



HOUSE of REPRESENTATIVES

STATE OF MICHIGAN

Appropriations Requests for Legislatively Directed Spending Items

1. The sponsoring representative's first name:
David
2. The sponsoring representative's last name:
Martin
3. The cosponsoring representatives' names. All cosponsors must be listed. If none, please type 'n/a.' A signed letter from the sponsor approving the co-sponsorship and a signed letter from the member wishing to co-sponsor are required. Attach letters at question #9 below.
Rep. Joe Tate (District 9)
Rep. Jasper Martus (District 69)
Rep. John Roth (District 104)
4. Name of the entity that the spending item is intended for:
Communities First, Inc.
5. Physical address of the entity that the spending item is intended for:
1112 W Bristol Rd. Flint, MI 48507
6. If there is not a specific recipient, the intended location of the project or activity:
Genesee, Wayne, Saginaw, and Ingham Counties
7. Name of the representative and the district number where the legislatively directed spending item is located:
HD 1 (Rep. Carter), HD 9 (Rep. Tate), HD 4 (Rep. Whitsett), HD 16 (Rep. Young), HD 17 (Rep. Pohutsky), HD 5 (Rep. Weiss), HD 8 (Rep. Scott), HD 7 (Rep. Myers-Phillips), HD 12 (Rep. Edwards), HD 67 (Rep. Green), HD 68 (Rep. Martin), HD 69, (Rep. Martus), HD 70 (Rep. Neeley), HD 74 (Rep. Hope), HD 77 (Rep. Dievendorf), HD 94 (Rep. O'Neal), HD 97 (Rep. Bierlein)
8. Purpose of the legislatively directed spending item. Please include how it provides a public benefit and why it is an appropriate use of taxpayer funding. Please also demonstrate that the item does not violate Article IV, S 30 of the Michigan Constitution.

The Communities First, Inc. (CFI) Family Mobility Savings Program is a multi-layered approach to financial literacy and independence that has been in existence since 2023. The purpose of this program is to connect financial literacy and educational opportunities to financial support that allows individuals and families to build true, long-term financial security and establish healthy financial goals and practices.

Through a multi-layered approach, this program does the following:

- Supports the establishment of a relationship between participants and a traditional banking institution
- Provides financial incentives for tasks designed to improve economic security
- Deposits funds into a savings account for the participant, building their ability to have an emergency savings account and prepare for unexpected expenses
- Supports for family emergencies, opportunities to customize goals and referrals to needed resources
- The coaching component inspires participants to achieve goals and holds them accountable

This program aligns directly with the stated goal of the Temporary Assistance for Needy Families (TANF) program which states that funded activities should work to, “End the dependence of needy parents on government benefits by promoting job preparation, work, and marriage.”

By investing in independent financial literacy, establishing a formal banking relationship with banking institutions, supporting community members through challenging moments in their life and supporting the creation of emergency savings, this program sets up participants for success independent of further public assistance. Fully funding this program, which has been historically restricted to families in the Detroit area, would allow CFI to expand this work to other metro areas across Michigan.

Existing and potential banking partners include One Detroit Credit Union, Fifth Third Bank, and ELGA Credit Union. Past financial partners have been the United Way of Southeastern Michigan, and CFI has received commitments from other funders to support future stages of this work. We are confident in the ability of this program to build a larger coalition of private supporters to leverage public action.

This program’s public benefit is that participants are both more psychologically and financially able to handle a financial emergency, something that occurs regularly throughout the life of many Michiganders. Additionally, beneficiaries are less likely to need to rely on public assistance when they can be more financially independent.

9. Attach documents here if needed:

Attachments added to the end of this file.

10. The amount of state funding requested for the legislatively directed spending item.

5000000

11. Has the legislatively directed spending item previously received any of the following types of funding? Check all that apply.

