

DISTRICT HIGHLIGHTS COMPILED BY Jennie Blizzard, Ellen Janes, Courtney Mailey and Carl Neely

D.C. Mayor Implements Major School Modernization Plan

In September, Mayor Adrian M. Fenty unveiled the city's 2008 Master Facilities Plan (MFP). The 2008 MFP organizes school modernization into three categories based on the component being modernized: academic, support and systems. The plan will be implemented through a phased approach. During the first phase, the city will focus on the academic components—aggressive improvement of the learning environment is the immediate priority. For the second phase, support and systems components will be prioritized beyond the first five years. Where necessary, immediate concerns will be addressed to ensure buildings remain stable and supportive of



academic programs. "The Master Facilities Plan is the road map that the Office of Public Education Facilities Modernization will use to deliver world-class public school facilities faster and more cost effectively," said Mayor Fenty. "Whereas previous plans established a prolonged approach that left too many schools waiting while a select few were being rebuilt, this plan will dramatically change the face of every school in the District within the next five years." More than 114 schools have already received major facilities work that will serve as building blocks for the overall modernization program. For a complete copy of the plan, visit <http://newsroom.dc.gov>.

Community Development in the Context of Creativity

On October 20-22, 2008, nearly 400 community development practitioners and leaders from across the state gathered at Create West Virginia's second annual statewide community development conference.



Create West Virginia encourages community collaboration and creative industries throughout the state to form a new vision for its economy. According to Jeff James, conference chair, "We want to celebrate communities that are taking matters into their own hands and setting a shared vision for the future.

We're encouraging people to look past West Virginia's current economic rankings and focus on what is possible."

According to conference organizer Rob Godbey, "Leaders across all disciplines are really responding to the need for a new approach to creating opportunities of this state." This year, Create West Virginia exposed community development practitioners to thought leaders in education, technological development, diversity and inclusion, small town revitalization, business development, strategic planning and resource development to support community development efforts. For more information about Create West Virginia, go to www.createwv.com or contact Jeff James at jeffj@mythologymarketing.com or (304) 346-2230 ext.100.

MARYLAND



Film Examines Transportation

The Baltimore-based Annie E. Casey Foundation has released *Pursuit of the Dream: Cars & Jobs in America*, a documentary that demonstrates the importance of reliable transportation to low-wage working families and communities. The film examines the difficulties experienced by car buyers vulnerable to unfair lending practices and strategies for providing affordable, reliable cars to low-wage workers. More than 150 nonprofit organizations are focused on increasing private auto ownership for working families, and their experiences offer valuable insight for other service providers and communities. For more information, visit www.mobilityagenda.org/carfinancing and www.opportunitycars.com. For a free copy of the film, visit www.aecf.org.

Ports Authority "Pledges" Environmental Consciousness



South Carolina has one of the busiest seaports in the United States. In 2007, it was the sixth busiest cargo port in the country. This summer the South Carolina State Ports Authority launched a public awareness program—"Pledge for Growth" that encourages businesses and community leaders to explore ways of enhancing growth while protecting the environment. The initiative includes a web site that offers suggestions and allows users to commit to efforts related to land, air, water and people. The Ports Authority supports responsible growth that offers opportunities for better jobs, stronger communities and a cleaner, healthier environment. The Ports Authority has collaborated with the Lowcountry Alliance for Model Communities and has granted more than \$4 million for community enhancements, job training, community centers and other enrichment initiatives. For more information, visit www.pledgeforgrowth.com/people.asp.

Core Beliefs Program Shapes Attitudes about Money

As part of its HomeBuy5 financial education program, Virginia Supportive Housing (VSH) augments FDIC's *Money Smart* curriculum with a novel training program on attitudes about money. VSH incorporated the Core Beliefs training into HomeBuy5 in 2004, after it became clear that financial literacy and even one-on-one counseling sessions were not sufficient for clients to meet their personal and financial goals. The program identifies deep-seeded beliefs about money that act as barriers to financial stability. According to Salathia Johnson, the program's director, "We added Core Beliefs after we noticed a pattern of clients sabotaging themselves just as their goal was in sight in the last year."

Clients include low-wage earners, families with young children and individuals or families living in shelters or transitional housing or are at risk of becoming homeless. Core Beliefs helps clients adopt new beliefs and behaviors to rebuild credit, balance their monthly budgets, eliminate outstanding debt and accumulate savings. Clients examine past choices that did not serve their best financial interests even when they had sufficient information to understand the long-term consequences. Some Core Beliefs clients are also eligible for their savings accumulated during the training period to be matched at a rate of \$2 to \$1 for the first \$2,000 saved.

The curriculum requires clients to commit to five years of training and savings toward the purchase of a home. Since adding the Core Beliefs component, most clients are now able to reach their financial goals within three years of starting HomeBuy5, rather than five.

To learn more about Core Beliefs, contact Salathia Johnson at (804) 836-1054 or sjohnson@virginiassupportivehousing.org.



Joining Forces to Measure Success

The North Carolina Association of Community Development Corporations has collaborated with NeighborWorks America to pilot a program to measure success among community development corporations in North Carolina. The Success Measures program uses a method of participatory evaluation designed by and for community-based organizations and their stakeholders to document outcomes, measure impact and effect change.

The system uses 44 distinct indicators to gauge impact in three areas: affordable housing, community building and economic development. The innovative system provides organizations and funders with the tools they need to make the case for community economic development investments. For more information on Success Measures, visit www.nw.org/network/comstrat/measuringWhatMatters/default.asp. For more information about the North Carolina pilot program, contact Sue Perry Cole, executive director of the North Carolina Association of Community Development Corporations, at (919) 831-9710.



Fed Seeks Comments on Proposed Changes to Regulation Z (Truth in Lending)

On December 5, 2008, the Federal Reserve Board proposed for public comment changes to Regulation Z (Truth in Lending) that would revise the disclosure requirements for mortgage loans. The revisions would implement the Mortgage Disclosure Improvement Act (MDIA), enacted in July 2008, as an amendment to the Truth in Lending Act (TILA).

The MDIA seeks to ensure that consumers receive cost disclosures earlier in the mortgage process. In several respects, the MDIA is very similar to final rules issued by the Board in July 2008. However, the MDIA also broadens and adds to those regulatory requirements.

The MDIA requires creditors to give good faith estimates of mortgage loan costs ("early disclosures") within

three business days after receiving a consumer's application for a mortgage loan and before any fees are collected from the consumer other than a reasonable fee for obtaining the consumer's credit history. These requirements are consistent with the July final rule, which applied to loans secured by a consumer's principal dwelling. The MDIA has broadened this requirement by requiring early disclosures for loans secured by dwellings other than the consumer's principal dwelling, such as a second home. Under the MDIA, the proposed rules would become effective on July 30, 2009. The public comment period ends February 9, 2009. For more information, visit www.federalreserve.gov/newsevents/press/bcreg/20081205a.htm.