

# Valley Vision

2019



**Three-Year Report to Stakeholders**





### Mission Statement

Mon Valley Initiative strengthens the Mon Valley region by responsibly investing in our people and places.

We are carrying out our mission by:

- Working together with local residents and stakeholders

- Providing career and financial coaching to individuals

- Developing residential and commercial properties

- Delivering technical assistance services to our partners



# Valley Vision



**MON VALLEY INITIATIVE**

## **Three-Year Report to Stakeholders 2016-2018**

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## A message from our CEO

Mon Valley Initiative celebrated its 30th anniversary in 2018, and when it came time for us to select a theme for our annual dinner, we saw that the traditional gift for a 30th anniversary is “pearls.” Pearls are formed after an oyster is irritated by a piece of grit, so we chose the theme, “No grit, no pearl.”

Over the past three decades, the people of the Mon Valley have shown real grit and determination—and have produced many pearls in the process.

But I don’t want anyone to think that the pain our region suffered in the 1980s—or the scars that our communities still bear—should be taken lightly. As you can read in this 30th anniversary edition of “Valley Vision,” many of the people who lived here were hurt both financially and emotionally.

In the years between 1979 and 1986, more than 100,000 people in the Mon Valley were thrown out of work. Those who didn’t leave the area immediately often struggled to find gainful employment again. For many people, losing their jobs meant losing their identities as well as their incomes. Families were strained, property owners abandoned homes and businesses, school and municipal budgets were stretched to breaking points, and some people were driven to addiction or crime.

The challenges we face today in the Mon Valley are directly related to those events. And many of the children and grandchildren of the people who lived here then are still dealing with the aftermath now.

Mon Valley Initiative was, and is, a grassroots response to those events and challenges. It has endured because the people who comprise MVI and its affiliated groups have great grit and determination—and as a result, I think it has become a pearl itself.

From its very beginning, MVI valued community input and grassroots solutions. We recognized that many Mon Valley communities had suffered during the 20th century at the hands of often-distant decision makers whose lives were remarkably different from those for whom they were making decisions—an issue that continues to complicate our country today.

So MVI has always tried to empower local citizens to engage with leaders and one another to tackle projects, large and small, in their own communities. We also recognize that our communities are small and have limited resources, which is why we connect people across municipal boundaries and leverage outside funding and expertise, whenever possible.

Many of the projects we’ve worked on over the past three years reflect these core values—local residents identifying a need, and MVI helping them fill it through regional cooperation.

The Braddock Civic Plaza, for instance, was an idea originally suggested by borough residents after the closure of UPMC Braddock Hospital. They wanted to see new commercial activity on the space—but they wanted a community gathering space as well. A \$1 million project, the Civic Plaza would have been difficult for Braddock to create on its own. By working together with the borough, public and private investors, and local and regional agencies, we brought the community’s vision to life.

The Eisenberg Apartments in Monessen are another case where community members identified a valuable asset in their midst—the abandoned Eisenberg’s Department Store, in the heart of downtown—and connected it with a need for high-quality, affordable housing. Working together with concerned local citizens as

well as county, state and federal officials, we were able to turn a community vision into reality.

And not all of the needs our community members identify involve bricks and mortar. We have known for a while, for instance, that our successful and innovative workforce development program mostly attracts residents from the southeastern corner of Allegheny County. Our friends and partners in the Mid-Mon Valley have been saying, “We need your services down here.”

We leveraged both internal resources as well as external donor support to address this need the community identified. In 2017, we purchased a building in the heart of Charleroi for use as our Mid-Mon Office. In 2018, using temporary space in the building, we began offering employment coaching as well as housing counseling.

As this report goes to press, we are wrapping up work on our permanent office space and computer lab, located in the renovated first-floor storefront. In 2019 and beyond, we hope to make a big positive impact on the lives of the unemployed and under-employed in Charleroi, Monessen, Donora and the surrounding area.

Those are just a few of MVI’s activities over the past three years. These pearls are a result of the people who worked together on those projects—MVI’s board members, staff and funders, local residents and volunteers—and who showed imagination, hard work, generosity and grit.

I hope this report serves to thank every one of those people who contributed so much to MVI’s accomplishments. And I hope it also encourages MVI’s friends and stakeholders to continue supporting our efforts to renew the Mon Valley through responsible investment in both our people and our places.



Laura R. Zinski  
Chief Executive Officer

## Officers

### 2018–2019

Mary Carol Kennedy, chair  
Joseph P. Flynn Jr., vice-chair  
Dale J. Bizub, secretary  
Jane Flaherty, treasurer

### 2016–2017

Dale J. Bizub, chair  
Mary Carol Kennedy, vice-chair  
Alexandra Garlitz, secretary  
Barbara LaFace, treasurer

### 2019 Board of Directors

Mary Carol Kennedy, East Pittsburgh  
Economic Development Corp.

Joseph P. Flynn Jr., regional

Jane Flaherty, regional

Dale J. Bizub,  
Turtle Creek Development Corp.

Barbara LaFace,  
Downtown West Newton Inc.

Jeb Feldman, Braddock Economic  
Development Corp.

Terry Ward, Swissvale Economic  
Development Corp.

Michael Tobias, Pitcairn Community  
Renaissance, Inc.

Sharon Alberts, regional

Richard Wallace, regional

Barata Bey, regional

## Committees

Audit Committee

Community Investment  
Fund Committee

Regional Development Committee

Workforce Advisory Committee

## Board Members

### 2018 Board of Directors

Sharon Alberts, regional

Barata Bey, regional

Dale J. Bizub, Turtle Creek  
Development Corp.

Jeb Feldman, Braddock Economic  
Development Corp.

Jane Flaherty, regional

Joseph P. Flynn Jr., regional

Alexandra Garlitz, Greater Charleroi  
Community Development Corp.

Delmar Hepple, Monessen Community  
Development Corp.

Mary Carol Kennedy, East Pittsburgh  
Economic Development Corp.

Barbara LaFace,  
Downtown West Newton, Inc.

William Pfoff, Rankin Community  
Development Corp.

Richard Wallace, regional

### 2017 Board of Directors

Sharon Alberts, regional

Barata Bey, regional

Dale J. Bizub, Turtle Creek  
Development Corp.

Jeb Feldman, Braddock Economic  
Development Corp.

Jane Flaherty, regional

Joseph P. Flynn Jr., regional

Alexandra Garlitz, Greater Charleroi  
Community Development Corp.

John Harhai, Monessen  
Community Development Corp.

Mary Carol Kennedy, East Pittsburgh  
Economic Development Corp.

Barbara LaFace,  
Downtown West Newton, Inc.

Veryl Lawson, Swissvale Economic  
Development Corp.

William Pfoff, Rankin Community  
Development Corp.

Richard Wallace, regional

### 2016 Board of Delegates\*

Braddock Economic Development Corp.  
*Jeb Feldman, delegate*  
*David Rosenstraus, alternate*

Downtown West Newton, Inc.  
*Barbara LaFace, delegate*  
*Marlene Yurkovich and Mark Bowers,*  
*alternates*

East Pittsburgh Economic  
Development Corp.  
*Mary Carol Kennedy, delegate*  
*Maureen Cusack and Mike Egenlauf,*  
*alternates*

Greater Charleroi Community  
Development Corp.  
*Alexandra Garlitz, delegate*  
*Judy Rager and Nancy Baker, alternates*

Homestead-area Economic  
Revitalization Corp.  
*Denine Hood, delegate*

Monessen Community  
Development Corp.  
*John Harhai, delegate*  
*Alec Dick and Delmar Hepple, alternates*

North Braddock Cares, Inc.  
*Victoria Vargo, delegate*  
*Ann Lauth and Manaya King, alternates*

Rankin Community Development Corp.  
*William Pfoff, delegate*  
*Dan Norman and Anita Cioppa, alternates*

Swissvale Economic Development Corp.  
*Veryl Lawson, delegate*  
*Eric Baldwin and Deneen Swartzwelder,*  
*alternates*

Turtle Creek Development Corp.  
*Dale Bizub, delegate*  
*Linda Patchel, alternate*

\* — MVI's Board of Delegates became  
the Board of Directors on Jan. 1, 2017.



## The Mon Valley: When the boom times went bust

In 1941, singer-songwriter Woody Guthrie was on a national tour with Pete Seeger and other folk musicians when they passed through Western Pennsylvania. The trip led Guthrie to write a song about the Monongahela Valley:

Pittsburgh town is a smoky ol' town  
Solid iron from McKeesport down

The “solid iron” stretched farther than McKeesport. Down the Monongahela almost to Brownsville, there were dozens if not hundreds of other mills and factories that provided jobs for tens of thousands of residents and generated hundreds of millions of dollars for the economy.

During America’s post-World War II economic boom, those communities thrived. In 1973, American steel production had its all-time best year, with output of 111.4 million tons. By itself, U.S. Steel Corp. employed 30,000 at its eight Mon Valley plants; Homestead Works alone covered 430 acres on both sides of the river and employed 9,000 people, making beams for buildings and bridges, steel plates for tankers and ocean liners, and railroad wheels and axles. Nearby, Jones & Laughlin’s Pittsburgh Works stretched along both sides of the Monongahela River, while up the river, Wheeling-Pittsburgh Steel employed 4,000 at plants in Monessen and Allenport.

### Not just steel

It wasn’t just steel that made the Mon Valley hum. In East Pittsburgh and Turtle Creek, some 8,000 people worked for Westinghouse Electric Corp. at its 250-acre facility, turning out equipment for major utilities as well as components for nuclear submarines. In Swissvale, Union Switch & Signal boasted its 1-million-square-foot factory was the largest railroad-machinery plant in the world.

If you didn’t work in heavy industry, it was a good time to work at the other businesses lining the streets near the factory gates. Local governments, too, were flush

with cash generated by the factories and their employees—Homestead Works, for instance, was responsible for 63 percent of the real estate taxes collected in Homestead Borough and almost \$2 million of the Steel Valley School District’s \$8.8 million budget.

### Early signs of trouble

The first signs of trouble came from Ohio, when in 1977, Youngstown Sheet & Tube Company abruptly closed its Campbell Works, idling 5,000 people.

At first, Pittsburgh seemed immune. But in 1979, an Ohio religious leader visited Pittsburgh for a conference and warned residents to get ready: “Pittsburgh as a steel city is as threatened as Youngstown has been,” he said.

The collapse, when it came, was swift. High inflation and energy crises had troubled the U.S. economy throughout the 1970s. As interest rates hit 18 and then 20 percent, new car sales collapsed and new construction and appliance sales slowed down. A Texas oil boom had been driving up demand for steel pipe, but those orders dried up, too. Demand for American-made steel plummeted.

### Bad news on a daily basis

In 1980, after U.S. Steel announced a \$561 million loss and plans to close 16 plants, its CEO claimed “the low point is behind us.” He was wrong: Within a year, 6,100 of U.S. Steel’s 28,000 workers in the Mon Valley were laid off. Sources told the Pittsburgh Press they were “not optimistic” about a recovery.

Soon, bad news was coming on a daily basis. U.S. Steel announced that Duquesne Plant would close, along with most of its steelmaking facilities in McKeesport and Clairton, leaving 4,800 people unemployed. In Swissvale, Union Switch & Signal Co. announced plans to close its plant by 1987, affecting more than 500 people.



Employees at U.S. Steel’s Homestead Works pose for a photo advertising an upcoming chorus concert, 1954.

