

Community Development Basic Course for IEDC

SEPTEMBER 2025

BY

KHALFANI STEPHENS, MBA, CECD, EDFP

Overview

1. Community Development
2. The relationship between community development and economic development
3. Tools of the trade
4. The community as a “product”

 Respond at **PolleEv.com/khalfanistep391**

 Text **KHALFANISTEP391** to **22333** once to join, then text your message

What is the goal

Places that attract people

Spaces where the community feels comfortable

What is your product

- Geographic area
- Image – What do people say about your space and place

What is the goal (Cont')

What is your product

Managing your image

Defining Community Development

What is Community



< Activities



Visual settings



Edit



When poll is active
respond at

PollEv.com
/khalfanistep391

Send **khalfanistep391** and your message
to **22333**



In a few words what is community

Nobody has responded yet.

Hang tight! Responses are coming in.

Powered by  **Poll Everywhere**

Defining Community Development

What is Community

- An interacting population of various kinds of individuals in a common location
- A group of people with a common characteristic or interest living together within a larger society
- A body of persons or nations having a common history or common social, economic, and political interest

How big is your community

- State, County, Municipality, Neighborhood/ Census tract, population count

Defining Community Development (Cont')

Are you working with multiple communities



< Activities



Visual settings



Edit



When poll is active respond
at

PollEv.com
/khalfanistep391

Send **khalfanistep391** and your message to
22333



Name your target community

Loading...

Nobody has responded yet.

Hang tight! Responses are coming in.

Powered by  **Poll Everywhere**

Defining Community Development (Cont')

Are you working with multiple communities

- Neighborhood
- Population/ workforce
- Municipal borders

Aggregation

- Should communities be brought together to make one large community
- Pros & cons

Defining Economic Development

What is Economic

- Of, relating to, or based on the production, distribution, and consumption of goods and services
- Of or relating to an economy
- Of or relating to economics
- A SOCIAL SCIENCE STUDYING THE INTERFACE OF PEOPLE AND PRODUCTION

What is Development

- The act, process ,or result of developing
 - To create or produce especially by deliberate effort over time
 - To make active or promote the growth of

Defining Economic Development (Cont')

What are the driving forces of growth

- More people
- Less people
- New products/ processes
- Incentives

Examples from Detroit

- Great migration – rapid need for new housing
- Urban Renewal – overdevelopment and a desire to manage supply
- The automated factory line – created unprecedented demand for unskilled labor
- Tax exemptions – Renaissance center, Riverwalk, etc.



< Activities



Visual settings



Edit

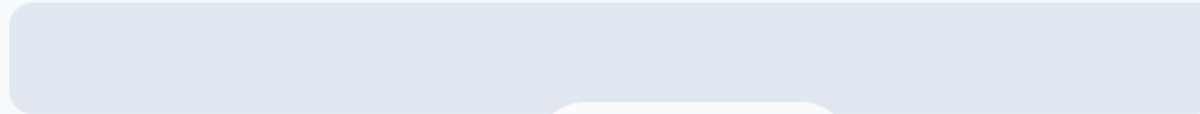


Join by Web PollEv.com/khalfanistep391 Join by Text Send [khalfanistep391](https://text.poll Everywhere.com/khalfanistep391) to 22333



Driving factors of growth

(A) A - Increase of people



0%

SEE MORE



Powered by  Poll Everywhere

Community Dev Vs. Economic Dev - Silos

Models

- Everything separate
- One under the other
- Economic Development as an executive function
- What about engineering
- Things to consider

Community Dev Vs. Economic Dev – Silos (Cont')

Space vs. Place

- Places
 - Parks
 - Transportation networks
 - Zoning districts
- Spaces
 - For whom is the place designed
 - Who is actually using the place
 - What is the accessibility of the place
 - How does the COMMUNITY feel in the place

Public Spaces Community Places

<https://www.miplace.org/programs/public-spaces-community-places/>

Tools of the trade

Federal Government

- HUD Housing and Urban Development
- EDA Economic Development Administration
- SBA Small Business Administration

State Government

- MSHDA Michigan State Housing Development Authority
- MEDC Michigan Economic Development Corporation
- MDOT Michigan Department of Transportation
- MDARD Michigan Department of Agriculture and Rural Development

Tools of the trade (cont')

Examples of Federal programs

- Community Development Block Grant
- Section 108 loan
- Community assets – parks, sidewalks, etc.
- Special programs for police/ fire

Examples – Rural Development

Jonesboro, GA

CONTACT:
RICKY L. CLARK, JR., CITY MANAGER
770.478.3800
rclark@jonesboroga.com



PRESS RELEASE

TO: All Interested Parties
FROM: Ricky L. Clark, Jr., City Manager
DATE: January 8, 2018
TITLE: **CITY OF JONESBORO RECEIVES RURAL ZONE DESIGNATION**

On December 28, 2017 the City of Jonesboro was notified by the Department of Community Affairs Commissioner Pat Wilson, that the City has been designated as a Rural Zone. Recognizing that many small, rural downtown areas have experienced varying levels of economic distress, Governor Nathan Deal through collaborative efforts with the Department of Community Affairs established the Rural Zone designation. Rural Zone Communities are eligible for job tax credits, investment credits, and rehabilitation credits for small business owners as well as investors in the designated Rural Zone. In the application submitted, the City of Jonesboro delineated its Historic District (which includes the Downtown District) as the Rural Zone.

