

UEDA NEWS

Study Documents Increased Racial Disparity in Mortgage Lending

ACORN (Association of Community Organizations for Reform Now) has released a study documenting continued racial and income disparities in the mortgage lending market. The report analyzes data on a national scale and in 60 metropolitan areas. The study finds that, in 2000, African-American applicants were over twice as likely to be turned down for a conventional mortgage as white applicants, and Latinos were rejected almost one-and-a-half times more often than whites. This disparity is greater than it was in 1999, and in some cities the disparity is even more alarming. In 2000 in Milwaukee and Chicago, for example, African-Americans were over four times more likely to be denied for a conventional purchase loan than whites were. Residents of all races in low-income neighborhoods are also three times more likely to be denied than residents of upper-income neighborhoods when applying for a conventional home purchase mortgage.

“...Homeownership should not continue to be a dream deferred for millions of Americans.”

“Low-income and minority borrowers are being rejected much more frequently than others and this injustice must end,” said ACORN National President Maude Hurd. “Homeownership is the single most important source of wealth and savings for minority and low-income families, and thus of stability for their communities. Without access to credit on fair terms, communities have no hope of becoming or remaining strong, stable, and safe neighborhoods. Years of drawing attention to these disparities, and of demanding

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The Truth About Purchasing Power in Milwaukee Neighborhoods

On Thursday, November 8th, the City of Milwaukee launched a website to measure and promote the purchasing power of Milwaukee neighborhoods. Located at www.mkedcd.org/purchasingpower the website is designed to combat the negative image presented by consulting groups such as CACI and Claritas. (CACI Marketing Systems and Claritas, Inc. are international data companies.)

The website will be a powerful tool for organizations wishing to attract businesses to their neighborhood. Information is compiled by zip code and contains total money spent on food, both at grocery stores and at restaurants; money spent on clothing, entertainment, household furnishings and personal care products.

Also measured are the total number of people who filed income tax returns, number of elderly people, number of residential and business postal deliveries, number of registered vehicles and number of licensed drivers.

Information is also available for 30 of the 54 commercial districts in Milwaukee. The information is arranged by street intersection and covers a three-mile radius from that point. By the end of the year the information will be available in one and half-mile radii as well.

The City of Milwaukee has launched a website to measure and promote the purchasing power of Milwaukee neighborhoods: www.mkedcd.org/purchasingpower

The profiles are based on an analysis of data from the Wisconsin Department of Revenue, Wisconsin Department of Transportation, U.S. Census Bureau, Consumer Expenditure Survey, Health Care Finance Administration, U.S. Postal Service, Home Mortgage Disclosure Act, and City of Milwaukee property files. For more information on the profiles, or to view/download the report *Confronting Anti-Urban Marketing Stereotypes: A Milwaukee Economic Development Challenge* go to <http://www.uwm.edu/Dept/ETI> or contact the Employment and Training Institute (ETI) at 414-227-3385 or email eti@uwm.edu.

Claritas and CACI have come under fire for their depiction of inner city neighborhoods, especially predominantly African-American and Latino neighborhoods as areas with high unemployment, low income and low purchasing power. The fact of the matter is that the combined purchasing power of most inner city neighborhoods is greater than that of suburban communities. In a study of Milwaukee, CACI characterized African-American residents as people who “splurge on fast food and spend their leisure time going to bars and dancing” while Latinos “splurge on videos, long-distance phone calls, cable TV, theme parks and casino visits”. Claritas found Milwaukee African-Americans to be “very low income families” who “buy video games, dine at fast food chicken restaurants, use non-prescription cough syrup, and use laundries and laundromats”. What makes these statements even more outrageous is that they are used to describe neighborhoods in nearly every city the two groups prepared reports for, making it obvious that neighborhoods are measured by their ethnic make-up first and foremost. In fact, many important statistics, including crime rate, are estimated based on the

Personal Finance and the Rush to Competence: Financial Literacy Education in the United States

The Fannie Mae Foundation released *Personal Finance and the Rush to Competence: Financial Literacy Education in the U.S.*, an exclusive report designed to identify key strategies and practices that are effective in personal finance education. The Foundation commissioned the study to ascertain major trends in financial literacy education, to learn what challenges are being faced by program managers and educators, and to identify strategies and practices in use that are particularly effective.

