

Three-Year Report to Stakeholders

# Valley Vision 2022

### 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 2022

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## Officers & Board of Directors

### 2021 MVI officers

Chair: Mary Carol Kennedy  
Vice-Chair: Joseph P. Flynn Jr.  
Secretary: Dale J. Bizub  
Treasurer: Jane Flaherty

### 2021 MVI board of directors

Barata Bey  
Dale J. Bizub  
Lindsey Coy  
Jeb Feldman  
Jane Flaherty  
Joseph P. Flynn Jr.  
Mary Carol Kennedy  
Barbara LaFace  
Richard Wallace  
Terry Ward



MVI's board of directors, shown during a meeting at Braddock Carnegie Library, 2019.

### 2019-2020 MVI officers

Chair: Mary Carol Kennedy  
Vice-Chair: Joseph P. Flynn Jr.  
Secretary: Dale J. Bizub  
Treasurer: Jane Flaherty

### 2019-2020 MVI board of directors

Sharon Alberts  
Barata Bey  
Dale J. Bizub  
Jeb Feldman  
Jane Flaherty  
Joseph P. Flynn Jr.  
Mary Carol Kennedy  
Barbara LaFace  
Michael Tobias  
Richard Wallace  
Terry Ward

### Audit Committee

Dale J. Bizub, Jane Flaherty,  
Harold Hribal, Mary Carol Kennedy,  
Ricardo Savido

### Community Investment Fund

#### 2019

Mary Carol Kennedy,  
Jennifer Kiley, Ted Harhai,  
Harold Hribal, Charles G. Peterson,  
Lisa Petrosky, Tyler M. Reeder,  
David Serafini, Michel Wright

#### 2020

Joseph P. Flynn Jr., Ted Harhai,  
Harold Hribal, Jennifer Kiley,  
Charles G. Peterson, Lisa Petrosky,  
David Serafini, F. Charles Spence

#### 2021

Joseph P. Flynn Jr., David Gibson,  
Ted Harhai, Lorraine Henderson,  
Harold Hribal, Jennifer Kiley,  
Macy Kisilinsky, Charles G. Peterson,  
Lisa Petrosky, Tyler M. Reeder,  
F. Charles Spence

### Governance Committee

#### 2021

Dale J. Bizub, Barata Bey,  
Jane Flaherty, Joseph P. Flynn Jr.,  
Mary Carol Kennedy,  
Richard Wallace

### Regional Development Committee

#### 2019

Dale J. Bizub, Barata Bey,  
Mark Bowers, Alix Garlitz,  
Alyssa Kail, Mary Carol Kennedy,  
Dan Norman, Nick Ryan,  
Matt Shorraw, Nicole Tichon,  
Richard Wallace

#### 2020

Barata Bey, Dale J. Bizub,  
Mark Bowers, Mary Carol Kennedy,  
Mary Miller, Dan Norman,  
Matt Shorraw, Nicole Tichon,  
Richard Wallace

#### 2021

Jessica Belowich, Dale J. Bizub,  
Mark Bowers, Mary Carol Kennedy,  
Barbara LaFace, Mary Miller,  
Matt Shorraw, Richard Wallace

### Workforce Advisory Board

#### 2019

Bill Backa, Rick Cobbs, Amy LaSota,  
Janice Muto, Jana Sharlow,  
Kweilin Wofford

#### 2020

Neil Ackerman, Bill Backa,  
Clair Bramble, Trish Brickner,  
Richard Cobbs, Renee Conte,  
Tessa Ellison, Dorenda Hamarlund,  
Peter Harvey, Andrew Johnson,  
Michelle Lavelle, Lowry Merkeya,  
Erica Patterson, Marcus Roberson,  
Samantha Schwartz, Cheryl Seele,  
Paulette Skillman, Kevin Solomon,  
Deidra Washington, Darlene West

#### 2021

Bill Backa, Patrick Bendel,  
Amber Book, Nate Broadus,  
Melody Carter-Frye, Renee Conte,  
Lindsey Coy, Rosa Davis,  
Tessa Ellison, Kiley Enas,  
Mary Jo Guercio, Dorenda  
Hamerlund, Dawn Hargraves,  
Peter Harvey, Linda Jack,  
Karen Johnson-Russel, Amy Lasota,  
Jessica Luffy, Mary Petrusch,  
Julius Ridgley, Kevin Solomon,  
Will Stennett, Marsha Turner,  
Renee Varga, Terry Ward,  
Darlene West, Ken Yonck

## Staff Members

### Administration

Laura R. Zinski  
*Chief Executive Officer*

April Hoover  
*Chief Financial Officer*

Joey-Linn Ulrich  
*Chief Operating Officer*

Jason Togyer  
*Communications Manager*

Patricia (Tricia) Forsythe  
*Office Manager*

Daniel Orkwis  
*Fiscal Specialist*

### Housing Counseling

Jonathan Weaver  
*Housing Counselor*

### HUD Intermediary

Dana Hodge II  
*HUD Intermediary Manager*

### Real Estate & Community Development

John Bachetti  
*Senior Construction Manager*

Allan Balaara  
*Construction Manager*

Andrew Ritchie  
*Senior Real Estate Developer*

Dave Yargeau  
*Real Estate Developer*

Grant R. Cole  
*Community Outreach Specialist*

Maddie Nagel  
*Community Outreach Specialist*  
*Clairton Cares coordinator*

Douglas Kody  
*Maintenance Technician*

John Dobos  
*Maintenance Technician*

Ian Reinard  
*Maintenance Technician*

Aaron Austin  
*Maintenance Technician*

Felix Fusco  
*Manager, Produce Marketplace*

Lorraine Lee  
*Customer Service Team, Produce Marketplace*

### Workforce Development & Financial Coaching

T. Charles Howell IV  
*Director*

Jane Black  
*Senior Employment & Financial Coach*  
*(Charleroi/Mid-Mon)*

Shannon Lawhorn  
*Senior Employment & Financial Coach*

Deborah Mattie  
*Employment & Financial Coach*

Eva Simpson  
*Intake Coordinator (Charleroi/Mid-Mon)*

Joyce Evans  
*Computer & Resume Class Teacher*



MVI's Regional Development Committee, shown here at a 2019 meeting, hears and offers opinions on various housing and real estate projects being considered by MVI. In addition to making recommendations about specific projects presented by MVI staff, the committee also provides general guidance on community and real estate development.



## History of Mon Valley Initiative



Aerial view of Monessen and Pittsburgh Steel Co. plant. Date unknown.

In the late 1970s and early 1980s, U.S. Steel, Westinghouse Electric, WABCO, Union Switch and Signal and Wheeling-Pittsburgh Steel all closed major manufacturing plants in the Monongahela Valley. Some sources indicate that as many as 175,000 jobs were lost in the region when these plants closed.

Major industrial sites occupied hundreds of acres of land, and as landowners, the corporations were major taxpayers. Without this tax revenue, communities in the Mon Valley were hard-pressed to provide basic services to their residents. People moved out, and the Valley's role as the engine of the Pittsburgh region's economy was lost.

As factories were closing, a number of business and industry leaders representing Pittsburgh's largest corporations began an aggressive plan to address the problems that arose from the fall of heavy manufacturing.

Through the Allegheny Conference on Community Development, the group focused its work on setting strategic investment strategies for the region to address the devastating economic decline. One of their recommendations included hiring a community organizer to find a way to encourage reinvestment in the Mon Valley.

That organizer, Michael Eichler, and key leaders and funders of the Allegheny Conference sought solutions directly from people who lived and worked in the Valley. They recom-

mended strategies that offered a means to broadly engage local people in implementing economic and community development projects.

In addition to helping to form new grassroots organizations, Eichler also provided support to community development corporations, or CDCs, that were already in existence. Through the Allegheny Conference, a "Mon Valley Development Team" was formed in January 1987. In April 1988, the representatives of these grassroots CDCs began to discuss the possibility of forming a regional coalition. These discussions led to the incorporation of Mon Valley Initiative in December 1988.

Although parts of the Pittsburgh area have recovered from the demise of heavy manufacturing, many others have not, and the effects of that rapid, unprecedented decline are still felt in many Mon Valley communities in the form of blighted and abandoned buildings, substandard housing and higher-than-average unemployment and poverty rates.

While the closed factories have been demolished, people living in the Mon Valley still need better-quality

housing, financial and life coaching, job skills development and community planning and organizing.

Today, Mon Valley Initiative works to improve the lives of people in the Mon Valley area by helping to rebuild community infrastructure and connecting employers to people seeking new jobs and careers. We do this by delivering quality services to the people of the Mon Valley, including housing counseling, real estate and community development and workforce development and financial coaching.

We also partner with other local advisory groups and community development corporations that together engage more than 100 local volunteers to think about, and find solutions to, our common and connected problems. In addition, since our 2004 merger with Housing Opportunities Inc., Mon Valley Initiative serves as a national intermediary for other housing counseling agencies that receive funding from the U.S. Department of Housing & Urban Development.

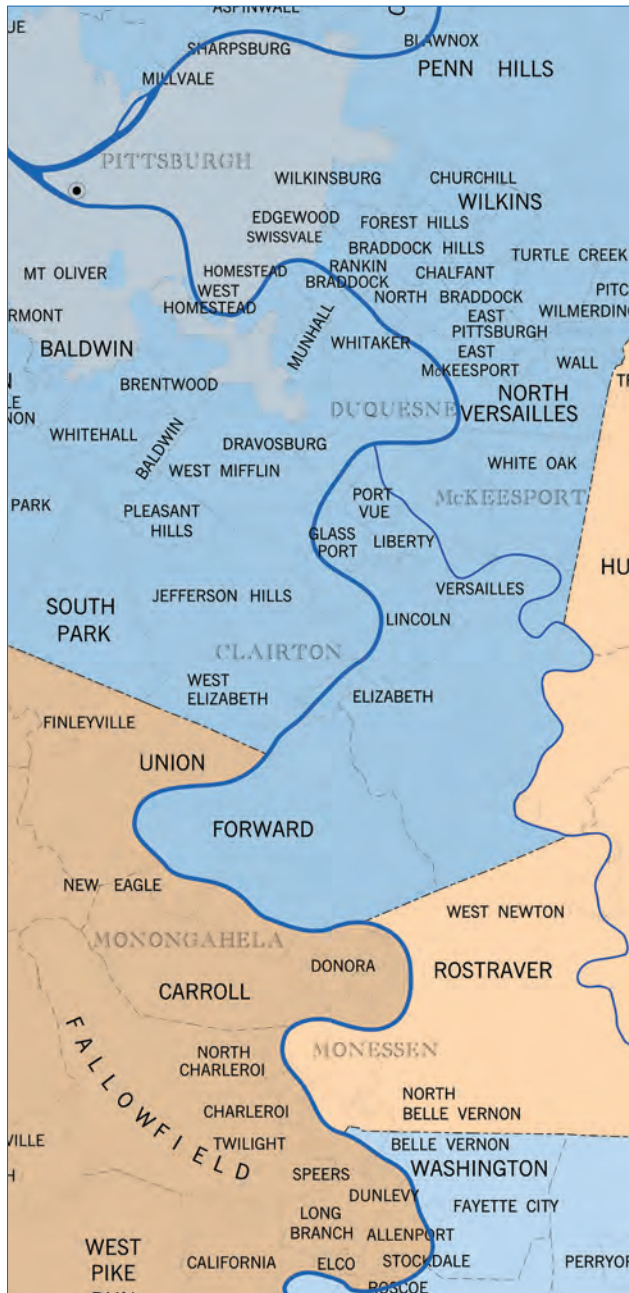
As conditions in the Mon Valley have changed and evolved, MVI has shifted its strategic goals. Mon Valley Initiative now serves as a regional community development corporation and also provides support for several independent CDCs and other local advisory groups in the municipalities that MVI serves.