Mesta Machine, located in West Homestead, was a world-famous manufacturer of equipment for steel mills. Reduced demand for steel meant reduced demand for steel-making machinery, and Mesta closed, putting 1,250 people out of work.

Westinghouse Electric began shifting work from East Pittsburgh to newer facilities in the southern United States. There is “no recovery in sight,” an executive announced, calling the plant—opened by George Westinghouse himself in 1894—“too old and too inefficient” to keep operating.

### ‘There’s a lot of suffering’

The official unemployment rate in the Mon Valley was estimated at more than 20 percent, but many believed it was actually higher. A Pitt survey of workers in Homestead, McKeesport and Turtle Creek in 1986 found that many families were facing hunger, foreclosure and serious poverty for the first time in their lives. “There’s a lot of suffering,” one researcher said.

## Mon Valley Initiative: A grassroots response

When the Mon Valley lost its century-long role as the engine of the Pittsburgh region's economy, those who could move away did, and those left behind struggled. Many communities were hard-pressed to provide basic services to their residents.

In 1986, the Post-Gazette estimated that 113,200 people in the Pittsburgh area had lost manufacturing jobs since 1979. The newspaper lamented that "various redevelopment schemes in the Mon Valley" were proposed, but "largely unfocused."

A national research organization concluded the region was facing the same level of devastation as communities that had been overwhelmed by natural disasters such as hurricanes or earthquakes. In a cover story, the Pittsburgh Press Sunday Magazine asked, "Who can save the Mon Valley?"

### A strategy emerges

Business and industry leaders representing Pittsburgh's largest corporations began an aggressive plan to address the problems in the Mon Valley that arose from the fall of heavy manufacturing. Through the Allegheny Conference on Community Development, this group focused on setting investment strategies for the region to address the devastating economic decline. With support from the Howard Heinz Endowments and The Pittsburgh Foundation, they hired Mike Eichler, an experienced community organizer, to evaluate the situation in the Mon Valley's municipalities and recommend appropriate actions.

### Empowering residents

Eichler soon learned that many Mon Valley residents felt disenfranchised. They had become used to a top-down style of management from corporations and unions. Grassroots participation and decision-making were new ideas.

Eichler placed value on solutions generated by the people who lived and worked in the Mon Valley. He helped facilitate the creation of community development corpora-

tions, or CDCs, using a model pioneered by the Local Initiatives Support Corp. The CDCs would pursue projects that had social benefits for residents, offered economic rationales that were attractive to investors, and provided financial returns to the communities they served. He also recommended strategies to help CDCs implement those projects successfully.

### 1988: MVI is created

In January 1987, the "Mon Valley Development Team" was formed to help share ideas and strengthen the CDCs. Then, in April 1988, representatives of eight CDCs met at a restaurant in Charleroi to discuss forming a regional development coalition. Their discussions led to the creation of Mon Valley Initiative on Dec. 1, 1988.

Mon Valley Initiative's early mission statement stressed that MVI existed to empower residents and give them a voice: "We believe that people who live in the Monongahela Valley have the right to determine their future."

MVI began providing shared staff who

helped the volunteer boards of local CDCs raise funds to support development projects and join together for regional action and advocacy. Early projects were often small and neighborhood-based, but impactful. Cleanup days and beautification efforts were held in several communities, and in 1990, MVI helped rehabilitate three homes on Camp and Comrie avenues in Braddock. It marked the start of MVI's successful "rehab-for-resale" program, which continues to this day.

At its spring conference in 1992, members of Mon Valley Initiative discussed creating a more regional context for the coalition's work. Their goals included increasing investment in the Mon Valley, creating and retaining jobs, stabilizing and strengthening neighborhoods, revitalizing commercial districts and creating cooperation among political entities.

In the early years, "creating cooperation" was easier said than done. A 1993 history of MVI notes drily that "working together was a radical concept in (places) where community isolation and competition were the rule." But MVI persevered.



The Dorothy Six blast furnace at U.S. Steel's Duquesne Plant sits cold, prior to its disassembly in 1988.

## MVI today: Addressing 21st century challenges

As conditions in the Mon Valley have evolved, Mon Valley Initiative has shifted its strategic goals.

At the turn of the 21st century, for instance, MVI identified a serious need for career preparedness and job readiness programs in the Mon Valley—especially for the chronically unemployed.

So in 2001, MVI launched its workforce development program. Just 15 people were enrolled during the first year. Today, MVI's Workforce & Business Development program annually serves more than 400 people and enrolls more than 250 people. Of those who complete MVI's career planning process, more than 60 percent find and retain new employment.

### New programs, new services

Housing counseling became a major focus for Mon Valley Initiative in 2004, when it merged with McKeesport-based Housing Opportunities Inc. With the HOI merger, MVI also became a national intermediary for other housing counseling agencies around the country that receive funding from the U.S. Department of Housing & Urban Development.

In 2015, MVI became one of three new Financial Opportunity Centers in Allegheny County, and the only one outside the City of Pittsburgh. FOCs offer services, including financial coaching, to help low- and moderate-income families build their assets and increase their financial stability. Mon Valley Initiative's FOC, created with technical support from Neighborhood Allies and Local Initiatives Support Corp. as well as financial support from local funders, works closely with our workforce and housing counseling programs.

### \$40 million invested since 2008

Our real estate and community development program remains robust. Over the past 10 years, MVI has created or renovated 576 units of quality housing, with 46 more units financed or under construction, and another 51 units planned.

We've also expanded our efforts to include the development of strategic commercial buildings in neighborhood business districts, and added quality rental properties to our portfolio. Since 2008, MVI real estate projects represent more than \$40 million in direct investment in the communities we serve.

Our community outreach team members continue to engage volunteers from local community development corporations and advisory groups to provide all of MVI's teams with guidance, direction and feedback. This deep, local connection ensures that MVI stays relevant and responsive to the needs of the people it serves throughout the Mon Valley.

### 2016: A major change

In 2015, Mon Valley Initiative and its partner CDCs began a year-long strategic review process designed to evaluate the coalition's governance model and its services. Their work led to the most significant changes to MVI's structure since its founding in 1988. The Mon Valley Initiative board decided to position the group as a regional community development corporation—one that would spend less time supporting administrative work and more time engaging people at the grassroots level through advisory committees and projects. Five new board members were elected at-large to join those nominated by MVI's partner CDCs.

Together with our community development corporations and local advisory groups, we engage on a regular basis with more than 100 volunteers from throughout the region to think about and find solutions to our common and connected problems.

Back in 1988, the Pittsburgh Press wondered, "Who can save the Mon Valley?" Although many challenges remain, the answer has turned out to be, "All of us, working together."

Local, county and federal officials join MVI to cut the ribbon on a newly rehabbed house in Turtle Creek, Nov. 9, 2016.



## Highlights from 30 years of MVI

**1987** With support from the Allegheny Conference on Community Development, the Mon Valley Development Team is created. Its initial focus is setting investment strategies for the region. Experienced community organizer Michael Eichler is hired and works to seek solutions directly from residents of the Mon Valley.

**1988** Using a model called "consensus organizing," Eichler supports several existing community development corporations, or CDCs, and helps grassroots community groups start their own CDCs. Discussions begin in April about how to better share resources. These discussions lead to incorporation of "The Mon Valley Initiative" on Dec. 1.





# Staff and program areas

## Administration

Laura R. Zinski  
*Chief Executive Officer*

April Hoover  
*Chief Financial Officer*

Elizabeth Hannold  
*Fiscal Specialist*

Jason Togyer  
*Communications Manager*

## Housing Counseling

From improving credit and finding mortgage loans to learning about the responsibilities that come with owning a home, our Housing Counseling Program works with potential homebuyers to provide the resources they need to decide whether homeownership is the right choice for them.

Jonathan Weaver  
*Housing Counselor*

## HUD Intermediary

As a HUD-approved housing counseling intermediary agency, MVI provides federal grant funding to a national network of housing counseling agencies. Since 2005, MVI has assisted the agencies in our intermediary network to leverage millions of dollars to provide services to thousands of households across the nation.

Dana Hodge  
*HUD Intermediary Manager*

**MVI directors and staff discuss implicit biases and stereotypes during a board meeting in Monessen on Aug. 9, 2018.**



## Real Estate & Community Development

Our Real Estate & Community Development Program strengthens local real estate markets and helps them maintain their value while serving low- and moderate-income individuals and families. MVI's multi-pronged approach addresses the redevelopment needs of the Mon Valley, and works in close partnership with our local advisory groups, elected officials and other community stakeholders.

Patrick Shattuck  
*Director (through Dec. 2018)*

John Bachetti  
*Senior Construction Manager*

Grant Cole  
*Community Outreach Specialist*

Rick Dunn  
*Senior Construction Manager*

Andrew Ritchie  
*Senior Real Estate Developer*

Jordana Rosenfeld  
*Community Outreach Specialist*

Dave Yargeau  
*Real Estate Developer*

## Workforce & Business Development

Our Workforce & Business Development Program helps people achieve financial stability and independence, so they can help contribute to their communities through increased purchasing power and by paying property and wage taxes. MVI's program is designed to help unemployed and under-employed Mon Valley residents learn about job opportunities and become prepared for them.

Tracey Reaves  
*Director*

Rikki Anderson  
*Senior Employment & Financial Coach*

Jane Black  
*Employment & Financial Coach*

Deborah Mattie  
*Intake Coordinator/Data Specialist*

Jonathan Williams  
*Employment & Financial Coach*

Joyce Evans  
*Computer & Resume Class Teacher*



**1989** In June, the Rankin and Swissvale CDCs join forces to do a joint cleanup of their two communities. In July, the Homestead-area Economic Revitalization Corp. begins a beautification project along Eighth Avenue with labor donated by laid-off steelworkers. In October, the first MVI annual dinner attracts 200 people. Four more CDCs ask to join the MVI coalition.

**1990** Three houses are rehabilitated on Camp and Comrie streets in Braddock. MVI's Community Investment Fund makes its first loan—\$132,728—to help complete the project.



Local, county and state officials, including Gov. Tom Wolf, gathered Aug. 11, 2018, to celebrate the opening of the Braddock Civic Plaza, an MVI-led project to invest \$1 million in the creation of recreational and greenspace on part of the site of the former UPMC Braddock Hospital.

## Partners and Advisory Groups

Local advisory groups and community development corporations, or CDCs, have been indispensable to Mon Valley Initiative since its foundation in 1988. Volunteer-led, grassroots organizations such as these serve as key contacts for MVI staff in the communities Mon Valley Initiative serves:

Braddock Economic Development Corp.  
Downtown West Newton, Inc.  
East Pittsburgh Economic Development Corp.  
Greater Charleroi Community Development Corp.  
Homestead-area Economic Development Corp.\*  
Monessen Community Development Corp.  
North Braddock Cares, Inc.  
Pitcairn Community Renaissance, Inc.  
Rankin Community Development Corp.  
Swissvale Economic Development Corp.  
Turtle Creek Development Corp.

\* dissolved

## Community Snapshots

### Braddock

Incorporated 1867. Site of a French and Indian War battle, Andrew Carnegie's first library and the Edgar Thomson Works. Peak population 20,879. Current population 2,118. Poverty rate 31.9 percent. Median home value \$26,700.

### Charleroi

Incorporated 1891. Home to World Kitchen, maker of Pyrex products, and named for Charleroi, Belgium. Peak population 11,516. Current population 3,969. Poverty rate, 23.2 percent. Median home value \$39,700.