Rural Zone Tax Credit Benefits

- \$2,000/year/full-time equivalent job created within the zone for five years. At least two net, new full-time equivalent jobs must be created and maintained in order to qualify for the job credits or any additional credits listed below.
- Up to \$125,000 credit (claimed over 5 years) for investing in the downtown area. This is capped at 25% of the total investment cost, not to exceed \$25,000 in credits claimed over five years.
- Up to \$150,000 credit (claimed over 3 years) for rehabilitating structures in the downtown area. This is capped at 30% of the total investment cost, not to exceed \$50,000 in credits claimed over the three years.

Examples – MSHDA, CDBG

Pontiac, MI



Examples – Section 108 Loan Guarantee

High Point, NC



Addington Ridge

With \$694,000 in Section 108 guaranteed financing, High Point, North Carolina acquired and improved a site in its Deep River neighborhood that it then sold to a developer in order to construct a 58-unit, **affordable*** housing development.

*We'll come back to this later

Examples – Section 108 Loan Guarantee

Austin, TX



Practice Yoga

After a devastating fire forced a small business to relocate and left the building vacant for three years, Austin, Texas made a low-interest loan under its Family Business Loan Program with \$150,000 in Section 108 guaranteed funds for the Practice Yoga studio to renovate the space and create 12 new, full-time jobs.

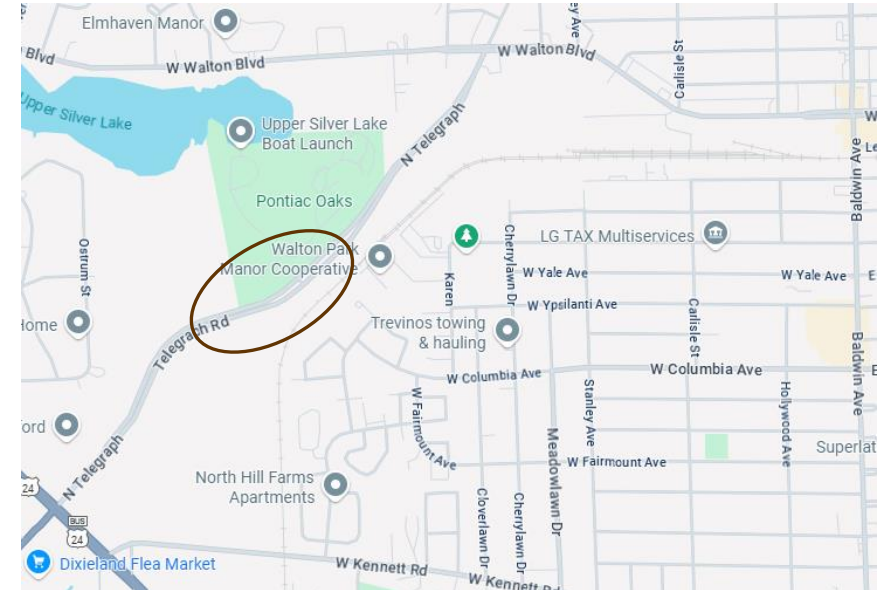
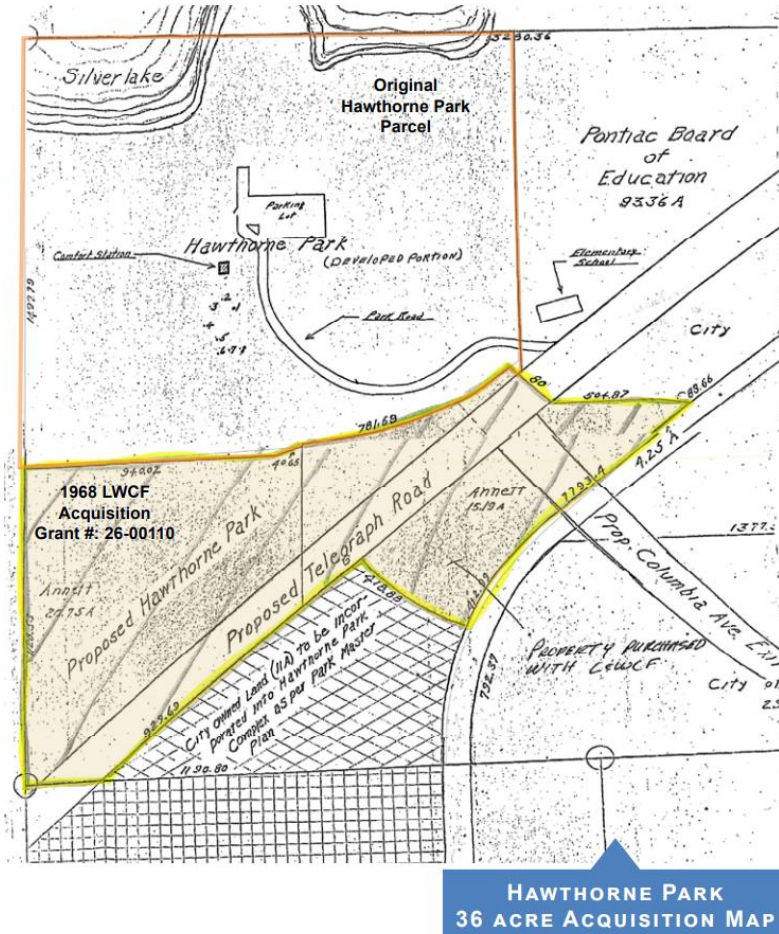
<https://practiceyogaaustin.com/>