From its offices in Homestead and Charleroi, MVI continues—in the words of its vision statement—"working together to unite the communities and restore the economic vitality of the Mon Valley." ■



Pouring ingots at the then-new Basic Oxygen Process furnace—known as the "BOP Shop"—of U. S. Steel's Duquesne Works, 1964.

## What is the Mon Valley?



What is the “Mon Valley”? It seems like a simple enough question: The Mon Valley is the region that borders the Monongahela River from Pittsburgh’s Point State Park down to West Virginia.

But as a local newspaper found out a few years ago, if you ask a dozen different residents of the “Mon Valley” where it is, you might get a dozen different answers. “Monongahela, Donora, Monessen, Charleroi, North Belle Vernon, Fayette City and maybe to California,” one reader said. “Everything along the Monongahela River from Homestead to Brownsville,” said another.

Some see the “Mon Valley” as three distinct regions—the “Steel Valley” between Pittsburgh and Clairton, the “Mid-Mon Valley” from Elizabeth to Monessen, and the “Upper Mon Valley” from California to the West Virginia state line.

To the Southwestern Pennsylvania Commission, which coordinates planning efforts for 10 counties surrounding Pittsburgh, the Mon Valley “is a diverse group of towns and municipalities” that stretch from Point State Park in Pittsburgh to Point Marion, Pa. The region includes Allegheny, Fayette, Greene, Washington, and Westmoreland counties.

For nearly 200 years, this region was defined by heavy industry—especially coal, iron

and steelmaking—along what has sometimes been called the “hardest-working river in the world.” At its peak, about 160,000 people lived in the region that SPC defines as the Mon Valley, but since 1990, the population has declined by approximately 1 percent per year, with some communities losing 25 percent or more of their residents.

In the targeted communities served by Mon Valley Initiative, population losses averaged 5 percent between 2010 and 2017, according to the American Community Survey.

The effects of disinvestment and outward migration continue to impact the Mon Valley. Compared to the rest of Allegheny, Washington and Westmoreland counties, communities in the Mon Valley continue to face significantly higher unemployment rates, about twice as much vacant (and often abandoned) housing, and rates of poverty as high as 35.7 percent in Braddock and 40.2 percent in Duquesne, according to the ACS.

MVI’s mix of programs are designed to offer paths to economic independence for the residents of these communities. Although progress has been made since the decline began in the 1980s, much work remains to be done. ■



## A message from the Chief Executive Officer

# Making progress—during a period of unprecedented challenges

Mon Valley Initiative is no stranger to adversity and hardship. In fact, you could say we were born out of adversity. The MVI coalition was first created in 1988 in the wake of the rapid closure of major employers—mainly in the manufacturing sector—in communities such as Swissvale, Homestead, Turtle Creek, Duquesne, McKeesport and Monessen.

More than 30 years later, we remain hard at work in those communities, addressing the problems caused by that rapid deindustrialization and disinvestment. And we continue to rise above the challenges, each and every day.

Still, I'm not sure anyone could have been prepared for the COVID-19 pandemic. Virtually overnight, the world came to a standstill in March 2020. Many businesses were forced to close their doors. Many people lost their jobs as a result. Most of us were unable to see our friends and family for weeks or months at a time. Some of us lost friends, neighbors and loved ones.

In the 1990s and 2000s, the people of the Mon Valley proved they were stronger than the collapse of the local steel industry—and in 2020 and 2021, they came through for one another during a worldwide pandemic. Although the news was grim at times, there were many stories of inspiration that gave all of us the encouragement we needed to press forward.

First-responders were stretched to the limit but they stayed on the job. Service organizations, including social clubs, faith communities and food banks stepped up to make sure that no one needed to go hungry or face homelessness. We found new ways to connect so that no one needed to feel lonely, including high-tech ways such as Zoom and Skype, and low-tech ways like driveway and porch gatherings. And when COVID-19 vaccines became available, many organizations opened their doors to make them available.

At Mon Valley Initiative, we felt it was more important than ever for us to continue our work for the people of Allegheny, Washington and Westmoreland counties. Together, our board, staff and volunteers rose to the challenge.

Our mission has always been the same—improving the lives of people in the Mon Valley area of Western Pennsylvania by helping to rebuild community infrastructure and by connecting employers to people seeking new jobs and careers. The only thing that changed during the COVID-19 pandemic was the ways in which we delivered on that mission.

Our Workforce Development & Financial Coaching program pivoted from helping people find new jobs to helping residents connect with resources that provided food, emergency rent and utility assistance. Many of the people who reached out to our workforce coaches were people who had previously used our program to connect with jobs and training—and they knew MVI would be there for them. When the economy began to reopen, the workforce program was ready, and in 2021 was able to match more than 50 percent of our participants with jobs.

Our housing counseling program pivoted as well. In Pittsburgh and around the United States, the price of single-family homes escalated rapidly in 2020 and 2021. That froze out many first-time homebuyers who may have had a difficult time saving for a down-payment or overcoming a shaky credit history. Our housing counselor used this period to prepare potential buyers for future home purchases once the market stabilizes. We also expanded our reach by moving in-person events online using Facebook and YouTube. As a result, the audience for some of our housing counseling events has grown up to 10 times larger than before the pandemic.

Our Real Estate & Community Development program has grown as well. In 2021, we completed construction on the Swissvale Schoolhouse Condominiums, which transformed a historic landmark building—once condemned—into 18 high-quality single-family units. We also wrapped up construction on six new single-family homes in Braddock—each of which was sold to first-time homebuyers at prices ranging from \$140,000 to \$150,000.

And finally, we began construction on the Clairton Inn Apartments at the corner of Miller and St. Clair avenues in Clairton. This



\$16.7 million project is the largest single real-estate investment in MVI's history. When complete in summer 2022, Clairton Inn Apartments will offer 49 units of high-quality housing. These one-, two- and three-bedroom apartments are guaranteed to stay affordable to people on low- and fixed-incomes. Clairton Inn also will provide five new first-floor commercial spaces for the Clairton central business district.

In 2021, we also incorporated the Clairton Cares Initiative into MVI. Clairton Cares Initiative is a determined effort delivering essential connections locally to enhance the community's wellbeing. It provides referrals to local and regional services, supports solutions through collaboration at the community level and provides hands-on program support. We also assumed operation of Produce Marketplace, the first fresh-food store in the city in more than a decade.

For MVI, the story of the last three years is one of growth despite serious obstacles. With your support, we were able to rise above severe obstacles—closures, shortages, price increases, supply chain disruptions—to keep changing people's lives for the better. We've had three years of progress, and we're proud to share some of the stories of this progress with you in the newest edition of Valley Vision. ■



Laura R. Zinski  
Chief Executive Officer



## Program Areas

### Community Outreach

MVI's community outreach team complements the organization's real estate projects by working with a wide cross-section of community stakeholders to build partnerships, promote awareness of opportunities and resources, and foster strong relationships between the institutions and individuals in our service area working for the public good. The team participates in coalitions such as Pittsburgh Community Reinvestment Group's GoBurgh working group on transit issues, the Jefferson Community Collaborative and the Mon Valley Providers Council.

The community outreach team acts as a conduit for conveying feedback from communities' grassroots to MVI's board and staff, proving that the most successful community development results from collaboration with a strong base of engaged residents in partnership with committed local governments.

Current and past community outreach initiatives include voter registration drives, encouraging participation in the U.S. Census, and partnering with local organizations such as Pittsburghers for Public Transit to advocate for equitable access to public transit throughout the Mon Valley.

In 2021, MVI took over leadership of [Clairton Cares](#), a collaborative initiative of local residents and service providers committed to organizing an effective network of community health activism to accomplish transformational change in the city's collective well-being. This approach recognizes the societal issues of systemic racism and poverty as root causes of the city's most persistent problems.

### HUD Intermediary Network

Since 2005, MVI has been a HUD-approved housing counseling intermediary agency, providing HUD grant funding to a national network of agencies that provide a full range of housing counseling and education services. MVI has assisted agencies in this network to leverage millions of dollars to provide services to thousands of households across the nation. MVI oversees the completion and submission of HUD grant applications in behalf of our network agencies. It also supervises data collection and completes HUD Notice of Funding Availability, or NOFA, applications for its network agencies. This significantly reduces the amount of time and effort

needed for those agencies to complete these applications.

MVI's HUD intermediary program significantly reduces the administrative burden on our member agencies and also provides specialized technical assistance to help each agency find the best methods for them to comply with HUD regulations while providing the highest-quality services to clients.

### Housing Counseling

Many people dream of some day buying their own home, but most of us also have questions, like, "How much can I afford?" "What if I have credit problems—or no credit?" "What if I've had a bankruptcy?" "How do I qualify for a mortgage?"

From improving credit and finding mortgage loans, to learning about the responsibilities that come with owning a home, MVI's Housing Counseling program works with potential homebuyers to provide the resources they need to decide whether homeownership is the right choice for them. MVI's HUD-certified housing counselor also assists homeowners seeking loans and grants to make improvements to their homes.

As an adopter of the acclaimed National Industry Standards for Homeownership Education and Counseling, MVI's Housing Counseling Program provides high-quality services that are approved by both the U.S. Department of Housing & Urban Development and the Pennsylvania Housing Finance Agency.

### Real Estate Development

Mon Valley Initiative works to revitalize the communities it serves by providing safe, affordable housing options and strengthening their neighborhood business districts. The goal of our real estate and community development program is to stabilize local real estate markets and help them build value while also providing affordable housing for low- and moderate-income individuals and families.

MVI's multi-pronged approach is designed 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. We do this by 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, creating additional value by helping communities plan for their future, and reaching out to community stakeholders for guidance and input.

### Workforce Development & Financial Coaching

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, MVI's Workforce Development & Financial Coaching team has helped people achieve financial stability and independence so that they can help contribute to their communities through increased purchasing power and by paying property and wage taxes.

MVI's program is effectively designed to help unemployed and under-employed Mon Valley residents learn about job opportunities and become prepared for them. MVI helps participants identify realistic career goals and develop strategies to overcome obstacles. During regular one-on-one meetings, our employment & financial coaches help participants customize their resumes, practice their interviewing and "soft skills" techniques, discuss tools to aid their job searches and introduce them to potential employers.

People who have grown up in poverty often have faced criminal charges or incarceration, which presents them with barriers to re-entering the workforce and rebuilding their lives. The [Southwestern Pennsylvania Re-entry Coalition](#), or SPARC, was created by Mon Valley Initiative to coordinate resources for individuals whose criminal record creates barriers to self-sufficiency, through collaboration among agencies in Southwestern Pennsylvania. ■





The Clairton Inn Apartments will preserve an historic former hotel building while removing blight and adding 49 units of quality, affordable housing, as well as several new storefronts. Occupancy is scheduled in summer 2022.

## Real-estate program takes big steps into the future

New and recently completed projects illustrate diversity, flexibility of MVI's development approach

*"I feel like we've weathered a storm the last few years. This is a good time to be in real estate at MVI... I'm optimistic about the future."*

*—Andrew Ritchie,  
senior real estate developer*

The last three years have been busy ones for the real-estate team at Mon Valley Initiative, which in 2020 and 2021 completed two major projects—the Swissvale Schoolhouse Condominiums and the Holland Avenue Homes in Braddock—while beginning work on the Clairton Inn Apartments.