The report defines personal financial literacy as “the ability to read, analyze, manage, and communicate about the personal financial conditions that affect material well-being. It includes the ability to discern financial choices, discuss money and financial issues without (or despite) discomfort, plan for the future, and respond competently to life events that affect everyday financial decisions, including events in the general economy.”

The report focused on seven dimensions of effective personal finance programs and highlighted nine issues and recommendations for future personal finance curricula.

Seven Dimensions of Effective Personal Finance Education Programs:

- Unambiguous Mission and Purpose
- Targeted Outreach
- Adequate resources
- Successful evaluation and follow-up
- Program accessibility
- Relevant curriculum
- Dynamic partnering

Issues and Recommendations:

- Workplace financial education is the venue for reaching most people. Rewards can be numerous and mutually beneficial for both employer and employee. We urge many more employers to offer personal finance courses in workplace settings and we support public policy initiatives that offer incentives to those employers who do.
- While workplace financial education can reach the most people, evidence shows that faith-based and other community-based organizations provide the most comfortable setting for many people. More importantly, in under-served populations, these organizations offer hope, motivation, and emotional support, which are necessary for learning that leads to feelings of increased opportunity and personal efficacy. We recommend that public and philanthropic resources increasingly support these critically important community efforts.
- We recommend that socioculturally sensitive teaching methods be incorporated into financial literacy education curricula. Language, family and community process issues, anxieties and fears, lifestyle issues and other human concerns must be approached more openly by educators within the context of financial decision-making.
- Topics, terminology, and teaching materials need to be developed that emphasize financial “discovery”, the learning process that many participants actually experience. In addition, “coping skills”

and “recovery methods” must be formulated, taught and encouraged for periods of financial adversity. Labels such as “bad” credit risk must be rethought - corporations and municipalities seeking credit are graded AA, A, B. We recommend nonpejorative terminology for humans too.

- Life planning approaches should increasingly be built into curricula in order to help pre-retirement populations learn proactive ways to think about the future. Retirement planning approaches should be expanded beyond the financial to include life-style choices and other so-called “soft” course topics and materials that are so meaningful to seminar participants when they are included.
- Financial literacy education is lifelong learning. Educators should make this very clear to participants, emphasizing courses that teach resourcefulness - where and how to find information, how to find and when to use financial consultants, what financial designations mean, and how to use print media and the Internet to assist in financial planning.
- Financial education for older Americans should become a national priority. Financial resources management can help older adults avoid scams and other forms of financial abuse, and plan, budget, choose or find alternative sources for healthcare, homecare, medication, and daily money management assistance.
- Technological teaching methods must be employed to reduce the cost and widely increase the availability of personal finance education. These, however, must be combined with an instructor-based teaching and a supportive learning environment.
- Financial literacy is two-dimensional. Personal financial education for every socioeconomic and sociocultural level is challenging. Yet, there must be a willingness by the financial services industry to meet the document literacy needs of the public by producing clear, plain contracts, and other documents.

For more information or to view/download the full report, visit www.fanniemaefoundation.org

Report Authors: Institute for Socio-Financial Studies (ISFS): Lois A.Vitt, Project Director; Carol Anderson, Jamie Kent, Deanna M. Lyter, Jurg K. Siegenthaler, Jeremy Ward.

Source: Fannie Mae Foundation 2001.

PolicyLink Report on Sharing the Wealth

The current enthusiasm for market-based approaches to revitalizing distressed communities has sparked interest in the need for lower-income residents to have a vested interest in the prosperity of their communities. The failure to connect residents to the wealth associated with successful revitalization can lead to displacement of long-term residents and destabilization of a community's traditional cultural and social fabric.

To address these concerns, PolicyLink, a national nonprofit research, communications, capacity building, and advocacy organization based in Oakland, California, conducted a Foundation- and HUD-sponsored study of tools to increase the voice, control, and financial benefits for low-income people during the redevelopment process. These tools, profiled and grouped into five major categories in a comprehensive PolicyLink report released in August 2001, *Sharing the Wealth: Resident Ownership Mechanisms*, are: commercial real estate development, business development, community-based financial institutions, home equity, and natural resources.