["Private"]

12. Please select one of the following groups that describes the entity requesting the legislatively directed spending item:

Non-profit organization

13. For a non-profit organization, has the organization been operating within Michigan for the preceding 36 months?

Yes

14. For a non-profit organization, has the entity had a physical office within Michigan for the preceding 12 months?

Yes

15. For a non-profit organization, does the organization have a board of directors?

Yes

16. For a non-profit organization, list all the active members on the organization's board of directors and any other officers. If this question is not applicable, please type 'n/a.'

Board Chair: Jason Paulateer - President/CEO: Glenn Wilson - Member: Carma Lewis - Member: Kathryn Moeller - Board Secretary: Tiffany Hughes

17. "I certify that neither the sponsoring representative nor the sponsoring representative's staff or immediate family has a direct or indirect pecuniary interest in the legislatively directed spending item."

Yes, this is correct

18. Anticipated start and end dates for the legislatively directed spending item:

One-time request spent over three years - 2026-2028

19. "I hereby certify that all information provided in this request is true and accurate."

Yes

Communities First, Inc.

Empowering People, Building Communities



Who We Are

- **Communities First, Inc., (CFI) is 501(c)3 non-profit community development corporation**
- **Founded in Flint in 2010**
- **Guided by equity, innovation and collaboration**
- **Responding to immediate community needs**
- **Prioritizing health and human-centered design**

Our Mission

**To build healthy, vibrant communities
through economic development, affordable
housing, and innovative programming.**

Our Impact

- **Serving Michigan and Indiana**
- **Approximately 35,000 individuals served annually**
- **Over 500 units of safe, affordable housing**
- **Generated more than \$100 million in community investments**
- **250 team members volunteer 5,000+ hours**



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OUR MISSION:

TO BUILD HEALTHY, VIBRANT COMMUNITIES, THROUGH ECONOMIC DEVELOPMENT, AFFORDABLE HOUSING, AND INNOVATIVE PROGRAMMING.

MOTTO:

EMPOWERING PEOPLE, BUILDING COMMUNITIES

ECONOMIC MOBILITY

FINANCIAL
EDUCATION
SMALL BUSINESS
CONSULTING
WORKFORCE
DEVELOPMENT
SUPPORTIVE
SERVICES

EQUITABLE REAL ESTATE DEVELOPMENT

AFFORDABLE
HOUSING
COMMERCIAL
DEVELOPMENT
HISTORIC
PRESERVATION
HEALTHY BUILT
ENVIRONMENTS

ENGAGED COMMUNITIES

RACIAL & SOCIAL
JUSTICE
VOLUNTEERISM
ARTS & CULTURE
CIVIC
RESPONSIBILITY

FOUNDATIONAL PRINCIPLES

Human-Centered
Equity Driven
Agile & Dynamic

2 Generational, Family Approach
Trauma Informed
Environmental Justice
Narrative Change

Empowerment
Community Voice
Results Oriented

Social Determinants
Of Health
Wealth Building

Economic Mobility

Financial Literacy, Resiliency, and Small Business Support

Economic Mobility

- CFI strives to meet individuals and families where they are
- Utilizing a trauma-informed and two-generational approach
- Proven model supports families secure basic needs helping them to become financially stable and ultimately empowered
- Economic programming includes financial education, career training and certification, small business support, CDFI funding, supportive services, and family mobility coaching.

Family Mobility Saving Program

- Helps households meet their immediate needs while simultaneously setting the foundation for their financial futures through financial literacy education.
- CFI supports participants in opening a bank account, engagement with Family Mobility Coaches, and the creation of personal action plans to help them reach their personal and professional goals.
- CFI then makes deposits to build an emergency savings account based on program participation to encourage savings.

Family Mobility Saving Program

- Served more than 65 community members since 2023
- Over \$70,000 in contributions towards savings goals
- Over \$28,000 provided in wrap around support
- 872 activities completed to support financial empowerment, housing security, personal growth and future goals



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FAMILY Mobility SAVINGS PROGRAM

We need your help! Communities First, Inc. is working on a program to strengthen the community and build wealth. Your feedback will ensure the successful launch of our Family Mobility Savings Program.