### Clairton

Founded 1903, incorporated as a city 1922. Hometown of NFL's Tyler Boyd, Daven Holly and Lucas Nix. Peak population 19,652. Current population 6,616. Poverty rate 28.2 percent. Median home value \$45,700.

### East Pittsburgh

Incorporated 1895. Birthplace of novelist Joseph Wambaugh and site of the first commercial radio broadcasting station, KDKA. Peak population 6,527. Current population 1,776. Poverty rate 34.1 percent. Median home value \$44,100.

### Homestead

Settled 1770s, incorporated 1880. Site of Carnegie's Homestead Works and the 1892 Homestead steel strike. Peak population 20,452. Current population 3,161. Poverty rate 31.7 percent. Median home value \$42,600.

### Monessen

Incorporated 1898. Hometown of Oscar-winning actress Frances McDormand and site of Tom Savini's world-famous movie makeup school. Peak population 20,268. Current population 7,413. Poverty rate 19.1 percent. Median home value \$74,500.

### Munhall

Incorporated 1891. Hometown of former Pennsylvania Gov. Tom Ridge and site of Carnegie Library of Homestead. Peak population 17,332. Current population 11,177. Poverty rate 11.6 percent. Median home value \$85,400.

### North Braddock

Incorporated 1897. Site of Grand View Golf Club and where Carnegie perfected modern steelmaking in 1875. Peak population 16,782. Current population 4,740. Poverty rate 33.2 percent. Median home value \$38,100.

### Pitcairn

Incorporated 1894. Once home to a major Pennsylvania Railroad facility that employed nearly 10,000 people. Peak population 6,317. Current population 3,215. Poverty rate 21.6 percent. Median home value \$57,900.

Current population: 2016 estimates  
Median home value: 2013–2017 figures  
Source: U.S. Census Bureau

**1991** The Pennsylvania Department of Community Affairs grants \$150,000 to MVI to provide for second mortgages on homes being rehabilitated. The Allegheny Foundation makes a \$40,000 grant to the Braddock Housing Task Force homeowner-ship program.



**1992** A structure fire next to the Tindall Building forces MVI and other tenants to temporarily relocate for more than a year. Letters and donations pour in, says Jo DeBolt, executive director, who tells supporters, "Your help and good wishes kept us going."



#### Rankin

Incorporated 1892. Originally farm land; became industrialized in 1883 with opening of Carrie Furnace, now a national historic site. Peak population 7,956. Current population 2,069. Poverty rate 31.2 percent. Median home value \$45,100.

#### Swissvale

Incorporated 1898. Birthplace of comedian Billy Gardell and actor David Conrad, and former home of Union Switch & Signal. Peak population 16,488. Current population 8,769. Poverty rate 15.3 percent. Median home value \$86,300.

#### Turtle Creek

Incorporated 1892. But it was an important stagecoach stop in the early 1800s, and much of George Westinghouse's East Pittsburgh Works was actually located in Turtle Creek. Peak population 12,363. Current population 5,221. Poverty rate 18.7 percent. Median home value \$59,200.

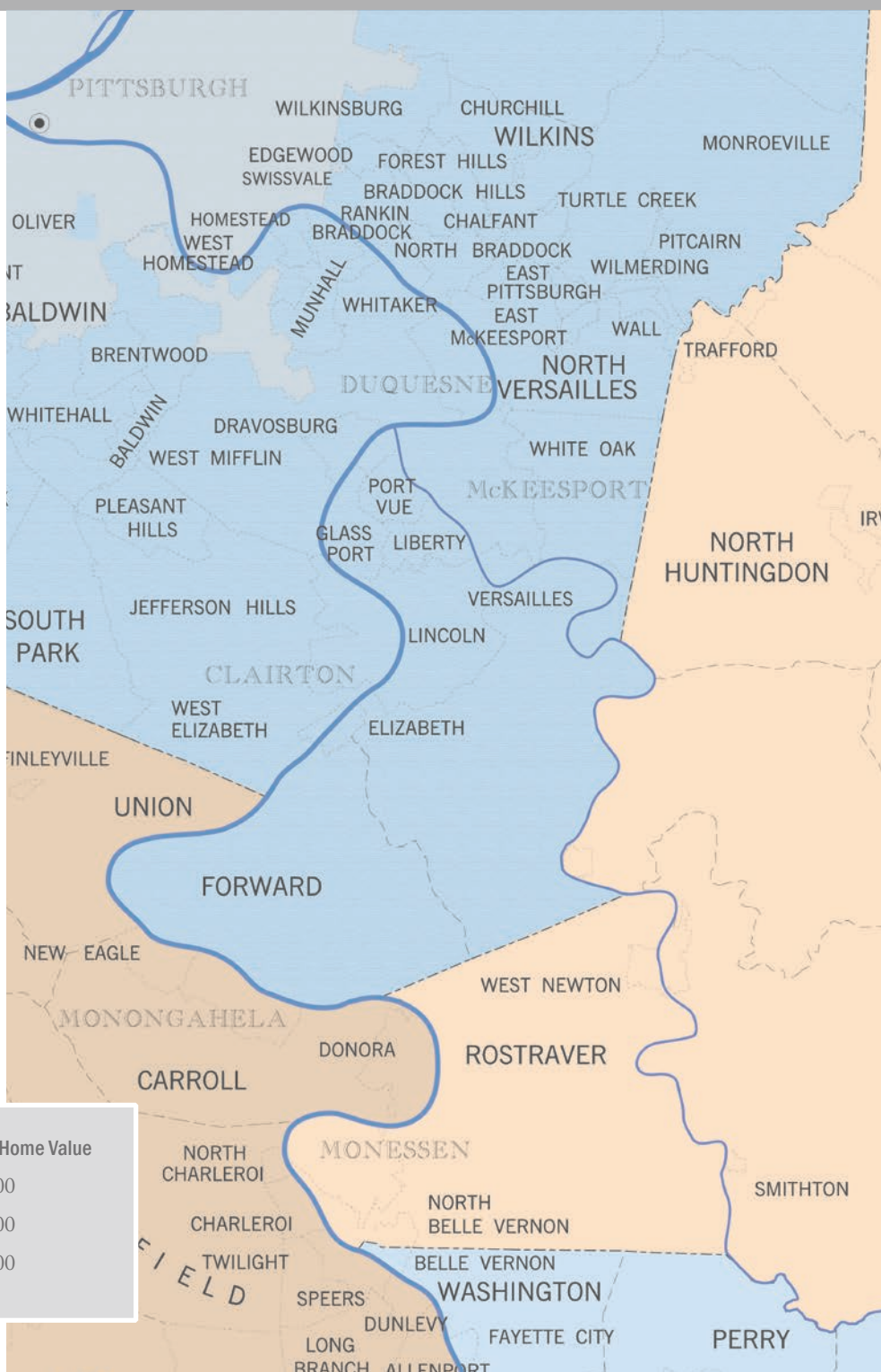
#### West Homestead

Incorporated 1901. Hometown of actor Jeff Goldblum and site of the George and Perle Mesta mansion. Peak population 4,155. Current population 1,929. Poverty rate 15.1 percent. Median home value \$103,800.

#### West Newton

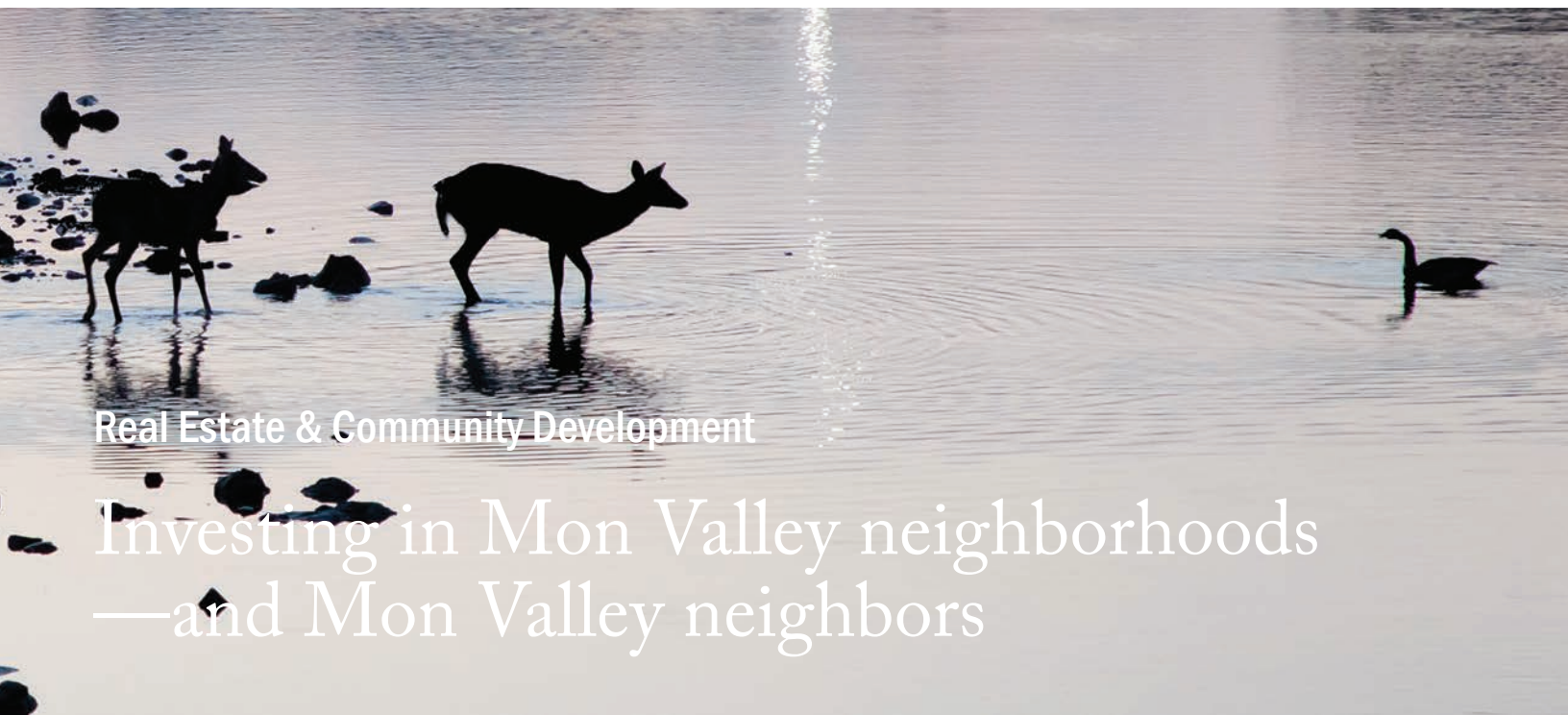
Incorporated 1842. Became a transportation hub (first ferryboats, then railroads) and now is a tourist destination. Peak population 3,982. Current population 2,519. Poverty rate 15.7 percent. Median home value \$96,700.

County	Poverty Rate	Median Home Value
Allegheny	12.5 percent	\$140,600
Washington	9.7 percent	\$158,600
Westmoreland	10.3 percent	\$144,900



**1993** MVI members head to Washington, D.C., to talk to Congress about legislation designed to speed redevelopment of brownfields and help boost American manufacturing. At the fourth-annual MVI awards dinner, 20 outstanding volunteers from throughout the Mon Valley are honored. Charleroi and Homestead CDCs complete their first "rehab-for-resale" homes.