Copies of the PolicyLink report are available by contacting PolicyLink at www.policylink.org or at 101 Broadway, Oakland CA 94607, or the Fannie Mae Foundation at www.fanniemaefoundation.org

In Depth Profile: West End Development Corp. Projects

The neighborhoods west of downtown Milwaukee have experienced a variety of positive influences over the last ten years including significant public and private investment.

Examples of these investments include:

- \$50 million Campus Circle project by Marquette University around their campus;
- \$3 million Westside Marketplace by Harley Davidson Motor Company (adjacent to their headquarters);
- new facilities by Aurora Healthcare and the Blood Center of Wisconsin;
- and two City of Milwaukee designated Targeted Investment Neighborhoods (TINS).

Homeownership has increased in many of these neighborhoods. Gains have been accomplished through a variety of activities including the construction of new homes in the Merrill Park neighborhood and the renovation of historic structures in Concordia and Cold Spring Park - two identifiable neighborhoods that are also nationally designated historic districts.

The City of Milwaukee recently designated the Milwaukee Bed and Breakfast District as the area between Michigan Street and Juneau Street and 27th Street and 35th Street. This designation recognizes the competitive advantage that these establishments enjoy in this neighborhood due to location and building quality.

Despite these palpable changes within these many market niches, many segments of the community, including multi-family housing and small-scale commercial enterprise have not experienced an equal measure of improvement.

In the spring of 2000, the West Side Development Forum (WSDF) was formed as an outgrowth of the West End Landlord Compact. The WSDF was first convened at Marquette University on Jun 7, 2000. Participants at the forum included area landlords, local real estate developers, city officials and other community representatives. The first session centered on gaining a developer's perspective of the area - an analysis of perceived market strengths and weaknesses. Subsequent gatherings refined the information received from participants and enumerated the top priorities of the group in order to advance the near West Side neighborhoods. Participants repeatedly acknowledged the

“In the spring of 2000 the West Side Development Forum (WSDF) was formed in order to advance the near West Side neighborhoods of Milwaukee.”

area's proximity to the downtown and the potential for developing a symbiotic relationship of mutual benefit.

The WSDF and the community desire a blueprint for improvement that will be adopted as a part of the City of Milwaukee's Comprehensive Plan, similar in nature to the Downtown and Menomonee Valley plans. A plan, which is thus devised, has the power to affect decisionmaking and encourage widespread participation in its formulation and implementation.

Participants of WSDF set as their primary goal, the formulation of a Master Plan to guide physical development and policy in the area over the next decade. A working committee of the WSDF began meeting in the fall of 2000 with the goal of developing a preliminary scope of services for the master plan and a schedule for funding and execution. The City of Milwaukee was involved with the WSDF from the beginning but was formally invited in January 2001 to partner in the development of a plan that would serve the needs of all the parties involved. The committee continued to revise the scope of services and proposed a budget for the process with the preliminary commitment that the funding responsibilities would be split 50-50 between the City and the WSDF. Because the impetus for this plan is homegrown, we anticipate a continuing partnership from these groups and the long-term success and support that such partnerships generate.

Funding sources include the State of Wisconsin, Milwaukee County, the City of Milwaukee, West End Development Corporation, Miller Brewing Company, Avenues West Business Improvement District, Marquette University, Marquette University High School, and Fannie Mae. Other expected project partners include residents and leaders from Merrill Park, Valley Park, Cold Spring Park, Historic Concordia, Martin Drive and the Midtown neighborhood. The project

Coming Attractions

Upcoming events and projects by UEDA Members

Construction of YMCA Community Development Corporation's new headquarters is currently underway at the corner of Teutonia Avenue and North Avenue. The project is scheduled to be completed by June of 2002. The new building will act as a catalyst in the neighborhood, sparking future commercial development. YMCA CDC is a member of the steering committee for the development of a Super K-Mart on the corner of Fond du Lac and North Avenue.

Burleigh Street Community Development Corporation is putting together a pool of funding resources for businesses to access for relocation expenses, startup expenses, and build-out expenses. This project is being underwritten by a local foundation. It is meant to provide one-stop shopping for businesses seeking loans. Burleigh Street CDC is also heading a business community renewal project to provide technical assistance to all businesses on the Burleigh Street corridor. This will be done by tapping in-kind services from UWM, LISC, SPCA, St. Joseph's Hospital, and the Nonprofit Center of Milwaukee. Two local foundations have been approached for funding.

