having grown up with a father who was a carpenter by trade—she did a fantastic job. The space is as quaint inside as it is out.

The $15,000 in SEED funding that Fields received will go to an awning with C. Alexander’s Cleaners written across it, an AC unit, a sewing machine for alterations and marketing materials.

The awning will not only help Fields attract more customers, but the name across it will also serve as a reminder of her father, for whom she named the business.

“He was my inspiration in owning my own business and doing the renovations myself. I learned so much from him,” she said.

His presence is all around in the shop, from the name of the business to the picture of the two of them on her handmade countertop.

Fields also put other family touches in her shop—sewing machines from women in her family and an antique bar from which she hangs a sign. These touches give a unique feel.

Another unique aspect of C. Alexander’s cleaners is that it is an eco-friendly dry cleaners.

“When I started researching about dry cleaning, I learned that some of the chemicals used in the process can be really harmful for you, and I thought well if they are harmful to me, they can’t be all that good for the clothes either,” said Fields.

So she decided to go with an eco-friendly business model that uses a water purification process, rather than chemicals to clean the clothes.

Customers love the eco-friendly aspect. When Fields celebrated the one year anniversary of the business on March 16, she was inundated with gifts from loyal customers who love having an eco-friendly dry cleaners right around the corner.

“I now know so many more people in the neighborhood than I ever would have from just living here for 20 years,” she said. “It’s amazing how having a local business will do that.”

C. Alexander’s Cleaners is one of 12 businesses that received SEED grants in 2015. The five-year-old SEED program is a partnership between Virginia LISC, Bon Secours and Capital One to bring local business to the 25th Street and Nine Mile corridor of Church Hill. To date, 27 businesses have received grants.

“All it takes is one business to pop up on a block, then one more business and a renovated house, and all of a sudden, your block has completely changed,” said Fields.
LISC Volunteers
Affordable Housing Awareness Week falls on April 24-30 this year. Each year, residents from across the Richmond region look forward to Affordable Housing Awareness Week, when more than 500 volunteers put on t-shirts instead of office clothes to participate in a volunteer-driven event that makes a difference for hundreds of members of our community. Participants in this spring tradition include the local businesses whose employees volunteer at worksites, the nonprofits that are building and repairing homes, and most importantly, our neighbors in need who often work side by side with volunteers.
This year Virginia LISC and our Local Advisory Committee will be celebrating Affordable Housing Awareness Week by volunteering in Richmond’s Highland Park neighborhood with partner Storefront for Community Design on Friday, April 29.

Apartment Renovations Complete
The renovations are complete on Virginia Supportive Housing’s 39-unit apartment building located on Hull Street. VSH converted a former Budget Motel into apartments 15 years ago and started renovations last year. Virginia LISC provided a $3.3 million construction loan to VSH for the renovations, which included widening the existing building to make the units more accessible for those with disabilities. Five of the apartments will be made fully handicap accessible with roll-in showers, roll-under sinks and front controls for ranges. VSH provides transportation and case management services for residents in these apartments.
“With this project, we needed a partner who could step in on short notice when another lender was unable to move forward, and LISC was able to do that,” said VSH Executive Director Allison Bogdanovic. There will be a ribbon cutting at Studios II on April 27, 2016 to celebrate the completion for the renovations.

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