**1994** In East Pittsburgh, the first four townhomes at Shamrock Square are completed and sold. Three new townhomes in Rankin are under construction. New sidewalks and improvements to building facades begin in Munhall, Homestead and West Homestead under the auspices of the Eighth Avenue Partnership, a project of MVI and HERC.



## Real Estate & Community Development

# Investing in Mon Valley neighborhoods —and Mon Valley neighbors

When MVI was founded in 1988, Pittsburgh's rivers were still polluted by more than a century of industrial waste. Today, the Monongahela (above) and Youghiogheny rivers are returning to health and have become two of the region's most important recreational assets.



MVI turned this former social club in East Pittsburgh (above) from a neighborhood nuisance into an attractive asset that features four loft-style apartments with commercial space on the first floor. Work was completed in 2018.

Our real estate and community development program has been a part of Mon Valley Initiative almost since its founding.

Through a multi-pronged approach, it attempts to address the redevelopment needs of the Mon Valley while working in close partnership with our local advisory groups, elected officials and other community stakeholders.

Our approach includes:

- Developing quality homes to attract diverse buyers and preserve neighborhoods

- Providing quality rental properties for a diverse mix of incomes and households

- Promoting and developing strong neighborhood business districts

- Ensuring that MVI's investments retain value and help to grow our communities, and

- Creating additional value by helping communities plan for their future.

### Developing quality homes

Over the past 10 years, MVI's real estate projects represent more than \$40 million in direct investment to the communities we serve, including 576 units of quality housing. In 2019, 46 more units are under construction and another 51 units are planned. The overall goal of our real estate program is to strengthen local markets and help neighborhoods maintain their value while meeting the needs of low- and moderate-income individuals and families.

For many years, Mon Valley Initiative has had a highly successful "rehab for resale" program, in which older homes are restored and updated. This approach reduces total development costs, recycles and reuses building materials, and preserves the architectural character that makes our Mon Valley communities unique.

Where appropriate, MVI also constructs new homes that compliment the surrounding houses, improve property values and preserve neighborhood streetscapes.



# Real Estate & Community Development

In 2019, MVI will break ground on the Holland Avenue Homes, six new single-family houses being built on parking lots formerly used by employees at UPMC Braddock Hospital. These homes will complement other real estate projects that have recently been completed on the former hospital site, including Braddock Civic Plaza, a \$1 million effort that created the borough's first significant recreational and greenspace.

Mon Valley Initiative also has partnered with other agencies to make homeownership more affordable. Beginning in 2015, MVI began administering a program to provide up to \$10,000 in down-payment and closing-cost assistance to persons interested in purchasing a home in the City of Monessen for use as a primary residence—not as a rental or investment property. The program was funded by a \$233,386 grant from Westmoreland County. As of this writing, 16 new homeowners have used the program to purchase houses in Monessen.

The successful Monessen program was followed by a similar program across the river in Charleroi, where Washington County is providing funding for down-payment and closing cost assistance packages for up to 10 homeowners. As of early 2019, five homeowners have taken advantage of that program.

## Providing stable rental opportunities

A healthy real estate market includes rental units that serve a diverse mix of income groups.

Creating quality rental properties for people from a wide range of backgrounds—through the use of private donations, public funding and low-income tax



**"Drop-dead gorgeous." That was the headline on a news story about the new apartments inside the former Eisenberg's Department Store in Monessen. The 13-unit building was thoroughly renovated by Mon Valley Initiative with guidance from Monessen Community Development Corp. The units range in size from 700 to 850 square feet and include both one- and two-bedroom apartments. The architects on the renovation were LGA Partners LP and the general contractor was Liokareas Construction of Bethel Park. Total project cost was \$2.3 million.**

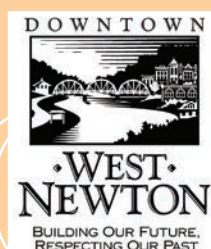


credits—helps to retain existing residents of Mon Valley communities and attract new residents.

Mon Valley Initiative's rental portfolio now includes more than 120 units in Allegheny,

Washington and Westmoreland counties, many in older, restored historic buildings that blend seamlessly into the surrounding neighborhoods. Among those are Eisenberg's Apartments, a 13-unit building created in a former department store that

**1996** Downtown West Newton Inc. begins a facade improvement program at three commercial buildings and a market study of the borough's business and recreation opportunities.



**1997** East Pittsburgh's CDC receives \$385,000 from Allegheny County to help complete Phase II of Shamrock Square.

MVI@30

had stood vacant in the heart of Monessen's business district since 1997.

Funding for the \$2.3 million project was provided by the U.S. Department of Housing & Urban Development HOME Program; the Pennsylvania Housing Finance Agency PHARE Program; the Federal Home Loan Bank's Affordable Housing Program, through sponsorship by Standard Bank PaSB; and Westmoreland County's Act 137 Affordable Housing Program.

To ensure that our rental properties remain assets to their communities where they are located, tenants are carefully screened and buildings are professionally run by NDC Asset Management, a locally based company that has been overseeing successful rental properties in the Pittsburgh region since 1969.

In some cases, rental units are reserved for people whose income falls below 50 or 60



In addition to rehabilitating older buildings, MVI also constructs new housing in the communities it serves. In July 2017, crews from Structural Modulares Inc. of Clarion County and Disaster Restoration Services of Pittsburgh completed a new three-bedroom, two-story single-family home on Graham Avenue in Monessen. The house replaced an older frame house that was demolished due to mine subsidence.

## Re-imagining MVI

As MVI's programming has evolved to address new community needs, the organization has grown beyond its modest beginnings in 1988 as a coalition of independent, local community

development corporations, or CDCs. By 2015, many smaller CDCs were finding it difficult to continue operating within the coalition model. Funding and reporting requirements for non-profit corporations were increasing at the same time that the number of available volunteers was continuing to decrease. Some CDCs found themselves spending more time holding meetings and filling out paperwork than tackling issues in their communities. And forcing community groups to become independent tax-exempt corporations in order to participate in the MVI coalition was making it difficult for MVI, when asked, to easily expand its service area.

Beginning in 2015, board members and staff began to examine every aspect of Mon Valley Initiative's operations. Working

with a Virginia-based consulting firm, Quantum Governance L3C, participants at both the MVI and CDC levels questioned long-held assumptions and practices, and asked themselves, and one another, hard questions about what their communities really needed—and what Mon Valley Initiative had to offer.

Beginning in 2017, MVI shifted from serving as a coalition of CDCs to becoming a regional CDC of its own that also partners with local CDCs, as well as other community advisory groups.

CEO Laura Zinski says the shift has given Mon Valley Initiative and its partners more flexibility while also acknowledging what MVI was already doing in reality: Thinking regionally, but acting locally.



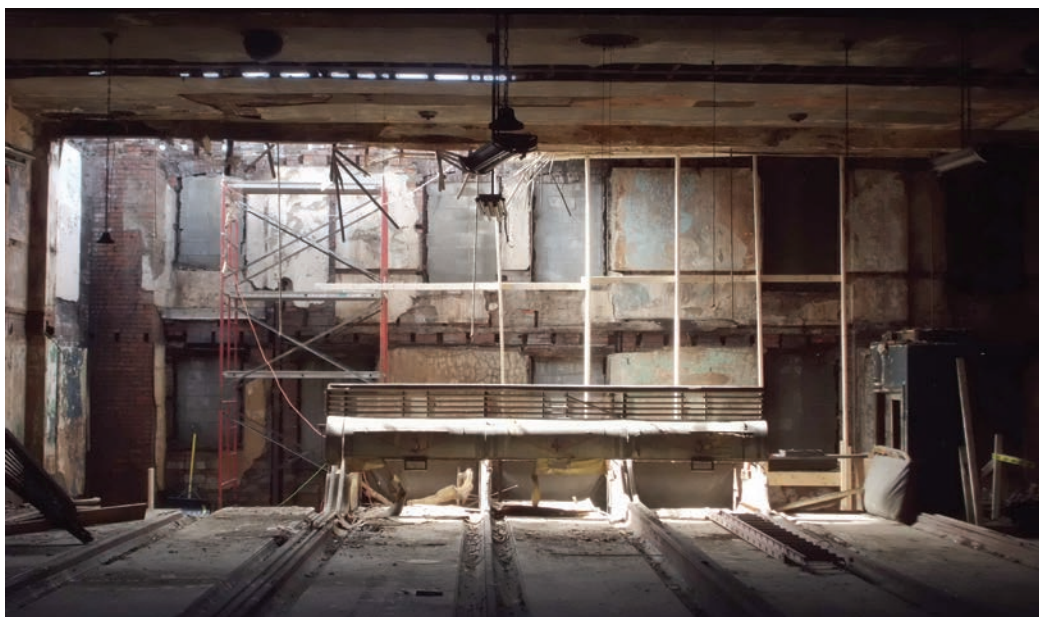
**1998** MVI launches an advertising campaign on Port Authority buses encouraging people to "Come home to the Mon Valley, where quality housing is made affordable."

# MVI@30





# Real Estate & Community Development



This abandoned bowling alley (above), located on the second floor of The Braddock Free Press complex, was remodeled (below) to provide modern and flexible working space for engineers and technicians at Phillips Tank & Structure, a fast-growing company. MVI's successful reuse of The Free Press complex—which is now fully leased—has helped stimulate additional interest in the Braddock Avenue commercial district. As a result, MVI is now renovating a vacant convenience store next to the Free Press for commercial re-use.



percent of the area median income. Rental units vary in size, depending on their location, and include one-, two- or three-bedroom units.

## Strengthening commercial districts

Since 2015, MVI's efforts to promote neighborhood business districts have led to an increased focus on commercial properties for retail shops, offices and light industrial uses.

Our largest commercial project to date is The Braddock Free Press complex. The buildings, containing 28,000-square-feet of rental space, once housed the Braddock Free Press newspaper, an Odd Fellows lodge, Guentert's Bakery and a bowling alley.

Working with Disaster Restoration Services, the \$1.5 million project was completed in 2016, with funding from the federal Department of Housing & Urban Development as well as from MVI's own Community Investment Fund.

The final tenant—Phillips Tank & Structure—moved into the second floor during the summer of 2018.

Other tenants include Brasserio Grill, Studebaker Metals, the smartphone parking app Meter Feeder and a variety store. The complex also includes seven apartments. Strong interest in the Free Press complex led MVI to acquire and renovate a neighboring building, the former Comet News convenience store, in 2018.

## Partnering and planning for the future

Collaboration has long been the key to MVI's success. For that reason, Mon Valley Initiative develops partnerships to find solutions in the communities that we serve.

**2000** Following months of strategic planning, MVI creates its workforce development team. Participants will get assistance writing resumes, learning about computers, setting career goals and practicing for job interviews. The first "career support club" meeting is held Jan. 18. With MVI's help, three people obtain full-time work before the program is even officially launched.

**2001** The Sanders Task Force, set up to address inequality in public housing, allocates \$800,000 for renovating single-family homes in six Mon Valley communities. MVI's real estate program has created 175 units of affordable housing and the newly created workforce program has placed 15 people in jobs. MVI's website is launched.



Local advisory groups and community development corporations have been indispensable to Mon Valley Initiative since our formation in 1988.

These volunteer-led, grassroots organizations in many cases serve as key contacts for MVI staff in the communities that Mon Valley Initiative serves. They help MVI build connections to the communities and they bring potential projects to the MVI board for consideration.