Request for Proposals, which will seek out a consultant or team of consultants to lead the project, is anticipated soon. The plan will be completed during 2002. Stay tuned for more information.

If you have an upcoming event or project that you would like featured in UEDA News, and you are a UEDA member in good standing, please contact Emmett Gross at (414) 225-0550 or email at Emmett@uedawi.org.

Poverty Remains Stubborn

There was no progress in reducing poverty among single-mother families between 1995 and 1999, according to a report published by the Center on Budget and Policy Priorities (CBPP). The report *Poverty Trends for Families Headed by Working Single Mothers, 1993 to 1999*, found that between 1995 and 1999 reductions in poverty due to an expanding economy were directly offset by contractions in government safety programs, leading the poverty level effectively the same. To read or download the report, go to www.cbpp.org/8-16-01wel.pdf

Quick-Click Access

Freddie Mac and McDonald's have announced a partnership to create computer technology centers in 25 McDonald's restaurants in the southeastern United States. The centers will offer "quick-click" access to comprehensive internet-based homeownership and credit management information, and community-based organizations will offer on-site classes in computer basics, homeownership, and money management. For more information you may contact Freddie Mac at 1-703-903-3933.

What Makes an Evaluation Successful?

That's one of the questions that the McAuley Institute and the Development Leadership Network asked staff of community development organizations this year in a mail survey and eight case studies examining the practice of evaluation. The staff who responded identified the following characteristics of successful program evaluations:

- Staff and constituents have a high level of involvement in the process.
- The organization determines evaluation goals and standards of success for itself. Evaluations are directly linked to the mission of the organization, and so setting evaluation goals is like setting the organization's agenda, something external stakeholders are not qualified to do.
- Results are framed in a way that can be applied directly to improving the programs and daily activities of the organization.
- Evaluators are familiar with and sensitive to the work and culture of the community development organization, allowing



them to interpret evaluation results more accurately.

- The evaluation is independent of funding decisions. Without this assurance, there is pressure to minimize or cover up mistakes, which can be valuable learning opportunities for the organization and others like it.

This report, *Program Evaluation Practice in Community Development*, by Kesha Moore and Susan Rees, can be downloaded at www.mcauley.org (go to "What's New").

Source: Shelterforce - *The Journal of Affordable Housing and Community Building* September/October 2001

Illinois Affordable Housing Tax Credit

Illinois Governor George Ryan has signed the \$26 million Illinois Affordable Housing Tax Credit (SB 1135). The tax credit will allow corporations and individuals to receive a \$.50 credit toward their state income tax for every \$1 in cash, land, or property donated for affordable housing creation, and leverages \$13 million in foregone state revenue and \$13 million in private funding. It may be used to preserve project-based Section 8 units. For more information contact Kevin Jackson or Joyce Probst, Chicago Rehab Network, 1-312-663-3937.

Welcome to Community Development Luncheon

UEDA's Welcome to Community Development luncheon for staff of paid member organizations is held the second Monday of every month. New staff or staff in new positions are invited to join the folks of UEDA for a brief orientation to

community development in Milwaukee.

This is a great opportunity to pick up resource lists, learn about various public and private initiatives, receive information about upcoming training programs, understand organizational relationships and meet other new people in the field.

Our next Welcome to Community Development lunch will be held on Monday, January 7, 2002 at 11:45 a.m. at the UEDA office at 161 West Wisconsin Avenue (Plankinton Building in the Grand Avenue Mall) in Suite 3166. Thereafter, UEDA's Welcome to Community Development luncheons will be held on the 2nd Monday of every month.

Lunch reservations are required. Please call Josie Weishaar at 414-225-0550 to register and order your lunch.

SBA Honors New Statewide Preferred Lender

M & I Marshall & Ilsley Bank was honored Monday, November 5, 2001, by the U.S. Small Business Administration (SBA) for attaining Preferred Lender status throughout Wisconsin. In a ceremony at M & I Marshall & Ilsley Bank, SBA Acting District Director Eric Ness presented a plaque to M & I Bank's Vice President/Manager David Provancher and Vice President/SBA Financing Manager Paul Mayhew.

M & I Bank customers throughout the entire state will benefit from this certification. "While M & I previously had PLP status in some communities, the bank can now provide quick loan approvals and timely servicing responses to our customers at any of the bank's 215 branches throughout Wisconsin," stated Provancher.