In 2022, as construction on Clairton Inn wraps up, the MVI real estate and construction team will be hard at work on a new neighborhood partnership program, or NPP, in North Braddock Borough and part of neighboring Braddock.

Building on a successful NPP in Braddock that recently concluded, the new North Braddock NPP is focused on adding new housing, rehabilitating existing homes, removing blight and stabilizing the neighborhoods near Braddock Carnegie Library.

Over the past two years, MVI's real estate team has coped with COVID-19 lockdowns, supply-chain disruptions, the spiraling cost of construction materials and other setbacks. That means progress hasn't been smooth or easy at

times, says Andrew Ritchie, MVI senior real estate developer, but nevertheless, multiple projects are moving in a positive direction.

"I feel like we've weathered a storm the last few years," he says. "We've turned a corner and I'm excited about the stuff we're doing in Braddock and North Braddock."

Real estate development—particularly of affordable, quality housing—has been a part of Mon Valley Initiative almost since its founding. Over the past 15 years, MVI real estate projects represent more than \$45 million in direct investment to its targeted communities. Since its inception, MVI has built, rehabilitated or helped to facilitate the creation of 626 units of housing, including single-family homes, condominiums and rental properties. In 2022, 57 additional units are in various stages of development, including the 49-unit Clairton Inn Apartments, a \$16.7 million mixed-use residential and commercial building located at a strategic intersection in the City of Clairton.

Mon Valley Initiative's multi-pronged 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 communities; and creating additional value by helping communities plan for their future.

MVI's approach, which includes creation of market-rate housing as well as subsidized housing for families of low or moderate income, is reflected in the Swissvale, Braddock and Clairton developments.

The Swissvale condominium project rescued a landmark former school house that was on the National Register of Historic Places, but was left standing vacant after being condemned by the borough for health and safety violations. Working with architects from LGA Partners and contractors from DRS of Greater Pittsburgh, the building was converted into 18 single-family condominium units. Following their completion in 2020, the condo units sold for between \$150,000 and \$215,000 each.

In Braddock, MVI partnered with Dollar Bank, PNC Bank and WesBanco Bank on an NPP to redevelop the former site of UPMC Braddock Hospital, which closed in 2010. The site is now home to a 24-unit townhouse development called The Overlook; a new commercial building at 501 Braddock Ave.; The Avenue Apartments, a 53-unit senior citizen complex; and the Clara E. Davis Friendship Plaza, a \$1 million greenspace developed by MVI that provides space for entertainment, recreation and food trucks.

Additional support for the Friendship Plaza came from the Pennsylvania Department of Community & Economic Development, the Pennsylvania Department of Conservation & Natural Resources, the Allegheny County Community Infrastructure and Tourism Fund, The Grable Foundation, The Allegheny Foundation and The Richard King Mellon Foundation.

In 2021, the last significant parcels of vacant land on the former hospital site were occupied by six new single-family homes constructed by MVI along Holland Avenue.

Those homes, which sold for \$140,000 to \$150,000 each, "were the final piece of the puzzle in redeveloping that property," says Dave Yargeau, real estate developer. All six of the homes were purchased by people who were previously renting in Braddock, Swissvale

and Rankin, he says. "Now they've put down roots," Yargeau says.

The Clairton Inn Apartments, scheduled for completion in late summer 2022, are designed to stay affordable for residents making 50 percent or less of the Pittsburgh area median income, or AMI, with some units reserved for families making less than 20 percent of the Pittsburgh area AMI.

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*MVI's approach, which includes development of market-rate housing as well as subsidized housing for families of low or moderate income, is reflected in its recent Swissvale, Braddock and Clairton projects.*

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When complete, the building will include several units fully compliant with the Americans with Disabilities Act, an elevator, an on-site laundry and other amenities.

Spanning most of a city block on Miller Avenue in Clairton, the Clairton Inn development includes the rehabilitation of the old Clairton Inn, a hotel built in 1902, as well as new construction. LGA Partners is the architect and Mistick Construction is

the general contractor. "The city has been very supportive of Clairton Inn," Ritchie says. "I think we'll get a lot of residents in Clairton Inn who are already living in the city, but are living in sub-standard housing, or are seniors who want to downsize from larger homes.

"I also can't say enough good things about Mistick," he says. "They've done a great job hiring people from the community. At the outset, they set a goal of hiring 12 people from Clairton onto the site. They've since hired 14 or 15 Clairton residents, including one whom they connected with a carpentry training program."

Funding is being provided through tax credits authorized by the Pennsylvania Housing Finance Agency and purchased by PNC Bank, with additional support from the state Department of Community & Economic Development, Allegheny County Economic Development and the City of Clairton.

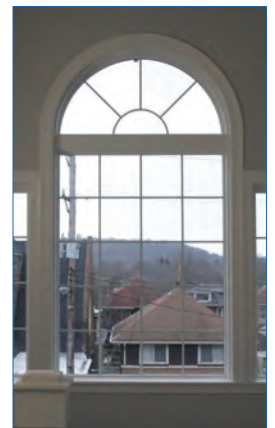
Completing the Swissvale and Braddock developments—and breaking ground in Clairton—was complicated by the COVID-19 pandemic, Ritchie says. "Lumber prices soared, and we had to renegotiate some expenses," he says. "We also had to do some additional fundraising."

Yargeau, too, remembers some sleepless nights in 2020 when sections of the Holland Avenue Homes, which were built off-site, arrived in Braddock but couldn't be assembled because non-essential construction work had been shut down due to the COVID-19 emergency.

*continued page 10*



The historic Deniston School in Swissvale Borough was condemned in 2012. In 2019 and 2020, MVI transformed it into the Schoolhouse Condominiums. The 18 units sold for between \$150,000 and \$215,000 each.



## Real Estate & Community Development

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“COVID delayed that entire project two or three months,” he says. “Those units weren’t meant to be stored for that whole time period! But since we couldn’t do any construction work from March until May 2020, there wasn’t much else we could do.”

Things are going more smoothly now, Ritchie and Yargeau say. And they’re already seeing the spinoff effect from MVI investment in both Clairton and Braddock. In Clairton, the city recently secured ownership of a vacant former bank building on St. Clair Avenue, opposite Clairton Inn, and is soliciting community input to identify possible reuses. “A lot of the ideas so far are for recreational uses, and I think there’s a lot of potential there,” Ritchie says. Clairton officials are discussing plans for greenspace and additional parking in the surrounding neighborhood as well, he says.

The North Braddock Revitalization program, being led by MVI in partnership with the Braddock Carnegie Library Association, builds on the Braddock Borough NPP that resulted in the successful redevelopment of the UPMC Braddock Hospital site. Although North Braddock is closely linked to Braddock, the borough has not yet seen the kind of new business development that has brightened Braddock’s main avenue in recent years. For the past three decades, North Braddock’s population has steadily declined, leaving many homes vacant, which has depressed property values—the average home value in

*MVI has built, rehabilitated or helped to facilitate the creation of 626 units of housing, including single-family homes, condominiums and rental properties. In 2022, 57 additional units are in various stages of development, including the 49-unit Clairton Inn.*

North Braddock is only \$38,100, compared to \$140,600 in the rest of Allegheny County. Poverty and unemployment are serious problems in North Braddock as well—about one-third of the borough’s residents live below the poverty level and the jobless rate is roughly twice that of the rest of Allegheny County.

“A lot of houses have fallen into disrepair,” Yargeau says. “We’ve found a lot of tax-delinquent properties with questionable ownership—in many cases, owners have died without identifying any heirs—and there are entire blocks of Hawkins and Lobinger avenues that have been abandoned and, essentially, gone back to nature.” The North Braddock NPP



Volunteers from Peoples Gas helped MVI staff brighten up the Cornerstone Apartments, an historic building located in West Newton Borough.

is designed to address the need for targeted, strategic real-estate investments that provide quality, affordable housing while also removing blight, Yargeau says.

Funded by Huntington National Bank, Dollar Bank, KeyBank and WesBanco Bank, the North Braddock NPP was approved by the state Department of Community & Economic Development in 2021 and began July 1.

Among the NPP’s first objectives will be conversion of the former First United Presbyterian Church into eight mixed-income apartment units. Strategically located next to the Braddock Carnegie Library, the church was acquired by MVI from the Pittsburgh Presbytery after the congregation disbanded in 2018. “We’re using a wide variety of funding streams, ranging from community development block grants, state and federal historic preservation tax credits, and private foundations,” Yargeau says. “We want to include as many of the historical details as we can, including the chandelier, the exterior and the façade of the pipe organ.”

MVI is hopeful that contracts for the renovations will be awarded sometime in 2022, with construction taking 18 months, he says.

Although challenges remain—for instance, funding for the five commercial spaces at Clairton Inn is still about \$350,000 short—there are plenty of reasons to be excited about the progress that’s been made, Ritchie says. “This is a good time to be in real estate at MVI,” he says. “I’m optimistic about the future.” ■



Contractors make repairs to an MVI-owned and operated apartment building in East Pittsburgh Borough.



## Maintenance team takes pride in keeping tenants comfortable



Dave Yargeau of MVI's real estate and construction team prepares to paint the deck at an MVI owned and operated apartment building in Turtle Creek Borough.

Providing safe, affordable housing has been part of Mon Valley Initiative's mission almost since the beginning. In addition to constructing homes for sale, MVI now owns and operates rental properties in Braddock, Charleroi, East Pittsburgh, Monessen, North Braddock, Swissvale, Turtle Creek and West Newton.

In 2020, MVI assumed maintenance of its buildings—which include more than 120 rental units—after years of contracting out the work to outside organizations.

"We're much more proactive now," says John Bachetti, MVI senior construction manager, who oversees the four-person maintenance team. "We've established a list of quality subcontractors who work with us, and in general, we rarely let any maintenance request wait more than 24 hours. On the whole, tenants were extremely happy that we were taking over."

Before the switch, tenants received a letter from MVI explaining the change and outlining the procedures for requesting maintenance. A 24-hour hotline was established to answer emergency requests. Maintenance

team members, who wear clothing with the Mon Valley Initiative logo, also took time to introduce themselves to tenants and listen to their concerns.

The team barely had time to establish itself before the COVID-19 pandemic lockdowns began in March 2020. As an essential service, the maintenance staff stayed on the job, but took additional safety precautions to protect themselves and residents.

In addition to emergency repairs and preventative maintenance, Bachetti and his team also perform "turnovers"—renovations to vacant units to make them ready for new tenants. With a dedicated maintenance crew, he says, turnovers are happening more rapidly, and vacant units don't have to stay vacant for an extended period of time.

"I think we would be caught up with everything by now if it wasn't for the pandemic," says Bachetti, a 22-year MVI veteran with more than three decades of construction experience. "Prices have gone way up—paint is higher, carpet is higher. We've had trouble getting replacement appliances. The pandemic has stressed everyone, both mentally and financially."

Maintaining older apartments can add to the challenge, Bachetti says. The Cornerstone Apartments, for instance, located at a main intersection in the West Newton business district, was built in 1890, with an addition after 1910. The building was added to the National Register of Historic Places in 2007.

Before MVI assumed responsibilities for Cornerstone, he says, the building had a reputation for being "hard to rent." MVI staff determined that the building looked run down and tired inside, which discouraged potential tenants.

In early 2020, along with MVI employees, a crew of Peoples Gas volunteers descended on Cornerstone to clean and paint common areas while Bachetti's team members spruced up the vacant units.

