

**SEPTEMBER 2008**

Each month UEDA sends out an electronic bulletin to all current members, which features shorts articles and a list of upcoming events and activities of interest to our members. It is intended to be a quick and easy way for you to gain insight into the UEDA Community, and is also available at our website on the "UEDA News" page. We hope you find this membership service informative and useful!

MEMBER FEATURE: Housing Resources, Inc.

Housing Resources Inc., (HRI) is a nonprofit housing counseling organization dedicated to helping individuals and families purchase their own homes, and a HUD-approved Chartered Member of NeighborWorks® America. HRI has a proven track record of providing quality home counseling services to prospective low- and moderate-income buyers and have become a trusted leader in assisting hundreds of buyers in purchasing homes each year. In 1989, the founding director, a savings bank executive vice president, and other former program managers and clergy, met to consider the feasibility of starting an organization that solely focused on homebuyer education. Housing Resources, Inc. is a minority run agency founded in 1991 to provide home buyer counseling services in Milwaukee. HRI extended services to Racine in 2000.

HRI offers an array of services to first-time homebuyers and current homeowners free-of-charge including: comprehensive education classes on a monthly basis; down payment and closing cost grants; partners with the City of Milwaukee and the City of Racine Housing Authorities on their Section 8 Homeownership Programs; post purchase counseling and education (including foreclosure prevention and intervention); reverse mortgage counseling; tool loan centers; and, minor home repair grants. Services are available on both the north side and south side of Milwaukee, and provided in both English and Spanish. In 2007 alone, HRI assisted over 1,000 families in purchasing, retaining or maintaining their homes. To find out more about Housing Resources, Inc. and our programs, please visit www.hri-wi.org.

UEDA COMMUNITY NEWS

- On September 17, UEDA held its **Fall 2008 Quarterly Gathering**, which was a follow-up meeting to the 7th Annual Community Development Summit. This Gathering served as a "call to action" for moving forward a regional transportation and jobs agenda in Southeast Wisconsin. The recommendations and issues identified by Summit attendees were presented to participants, who then discussed plans to move forward with the formation of a public-private advocacy coalition. Materials from this event will be posted on UEDA's website very soon – stay tuned! **If you are interested in learning more about the Coalition or participating, please contact UEDA** at (414) 562-9904 or email Bill at bill@uedawi.org.
- The **Wisconsin Basic Economic Development Course** is now available to individuals involved in economic development at a local, county, or state level. This course will be offered **November 10-13, 2008 at the UW-Extension Pyle Center in Madison, WI**. It will have 9 focus areas, will be an interactive learning experience, and is accredited by the IEDC. It is sponsored by the UW-Extension Center for Community & Economic Development and the Wisconsin Economic Development Association (WEDA). Registration costs \$625 per participant; early-bird discounts and scholarships available. For additional information or to register, visit www.uwex.edu/ces/cced.
- The methods of determining how badly a flooded home has been damaged and how to repair it are relatively similar. To assist in the rehabilitation, HUD's **Office of Policy Development and Research and the Office of Healthy Homes and Lead Hazard Control** recently released a guide for professional builders and contractors who restore flooded single-family homes. **Rehabbing Flooded Houses: A Guide for Builders and Contractors**, a bilingual guidebook, presented in both Spanish and English, is available as a free download from HUD USER at www.huduser.org/publications/destech/Rehab_Flood_Houses.html.
- **Living Cities Fund To Help Community Developers Expand Beyond Housing**; a \$20 million loan fund created by Living Cities will seek to provide below-market rate loans and guarantees to innovative organizations working to revitalize America's cities, according to a press release from the organization. Living Cities is a collaborative of 20 large national foundations and financial institutions. The Living Cities Catalyst Fund will assist community development organizations in expanding beyond real estate and housing development and help them focus on four priority areas: improving education, building individual income and

prosperity, promoting health and wellness, and enhancing neighborhoods. The fund expects to begin making loans in the fall of 2008 and to build up to a portfolio of about 20 loans ranging from \$250,000 to \$2 million.

- **The National Housing Conference** has launched a new **“Open House” blog** focused on helping to expand the national conversation about how to best meet the need for decent, affordable housing. Over the next four to six weeks national experts and housing practitioners will be covering the blog’s inaugural topic, foreclosure prevention and neighborhood stabilization. The first guest blogger, David Abromowitz is a director and partner with Goulston & Storrs, a law firm known nationally for its Housing & Economic Development Group.
- The new issue of **HUD’s Cityscape** features five symposium articles exploring low-income and minority homeownership experiences over time. The articles include “The Homeownership Experience of Low-Income and Minority Households: A Review and Synthesis of the Literature,” and “Initial Housing Choices Made By Low-Income and Minority Homebuyers,” both by Christopher E. Helbert and Eric S. Belsky. The other three articles explore housing experiences by race, manufactured housing, and wealth accumulation among low-income homeowners. Other features in the issue include a paper on income diversity within neighborhoods and very low-income families, and changes in rental housing discrimination. Current and past issues of Cityscape are available for downloading, free of charge by [clicking here](#).
- While this election season has focused primarily on the economy, the war in Iraq, and who is best qualified to lead, ***there has been relatively little mention of one issue that has great bearing on many of the other crucial topics that will come up for debate – affordable housing.*** KnowledgePlex has produced a **Special Report on affordable housing**, with the goal of getting people up to speed on the topic before the election. In November, you will have the chance to determine the focus of this country’s next leadership on affordable housing and its wide-reaching implications. We hope to provide you with some questions – and answers – to ponder before making your voice heard. To read the Special Report, [click here](#).
- A new report, ***Trends in Housing Costs: 1985-2005 and the 30-Percent-of-Income Standard, published by HUD's Office of Policy Development and Research***, looks at whether the standard is still adequate and tests alternative evaluation methods. It also explores trends in the components of housing cost relative to income for owners with mortgages, owners without mortgages, and renters, respectively. The study finds that housing costs rose 95 percent for renters, 127 percent for homeowners with mortgages, and 128 percent for those without mortgages. While housing costs have risen, the ratio of housing cost to income has not changed dramatically in any category. An alternative approach, using Bureau of Labor Statistics family budget data, led the authors to conclude, with a great many reservations, that 30 percent of income did not work for households with lower than moderate level income. To access the report, [click here](#).