Paul Mayhew, who manages M & I's centralized SBA Department said, "The customers will keep their working relationship with their local M & I bankers. Our behind-the-scenes role guides the banker with providing long-term financing options to its client."

SBA's Eric Ness said, "We are extremely proud to recognize M & I Marshall & Ilsley Bank as a preferred lender throughout Wisconsin and look forward to a long and rewarding association."

Racial Disparity

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action to change them have begun to win some results - total conventional lending to minorities increased slightly in the last year - but we have much further still to go. Homeownership should not continue to be a dream deferred for millions of Americans."

Additional study findings include:

- The disparity between minority and white denials is present even when comparing applicants of the same income level. Upper income African-Americans were turned down almost three times more than upper-income whites - an increase from 1999, and upper income African-Americans were turned down more often than were whites with about half their income when applying for conventional mortgages.
- Low- and moderate-income borrowers, and African-American and Latino borrowers, receive a much smaller share of conventional purchase loans than they make up of the US population. Low-and moderate-income neighborhoods, including people of all races, comprise 26 percent of the country, but receive just 12 percent of conventional loans. African-Americans comprise over 12 percent of the US population, but receive just 4.7 percent of conventional loans. Latinos are almost 13 percent of the population, but receive only 6 percent of conventional loans.
- Minorities did see some gains, particularly in the number of conventional loans they received. From 1999 to 2000, the number of conventional purchase loans made to Latinos rose 14.1 percent, and the number of conventional loans made to African-Americans rose 1.3 percent, while the number of conventional loans made to whites actually decreased.
- The gap between white and minority homeownership rates remains enormous, having barely narrowed to 25.7 percentage points in 2000, just 0.1 percentage point smaller than in 1999, and just 1 percentage point smaller than in 1994. If minority families owned homes at the same rate as whites of a similar age and income, there would be an additional 3.5 million homeowners.

For the Milwaukee MSA (metropolitan statistical area), the ACORN report states that:

- More than one in four African-American applicants and one in six Latino applicants for conventional loans was denied in 2000, compared to just one in fifteen white applicants rejected in 2000.
- Upper income African-Americans (earning more than 120% of the median income) were denied 40.6 times more often than upper income whites - the 7th highest rejection ratio for upper-income African-Americans of the MSAs in the ACORN report.
- Upper middle-income African-Americans (earning between 100% - 120% of the median income) were denied 4.45 times more often than upper-middle income whites.
- Moderate-income African-Americans were rejected 3.07 times more often than moderate-income whites while low-income African-Americans were rejected 2.59 times more likely than low-income whites.
- Upper-income Latinos were 3.56 times more likely to be rejected than upper income whites, the 3rd highest rejection ratio for upper-income Latinos of the MSAs covered in the ACORN report.
- Upper-middle income Latinos were 2.44 times more likely to be denied than upper-middle income whites. Moderate-income Latinos were rejected 1.86 times more often than moderate-income whites while low-income Latinos were rejected 1.24 times more often than low-income whites.
- Upper-income African-Americans (earning more than \$73,680 a year) and upper-middle income African-Americans (earning between \$61,400 and \$73,680 a year) were more likely to be turned down than low-income whites (earning less than \$30,700 a year).
- Even when combining government-backed and conventional loans, African-Americans only received 9.2% and Latinos 4.15% of all the home purchase loans made in the Milwaukee MSA.

ACORN's study analyzes data released by the Federal Financial Institutions Examination Council (FFIEC) about the lending activity of more than 7,800 institutions covered by the Home Mortgage Disclosure Act (HMDA).

To read or download a copy of the full report go to www.acorn.org/acorn10/communityreinvestmentreports.htm

Source: ACORN, the Association of Community Organizations for Reform Now. ACORN is the nation's largest community organization of low- and moderate-income families, with over 100,000 member families organized into 500 neighborhood chapters in 40 cities across the country.

Leadership Briefing on Nonprofit-Linked Charter Schools

The Annie E. Casey Foundation and Charter Friends National Network have just published a new technical assistance guide on the subject entitled *How Community-Based Organizations Can Start Charter Schools*. The guide draws heavily on interviews with the leaders of 15 charter schools founded by pre-existing nonprofits, the leaders of several state charter school support organizations, and representatives of some of the national nonprofits that are actively supporting charter school start-ups by their local affiliates.