In 2021, several of MVI's vintage structures, including a Victorian house on Kirkpatrick Street in North Braddock and a classic townhouse on Bessemer Street in East Pittsburgh, were repainted inside and out. Mon Valley Initiative is currently seeking funds for more extensive repairs to some properties, including new roofs.

Some of MVI's rental units are income-restricted to remain affordable to low- and moderate-income families, while others rent at market rates. NDC Asset Management LLC of Pittsburgh provides administrative support, processing applications and rent payments, as well as ensuring the rental process complies with fair and affordable housing regulations.

Bachetti says the maintenance team is currently gearing up for the 49-unit Clairton Inn Apartments, which will begin accepting tenants during the summer of 2022. "It's gotten a lot smoother, and having our current team in place has been a blessing to us," he says. "We handle any emergencies first, and then we plan out our work for the rest of the week. We're on the ball." ■

## Real Estate & Community Development

### Clairton Cares: Partnerships creating a healthier community

In January 2021, Mon Valley Initiative took over as the lead agency in Clairton's six-year neighborhood partnership program, or NPP.

The NPP includes five main components: the Clairton Cares Initiative, a community engagement project focused on health and human services; Clairton Inn Apartments, now under construction; the Produce Marketplace, a neighborhood grocery store focused on healthy and local foods; home renovations for city residents through Rebuilding Together Pittsburgh; and improvements to public areas and greenspaces in the city in partnership with Watersheds of South Pittsburgh.

Four former staff members of Economic Development South who were leading the Clairton programs have joined MVI, including Joey-Linn Ulrich, now MVI's chief operating officer; Maddie Nagel, community outreach specialist and Clairton Cares coordinator; and Felix Fusco and Loraine Lee of the Produce Marketplace.

Enfolding EDS's Clairton outreach programs was a natural fit for Mon Valley

Initiative, says Laura R. Zinski, MVI chief executive officer. "So many of the issues that face the Mon Valley—for instance, the need for sustainable jobs, affordable housing and better health outcomes—cross neighborhood and municipal borders," Zinski says. "MVI made a strategic decision several years ago to shift from a coalition of small groups to a regional community development organization that could tackle larger issues with impactful projects."

Many Clairton residents already were taking advantage of MVI's workforce development and housing counseling programs, Zinski says.

"We already had a presence in Clairton, and we're proud to be deepening that connection," she says. "We've been participating in the NPP from the very beginning, and our working relationship with partners such as Rebuilding Together Pittsburgh, as well as city elected officials and community leaders, continues to grow."

The Clairton NPP's efforts were recognized by Pennsylvania Gov. Tom Wolf in May 2021 with a Governor's



The Clairton Cares steering committee meets with the Rev. Paul Abernathy of the Neighborhood Resilience Project for an in-depth discussion on Trauma-Informed Community Development.

Award for Local Government Excellence in the category "promoting community and economic revitalization."

Traditional approaches to improving community health often focus on individualized care or medical treatments, says Maddie Nagel, MVI community outreach specialist.

Clairton Cares is a more collaborative approach that is working to address the root causes of health inequalities by providing critical connections between organizations working on preventative care, access to healthier foods, mental health and wellness and youth support.

"With Clairton Cares, we're taking a system-based approach to health improvement which encompasses the whole community ecosystem," she says. The Clairton Cares initiative, launched in 2016 and now part of MVI, works with residents, social-services providers, health care practitioners, educators, community leaders and residents to



During January 2020, the Clairton Cares Initiative partnered with the Clairton Public Library and Pittsburgh's public television station, WQED, to host a four-week-long PBS Kids program designed to enhance early childhood education (above).



create a more holistic model of care focused on community connectivity to strengthen overall wellbeing.

“What we’re learning is that building these kinds of relationships is incredibly important,” Nagel says. “We’re trying to create a complementary, or mutually reinforcing, vision of health and well-being between residents, community groups and providers. Those three stakeholders are important, and having a community-embedded component is critical.”

Clairton Cares has big plans for 2022, Nagel says, that will build on existing

strong relationships and successes at the same time as the Clairton Inn welcomes its first residents.

A series of public information sessions about Clairton Inn have included information about supportive services offered by MVI and other providers that can assist residents with switching jobs and even transition into homeownership, she says. “Not only will Clairton Inn tenants have the continued support of Clairton Cares and the larger MVI team, but the apartment complex is going to be near the school, the community garden and other community resources,” Nagel says. ■



Maddie Nagel: “Building these kinds of relationships is incredibly important”

## Produce Marketplace: Something fresh for Clairton residents

Just about a block from where the Clairton Inn Apartments are rising sits the Produce Marketplace, created after residents raised the need for a fresh grocery store.

Since the closure of Clairton’s last supermarket about 15 years ago, the city had been served only by convenience and dollar stores selling processed foods that are often high in sodium, refined sugar and fat.

Felix Fusco, a lifelong Clairton native who retired from a career in retail management, oversees day-to-day operations of Produce Marketplace.

After reducing hours of operation in 2020 due to the pandemic, the store in 2021 was able to return to operating five days a week with new and consistent hours. It carries a variety of fresh fruits and vegetables, in season, as well as locally sourced items.

“Our philosophy is very simple,” Fusco says. “We bring fresh food to Clairton in a dignified, convenient way for all of the community. We’re not in competition with Dollar General or Rite Aid. We don’t carry cleaning products or potato chips. We carry fresh fruit, fresh vegetables, deli meats and cheeses.”

He also helps with the COMMUNITY Garden, one of the green space improve-

ment activities supported by Clairton’s NPP.

Fusco, who remembers when Clairton was a thriving post-war community, is encouraged by the progress he sees in his hometown. “We’re seeing an opportunity to turn the corner now in Clairton and MVI is a major part of that,” he says. “There is some light at the end of the tunnel. I’m very pleased where we are right now.” ■



Lifelong Clairton resident Felix Fusco manages Produce Marketplace. The MVI-operated grocery is the first store to sell fresh fruit, vegetables and deli products in the city in more than 15 years.



## Real Estate & Community Development

### Outreach played a key role during COVID pandemic

Direct outreach to Mon Valley communities has been part of the MVI business model since the organization's foundation in 1988. That includes going to meetings, knocking on doors, hosting events and listening to residents tell their stories.

The COVID-19 pandemic turned everything on its ear. A carefully planned series of community events was scrapped in March 2020 as Mon Valley Initiative staffers scrambled to cope with the new reality—in-person activities were hazardous to one's health.

Despite the challenges, MVI performed significant work in its communities around issues as varied as the U.S. Census, the future of public transit and COVID-19 relief, says Grant Cole, community outreach specialist.

"We found new ways to reach people—for instance, working through social media or connecting to the public through our other teams," he says. "I was really impressed with how many municipalities and other non-profit organizations were quick to shift their meetings to online platforms. In some ways, it actually increased our opportunities to collaborate."

Take, for instance, the tenants who rent apartments and homes from Mon Valley Initiative—more than 100 families in Allegheny, Washington and Westmoreland counties. After talking with some of those residents, MVI learned they were unaware of the range of services the organization had to offer.

In 2019, Cole helped to improve and expand a quarterly newsletter for tenants that explained Mon Valley Initiative's workforce, housing counseling and financial coaching programs, and offered information about other community resources and services.



At an event at Human Services Center Corp. in early 2020, before the COVID-19 pandemic, Grant Cole, MVI community outreach specialist, speaks with a visitor about help available for first-time homebuyers.

As it turned out, the improved newsletter was helping to lay important groundwork that would be needed during the pandemic.

Under the federal Coronavirus Aid, Relief and Economic Security Act approved in 2020, Pennsylvania received \$569 million for rental and utility assistance. Although many MVI tenants lost their jobs or saw their hours trimmed as a result of the pandemic, and couldn't afford to pay rent, there was confusion about how to access the rental assistance.

"When the Emergency Rental Assistance Program (ERAP) was created, it was important to make sure people knew how to connect with that program," Cole says. Building on the relationships already established, MVI staff members wrote letters to tenants who were behind on their rent, and in some cases made phone calls as well.

In the end, all but a handful of MVI's tenants took advantage of the programs, and stayed in their homes. "Most people were very receptive and realized we were just trying to help," he says. "Some people are a little bit skeptical of government programs in general and a

lot of people were unaware the program even existed."

Skepticism about government programs has long frustrated the U.S. Census, which has reported having a hard time counting neighborhoods with high percentages of elderly residents, low-income residents and rental housing. Compared to wealthier communities, residents of those areas are less likely to return government forms or open their doors to a census taker. As a result, leaders of many Mon Valley municipalities have long suspected they were being undercounted in the U.S. Census.

When the COVID-19 pandemic limited the number of census takers who could go door-to-door in 2020, encouraging residents to return their census forms voluntarily was more important than ever.

Through the Jefferson Regional Foundation's Jefferson Collaborative, Mon Valley Initiative became a partner in the Pittsburgh & Allegheny County "Complete Count" committee. MVI targeted advertising on social media to Mon Valley neighborhoods that



## Real Estate & Community Development

explained the importance of responding to the census. As certain communities fell behind in returning their census forms, MVI followed up with roadside signs and postcard mailings to those neighborhoods.

When the final numbers were in, Allegheny County was one of only three in the western half of Pennsylvania that showed a population increase—about 2.2 percent—from 2010 to 2020. Some surrounding counties showed population declines of 3 to 7 percent.

“It’s hard to measure whether (MVI’s involvement) increased census participation, but I have no doubt that it helped, especially in the Mon Valley,” Cole says. “I think even maintaining the existing participation rate during a pandemic was a huge accomplishment. The importance of getting a proper count can’t be understated.”

Another example of an MVI partnership for community outreach was its collaboration with Pittsburghers for Public Transit to make sure the voices of Mon Valley residents were heard by regional transportation planners. The Mon Valley’s fragmented road network has made transportation a barrier toward retaining and attracting residents and businesses. When Port Authority of

Allegheny County, the region’s largest public transit agency, announced “NEXTransit,” a program to develop its transportation priorities for the next 25 years, MVI stepped up to encourage residents to participate in meetings and share their opinions.

“Transit in general is a very critical aspect of people’s lives, especially in communities like the Mon Valley, where it’s often the only option to get to work, school, shopping and doctors,” Cole says. “Some people have said the population of the Mon Valley doesn’t justify more investment in transit. But folks who live here often can’t afford the expense of a private vehicle, or alternative transportation such as Uber and Lyft. Bringing them to the table was key.”

As a result of input from PPT, MVI and Mon Valley residents, Port Authority has made transit enhancements in the Mon Valley one of its top priorities. The agency is studying an extension of the East Busway to McKeesport and East Pittsburgh, as well as possible rapid transit to Monroeville and improvements to bus service on the Route 837 corridor between the Homestead Grays Bridge and McKeesport’s transportation center.

“We were involved from the very beginning, and our relationships

with local government officials and community stakeholders were a key part of the process,” Cole says. “I think Port Authority did a very good job of reaching out to communities and taking their input into consideration.” It also helped, he says, that because of the pandemic, many of the NEXTransit events were held online. “It’s obviously significantly easier for folks to attend if you don’t have to go to downtown Pittsburgh for a meeting in the middle of the week,” he says.


Although online interaction has enhanced public participation, Internet access remains a challenge in the Mon Valley, Cole says. “The pandemic has certainly been a struggle for communities that don’t have a proper connection to broadband Internet, and we’re seeing new initiatives to address that coming out of state and federal government,” he says.