NONPROFIT NEWS

- The **Nonprofit Board Development Conference 2008 (UW-Parkside)** 2008 will be held **September, 23, 2008**. “Strengthening Boards, Empowering Nonprofit Organizations,” will feature a keynote address from Anne Howden, national consultant to nonprofit organizations and foundations. Her presentation, “Nonprofit Lifecycles: Stage-Based Wisdom for Nonprofit Capacity” will describe how the “stage of life” of your organization impacts effective governance. For more information please visit this link: [Nonprofit Board Development Conference](#)
- The **IRS** has released revised instructions, background documents, and a summary of filing requirements for the new Form 990; guidance on political activities by 501(c)(3) organizations; information for sponsors of donor-advised funds seeking exemption under section 501 (c)(3); and an update of the **Tax Guide for Charities and Religious Organizations**. For information please visit the IRS website: www.irs.gov.
- **Wisconsin Nonprofit Sector Report: More than Charity**: The Wisconsin nonprofit sector is a major economic force, strengthening our state every day. It has grown by 70 percent over the past ten years. In 2005, there were over 31,000 Wisconsin nonprofits that employed 8.9 percent of the state’s total workforce, marking a 5.2 percent employment growth rate over 2004 and pushing Wisconsin well above the national trend of nonprofits employing 7 percent of the workforce, according to the Wisconsin Nonprofit Sector Report – More Than Charity, a new report by the Wisconsin Nonprofits Association (WNA). The report can be viewed by [clicking here](#).

SMALL BUSINESSES / ENTREPRENEURS

- On September, 18, the **Future 50 Awards Luncheon** was presented by the Metropolitan Milwaukee Association of Commerce (MMAC) and its Council of Small Business Executives (COSBE). The keynote speaker was Debra Usinger, Director of Retail Operations/Corporate Services for Milwaukee-based Fred Usinger Inc. Attendees were also encouraged to participate in breakout sessions that focused on best

practices for growing businesses, and were geared towards identifying the needs and challenges of fast-growing small businesses. For more information about the Future 50 Program, click [here](#).

- Chris Flett, author of "**What Men Don't Tell Women About Business**," will be the keynote speaker at the **Tempo Envision Pulse Dinner on Thursday, Oct. 1**. The event will take place at 6 p.m. at the County Springs Hotel in Pewaukee. Tempo Envision is an educational and professional development support group for women in business in Waukesha County. The tagline for his book is "*Opening up the Heavily Guarded Alpha Male Playbook*" and Flett will share his insights about what women do naturally that can undermine their careers, how to gain the trust of male colleagues, how to overcome poor treatment or offensive comments by others and how to thrive in a world traditionally dominated by "alpha males." The event will be emceed by Jane Wade, president and general manager of WISN-TV Channel 12 in Milwaukee. To register to attend the event, click [here](#).

UPCOMING EVENTS

- **The Tenant Resource Center** is hosting the Fall 2008 Housing Law Seminars, Monday, September 29, 2008 at the Goodwill Waukesha Community Center in Waukesha, WI. The seminar, presented by Brenda K. Kondell and Megin McDonell, will benefit those who work with rental housing issues, such as landlords, property managers, caseworker and advocates, attorneys, and law enforcement officers. Pre-registration is strongly recommended to ensure availability of materials. To register please contact the Office Manager by phone at (608) 257-0143 or email the office at office@tenantresourcecenter.org.
- **Increase the Effectiveness of Your Marketing Dollars**, presented by Christina Steder, President, Clear Verve Marketing, LLC, will be held **on Thursday, October 9, 2008** at the Nonprofit Center of Milwaukee. In this workshop, you will learn how to develop and tailor your communications to the needs and concerns of the recipient, and discover strategies and tactics to improve the effectiveness of your message for a greater return on your investment. The cost is \$80; \$50 Nonprofit Center Members and CDBG agency attendees. For more information or to register please call (414) 344-3933.
- Good boards do not just happen. They are developed with careful planning and thought. The **Board Building Cycle: Key Steps to Finding, Recruiting and Engaging Nonprofit Board Members** workshop will focus on critical steps that will guide you through the board development process: identifying, cultivating and recruiting prospective board members; orientation of new members; educating the board about the organization's work and context. The workshop is presented by Shawn Perrin, CFRE, Principal, Vision First, LLC, and Robert Pietrykowski, Nonprofit Consultant and being held **September 23, 2008** at the Nonprofit Center of Milwaukee. \$80; \$50 Nonprofit Center members and CDBG agency attendees. For more information or to register please call (414) 344-3933.

This bulletin is a service for our members. If you would like to know how you can become a UEDA Member, contact us at the phone number below or visit our website's membership page for details.

If you have a suggestion for an upcoming UEDA Member Bulletin, please contact Kristi Luzar, Program Manager, at Kristi@uedawi.org.

Questions or Suggestions? CONTACT US AT:

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