Examples – Federal requirements

Pontiac, MI

Pontiac sold land that was improved with federal dollars and now has a parks deficit.

This means that the City has a large disadvantage when applying for DNR funds and as such has not received a DNR grant in many years.



Examples – State Housing loans



Garfield Township Projects On Deck: LaFranier Woods, Chick-fil-A, Credit Union

By Beth Milligan | Dec. 10, 2019

Several proposed Garfield Township developments could move closer to reality this week as planning commissioners weigh in, including on a 385-unit senior living neighborhood on LaFranier Road and a proposed Chick-fil-A and new credit union on US-31. Meanwhile, township staff are recommending commissioners reject a planned 40-unit condominium complex on the corner of Lone Tree and Harris roads.

- Village at LaFranier Woods, Garfield Township, Grand Traverse County
- \$26 million
- 115 units –
 - 59 affordable
 - 55 market rate
 - 1 manager unit

Housing loan terms

LIHTC	Low Income Housing Tax Credit
CHDO	Community Housing Development Organization
PILOT	Payment in Lieu of Taxes
NOAH	Naturally Occurring Affordable Housing



Housing

IS

IS NOT

Something EVERYONE/ EVRYWHERE needs

For teachers, nurses, college graduates

A great economic development tool (when used correctly)

Best when taken as a whole

Somebody else's problem

Only meant for low income (but can be set aside for low income)

Meant to segregate all of the low income population in one part of town

Good to be done in isolation

Workforce

Affordable

Attainable



Need more inspiration?

The screenshot displays the HUD Exchange website at the URL <https://www.hudexchange.info/programs/home>. The page features a dark teal navigation bar with the HUD Exchange logo and menu items: Programs, Resources, Trainings, Program Support, Grantees, and News. A breadcrumb trail shows the user is in the Training Material Archive. A prominent banner for 'The HOME Four-Year Project Completion Deadline Webinar' includes a 'Go to Training' button. Below this, a 'Spotlight' section highlights 'HOME Project Profiles' with a 'Learn More' button. The 'News and Announcements' section at the bottom lists items like 'IDIS 11 21 Release' and 'Register Today: The Take The Building HOME'.

HUD EXCHANGE

Programs Resources Trainings Program Support Grantees News

→ Training Material Archive

The HOME Four-Year Project Completion Deadline Webinar

Go to Training

Spotlight

HOME Project Profiles

View HUD's showcase of exemplary HOME projects and programs. These projects and programs are innovative and/or replicable, and highlight the best of what partnerships between federal, state, local governments, and communities can achieve with HOME funds.

Learn More

News and Announcements

IDIS 11 21 Release Register Today: The Take The Building HOME

View All HOME News &

<https://www.hudexchange.info/trainings/courses/the-home-four-year-project-completion-deadline-webinar/3694/>

Tools of the trade (cont')

Local Government

- Zoning
- Building/ permitting
- Negotiations
- CUSTOMER SERVICE

What is the goal

Places that attract people

Spaces where the community feels comfortable

What is your product

- Geographic area
- Image – What do people say about your space and place

What is the goal (Cont')

Managing your image – Marketing 101

PEOPLE – CUSTOMER SERVICE

What is the goal (Cont')

What is your product

- Geographic area
- Image – What do people say about your space and place

Managing your image

- What is your brand promise
 - Are you delivering on that promise
 - If not, what are your customers saying
- What are your shortfalls
 - What are your plans to mitigate those shortfalls
 - Change the promise

THE END

SEPTEMBER 2025

BY

KHALFANI STEPHENS, MBA, CECD, EDFP