Even with improved Internet access, Cole suspects that in-person organizing will never go away entirely. “There is no real replacement for being on the ground and showing your commitment to the community in person,” he says. “Whether it’s going to council meetings or community events, it’s going to have to be a hybrid—attending many of those meetings online, but still showing up in person when you’re needed.” ■



Community volunteers, including MVI board members, helped MVI staff clean the first floor of a vacant commercial building in 2021 in preparation for marketing the property to new tenants.



A photograph showing Jonathan Weaver, a housing counselor, speaking to a group of first-time homebuyers. He is standing at the front of a room, gesturing with his hands while speaking. The audience is seen from behind, seated and listening. The room has large windows in the background.

MVI housing counselor Jonathan Weaver speaks to a group of first-time homebuyers during an event in Turtle Creek in February 2020.

## For first-time homebuyers, ‘the dream is still there’

### Competitive market heightened the need for housing education

*“People still want to be homeowners, and there is safe, affordable housing in our area. Many of the houses we’re looking at are fixer-uppers. But there are opportunities for people to buy homes in places like Elizabeth, Donora, Monongahela and McKeesport.”*

*—Jonathan Weaver,  
housing counselor*

On the heels of the COVID-19 lockdowns of 2020 came the hottest real-estate market that Pittsburgh has seen in decades. Although it didn’t change what first-time buyers were looking for in a home, it did increase the challenge for them to make a purchase, says Jonathan Weaver, Mon Valley Initiative’s housing counselor since 2013.

“The dream is still there—people are still hopeful, people are still interested in homeownership, but I think they realize their journey might be slower, not only because of their own problems, but because of the market,” says Weaver. “Lenders have tightened up a bit. Conventional credit scores have ticked up a little bit. Credit lines have been reduced.”

And sellers—seeing unprecedented demand—began pressuring people to make their purchases quickly, skipping home inspections and bypassing programs that offer low-interest loans and grants to first-time buyers. One such program—First Front Door, offered by the Federal Home Loan Bank of Pittsburgh—provides up to \$5,000 towards a down-payment and closing costs for qualified buyers.

That pressure on homebuyers to rush a purchase frustrates Weaver, who each year helps applicants through the First Front Door process. “I think of how financially impactful that decision is—how long will it take them to

save the \$5,000 they just passed up?” he says. “What could that five grand have meant in their retirement plan, all because their seller wanted to close in 30 days instead of 60 days? All of those little things that you miss make a difference.”

Educating buyers about the “little things”—and not so little ones—is Weaver’s mission, and has been the goal of MVI’s housing counseling program for two decades.

Economists have long pointed out that for many working families in the United States, the path to long-term financial stability is through homeownership. For middle-class Americans, owning a home provides more than shelter—it’s also their most important asset. To help stabilize Mon Valley real estate values and encourage homeownership, MVI offers pre-purchase housing counseling—not just for people who are buying homes that MVI has constructed or renovated, but for homebuyers throughout Western Pennsylvania.

Support for MVI’s housing counseling program comes from lenders such as Citizens Bank and Huntington Bank, as well as the U.S. Department of Housing & Urban Development and Pennsylvania Housing Finance Agency and grants and donations from charitable foundations. The HUD-certified program guides potential homebuyers through



## Housing Counseling

the process—beginning with whether or not homeownership is the right choice for them.

According to the U.S. Census Bureau, the median household income in the counties served by MVI ranges from \$60,471 to \$63,043. Most of the clients who come to Weaver for help make far less. They often have poor credit and are carrying large amounts of student or medical debt. Weaver reviews their credit report with them and advises them on ways to cut their expenses and increase their savings. He also explains what credit scores mortgage lenders want to see before they'll approve a loan.

"About 55 percent of the people I work with make less than \$30,000 per year," he says. "I don't know if someone who makes less than \$30,000 per year can be a homeowner. But that person isn't always going to be in that position. For the person who's not ready yet, I say, 'Keep acting as if you are ready.' Let's work on how to rebuild your credit. Let's talk about whether or not you have a 401(k) retirement plan. Credit is the first thing clients have to work on, and savings is the second thing."

Weaver is certified to provide pre-purchase housing counseling by both the Pennsylvania Housing Finance Agency and the U.S. Department of Housing & Urban Development. His personalized advice to a potential homeowner—and their successful completion of MVI's housing counseling

program—can allow them to qualify for a reduced-interest loan guaranteed by one of those agencies. On average, 500 people inquire about MVI's housing counseling each year, and roughly 250 enroll and complete the program. After a busy 2019 for MVI's housing counseling program, 2020 looked to be another good year, but due to the tight housing market and spiraling home prices, participation numbers were lower in 2021 than expected.

The arrival of the COVID-19 pandemic in the United States caused a statewide shutdown of all non-essential services, including real estate sales. So Weaver, like other MVI staff members, shifted his work to helping people who had been adversely affected by the pandemic. Then, as real estate agents and mortgage brokers gradually returned to work, he resumed pre-purchase housing counseling, using online tools, such as Zoom, to meet with clients.

In years past, Weaver has conducted informal question-and-answer sessions that he calls "Homebuyer's Clubs" in which a group of potential first-time home purchasers can get together and ask questions of an expert—a loan officer, a home inspector or a real estate agent—and one another.

Due to the pandemic, only one in-person Homebuyer's Club was held in 2020. Instead, Weaver and the MVI team moved the events online—and for the first time, also streamed

them, live, on Facebook and YouTube. While the in-person events were attended by 10 to 12 people, the online events in 2020 and 2021 received many more views, and replays, by potential home purchasers who couldn't attend in person.

"It's almost an antiquated idea to tell people they have to come to a meeting at a certain time," Weaver says. "People want to be able to access this information at a time that suits their schedule better. We can actually reach further by communicating over the phone and the Internet, and I don't think we're going to put this genie back in the bottle in terms of insisting on face-to-face meetings."

With vaccines and safety precautions in place, Weaver has been able to resume some limited face-to-face interaction with clients, which includes accompanying them to the closing, when they sign the papers and purchase their new home.

Whether delivering services in-person or on the Internet, he says, the goals are the same. "We're still trying to meet with people," Weaver says. "We're still trying to communicate information. I'm hopeful. People still want to be homeowners, and there is safe, affordable housing in our area. Many of the houses we're looking at are fixer-uppers. But there are opportunities for people to buy homes in places like Elizabeth, Donora, Monongahela and McKeesport." ■



## by the numbers

### Housing Counseling

	2019	2020	2021
Enrolled in program	299	226	129
Referred to other programs	403	368	332
Total Served	702	594	461
Pre-purchase clients	236	158	128
Clients who purchased homes	72	61	42

### Top communities served

1. City of Pittsburgh
2. City of McKeesport
3. Homestead Borough
4. Braddock Borough
5. West Mifflin Borough

**Total value of homes**  
**\$19,623,809**

## Housing Counseling

### MVI counseling helped make homeownership a reality for Braddock woman



The journey to homeownership took seven years for Krystal Coleman (above), who purchased a new home in MVI's Holland Avenue Homes (below) development in 2021.

Krystal Coleman purchased one of Mon Valley Initiative's brand new houses on Holland Avenue in Braddock in 2021. But her path to homeownership wasn't easy. In fact, it took seven years of saving—and working with MVI housing counselor Jonathan Weaver—to make her dream a reality.

"I was living with family in Rankin," she says, "but I was never able to save enough money and still pay my current bills. I knew I had to fix my credit, pay off my debt and learn how to budget." A friend suggested that Coleman call MVI for assistance.

Even as Coleman put aside money for her eventual home purchase, the real-estate market in the Pittsburgh area was getting hotter. Home prices began to escalate rapidly. "There were a lot of people, just like me, ready to buy, but the market became a seller's market, and I had to put myself in a better position to buy a house," Coleman says.

Weaver, she says, worked with her every step of the way. "The mortgage

process was definitely something I didn't understand," she says. "Jonathan worked with me every step of the way, from the pre-approval, through the home inspection, putting a house under contract—every step, he was helpful."

Nevertheless, Coleman says, there were

times when she was ready to abandon her goal. "He would not allow me to give up," she says. "Whenever I didn't feel confident, he was a voice of reason, and he told me to hang in there. If it wasn't for him, I would not be in this home—because I would have given up long ago."

Coleman says potential first-time homebuyers should surround themselves with supportive people and seek out a housing counseling program such as the one at MVI. "It's not just a process, it's a journey," she says. "It took me seven years, and although I took breaks at times, I never gave up. If it's a dream of yours, if it's a goal of yours, don't give up, keep pursuing all of the resources you can."

And she would definitely recommend Weaver to a friend. "He is such a beam of light," Coleman says. "When the journey gets dark, he will encourage you, he will strengthen you, he will pull you along, if he has to, to get you to the finish line if your goal is purchasing a home. There was no question that he wasn't able to answer for me—and if he couldn't answer it, he did the research to help me figure it out. I want to say thank you to Mon Valley Initiative—and to Jonathan." ■







HUD Intermediary Manager Dana Hodge II, shown here in front of MVI's Holland Avenue Homes development in Braddock, joined MVI in 2005.

## Guiding other agencies ‘through the storm’

Across the U.S., people trust MVI's HUD Intermediary Program

*“We are both a housing counseling agency and an intermediary, and that helps us relate to the on-the-ground difficulties and the workloads they have. We’re not giving them guidance and advice from the 30,000-feet level.”*

*—Dana Hodge II,  
HUD intermediary  
program manager*

From across the network of housing counseling agencies served by Mon Valley Initiative, Dana Hodge II is hearing similar stories—there's a real-estate boom underway, and it's pushing low-to-moderate income homebuyers out of the market.

“There are a lot of cash buyers out there who are offering more than the asking price,” says Hodge, who manages MVI's intermediary program for agencies that receive funding from the U.S. Department of Housing & Urban Development. “Most of the people our agencies work with need loans, or are raising the money to buy a house. That leaves those clients out.”

The COVID-19 pandemic unleashed an “explosion” of homebuying that no one expected, he says. After two years, conditions are finally getting back to normal. “When the pandemic started, if someone was selling their house, they had 20 buyers who had offers above asking price,” Hodge says. “Now they have five to seven offers. One of the questions we have now is—what's the next year going to look like?”

Helping agencies find their own answers to those questions is just one small role played by MVI's HUD Intermediary program. Since 2005, MVI has enabled a national network

of housing counseling agencies to leverage millions of dollars in HUD assistance. MVI oversees the completion and submission of federal grant applications for between 15 and 17 agencies from coast to coast, including groups in Delaware, Illinois, Massachusetts, New York, Pennsylvania, Texas, Washington, West Virginia and Wisconsin.

“Our longtime experience of working with HUD has provided us with the ability to understand their requirements, and the nuances of what formats they want to receive information in,” Hodge says. “That's a big help for agencies. It also gives HUD confidence that agencies are meeting, and exceeding, standards. That's something we've worked hard at.”

MVI's assistance significantly reduces the administrative burden on small housing counseling agencies, which gives them more time to devote to helping renters, potential homeowners, current homeowners and the homeless. In addition, HUD provides financial incentives—such as increased grant funding—to encourage agencies to participate in networks. “HUD has continued to increase its focus on compliance, so that's caused us to focus on those issues,” Hodge says. For instance, in 2020, HUD required each agency receiving funding to

## HUD Intermediary

obtain federal certification for their housing counselors. With MVI's help, all of the participating agencies met the requirement, he says. Building peer-to-peer relationships to solve problems together is also important, says Hodge, who has managed the HUD intermediary program since 2006.