MVI works with CDCs, interested community groups and local governments to assist with the development of publicly owned assets such as parks, recreational facilities and other greenspaces. We also helped six municipalities to update their zoning ordinances and address issues such as code enforcement.

With the help of these CDCs and other groups, MVI is able to implement a diverse range of revitalization strategies that are identified by local residents. The depth and



Community leaders, volunteers and donors joined together Aug. 23, 2018, to cut the ribbon on Charleroi's new Meadow Park. Funding came from EQT Foundation, Washington Financial Charitable Foundation, Washington County Community Foundation and 84 Lumber, with additional support from the Borough of Charleroi, Charleroi Garden Club, Mon Valley Alliance, International Union of Painters District Council 57, Team Charleroi and individual contributions.

diversity of MVI's approach to real estate and community development, housing counseling, public planning and workforce

development owes much to the cooperation it receives from its community partners.

## By the numbers

Real Estate & Community Development, as of 2018

239

homes  
rehabilitated

including 203 "rehab  
for resale" and 36  
owner-occupied rehabs

112

new homes  
constructed

245

rental units  
completed

93

new housing  
units planned

\$677,000

annual property tax revenues

**2002** MVI facilitates creation of the Criminal Justice Referral Committee, a group of social-services agencies that conduct outreach to the chronically under-employed and unemployed, especially people exiting the criminal justice system. The committee launches the Southwestern Pennsylvania Re-Entry Project and holds a conference on Oct. 29.

**2002** Seven new two-bedroom homes are completed in Charleroi on the site of the former Meadow Avenue School.





# Real Estate & Community Development

## Braddock Civic Plaza: A \$1 million investment in the borough's rebirth

No one will forget what UPMC Braddock hospital meant to residents of the Mon Valley, said Tina Doose, president of Braddock Borough Council. The hospital opened in 1906 and was the pride of the community until its closure in 2010.

"My oldest brother was born in the hospital," Doose said. "I was a candy striper there. The hospital meant so much to me."

Now, with the help of Mon Valley Initiative, new history is being made on the Braddock Hospital site. It began with the addition in 2013 of The Overlook, 24 new townhouse-style apartments, and continued in the summer of 2018 with the opening of the Braddock Civic Plaza, the borough's first significant greenspace. The Civic Plaza also sits at the center of The Avenue Apartments, a 53-unit senior housing complex; and a new commercial building at 501 Braddock Ave. which houses an Allegheny Health Network urgent care clinic.

Developed by MVI in cooperation with

the borough and TREK Development Group, the plaza includes a grand staircase, benches and decorative lighting, and connects The Overlook to Braddock Avenue. It provides space for recreation, entertainment and food trucks. About 8,000 people live within a half-hour walk and 7,300 vehicles pass the site daily.

"I think new memories and more wonderful happenings than ever before will take place on this site," Doose said at the groundbreaking. "The past is gone, but this is a new beginning for Braddock."

In September 2011, a public meeting was held in Braddock to review development concepts for the old hospital site. One of the plans included the creation of a community plaza along Braddock Avenue. The overwhelming majority of the people at the meeting voted for that option.

Funding was provided by the Pennsylvania Department of Community and Economic Development; the Pennsylvania Department of Conservation and Natural



Resources; the Allegheny County Community Infrastructure and Tourism Fund; the Grable Foundation; the Allegheny Foundation; and the Richard King Mellon Foundation.

"I've been proud to call Braddock home for the past 22 years, and today, I'm especially proud," said Laura R. Zinski, MVI's chief executive officer. "This site represented a pretty significant loss for this community when the hospital left, but it is not a loss any more. All of these people who care have taken the time to make an investment. They believed in a local vision and they listened to what the community was asking for."

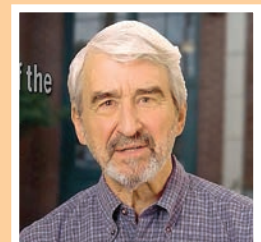
Dennis Davin, Pennsylvania Secretary of Community and Economic Development, praised the Civic Plaza as a "testament" to the fortitude of Braddock residents and community leaders. "You had a gut punch with the closing of the hospital, but you didn't stop—you maintained your composure and you kept advocating for resources through local officials, the state and the federal government," he said.


The Braddock Civic Plaza was designed by Klavon Design Associates and Herbert, Rowland & Grubic, Inc. The general contractor was A. Liberoni, Inc., of Plum and the electrical contractor was Merit Electric Group, Inc., of Oakmont.



**2003** Mon Valley Initiative celebrates its 15th year with big news on several fronts. More than 100 people pack the Braddock Carnegie Library as Citizens Bank commits to \$5.9 million in total funding for MVI to help create a revolving loan fund and two new positions.

**2003** The public television series "Visionaries," hosted by Sam Waterston, focuses an episode on MVI's work. The episode airs nationally on PBS stations from Vermont to San Jose, Calif., including WQED-TV in Pittsburgh.





## Housing Counseling

# Putting responsible homeownership within reach for Mon Valley families

Many people dream of someday buying their own home. But most of us also have questions: How much home can I afford? What if I have credit problems—or no credit? How do I qualify for a mortgage?

And should homeownership really be my goal, or should I continue renting?

These are just a few of the questions our Housing Counseling Program helps people answer. Every year, we assist nearly 500 people with free pre-purchase counseling or referrals to other agencies. Of the approximately 280 people who enroll in our program each year, about 35 percent wind up purchasing houses. Others decide that homeownership isn't right for them yet.

### Why homeownership?

Purchasing a home of one's own has long been a pivotal part of the "American Dream." Having a stable and safe place to live, after all, is one of the most basic human needs. Homeownership offers important financial benefits as well, both to communities and individuals.

For most people, a home is the most important asset they will ever acquire, and a home purchase can provide them with a platform for a permanent path out of poverty. For municipalities, having a high percentage of owner-occupied homes usually means having a high percentage of engaged and civic-minded residents who

In 2016, MVI and Swissvale Economic Development Corp. partnered with PrimeLending and six local real-estate agents and invited Pittsburgh-area residents to "Make Swissvale Home" during a special house tour.

Housing counseling services and an overview of the mortgage process were provided to about 70 people. SEDCO also offered grants of \$1,000 in closing cost and down payment assistance to homebuyers in 2017.

are actively involved in the life of their communities, from schools to recreation to public safety.



# Housing Counseling & HUD Intermediary

## We're educating consumers

Yet there are risks to homeownership, especially for people who are unprepared for the expenses they'll face after the initial purchase. The worldwide financial crisis that began in 2007 was triggered, in part, by the high number of subprime mortgages that had been issued—in many cases to buyers who could not afford their payments, or who obtained loans for amounts that were many times more than their properties were actually worth.

Our Housing Counseling Program is designed to help potential buyers understand the risks and avoid common pitfalls, including taking out loans from predatory lenders and becoming involved in “rent-to-own” schemes. We also try to prepare them for the real-world consequences of homeownership, including the responsibility to keep up with maintenance, taxes and utilities.

## How it works

During a counseling session, our housing counselor helps clients prepare for the entire process of homeownership. Together, they create a household budget and review their credit report.

The counselor also helps clients understand what credit scores mortgage loan originators want to see, and how this information affects their ability to qualify for a loan; and helps clients determine the maximum mortgage for which they qualify and can reasonably afford.

If they don't qualify for a mortgage loan, the counselor can help clients develop an action plan that, if followed, will eventually improve their financial situation.

Through our program, participants learn



**Jonathan Weaver, MVI housing counselor, in December 2018 earned the new federal Housing Counseling Certification being mandated by the U.S. Department of Housing & Urban Development. He has been working at Mon Valley Initiative since 2015.**

about the importance of managing their finances in order to buy and keep their own home.

## Supporting MVI's other programs

Besides benefitting the wider Mon Valley and Pittsburgh region, our Housing Counseling Program also helps support MVI's other key programming areas. It directly supports the work of our Real Estate & Community Development Program by ensuring that interested buyers for our renovated or newly constructed homes are able to access high-quality mortgages.

And in support of MVI's designation as a Financial Opportunity Center, the Housing Counseling Program also provides

training and education for participants enrolled in our Workforce & Business Development Program who have identified homeownership as a financial goal.

## Maintaining a high standard

As an adopter of the acclaimed National Industry Standards for Homeownership Education and Counseling, we are certified to provide pre-purchasing housing counseling services by both the U.S. Department of Housing & Urban Development and the Pennsylvania Housing Finance Agency.

These agencies provide significant oversight and regulation, and though operating within this regulatory framework can add complexity to our delivery of services, it

**2004** MVI breaks ground on the Corners at Fifth (right), a development of new single-family homes at a previously blighted intersection in Rankin. The workforce program hosts “Bridging the Gap: Moving Beyond Your Criminal Record,” the first in a series of workshops.



**2005** MVI begins renovations on its 100th “rehab for resale” house and completes a merger with McKeesport-based Housing Opportunities Inc. The merger adds housing counseling to MVI's list of services. MVI also takes over HOI's role as a national intermediary for agencies across the United States that receive federal funding for housing counseling.

also requires us to maintain a high standard of excellence.

We're also subject to fluctuations in the overall market. We understand that both the mortgage industry and the real-estate landscape are constantly changing due to factors beyond our control, so we work to strategically adapt to those changes.

## Forging new relationships

Our primary goal, always, is to ensure that people in our region can access high-quality homebuyer education and financial literacy information, which is one reason we were so excited to establish a branch office in temporary space in Charleroi in 2018.

Located strategically in the heart of Charleroi's business district, along a major transit line and close to other resources, the new Mid-Mon Office has allowed us to provide housing counseling to residents of Washington, Westmoreland and Fayette counties who might otherwise have found it difficult to visit our Homestead Office.

Our efforts in 2018 focused on increasing our relationships with lenders, real estate professionals and community groups in the Mid-Mon Valley to promote the value of our Housing Counseling Program.

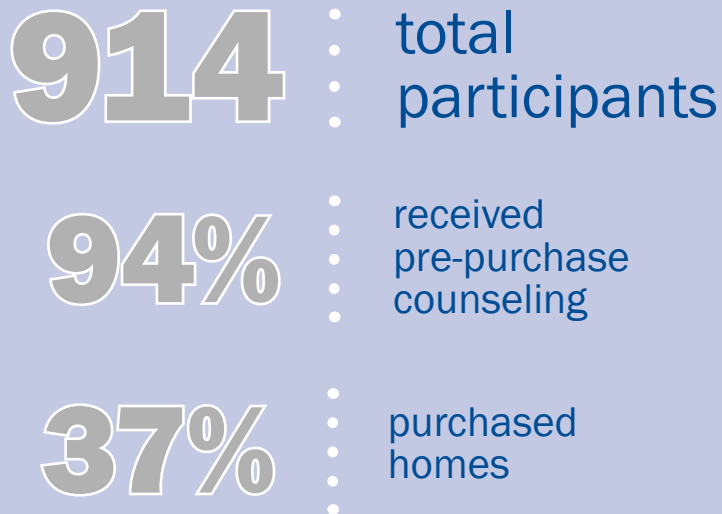
When our permanent Charleroi office becomes available in early 2019, we expect that participation from the Mid-Mon Valley region, including Charleroi, Monessen, Donora, Monongahela, Belle Vernon and the surrounding area, will account for more than 10 percent of the housing counseling clients we will be able to serve.



In 2016, Mon Valley Initiative hosted "Make Homebuying Magic in the Magic City," a combination house tour and housing counseling workshop designed to encourage homebuyers to locate in Charleroi Borough. Here, Jeffrey Philibin (center) of PrimeLending, one of the event sponsors, discusses home renovation financing with prospective buyers.