REQUIREMENTS ARE:

- 01  LIVE IN DETROIT
- 02  BE AT LEAST 18 YRS OLD

COMPLETE OUR 5 MINUTE SURVEY AND BE ELIGIBLE TO RECEIVE \$25!

Find the survey at tinyurl.com/FMSP25

QUESTIONNAIRE

COMMUNITIESFIRSTINC.ORG



Family Mobility Saving Program

Data collected from participants:

- 93% gained additional skills or knowledge as a result of this program.
- 87% reported making positive changes to their financial habits as a result of this program.
- How often did you connect with a member of the CFI Team? 40% weekly, 33% every other week, 13% monthly, 13% daily.
- 100% indicated that they would recommend the program to others.
- 41% made no withdrawals from their emergency savings account.
- 19% made personal deposits beyond the contributions of the program totaling \$10,588.
- 94% of the accounts analyzed have funds remaining in the account.

Family Mobility Saving Program

Sample Activity Matrix

Activity
Attend Welcome Session
Complete Agreement Form
Complete financial survey
Complete one-one-one with Family Mobility Staff
Selected action plan goals/activities to be completed
Attend Vision Board Session
Create Vision Board
Goal 1: Ensure access and availability to all vital documents for household <ul style="list-style-type: none"> • Birth certificates • State IDs • Social security card • Vaccination records (for kids) • W2s, 1099, etc. • Tax Returns
Pull Credit Report
Run background check & National Sex Offender List
Locate a safe spot at home to keep vital documents
Goal 2: Secure and maintain affordable, safe, secure housing <ul style="list-style-type: none"> • Paying less than 30% of income towards housing (discussion roll into budget) • Safe housing checklist (pests, mold, working plumbing and electrical) • Housing Paperwork (lease, deed, eHoustc.)
Goal 3: Identify and pursue education, training opportunities that will benefit each family member
Bonus: Attend CFI SMTMD Session!
Complete 2 modules in Next Job (ie interview skills, personality assessment)

Family Mobility Saving Program

Sample Activity Matrix

Activity
Complete 2 modules in <u>MoneySmart</u>
Bonus: Get taxes completed at a VITA site
Update Resume
Write Cover Letter
Research and apply for 3 jobs OR research and apply for professional certifications
Goal 4: Establish banking relationship with 1DCU and evaluate current financial status
Learn About 1DCU
Open account with 1DCU
Optional: Set up direct deposit for 1DCU account
Create Budget
Evaluate Budget
Goal 5: Identify and pursue employment opportunities that pay a living wage
Complete pilot exit survey
Check-Ins (to fit in flexibly approximately 24)
Goal 6: Reach your personal and professional goals!
Goal 7: Reach your personal and professional goals!

Family Mobility Saving Program

Proposed Structure:

- Eligibility:
 - People over the age of 18
 - At or below the area-median income for your household
- Participants to be split into two cohorts
- Cash incentives of \$300/month for goal attainment in Year 1, \$350/quarter for maintenance/support in Year 2
- Staffing includes 3 coaches per city, a shared manager and shared admin and 2 mental health professionals

Direct Alignment with TANF Goal

This program directly aligns with a key goal of the TANF program:

“End the dependence of needy parents on government benefits by promoting job preparation, work, and marriage.”

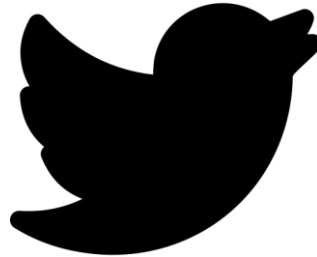
Thank you.

Find out more at www.communitiesfirstinc.org

Follow us on social media to stay up to date on our upcoming volunteer opportunity or programs:



@communitiesfirstinc



@Communities_1st



@communitiesfirstinc



Communities First, Inc. Family Mobility Savings Program

The Family Mobility Savings Program grew from the idea that it is expensive to be poor and while there are many programs for community members, there is often a disconnect for many who have transportation barriers, difficulty utilizing technology and competing priorities. Our program couples tasks associated with increased financial mobility with financial incentives and wrap around supports for the family. Utilizing a trauma informed approach and two gen model, the intention is to uplift the entire family and better their financial wellbeing.