A briefing has been scheduled from 8:30 a.m. to 11:30 a.m. Thursday, December 13, 2001. This event is sponsored by Charter Friends National Network and Institute for the Transformation of Learning and will be held at the YWCA Vel Phillips Community and Family Prosperity Center, 3940 North 21st Street, Milwaukee.

Session Agenda:

- Welcome and Introduction - Dr. Howard Fuller, Director, Institute for the Transformation of Learning
- Overview of Nonprofit Involvement in Charter School Development with Highlights from the New Charter Friends National Network Guide - Frank Martinelli, author of *How Community-Based Organizations Can Start Charter Schools*
- Lessons from the Field: Milwaukee Examples of Nonprofit-Linked Charter Schools - A Panel presentation featuring: Marie Crockett, Vice President/Community Relations, YWCA; Howard Garber, Executive Director, Milwaukee Center for Independence; Ken Little, President, Milwaukee Urban League; and Jack Lund, CEO, YMCA.
- Charter School Development Resources and Technical Assistance Overview - Cindy Zautcke, Policy Analyst, Institute for the Transformation of Learning
- Next Steps, Summary and Close - Frank Martinelli

Advance registration is requested. There is no charge for attendance at the session. Participants will receive a free copy of *How Community-Based Organizations Can Start Charter Schools*.

For more information and/or to register, contact Frank Martinelli, The Center for Public Skills Training at (414)961-2536 or frankwill@aol.com

Ask The Experts

Have you ever made costly mistakes because you didn't ask for advice or didn't know if you needed it? Do you ever feel as if working in a nonprofit means flying by the seat of your pants? Do you sometimes wish you had someone who deals with similar challenges, perhaps as part of their every day work, who could give you some good, practical advice from their particular field?

The Ask the Experts series sponsored by

Local Initiatives Support Corporation (LISC) and Urban Economic Development Association of Wisconsin, Inc. (UEDA), provides an opportunity for executives, staff and board members of community development organizations to meet and talk with local experts in fields that have everyday relevance to their work.

All workshops will begin at 8:00 a.m. in the Spirit of Milwaukee Room in the lower

level of the Plankinton Building (161 W. Wisconsin Avenue).

How to register: RSVP to Janet Calvin, LISC, at (414) 271-1815 by the Friday preceding the workshop. Cost is \$5 for UEDA members - all others \$10. Payable at the door. Series pass to send any 2 people from your organization for each session is \$100 for UEDA members; all others \$200. For UEDA membership information, please call UEDA at (414) 273-1815.

Calendar Of Events

December 12: "The Big (and Small) Legal Issues That Mess Up Real Estate Transactions" with Expert: Mick Hatch, Partner - Foley and Lardner

January 9: "Accounting Software that Works for CDCs" with Expert: Andy Holman, CPA - Ritz, Holman

January 23: "Foundation Funding for Community Development Here and Around the Country" with Experts: Deborah Fugenschuh, Executive Director - Donors Forum of Wisconsin; Kathryn Dunn, Program Officer - Helen Bader Foundation; and Sernorma Mitchell, Program Officer - Greater Milwaukee Foundation

February 6: "Tax Basics for CDOs: We Don't Pay Taxes . . . do we?" with Expert: David Snow, Attorney - von Briesen, Purtell & Roper

February 20: "Leading and Managing an Organization for Results" with Experts: Terry Anderson, President & CEO - OMNI Tech Corporation; Andy Fleckenstein, Trustee - Fleck Foundation and Former CEO/Owner - Fleck Controls

March 6: "Lessons Learned the Hard Way in Real Estate Development" with Experts: Todd Hutchison, President - ABC Development; Bob Lemke, President - Envision Consulting; and Ann Pieper, President - Pieper Company (invited)

March 20: "The Status of the Community Reinvestment Act and Why It Matters" with Expert: Bob Nicol, Vice President of Community Reinvestment - M & I Bank Corporation

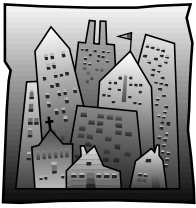
April 3: "Environmental Problems and How They are Fixed" with Expert: Bob Jennings, Environmental Engineer (invited)