## By the numbers

### Housing Counseling, 2016-18



**2006** A year-long evaluation by Dewey & Kaye, a consulting firm that works with non-profit corporations, praises MVI for having "competent, skilled and dedicated staff" in each program area. But the consultants say MVI would benefit from more technical expertise from its external stakeholders, and cautions that the coalition membership model is "challenging to manage."

**2007** MVI's Workforce & Business Development Team reports that nearly 2,600 people have received information about the program. Of those, 318 have enrolled and 160 obtained new employment. The Housing & Real Estate Development Team has 41 units of housing under construction and another 35 units currently being financed.



# Housing Counseling & HUD Intermediary

## Soleil Meade: 'I felt a lot of security in my experience'



Soleil Meade came to MVI for housing counseling while she was in the process of buying her first home in 2017. She said “MVI came highly recommended” by her loan officer at First Commonwealth.

“I’m a Mon Valley girl,” said Meade, 33, who grew up in McKeesport. She was thrilled to be able to purchase a house in Turtle Creek so she could stay in the area. She loves her new house: “It’s my little place of peace; it’s just perfect. It’s everything I imagined it would be and more.”

Meade works as a Youth Supervisor at Macedonia Family and Community Enrichment Center and also owns her own freelance graphic design business, so her free time is at a premium. She said MVI’s housing counseling program gave her exactly the tools and guidance she needed to successfully purchase her first house.

To Meade, MVI housing counselor Jonathan Weaver served as a “true, unbiased middle person,” focused on helping her get what she wanted out of the home buying process.

Weaver made it clear that his priority was “to make sure that you feel confident in the steps that you’re making and that you can advocate for yourself,” Meade said.

“He just really empowered me,” Meade remembered. “I felt like I was with my dad or my uncle or something,” because she could trust Jonathan to support her best interests.

You’re in “such a fragile place when you’re buying a home, you have to figure out what do I take in, what do I push out, what is what,” Meade said. “So one confusing moment or one confusing conversation with someone can set you off—I felt a lot of security in my experience with Jon.”

Meade said she would recommend MVI’s housing counseling services to someone “that is looking for true guidance and a step by step process,” as well as individual attention.

“It was just me and Jon and the beta fish that was in the place that we met,” she said, and “that really meant a lot to me in my process.”



**2008** The first owners begin moving into a development of 20 new single-family houses in Munhall and Homestead. The \$6 million Library Homes development is funded by federal HOME Investment Partnership grants, the state Department of Community and Economic Development and the Pennsylvania Housing Finance Agency, and underwritten by BNY Mellon.

**2009** MVI’s network for agencies working with people re-entering the workforce has a new name: Southwestern Pennsylvania Re-Entry Coalition, or “SPARC” for short. Marketing studies are completed in Charleroi and West Newton.

## HUD Intermediary

# Maintaining a high standard to protect homebuyers—and the public

A lesser-known aspect of Mon Valley Initiative's work has been its service as an intermediary agency between housing counseling providers and the federal Department of Housing & Urban Development.

Since 2005, MVI's assistance to this national network of housing counseling agencies has helped them leverage millions of dollars and provide services to tens of thousands of first-time homebuyers throughout the nation every year. Mon Valley Initiative assumed this role following its merger with McKeesport-based Housing Opportunities, Inc.

MVI believes these education and information-sharing services are a very low-cost way to create smarter consumers—an important safeguard against a repeat of the worldwide mortgage crisis of 2007–2008.

### Strength in numbers

As a HUD Intermediary, MVI oversees the completion and submission of federal grant applications on behalf of nearly two dozen network agencies.

MVI's assistance significantly reduces the administrative burden on its member agencies, giving their managers and housing counselors more time to devote to serving the public.

We supervise the collection of requested

data and perform extensive grant writing to complete HUD's Notice of Funding Availability applications for our network agencies. This significantly reduces the amount of time and effort needed for those agencies to complete these applications.

MVI provides specialized technical assistance to help every agency in its network find the best methods to comply with HUD regulations.

In addition, through MVI's network of agencies, housing counselors can build peer-to-peer relationships on a nationwide scale. Every participating member agency can seek the advice and expertise of staff from other network agencies.

There are other benefits to housing counseling agencies as well. HUD provides financial incentives, such as increased grant funding, to encourage agencies to join housing counseling networks such as ours. And because of our established working relationship with HUD, housing counseling agencies that have not previously worked with or been funded by the federal government are able to do so through Mon Valley Initiative.

### The need remains strong

In the past, many people who sought the assistance of a housing counselor were only seeking information about the details of buying a home. But today, many people

entering the homebuying market are facing economic challenges that didn't exist a generation ago. They have a higher level of student-loan debt and many are working as independent contractors, rather than as salaried full-time employees of a business.

As a result, our network agencies are finding that clients are in need of more long-term counseling to resolve significant impediments to obtaining housing, such as lack of income, lack of savings and low or no credit scores. MVI's network agencies are in many cases supporting people with a deeper level of overall financial counseling and helping clients connect to other program services. In the long run, that should improve the financial stability of the people participating in the programs.

Fundamentally, MVI believes that free, locally available, educational housing services are valuable for people seeking to manage and improve the overall quality of their lives. For that reason, we have worked closely over the past three years with HUD to implement improved, streamlined procedures for program management, data tracking and invoice submissions.

We remain dedicated to helping our network agencies find a productive path through regulatory red tape, enabling HUD resources to continue to flow to public service in communities around the country.

**2009** Six new homes are constructed in Braddock and North Braddock with the assistance of county, state and federal agencies and Citizens Bank.



**2010** Swissvale, Allegheny County and state officials, along with SEDCO and MVI, break ground on the \$4.35 million Kopp Glass Gateway Project (left), near the borough's southwest corner. Over the next five years, 16 new homes will be built or renovated and 13 blighted homes will be demolished.



# Housing Counseling & HUD Intermediary

## Agencies stick with MVI because of personalized attention

Every year, 12,000 to 14,000 households across the United States are touched by the work of Mon Valley Initiative's HUD Intermediary program.

On behalf of nearly 20 agencies that provide housing counseling and financial education services from coast to coast, MVI annually applies for more than \$750,000 in federal funding. MVI's oversight also helps these agencies stay in compliance with regulations, keep up-to-date on best practices and save money.

Many of the agencies in our network are operating with reduced funding at the same time that additional regulatory requirements are being imposed, such as a new nationwide HUD certification for all housing counselors. So beginning in 2017, MVI's HUD intermediary manager, Dana Hodge, along with April Hoover, chief financial officer, and Elizabeth Hannold,

fiscal specialist, ramped up their efforts to provide additional monitoring and technical assistance to those agencies.

In West Virginia, where the Fairmont-Morgantown Housing Authority was finding that its existing data-entry process was coming up short in key areas, MVI staff helped the agency streamline and update its recordkeeping.

Hoover even helped make some of the corrections to FMHA's existing data, allowing the authority's staffers to focus on helping their clients. During HUD's 2018 review of the Fairmont-Morgantown authority, MVI took the lead, helping identify and fill information requests. HUD's verdict? The FMHA was in full compliance with all program requirements.

Up in Freeport and Rockford, Illinois, near the Wisconsin border, another member

of our network, NW HomeStart, had undergone several organizational changes.

An MVI review of data-entry procedures at all of the agencies we serve identified some areas of concern at NW HomeStart. MVI staff worked one-on-one with NW HomeStart to help the agency improve both its recordkeeping and its reporting to HUD.

As a result, NW HomeStart now has powerful evidence of how its services aid homebuyers in a 10-county area.

A HUD staffer recently asked NW HomeStart if they were interested in partnering with another HUD Intermediary closer to northern Illinois, instead of remaining in the Mon Valley Initiative network. No thanks, NW HomeStart replied—we're staying with MVI.



As HUD Intermediary Manager, Dana Hodge oversees the network of housing counseling agencies served by MVI throughout the United States. In HUD's fiscal year 2018, MVI administered more than \$793,000 in federal housing counseling grants. Hodge joined MVI in 2006 after nearly 10 years at Housing Opportunities Inc.

**2011** MVI and SEDCO begin the transformation of the former Madonna del Castello Church in Swissvale into four condominium units. For the first time, sale prices of MVI-renovated homes climb above \$100,000 each. MVI has now completed 172 home rehabs and built 111 new houses.



**2012** A groundbreaking is held for The Overlook, a development of new townhomes (left) on part of the former UPMC Braddock Hospital site.

Nearly 200 people attend "Life Without Bars," SPARC's re-entry conference, held at the University of Pittsburgh Law School on Sept. 28. Participants arrive from as far away as Florida. David J. Hickton, U.S. Attorney for the Western District of Pennsylvania, delivers the keynote.





## Workforce & Business Development

# Helping Mon Valley residents achieve financial and personal stability

When people and families feel financially stable, they are better able to contribute to the overall health of their communities, in both tangible and intangible ways.

Since 2001, our Workforce & Business Development Team has helped people from throughout the Mon Valley—and the surrounding area, including the City of Pittsburgh—achieve financial stability and independence, so that they can help contribute to our region through increased purchasing power and by paying property and wage taxes.

MVI's program is effectively designed to help unemployed and under-employed people to learn about job opportunities and become prepared for them. We aren't here to just help people find "any job." All of our

clients are required to attend an orientation session before enrolling. When they attend, our staff asks each potential client to introduce him or herself and to tell the group what job they want to look for.

### Identifying realistic career goals

We help our participants identify realistic career goals and help them develop strategies to overcome obstacles. During regular one-on-one meetings, we help them customize their resumes, practice their interviewing and "soft skills" techniques, discuss tools to aid their job searches and introduce them to potential employers.

### A proven program

Our proven method for career counseling

**Above: U.S. Steel's Edgar Thomson Works, spanning Braddock and North Braddock, is one of more than 100 facilities in the region that over the past three years have hired people through Mon Valley Initiative's Workforce & Business Development program.**

is set up to help each individual identify their own skills, talents and barriers to employment. That allows them to "know themselves" and what kind of jobs they could potentially excel in and enjoy.

The curriculum was developed by the Pennsylvania Economy League and Mon Valley Initiative in 2002 in cooperation with other job-development agencies throughout Southwestern Pennsylvania.



# Workforce & Business Development

Job-seekers can work at their own pace, though the process can be completed as quickly as eight weeks. Throughout the process, we help job-seekers connect with benefits that can help support their families while they search for a new career.

Our curriculum is called “Know Yourself, Know the Market, Make the Match”:

*Know yourself:* Activities in this part of the program include taking self-assessments, and using standard tools that measure “real world” skills. These are skills that employers believe are important for success in whatever job you have, at whatever level of education you received.

*Know the market:* The second aspect of the curriculum includes activities such as researching your job options and finding important job search information such as “in-demand” jobs, educational requirements, and average pay. MVI also hosts weekly Job Club meetings that participants attend to learn new job skills, share job leads that they have found and network with job seekers. Employers often attend Job Club to discuss their companies and hiring policies in sessions called Career Exploration Workshops.

*Make the match:* Once our enrollees are familiar with their own work skills and personality and have reviewed their options for employment, they can begin to specifically identify careers that are a match. At this part of the process, they learn and practice interviewing skills and receive assistance developing a resume and cover letter. Employment and financial coaches also provide advice on appropriate personal presentation and workplace conduct.