"Being a smaller agency, we're constantly in touch with the agencies we serve," he says. "And we're starting to use Zoom in ways that we're hoping will help agencies to meet together to share ideas even while they're staying in their office. We're looking forward to working together even more, and really thinking about how to use the technology that's available."

Housing counseling services help low-to-moderate income homebuyers who may be seen as less-than-important customers by mortgage lenders and real estate agencies, Hodge says. "Lenders and agents have to do the same amount of work for the person who's buying a \$50,000 house as for a person who's buying a \$500,000 house," he says. "But which one results in the bigger commission for the

real estate agent or the mortgage lender? We're trying to help agencies do outreach, to say to lenders, 'Hey—we're trying to do the heavy lifting for you to make these folks able to qualify for a mortgage.'"

Some tough issues currently face the housing counseling industry, Hodge says. In 2010, according to Zillow, homes for sale spent on average 140 days on the market. In 2019, the time on the market dropped to just 30 days. In 2020, at the height of the pandemic, houses were selling in just 16 days. Is housing counseling still necessary when the homebuying market is so strong? Hodge says it's more vital than ever, because first-time buyers are facing increased pressure to make important decisions about their home purchase in shorter periods of time. Housing counseling provides the tools first-time homeowners need to avoid costly mistakes, he says.

"Housing stability is an important goal of housing counseling programs. When Congress created the American Rescue Plan, they included funding for housing counseling. They understand the significance of housing

counseling." Another issue facing the industry is the lack of new counselors entering the field, Hodge says. "A lot of the housing counselors we work with have been doing this for a long time—20 or 30 years. They're at the point of retirement. So within the industry—and HUD is helping with this—they are promoting the idea that being a housing counselor is a career path."

Other changes include a new focus on foreclosure prevention services and outreach to renters, Hodge says, as well as the increased use of streaming-video and conference-calling technology to provide counseling to clients.

As the field evolves and housing counseling agencies face changes and challenges, MVI's HUD intermediary program will be there for them, Hodge says. "We are both a housing counseling agency and an intermediary, and that helps us relate to the on-the-ground difficulties, and the workloads, they have," he says. "We're not giving them guidance and advice from the 30,000-foot level. We're able to go through the storm with them." ■

### 'He kept our doors open'

When Pennsylvania's governor ordered most non-essential businesses to close their doors as a response to the COVID-19 pandemic, Mary Campbell was worried.

Campbell, director of housing services at New Kensington Community Development Corp. in Philadelphia, knew that many of the neighborhood's more than 23,000 residents would be in need of emergency help to avoid foreclosure or homelessness.

But her city, state and federal funding required NKCDC to provide its services in face-to-face settings—not over the phone, Zoom or Skype.

"I knew housing counselors were going to be sought out, and agencies like ours were going to be sought out, but I wasn't allowed to go virtual," Campbell says. "When we asked for funding, we said we would provide it face-to-face, and I wasn't sure if we were allowed to change it. I went to the city to ask for help and



got no response. I went to the state, and got no response from the state."

Then Dana Hodge, HUD Intermediary Manager at Mon Valley Initiative, reached out to see if NKCDC needed any help.

"There was no protocol in reference to what we were going through," Campbell says. "I didn't want to be out of compliance."

Hodge let Campbell know that HUD had made a programmatic change, which allowed agencies that were required to provide face-to-face services to switch to

alternative service delivery methods due to the pandemic.

Campbell called her other funding sources and told them, our HUD intermediary has told us we're allowed to go virtual—why won't you? They relented.

When Campbell became director of NKCDC's housing program in 2017, she was offered the chance to switch the agency to another HUD Intermediary, and she considered other providers.

"MVI was already our intermediary, and I was looking for opportunities to possibly increase our funding," she says. "When I spoke to some of the other agencies, they just weren't as open with me as MVI."

Since the pandemic, Campbell says, there has been no talk of leaving MVI's network. "He kept our doors open," she says. "Tell Dana I thank him for that. Because of him, we never shut down. I talk about him all the time, I've shared that story with my director and with my staff, and I've told other organizations about him." ■



## Workforce Development & Financial Coaching



Since 2016, MVI's workforce team has presented "Tackle Your Financial Goals," a football-themed event where participants win prizes as they learn about budgeting, repairing their credit, saving money for a house purchase and more. In 2020 and 2021, the event was held online due to the COVID-19 pandemic.

## Pulling together to help Mon Valley residents recover from the pandemic's effects

*"They have really shown up for our friends and neighbors"*

*"The pandemic has shined a light on how tenuously the employment system is built—and in 2020, people who were hanging on by a thread had that thread cut ... as a team, we've become a bridge to connect people to resources."*

*—T. Charles Howell IV  
director of workforce  
development &  
financial coaching*

In less than three years, MVI's Workforce Development & Financial Coaching program had to re-invent itself not once, but twice—first, when the COVID-19 pandemic lockdowns shut the doors of many employers, and again when the economy re-opened under entirely new, and unexpected, conditions.

"The employment market died and was reborn, in a way," says T. Charles Howell IV, MVI's director of workforce development & financial coaching. "It was a challenge, and we didn't know how people were going to respond to it. But the only time in the last three years that things have slowed down was during the six weeks of lockdown. Since June 2020, it has not slowed down in any way."

The workforce program, which includes Howell, three employment & financial coaches, an intake coordinator and a part-time computing skills instructor, had to move quickly from in-person interaction to video-conferencing. It did so, successfully. It also had to develop a new pool of employers and industries with which to match job-seekers.

And MVI's workforce team had to spend more time than usual connecting people to basic needs before it could begin to help them with their employment problems.

"The pandemic has shined a light on how tenuously the employment system is built—and in 2020, people who were hanging on by a thread had that thread cut," Howell says.

MVI's workforce program, which celebrated its 20th anniversary in 2021, matches unemployed and under-employed Mon Valley residents with careers, and helps local businesses and non-profit organizations hire from the communities MVI services. Traditionally, services were offered to Pittsburgh-area residents from Mon Valley Initiative's office in Homestead, but beginning in 2019, a second office was added in the Mid-Mon Valley to better serve residents of Washington and Westmoreland counties.

The Mid-Mon Office, located in Charleroi, has brought MVI services closer to people who need them.

"Transportation becomes a barrier the further down the Monongahela River you go, because the communities are further and further apart," Howell says. "The Mid-Mon Office has been a great asset to the team, both in terms of building exposure for the organization, and also because the employment coach there, Jane Black, does a great job of being out in the community—building relationships, meeting

## Workforce Development & Financial Coaching

people where they are, and finding out where they want to be.”

At Mon Valley Initiative, employment coaches help job-seekers identify their career goals, work to close gaps in their training, overcome barriers to retaining a job (such as child care and education) and develop their “soft skills,” such as how to prepare for an employment interview, and how to meet an employer’s expectations while on the job. Coaches assist job-seekers with resume preparation and can even match them with programs that provide professional attire and transportation.

MVI’s workforce curriculum, which has evolved substantially since the program’s inception, was updated again after Howell became director in 2019. It includes both individualized one-on-one coaching as well as group sessions, called “Job Clubs,” where clients meet with potential employers and human-resources officers, and get advice from experts in fields such as banking and law. MVI also teaches computer skills, from email basics to more advanced lessons in business software applications such as Microsoft Word and Excel.

Since 2015, when MVI was named a Financial Opportunity Center, financial literacy education has been a key part of MVI’s workforce program. “Most of the people who come to us just want a ‘job,’” Howell says. “We hear all the time, ‘I don’t need a budget, I don’t have any money.’ Some of them have never seen their credit report, and they don’t even know what their monthly cost-of-living is.” MVI’s employment & financial coaches help clients develop a better understanding of their family finances so they can set manageable career goals that enable them to build their savings and credit. “We want them to achieve financial stability, so they’re never in this same bad situation again,” Howell says.

The workforce program also manages the Southwestern Pennsylvania Re-Entry Coalition, or SPARC, a program of MVI that provides a professional network of probation and parole officers, attorneys and social-service agencies who work as a group to discuss and address the needs of unemployed persons who are returning to the job market after having been incarcerated.

“The communities that we serve have been impoverished communities for the last 40 years, and some of them have become concentrated communities of poverty,” Howell says. “There’s been a mass exodus of resources



*Howell: “The crisis forced our coaches to become a little more investigative. Did we get shot down sometimes? Sure. But usually, once we had a conversation with the employers, we had some good partnerships develop.”*

at the same time. Some of the things that you find in impoverished communities are a lack of education, addiction and mental health challenges and crimes of survival.”

The restaurant, retail and hospitality industries have traditionally hired many participants who successfully completed MVI’s workforce program.

“For our participants, those jobs have some of the lowest barriers to entry,” Howell says. “In many cases, you don’t have to have a college degree—just a high school diploma.” Unfortunately, those industries were also the first and hardest hit by the COVID-19 pandemic and subsequent recession. “Every year I’ve been here, we’ve seen an increase in the number of new clients we’ve served, but 2020 was the first time we also saw an increase in returning clients,” Howell says. People whom MVI had previously helped find employment had been laid off due to the pandemic and needed help again.

So the workforce program regrouped. “We got together as a team and said, ‘what are the realities that people are dealing with, and how can we help them?’” Howell says. “When you look at people’s basic needs—food, shelter,

health care—there was a flood of assistance available, but there also were barriers to accessing those services. That’s why you saw miles-long lines of cars waiting at food bank distributions, for instance.”

MVI’s workforce team determined what types of pandemic relief were available to residents of Allegheny, Washington and Westmoreland counties, and then began helping clients access those programs, including the Emergency Rental Assistance Program, or ERAP, for residents of Allegheny County. “One of the things we’ve really been able to do, as a team, is become a bridge to connect people to resources,” Howell says. “I can’t tell you how many hundreds and hundreds of applications we’ve filled out for people.”

Until 2020, most MVI workforce services were delivered face-to-face. When COVID-19 hit, health and safety restrictions made that impossible, workforce team members quickly became experts in using Zoom video-conferencing software.

“Some of us had a little bit of experience with video-conferencing, but not as a primary mode of operation,” Howell says. Nevertheless, coaching sessions and “Job Club”



*The program had to re-invent itself twice—first, when the COVID-19 pandemic lockdowns shut the doors of many employers, and again when the economy re-opened under entirely new conditions.*

group meetings moved online successfully. Although lack of broadband Internet access prevented some clients from accessing video-conferencing at first, many other clients were able to fully participate in MVI's workforce development activities for the first time because they could log on from home—meaning that getting to an MVI office for an appointment wasn't an issue.

"Technology has been a barrier for some people," Howell says. "What we also found was that there were fewer barriers to connecting employers to job applicants. Folks didn't have to worry about transportation or child-care, for instance. We have not had a presentation in the last two years that has had fewer than 20 people in it. We've had people from New

Castle, Butler and Beaver participate in our program—those are not necessarily areas that we've been able to reach before."

The workforce team also has been meeting with employers who have never previously needed MVI's help finding new employees. During the early months of the pandemic in 2020, Howell and workforce team members got on their phones and connected with companies and industries that were struggling to fill vacancies, including manufacturers and warehouses, as well as logistics and delivery companies that found themselves strained to the breaking point.

"The crisis forced our coaches to become a little more investigative," Howell says. "If you

## With MVI, this corporate recruiter found a partner for hiring success

Most companies have had trouble filling vacancies during the pandemic. Kevin Talley, a corporate recruiter for the staffing agency Aerotek, turned to Mon Valley Initiative to help him find qualified local candidates.