April 17: "Legislators, Advocacy and Lobbying" with Expert: Tim Elverman - Broydrick & Associates

May 1: "How Banks Finance Community Development" with Expert: Gwen Dansby, Vice President of Community Development - Bank One Corporation

May 15: "HUD and Block Grant's Strategic Directions 2002 to 2004" with Experts: Bob Berlan, Director - HUD Community Planning and Development; and Juanita Hawkins, Director - Community Development Block Grant Administration, City of Milwaukee

May 29: "Enhancing Local Community Development by Crossing the Digital Divide" with Expert: Dextra Hadnot, External Affairs - Ameritech/SBC



**Urban
Economic
Development
Association
of Wisconsin,
Inc.**

Please Join UEDA!

UEDA is working hard to serve individuals and organizations who work to enhance the quality of life in Wisconsin's communities. In addition to the monthly publication of UEDA News, some of our other activities include:

- **Breakfast Meetings highlighting current issues, and encouraging discussion and networking,**
- **a variety of training opportunities in economic development and affordable housing,**
- **the new "Welcome to Community Development" luncheon connecting newcomers with resources and new colleagues,**
- **Professional Roundtables provide a chance to share what works and what doesn't in a setting characterized by mutual support and solution building.**
- **our Advocacy Committee, which provides a forum where you can join with others interested in improving programs and systems, form a common view and voice, and influence public policy.**
- **Working with LISC, on the Steering Committee on Milwaukee Communities, we are leading the effort to publicize community development successes, in an effort to raise the visibility of community development on civic agendas.**
- **establishing a UEDA web site, which will have a searchable community development database.**
- **Group email postings and discussion.**

Organizational membership entitles your group to receive multiple issues of the newsletter, and to have multiple staff people attend our breakfasts and lunches - at no additional charge. If you have an organizational membership, anyone from your organization can take advantage of our free or discounted training sessions.

UEDA Membership Form

Name _____ Organization _____

Address _____

City _____ State _____ Zip _____

Phone _____ Fax _____ Email _____

2nd Contact / Voting Name (Complete if this is an organizational membership)

Please check each box that describes your activities or classification:

- | | |
|-----------------------------------------------------|---------------------------------------------------|
| <input type="checkbox"/> Business Assistance | <input type="checkbox"/> Education |
| <input type="checkbox"/> Housing Development | <input type="checkbox"/> Housing Services |
| <input type="checkbox"/> Job Training/Placement | <input type="checkbox"/> Commercial Redevelopment |
| <input type="checkbox"/> MBE Purchasing | <input type="checkbox"/> Business Purchasing |
| <input type="checkbox"/> Corporation (for-profit) | <input type="checkbox"/> Consultant (for-profit) |
| <input type="checkbox"/> Financial Institution | <input type="checkbox"/> Foundation/Funder |
| <input type="checkbox"/> Nonprofit Service Provider | <input type="checkbox"/> Quasi-government |
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| <input type="checkbox"/> Nonprofit Organization | <input type="checkbox"/> Civil Service |

Type of Membership:

- Individual \$35.00
- Nonprofit Corporation \$100.00
- Corporation / Government Agency \$250.00

Benefits of Membership:

- Monthly newsletter
- Free attendance at breakfast meetings
- Reduced rates at other UEDA training sessions, conferences and programs
- New staff entitled to attend free "Welcome to Community Development" luncheon
- Membership Directory
- Vote at Annual Meeting (2 votes if organizational membership)

**Make check payable to: Urban Economic Development Association of Wisconsin, Inc.
Send Membership Form and check to:**

Urban Economic Development Association of Wisconsin, Inc.
161 West Wisconsin Avenue, Suite 3166
Milwaukee, WI 53203

Put UEDA on Your Press List!



What's going on in YOUR organization? Do you have a fundraising event or a new program you'd like to publicize? A ground-breaking? A ribbon-cutting? A job opening? Please add UEDA to your press release list and send us your announcements.

Please email your information to: roxanne@execpc.com, fax it to (414) 225-0559, or mail it to Roxanne DeFoe, UEDA, 161 W. Wisconsin Avenue, #3166, Milwaukee, WI 53203.

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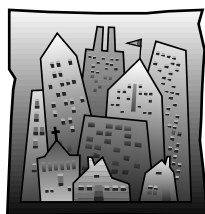
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