**Darlene West, a community outreach recruiter for Giant Eagle, speaks during one of MVI's “Job Clubs.” At Job Clubs, people enrolled in our Workforce & Business Development program meet with employers from a wide variety of industries, including retail, hospitality, healthcare and manufacturing, to find out what hiring managers are looking for in prospective employees, and to learn about possible openings.**

## Forging strategic partnerships

We understand that people who are unemployed may also have other needs, some of which may be long-term (education, legal aid) and some of which may be emergencies (housing, healthcare). Because not all of these services are found in any single agency, we collaborate with a wide range of social services partners to offer guidance to the people we serve, and referrals to the most appropriate providers.

Many participants, for instance, identify transportation as a barrier to their success. We have a long-standing partnership with Travelers Aid so that our participants can

get transportation assistance at a reduced cost. We work with the YWCA of Greater Pittsburgh to offer Mon Valley residents on-site assistance with health insurance and other services, and we actively engage in cross-referrals with several health and human services partners, including Rainbow Kitchen and the Human Services Center Corp. in Turtle Creek.

We also understand that many of our participants are attempting to re-enter the workforce following a criminal conviction. When appropriate, we encourage participants to meet with attorneys from Neighborhood Legal Services during our Job Clubs. There, our participants get



**2013** North Braddock Cares, Pittsburgh's Carnegie Museum of Art, Braddock Carnegie Library and a group of local artists called “Transformazium” collaborate to turn an abandoned playground into “Recycle Park.”

At its 25th anniversary gala, held at Pittsburgh's Station Square, MVI recognizes 25 “Wave Makers” (left) for their significant contributions to Mon Valley Initiative.



responsible advice on topics ranging from restoring their driver's licenses to discussing their criminal backgrounds with potential employers.

We also work with other agencies to raise community awareness around issues that face our workforce participants, including barriers to housing, employment and education.

## Helping people make better choices

According to one estimate, more than 15 million American adults don't keep their money in a bank. That means they're using check-cashing stores, payday loan companies, pre-paid debit cards and other non-traditional services that sometimes

charge high fees—and provide little or no protection for money if it's lost or stolen.

Helping people who are “unbanked” is just one goal of the Financial Opportunity Center operated by Mon Valley Initiative, in cooperation with Neighborhood Allies.

Our FOC is part of a network around the country of similar centers that provide one-on-one coaching for people who have bad credit or no credit, or who need help managing their family finances, including advice on how to navigate banks and other financial services.

Our employment and financial coaches work with participants on the best ways to increase their income, decrease or control

their expenses, and use banks and credit responsibly. We help people create a budget and set personal financial goals that they can meet and exceed.

We provide both group-oriented and one-on-one financial coaching, and also offer events throughout the year, like our fall “Tackle Your Financial Future” workshops.

## A partnership with other free services

Our Financial Opportunity Center works closely with our in-house career development services and our housing counseling program for people who want to find a new job or buy their own home. Like those services, the Financial Opportunity Center is free. We're also part of the Pennsylvania Housing Finance Agency's statewide network of counselors who are helping people learn how to take charge of their money.

## SPARC: Supporting re-entry to the workforce

The Southwestern Pennsylvania Re-Entry Coalition, or SPARC, was created by MVI to coordinate resources for individuals whose criminal record is an obstacle to finding a job and rebuilding their careers.

In cooperation with agencies throughout Southwestern Pennsylvania, SPARC brings together representatives from the criminal justice system, legal community, social services organizations and other providers to find the best way to connect formerly incarcerated individuals with the services and resources they need to successfully re-enter society and the workforce.

SPARC's goals include:

- Identifying potential career paths, excluding those from which individuals



Partners from the financial industry, such as Michele Lavelle of First National Bank of Pennsylvania, work with participants in our Financial Opportunity Center to teach them about banking products and help them make smarter choices with their household finances.

**2014** In partnership with Allegheny County, the federal Department of Housing & Urban Development commits \$1.5 million in community development block grant funding toward MVI's purchase and renovation of the former Braddock Free Press Buildings on Braddock Avenue. Additional funding is provided by MVI's own Community Investment Fund. When complete (right), the mixed-use commercial and residential complex will include 28,000 square feet of leasable space.

MVI@30





# Workforce & Business Development



with criminal backgrounds are banned by law

Increasing the number of employers willing to hire formerly incarcerated individuals through education about incentive programs

Addressing policy issues through information and advocacy, and

Increasing connectivity across three levels of the justice system (county, state, federal)

In 2017, members of our Workforce & Business Development team also participated on the Pennsylvania Re-Entry Council convened by Gov. Tom Wolf, to share the insights they had gained through their work with SPARC. Through these relationships, we offer our knowledge and best practices about educating employers and assisting individuals with criminal backgrounds to gain training, employment opportunities, housing and access to transportation.

## SPARC's past and ongoing events

Throughout the year, SPARC hosts events that provide both education and networking for the people whom we serve, and those with whom we collaborate:

"Leadership and Empowerment Conference": A conference designed to inspire ex-offenders and help them explore the possibilities of life. The



SPARC's 2018 Leadership & Empowerment Conference, sponsored by Community College of Allegheny County and the Allegheny County Anchored Re-Entry Consortium, was held June 8, 2018, at CCAC's Allegheny Campus on Pittsburgh's North Side. It attracted local and national experts in helping ex-offenders re-enter society, including author and motivational speaker Tracey D. Syphax (top), as well as Tracy McCants Lewis, law professor at Duquesne University, and Homer L. Walton, an attorney who specializes in labor and civil rights issues at Tucker Arensberg (below).



**2015** Renovations begin (right) at 503 Main St., East Pittsburgh, to convert a former nuisance bar into four new apartments and a first-floor commercial space.



conference offers powerful speakers that bring inspiration and empowerment as well as community partners that provide information and resources.

“Lunch & Learns”: Informal sessions for agencies wanting to learn more about critical issues facing formerly incarcerated individuals and innovative strategies to address them.

“Life Without Bars”: A conference for agencies that contribute to the re-entry process and job seekers going through that process, providing strategies and solutions to effectively reintegrate individuals with criminal backgrounds into Southwestern Pennsylvania communities.

## By the numbers

Workforce & Business Development, 2016–18

827

people  
enrolled

79%

Of those:

60%

received one-on-one  
financial coaching

goal: 70%

reported an increase  
in their net income

62%

Of those:

85%

gained  
employment

goal: 50%

retained employment  
for 6 months or more

goal: 60%



**2016** Federal, county and local leaders help cut the ribbon on a newly renovated house at 333 George St., Turtle Creek, to celebrate the creation of nearly \$2 million of real estate investment in the borough, including 17 rehabilitated single-family homes.



# Workforce & Business Development

## Larry Lee: 'Being here has made a major difference'

"If it wasn't for you all, I don't know where I'd be," Larry Lee says.

Lee was coming out of a bad time in his life when he was referred to Mon Valley Initiative. He initially came to MVI to learn computer skills, but wound up enrolling in the Workforce & Business Development Program and getting a lot more in the process.

Lee worked directly with Tracey Reaves, MVI director of workforce and business development, to find long-term employment. "I asked (Tracey) questions, and she actually took her time, sat there with me and showed me how to do things."

Reaves and MVI's employment and financial coaches guided Lee through the job search process, helping him identify possible job opportunities while he refined his resume and interviewing skills.

"Within a year, I learned a lot here," he says. "Computer skills, knowing how to talk to people, and managing your appearance—because basically, that's what the employer looks at."

Several times, MVI helped Lee find temporary jobs while he looked for a permanent position. Then, through one of Reaves' contacts, Lee learned about an opening at the Omni William Penn Hotel in Pittsburgh.

In fact, Lee was at MVI's Homestead office in a computer class when the hotel's human resources officer called to invite him to interview. He did several interviews in one day and was hired on the spot.



Today, Lee is beginning his fifth year working at the William Penn, and has risen from the lowest-paid position in his department to a position where he helps to train other employees. He is a member of the union and has worked with the union's leadership on a number of projects.

The Omni William Penn has recognized Lee several times for his dedication to his job and the quality of his work. In 2018, he also was recognized by MVI with an award at the annual Employer Appreciation Breakfast.

Lee tells people struggling to find work, "Come down to MVI, I'll talk to Tracey or one of the staff, and they can show you what to do and how to do it. A lot of people are ashamed, their pride gets in the

way—we're all under the same building here, in my eyes. If I need help, there's someone [at MVI] who can help me."

Reaves says Lee has become an important source of encouragement for other job seekers, and that he's gone to job clubs, orientations and other MVI programs to support them, especially those people caught up in the court system. "That's what this program is about, helping people to not job-hop, but instead focus on long-term career opportunities" and personal growth, she says.

Everyone has challenges and struggles in life, Lee says. "But you live and you learn from it, and try not to make that same mistake twice," he says. "Being here [has made] a major difference."

**2017** MVI welcomes the first tenants to Eisenberg's Apartments in Monessen. The 13 one- and two-bedroom units bring new life to a vacant building that was once one of the city's most popular department stores. The Wall Street Journal calls the project one of the city's "bright spots."

**2018** Two communities come together to celebrate new neighborhood greenspaces. In Charleroi, Meadow Park serves as a recreation and exercise field on the site of the borough's former junior high school, while in Braddock, the Civic Plaza represents a \$1 million transformation and the borough's first significant greenspace in years.

## Financial statements, 2016–18

The Internal Revenue Service has determined that the Mon Valley Initiative is tax exempt under Section 501(C)(3) of the Internal Revenue Code. Our annual federal Exempt Organization Tax Return, also known as Form 990, is available on our website.

Mon Valley Initiative is not exempt from sales taxes or property taxes.

MVI receives the majority of its financial support from local foundations and various government funding sources. Funds are received and recorded as unrestricted, temporarily restricted, or permanently restricted, depending on the existence or nature of any donor restriction. All restricted support is posted as an increase in temporarily or permanently restricted net assets, depending on the nature of the

restriction, and released into unrestricted assets when the restriction is met.

For all real estate activities, MVI establishes a detailed budget for each project prior to beginning development, with funders fully recognizing that subsidies may be required to make the properties more affordable. Properties developed and sold by MVI may be partially subsidized for the benefit of low- and moderate-income homebuyers. Construction costs may exceed fair market value, and government funds may be used to subsidize those costs.