"The positions I was filling at Aerotek were in production and manufacturing," he says. "So I was looking specifically for people who wanted to learn how to, let's say, operate a forklift. I wanted people who liked to work with their hands, or wanted to build things. With the help of Mon Valley Initiative, I was able to match people with jobs that had really solid pay."

The types of jobs in American manufacturing have changed since the steel industry dominated the Pittsburgh area.

One of the local companies for whom Talley was recruiting manufactures energy storage systems—essentially, sophisticated batteries—to power industrial and military systems. At a company such as

that, Talley says, "the sky is the limit" for a new employee.

"You may start out on the production floor and then move up to become a team lead," he says. "If you get some higher education you may become a manager or a recruiter, like me. Once you get onto that pathway, just prepare yourself for the next direction that you want to go."

Talley first connected to MVI through one of the employment & financial coaches at the Homestead office. He says that working with MVI to recruit talent turned out to be an "amazing partnership" and that other employers should take advantage of the Workforce Development & Financial Coaching program to fill their own vacancies.

"MVI has a great team of people, and they work with multiple staffing agencies, such as Aerotek," he says. "I can't say enough for everyone I worked with. They were so supportive of me."



Recruiter Kevin Talley: "MVI has a great team of people"

Talley, who spoke regularly to MVI workforce program participants during Job Club meetings, also has advice for people who are unemployed or underemployed.

"Be flexible," he says. "Be teachable. Listen to any feedback you get from someone who's helping you get a job. If they're telling you there's something you need to work on, then work on it."

Although Talley has moved onto a recruiting position with a different company, he says he won't forget Mon Valley Initiative's workforce program, and neither will his colleagues at Aerotek.

"I told them all, please utilize the team at MVI," he says, adding that MVI's employment coaches are "doing great work. You're amazing." ■

## Workforce Development & Financial Coaching

have someone coming to you from New Castle for help finding a job, then you'd better find out who the big employers are in New Castle. Did we get shot down sometimes? Sure. But usually, once we had a conversation with the employers, we had some good partnerships develop."

MVI's workforce coaches began encouraging people who had become unemployed from the hospitality and restaurant industries to use their downtime to re-evaluate their career goals, and develop new skills by enrolling in colleges, trade-school programs

and apprenticeships with local unions. Job Clubs now include a regular series of virtual visits with representatives of training and apprenticeship programs, many of which provide on-the-job paid training.

"Our next push is reaching out to future-facing opportunities, such as solar-panel installers and electric-vehicle maintenance programs, because those kinds of technologies are the future," Howell says.

An advisory committee consisting of human-resources officers and other personnel experts

from a variety of private businesses and non-profit agencies helps the Mon Valley Initiative workforce development & financial coaching team understand and anticipate personnel needs and trends in the Mon Valley.

"So much of what we've been able to do comes from people being able to trust one another and share information," Howell says. "As a team, I can't be more proud of the way our people have pulled together during this crisis. The sheer volume of work they have accomplished makes me look smart. They have really shown up for our friends and neighbors." ■

### Employment coach went 'above and beyond' for Washington County job-seeker



**Holly Tonini: "I tell people about Jane and MVI all the time"**

Holly Tonini had been a professional photographer for 11 years when she was laid-off from a local newspaper following a merger. "I was working every odd job I could find," she says, "from administrative work to dog-sitting, but I couldn't find that elusive job that 'sticks.'"

During the early days of the COVID-19 pandemic, Tonini, who lives in New Eagle, dropped into State Rep. Bud Cook's Belle Vernon office, along with her father. When she mentioned her trouble finding a full-time job, Cook's

it,' so she helped me choose the right keywords. Before we did that, I barely got any responses."

Black also helped Tonini overcome her shyness in interviews. "It's funny, because I have a journalism background, so I have no problem asking other people questions, but I have a hard time in job interviews—especially when trying to think of questions to ask an interviewer," Tonini says. "Jane helped me develop certain questions I should ask in those settings. Now I'm not so afraid to apply for certain jobs that I

office suggested that she call Mon Valley Initiative in Charleroi. There, she was connected to Jane Black, MVI senior employment & financial coach.

"We discussed what kinds of jobs I was looking for and where I thought I needed help," Tonini says.

"One of the first things we worked on was my resume. Jane said, 'We need to make sure it grabs the attention of whoever looks at

wouldn't have had the confidence to apply to before."

Because of ongoing COVID-19 protocols, all of Tonini's interaction with Black has been over the phone, email or Zoom, but that has not made the coaching any less effective, she says. "Jane is always available to answer a question, no matter what time I ask," Tonini says. "I love that I can feel comfortable having someone to talk to, and not feel like I'm bothering them by asking for help."

Tonini soon found a full-time job, but it didn't last. "It seemed like a good fit at first, but it didn't work out," she says. "I realized it was actually costing me money to work there." Black worked with Tonini to identify a new opportunity at a large Pittsburgh-area healthcare provider.

Tonini started out in a retail kiosk, helping people sign up for health insurance, and then transitioned into a new role as a medical records assistant. She's currently pursuing a bigger role with the same company in its insurance division.

"I tell people about Jane and Mon Valley Initiative all the time," Tonini says. "She has gone above and beyond everyone else I've ever worked with. Everyone I talk to, I say, if you need help finding a job, look up Mon Valley Initiative and their career coaching." ■



## Workforce Development & Financial Coaching



Members of MVI's workforce development & financial coaching team include, from left, Shannon Lawhorn, senior employment & financial coach; Deborah Mattie, employment & financial coach; and in the Mid-Mon Valley office, Jane Black, senior employment & financial coach, and Eva Simpson, intake coordinator.



A 2019 MVI and SPARC event, "Jump Start Your Job Search," connected workforce program participants with educational programs such as Bidwell Training Center (top left), major regional employers such as Eat'n Park (top right), and supportive services from agencies such as the Greater Pittsburgh Community Food Bank (above).

### MVI by the numbers

#### Workforce Development & Financial Coaching

	2019	2020	2021
Enrolled in workforce program	274	217	273
Placed in jobs	137	147	145
	50%	67%	53%
Retained jobs	101	87	76
Enrolled in financial coaching	197	193	254
	71%	89%	93%

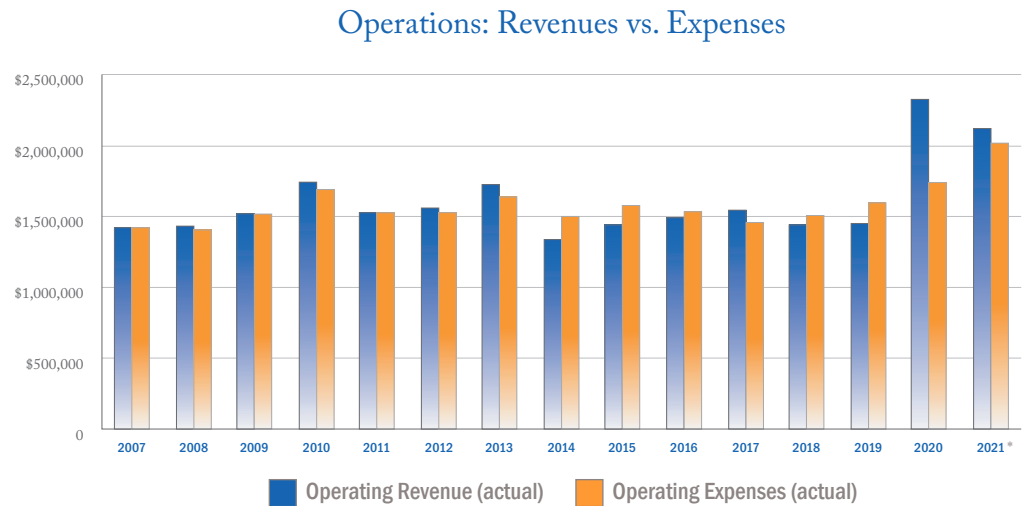
## Financial statements, 2019–21

**General Discussion:** The Internal Revenue Service has determined that 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.

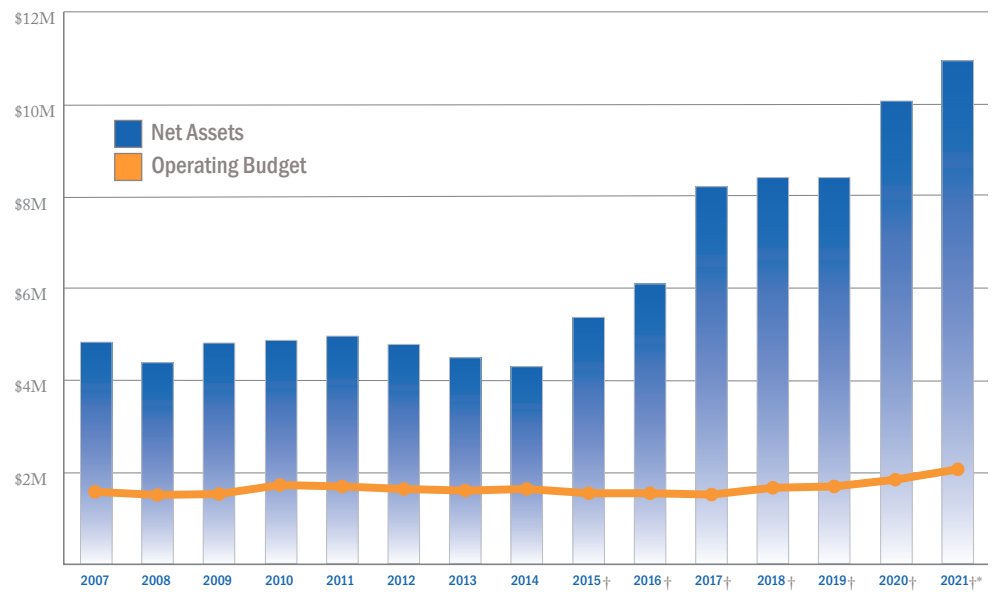
**Operating Budget:** MVI's core operating budget remained between \$1.6 million and \$2 million during fiscal years 2019, 2020 and 2021. Costs of providing various programs and other activities are summarized on a functional basis. Accordingly, certain costs have been allocated amongst program services as benefited.

**Revenues and Expenses:** MVI's revenues increased from \$8.5 million in 2019 to \$10 million in 2020 due to increased levels of funding that included grants for real estate, developer fees, the Clairton Neighborhood Partnership Program and a Paycheck Protection Plan loan in 2020. Expenses increased due to MVI bringing its rental portfolio maintenance services in-house and the addition of the programs under the Clairton NPP.