The multi-layered approach produces the following results

- Supports the establishment of a relationship between participants and a traditional banking institution
- Provides financial incentives for tasks designed to improve economic security
- Deposits funds into a savings account for the participant, building their ability to have an emergency savings account and prepare for unexpected expenses
- Supports for family emergencies, opportunities to customize goals and referrals to needed resources
- Coaching component inspires participants to achieve goals and holds them accountable

Why this work is critically important

- Many individuals, including 1 in 4 people in some Michigan communities, are unbanked.
- Many households in Michigan lack sufficient income to consistently cover their costs, which is both a function of low and unsteady wages and high living expenses.
- Due to low and volatile incomes and disproportionately high costs, many Michigan households cannot maintain consistently positive cash flow, which makes it challenging to build savings, protect assets, or for some, maintain access to a bank account. Without sufficient savings, many households accrue unmanageable debt and have low credit scores.

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- As of 2020, unbanked consumers used cash for 60 percent of their payments, compared to only 19 percent for banked consumers.

Number of all activities completed by all participants

- Over 900 activities completed to support financial empowerment, housing security, career/educational growth and future goals
- Over 65 accounts opened
- Over \$70,000 total cash earned
- Over \$28,000 wrap around support provided

Conclusions From Data

CFI has surveyed participants who have earned \$500 or more in the program. The following are the results:

- **Overall, how would you rate the program? 4.87/5.00**
- Did you have any hesitations to joining the pilot? If yes, please share why. 73% had no hesitations. Those with hesitation expressed fear and feeling overwhelmed.
- How often did you connect with a member of the CFI Team? 40% weekly, 33% every other week, 13% monthly, 13% daily
- Emotions ranged during the program. Top emotions were: supported, happy, motivated, good and comfortable.
- **87% reported making positive changes to their financial habits as a result of this program.**
- **80% were able to increase their personal savings through this program.**
- **93% gained additional skills or knowledge as a result of this program.**
- Top five forms of additional support received through the program included: education support, food access, transportation, assistance with clothing, and housing assistance.
- **As a result of this program, 87% of respondents felt more prepared to handle a financial emergency.**
- The top three activities with the biggest impact were: budgeting, learning to save and becoming a member at a credit union.
- When asked "Suppose that you have an emergency expense that costs \$400. Based on your current financial situation, how would you pay for this

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expense?”, 50% responded that they would use the money currently in their checking/savings account to take care of it.

- 100% of participants indicated that they would be interested in continuing to participate in the program with new or existing goals.
- 100% indicated that they would recommend the program to others.
- When asked to provide other thoughts or feedback, these were some of the responses:

- Keep up the good work, the community definitely need these services.
- Thank you for the opportunity.
- **Renee and Chelsea are amazing cheerleaders and they allowed me to be the lead on what goals I wanted for myself and my vision but with their expertise I was able to have a dream team. Women need other women to assist, lead and encourage them and this is how I was successful. I have so many more goals to complete and I wish I had the opportunity to do so with them helping me to start my business and obtain homeownership and a career that I can be proud of.**
- This program was very motivated and supportive.
- Communities First, Inc. is a very great nonprofit to be involved with, they help out of situation you was in and when you need them they are there not only that they really care about their clients and they teach you stuff.
- Love the program, proud to be a part of it.
- This is program needed & greatly appreciated.
- This program is a timely, needed, and greatly Appreciated Resource! Continue In Excellence!!!

Savings Account Insights

- Based on received transaction history for program participants.
- 41% made no withdrawals from their emergency savings account
- **19% made personal deposits beyond the contributions of the program totaling \$10,588.**
- **94% of the accounts analyzed have funds remaining in the account.**

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