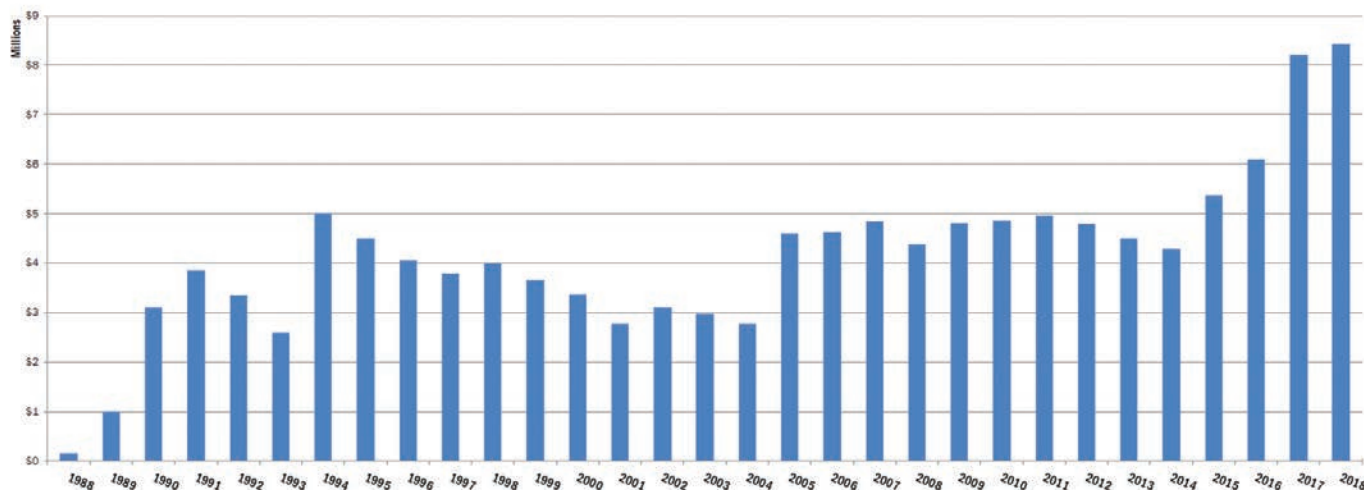
In addition, government and other subsidized funds may be used to further reduce purchase prices for low- and moderate-income homebuyers, making them more affordable. Properties that are developed and kept by MVI as affordable rental projects

may be subsidized as well. These projects are held as assets on MVI's balance sheet and are depreciated over time. They also contribute to the overall net asset value of the organization.

As a HUD-approved National Intermediary, MVI receives approximately 13 percent of its overall funding directly from the U.S. Department of Housing and Urban Development. The majority of this funding (approximately 87 percent) is passed through MVI to various housing counseling agencies located through the United States.

Costs of providing various programs and other activities are summarized on a functional basis. Accordingly, certain costs have been allocated amongst program services as benefited.

### Net assets, 1988–2018<sup>†</sup>



<b>1988</b>	\$167,616
<b>1989</b>	\$1,007,568
<b>1990</b>	\$3,106,259
<b>1991</b>	\$3,864,372
<b>1992</b>	\$3,346,250
<b>1993</b>	\$2,597,348
<b>1994</b>	\$5,016,497
<b>1995</b>	\$4,502,710

<b>1996</b>	\$4,063,164
<b>1997</b>	\$3,787,611
<b>1998</b>	\$3,997,723
<b>1999</b>	\$3,665,522
<b>2000</b>	\$3,364,498
<b>2001</b>	\$2,770,699
<b>2002</b>	\$3,098,105
<b>2003</b>	\$2,974,496

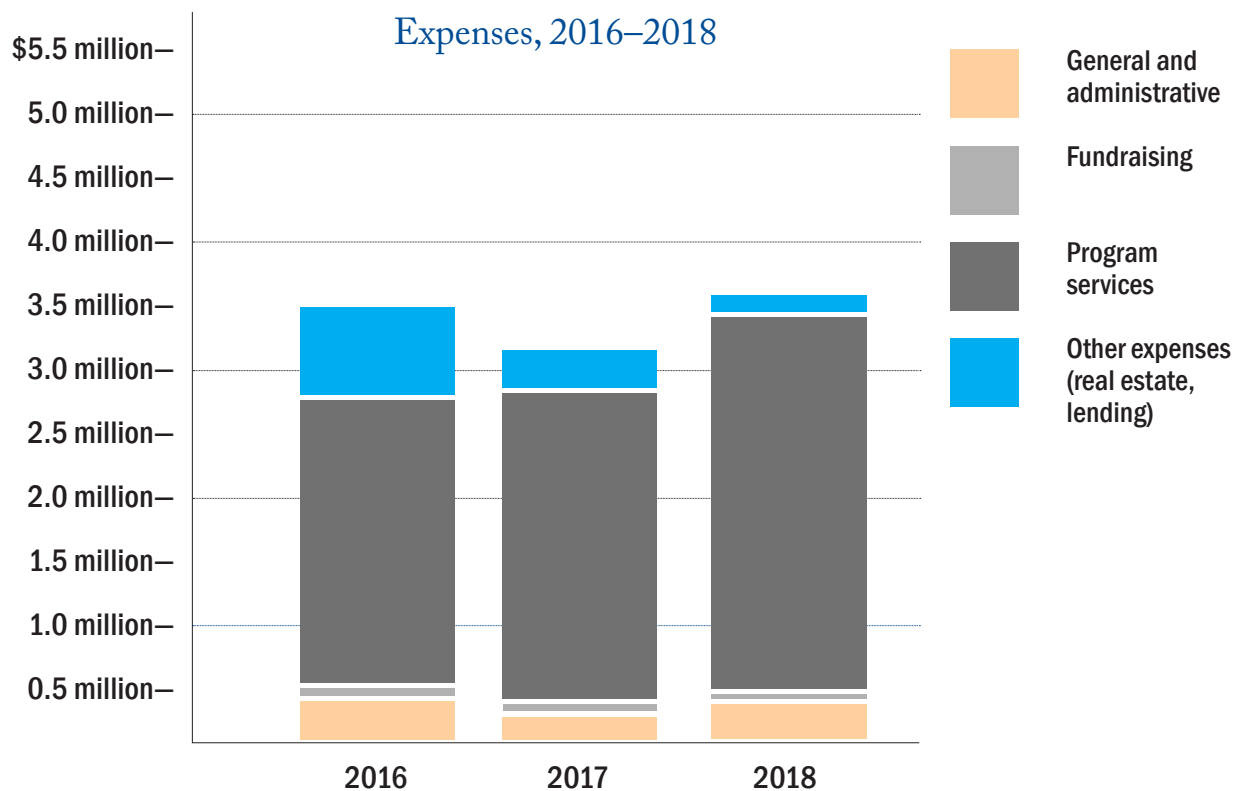
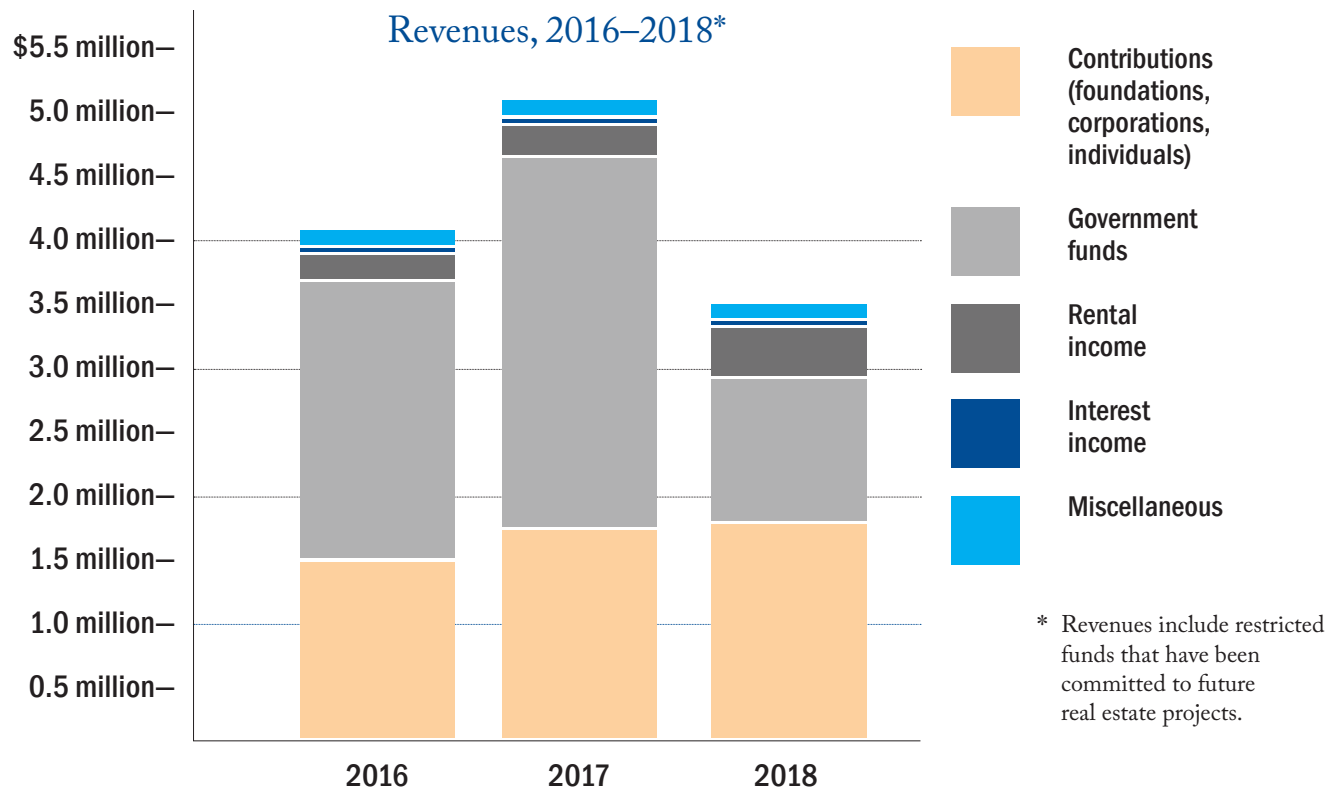
<b>2004</b>	\$2,778,764
<b>2005</b>	\$4,596,656
<b>2006</b>	\$4,632,944
<b>2007</b>	\$4,843,486
<b>2008</b>	\$4,385,910
<b>2009</b>	\$4,804,370
<b>2010</b>	\$4,867,347
<b>2011</b>	\$4,959,351

<b>2012</b>	\$4,789,192
<b>2013</b>	\$4,496,706
<b>2014</b>	\$4,288,144 <sup>†</sup>
<b>2015</b>	\$5,373,445 <sup>†</sup>
<b>2016</b>	\$6,096,367 <sup>†</sup>
<b>2017</b>	\$8,217,653 <sup>†</sup>
<b>2018</b>	\$8,426,512 <sup>†</sup> *

\* — unaudited

<sup>†</sup> — Beginning in 2015, total net assets include an increasing number of MVI-owned and -operated real estate investments.





# Institutional donors and partners, 2016–18

*The board of directors and staff of Mon Valley Initiative are grateful to the following corporations, foundations and agencies whose contributions made our work possible over the past three years:*

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*The board of directors and staff of Mon Valley Initiative are grateful to the following people whose contributions made our work possible over the past three years:*

Anonymous  
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Ron and Gail Bachy  
Nancy Baker  
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Eric Baldwin  
Mary Kate Bartley  
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Laura and Ron Zinski

## Then and now



**1998**



Ray Garofalo, Jeff McLaughlin, Lorraine Conley, Jill Moyer, Sheila White, Debbie Humberson, John Bachetti, Joeli Armstrong, Fred Kohl, Linda Janus, Winnie Pollard, Eleanor Tansmore, Jeff Brooks, Rick Dunn, Mary Roque, Eric Sloss, Dick Wallace.



**2018**



Back row: Patrick Shattuck, Jonathan Williams, Rick Dunn, John Bachetti, Tracey Reaves, April Hoover, Jordana Rosenfeld, Dave Yargeau, Andrew Ritchie, Grant Cole, Rikki Anderson. Front row: Jonathan Weaver, Deborah Mattie, Laura R. Zinski, Elizabeth Hannold, Jane Black. (Not shown: Dana Hodge and Jason Togyer)



# Valley Vision 2019

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**Photography and Graphics** Mon Valley Initiative,  
except as noted below

## Acknowledgements

Thank you to the following people for generously sharing photographs:

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