**Restricted Support:** 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 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



### Net Assets: 2007–2021



\* — unaudited

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

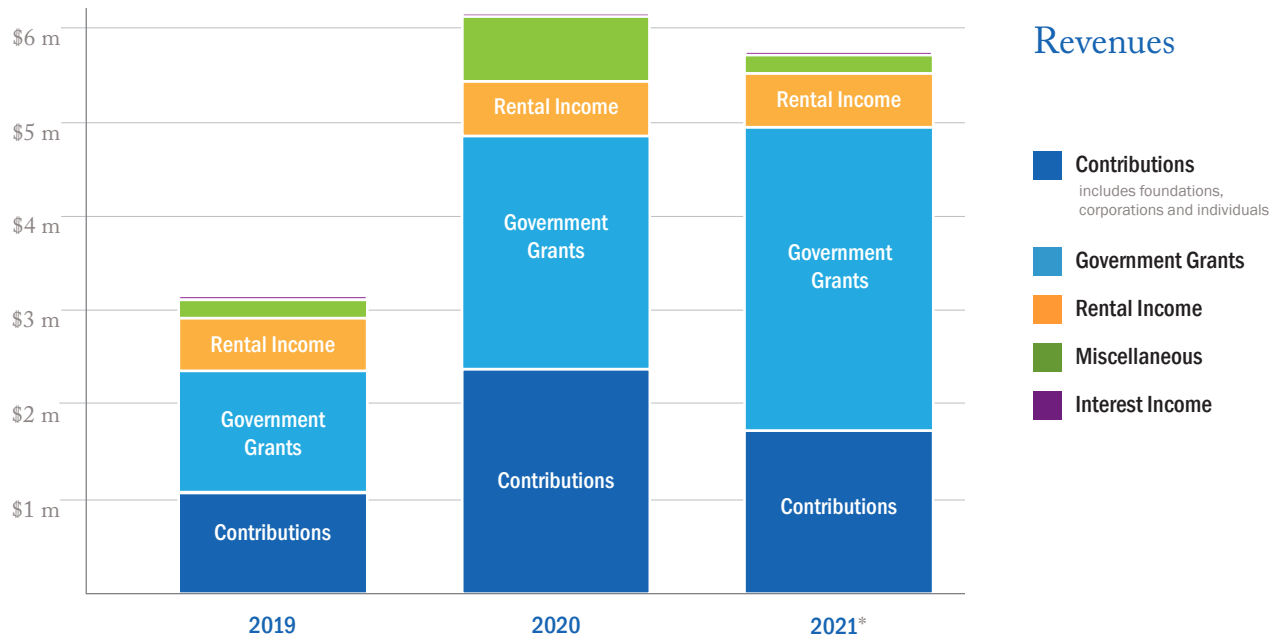
prices for low- and moderate-income homebuyers, making them more affordable. Properties that are developed and kept by MVI as affordable rental projects may be subsidized as well. These projects are held as assets on Mon Valley Initiative's balance sheet and are depreciated over time. They also contribute to the overall net asset value of the organization.

**HUD Intermediary Program:** Of the \$7 million in government funds received during 2019, 2020 and 2021, only 11 percent funded program operating costs; 70 percent of government funds received were for specific real estate development projects in the Mon Valley service area. The remaining 20 percent are funds that pass through MVI to sub-agencies who are members of

our national HUD Intermediary. As a HUD Intermediary, MVI receives approximately 18 percent of its overall funding directly from the U.S. Department of Housing & Urban Development. The majority of this funding (approximately 82 percent) is passed through Mon Valley Initiative to various housing counseling agencies located throughout the United States. ■

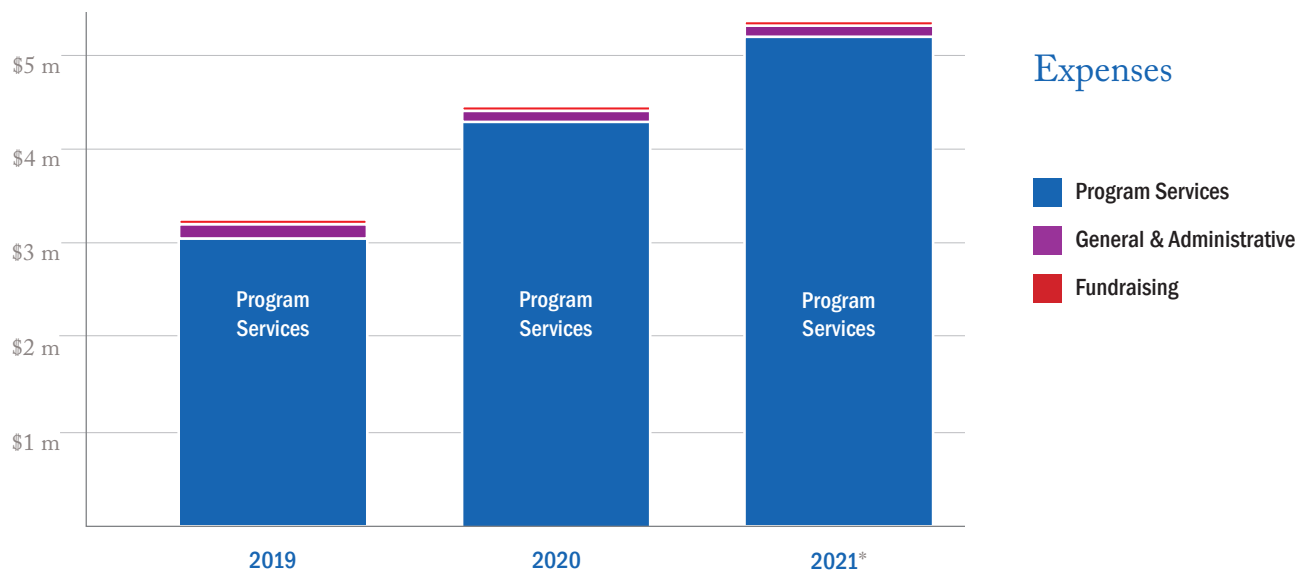


## Financial statements, 2019–21



Contributions	\$1,163,892	\$2,341,604	\$1,796,571
Government Grants	1,271,425	2,523,061	3,299,595
Rental Income	610,919	637,993	582,519
Interest Income	31,479	32,526	35,121
Miscellaneous	183,069	617,258	149,142
<b>Total</b>	<b>\$3,260,784</b>	<b>\$6,152,442</b>	<b>\$5,862,948</b>

\*—unaudited



General & Administrative	\$135,309	\$99,061	\$112,925
Fundraising	39,765	22,170	26,028
Program Services	3,078,710	4,372,737	5,211,373
<b>Total</b>	<b>\$3,253,784</b>	<b>\$4,493,968</b>	<b>\$5,350,326</b>

\*—unaudited

With Appreciation

## Individual Donors

*The board of directors and staff of Mon Valley Initiative are grateful to the following individuals whose generous contributions in 2019, 2020 and 2021 helped to make our programs possible.*

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Allegheny County Economic Development  
Allegheny County Housing Authority  
Allegheny Foundation  
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Anonymous

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The Opportunity Fund

Pennsylvania Department of Community & Economic Development  
Pennsylvania Department of Conservation & Natural Resources  
Pennsylvania Housing Finance Agency  
Peoples (Essential Foundation)  
Peoples Natural Gas  
Pitcairn Community Renaissance, Inc.  
The Pittsburgh Foundation  
PNC Bank  
PNC Foundation

Redevelopment Authority of the County of Washington  
Richard King Mellon Foundation

Standard Bank  
Standard Charitable Foundation  
Structural Modulars, Inc.  
Swissvale Economic Development Corp.

TREK Development Group  
Twin Hills Iron

U.S. Department of Housing & Urban Development  
United Way of Southwestern Pennsylvania  
United Way of Southwestern Pennsylvania Falk Fund

VFW Post 803

Washington Financial Bank  
Wells Fargo Bank  
WesBanco Bank, Inc.  
Westmoreland County Department of Planning and Development  
Whitney Bailey Cox & Magnani, LLC  
Women for a Healthy Environment

## MVI in the news



Mon Valley Regional Chamber of Commerce and Mon Valley Initiative celebrated the completion of MVI's Mid-Mon Office with a ribbon-cutting and Flag Day celebration on June 14, 2019. Improvements to the building's facade were funded in part by a grant from the Mon Valley Regional Chamber of Commerce, while additional support for the office was provided by the Claude Worthington Benedum Foundation and an anonymous donor.

Shown are Don Good of Corelle Brands; Armand Ferrara of Berkshire Hathaway The Preferred Realty; Adele Hopkins of Greater Charleroi Community Development Corp.; Leanna Spada, executive director, Mon Valley Regional Chamber of Commerce; Dale J. Bizub, board secretary, Mon Valley Initiative; Trish Brickner, PA CareerLink Washington-Mon Valley Office; Jonathan Weaver, MVI housing counselor; and Grant Cole, MVI community outreach specialist.



If you're applying for a job—or doing almost anything these days—you need basic computer skills. In both the Charleroi and Homestead offices, MVI offers free, self-paced, individual instruction in keyboard and web basics, sending and managing email, creating files, using Microsoft Office applications (Word, Excel and PowerPoint), searching the Internet, applying for jobs online and other skills.

Amanda Bradley of Charleroi, shown here receiving a proficiency certificate from Jane Black, MVI senior employment & financial coach, was among the first people to take advantage of the new computer lab in Charleroi in 2019.

During the pandemic in 2020 and 2021, computer classes continued, but were moved online with remote instruction.





State, county and local officials broke ground Oct. 9, 2020, on what Clairton Mayor Richard Lattanzi (inset) said is probably the largest new development in his city in 50 years. The \$16.7 million, 70,000-square-foot Clairton Inn Apartments (above left) will provide 49 units of quality, affordable housing and several street-level commercial or retail spaces along Miller Avenue in what was the heart of the city's business district through most of the 20th century.

The project is being funded in part by tax credits authorized by the Pennsylvania Housing Finance Agency, with additional financial support from the Pennsylvania Department of Community & Economic Development's Keystone Communities program, Allegheny County Economic Development, the City of Clairton, Mon Valley Initiative and Economic Development South. Other speakers included Dennis Davin, Pennsylvania Secretary of Community & Economic Development; Alison Piccolino, district manager for state Sen. Jim Brewster; state Rep. Austin Davis; Allegheny County Executive Rich Fitzgerald; Laura R. Zinski, chief executive officer, Mon Valley Initiative; and Spencer Singer of PNC Financial Services Group.



## MVI in the news



When the COVID-19 lockdowns forced MVI and other providers to temporarily close their doors to the general public in the spring of 2020, MVI hit the road.

Colorful ads on buses operated by Port Authority of Allegheny County and Mid-Mon Valley Transit Authority, shown here, asked residents, "Have you lost your job, or do you just feel lost? We can connect you with rental and income supports while we help you work on your resume and plan your future."

In 2021, MVI renovated this multi-unit apartment building in East Pittsburgh Borough into three townhouse-style rental units. The property, which had been blighted and was in a state of disrepair, was acquired by MVI in 2017 with the cooperation of East Pittsburgh officials and local volunteers.

Designed by MacLachlan, Cornelius & Filoni Architects, each of the new units features four bedrooms, a bathroom on both the first and second floors, central air conditioning and heating, fully equipped kitchens and laminate flooring.

General contractor was DRS of Greater Pittsburgh. Funding for the project was provided by Allegheny County Economic Development.



Due to the COVID-19 pandemic, MVI's annual award ceremonies were moved online in 2020 and 2021. In addition, for the first time, Mon Valley Initiative began accepting award nominations from members of the community, as well as from community development partners and local advisory groups that participate in MVI activities. "I always walk away from this awards ceremony feeling so much better about mankind, and particularly because I live in the Mon Valley," said Mary Carol Kennedy of East Pittsburgh, MVI board chair in 2020 and 2021. "I'm proud that these are the kinds of people that we have in this region."

Honored in 2021 were John Botti (Sen. H. John Heinz III Award for Community Service); Peoples, an Essential Utilities company (Regional Partnership Award) and Aerotek Inc. (Employer Partner of the Year Award). Community Partner of the Year Awards were presented to Ollie Hill of West Newton, the Swissvale Shade Tree Advisory Committee, retired Turtle Creek police Chief Dale Kraeer, Bethlehem Baptist Church of McKeesport, the Clairton Family Center and Wilmerding Community Center. The awards ceremonies can be viewed online at MVI's website.



# Valley Vision 2022

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## Acknowledgements

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