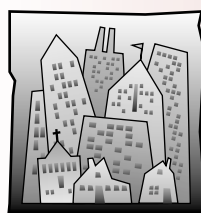


Please Join UEDA!

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 publications 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.



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

161 W. Wisconsin Avenue
Suite 3166
Milwaukee, WI 53203

www.uedawi.org

ADDRESS SERVICE REQUESTED

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

TYPE OF MEMBERSHIP:

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

Make checks payable to: Urban Economic Development Association of Wisconsin, Inc.

Send membership form and check to: UEDA of WI, Inc., 161 W. Wisconsin Ave., Suite 3166, Milwaukee, WI 53203

BENEFITS OF MEMBERSHIP:

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

JANUARY 2002

Agenda for a Stronger Milwaukee: Proceedings of the 2001 Community Development Summit

A UEDA Breakfast Program

The December 2001 UEDA Breakfast featured the release of Proceedings of 2001 Community Development Summit, and the standing room only crowd also heard about new community development initiatives that followed the Summit. **Vincent Lyles**, UEDA Board Officer and Vice-President at Robert W. Baird & Co. welcomed breakfast attendees and introduced **Karen Gotzler**, UEDA's President & CEO, who reviewed the proceedings of Community Development Summit 2001.



Deborah Blanks, Executive Director, Social Development Commission presented "Community Dialogue: Defining Our Needs", the product of a county-wide resident needs assessment survey conducted by the Social Development Commission in collaboration with the Center for Urban Initiatives and Research at the University of Wisconsin-Milwaukee.

Karl Nichols introduced **John Palmer-Smith**, the new Director of University of Wisconsin-Milwaukee Helen Bader Institute for Nonprofit Management Education.

Lilith Fowler, Executive Director of Menomonee Valley Partners presented "Agenda for a Stronger Milwaukee Principles" which were developed through the Summit Principles Activity that engaged nearly 400 individuals in over 20 discussion groups led by volunteer facilitators at the Community Development Summit 2001. Breakfast attendees were encouraged to adopt and utilize these principles in their work and also to indicate their agency's commitment by sending a letter signed by an agency official to UEDA. Organizations committing to these principles will be recognized on UEDA's website and again at the 2002 Community Development Summit. Showcase exhibits at the 2002 Summit will highlight those programs and projects and processes that most demonstrate these principles.

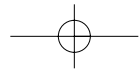
Julie Penman, Commissioner, Milwaukee Department of City Development, announced DCD's commitment to the Principles and also encouraged everyone attending the breakfast to commit. **Brian Reilly** of DCD presented information on "Power of Place" project.

Several workgroups were also a product of Summit 2001 and **Steve Dutton** of Community Village, Ltd. and the **Behind the Times** workgroup, **Bob Berlan** of U.S. Department of Housing and Urban



Development and the Crisis Management workgroup, and **Gerard Toliver** of Urban Economic Development Association of Wisconsin and the Community Development

Continued on page 2.



Agenda for a Stronger Milwaukee...
Continued from page 1.

Corporation Executives Group all spoke about their groups work since the summit.

Current initiatives in community development were presented with State Representative **Jon Richards**, 19th Assembly District, leading the way with his draft legislation on the Neighborhood Assistance Program.

Leo Ries, Program Director, Local Initiatives Support Corporation addressed the **Housing Opportunity Partnership for Southeast Wisconsin (HOPS)** an initiative of the Federal Reserve Bank of Chicago and other local intermediaries. HOPS is a long-term effort by professionals involved in the home-buying and home-selling process to identify and eliminate barriers for financially qualified individuals seeking to purchase homes throughout the region.

Michael Morgan, Program Officer, Helen Bader Foundation provided some detail on **Initiative for a Competitive Inner City**, a Harvard University program addressed at Summit 2001. Mr. Morgan spoke to the crowd about the process that has begun of inviting ICIC to develop an inner city private market plan for Milwaukee.

Kathryn Berger, Program Officer, Local Initiatives Support Corporation explained the **Ask the**

Experts speaker series, co-sponsored by LISC and UEDA. Ms. Berger invited the crowd to take advantage of the vast range of information available through the series.

Roxanne DeFoe, Project Coordinator, UEDA promoted the National Development Council's Housing Development Finance Certification Program and UEDA sponsoring the 2nd week in the series March 4-8, 2002. Ms. DeFoe encouraged enrollment in the course and explained that substantial scholarships were available for entitlement and participating jurisdictions staff as well as staff of nonprofit organizations.

For more information on **Ask the Experts** please contact **Janet Calvin** at LISC (414) 273-1815; for **HOPS** please contact **Jeremiah Boyle**, Federal Reserve Bank of Chicago at (312) 322-6023; or UEDA sponsored **NDC Housing Development Finance Professional Certification Program**, contact Roxanne DeFoe at UEDA (414) 225-0550.

Alderman **Don Richards**, Chair of Community Development Committee of the Common Council closed the breakfast meeting by recognizing the tremendous ongoing efforts and successes. Alderman Richards encouraged participation in the 2002 Community Development Summit. ■

Page Two

Page Eleven

UEDA

MISSION STATEMENT

The Urban Economic Development Association of Wisconsin, Inc. (UEDA) is a nonprofit membership organization that promotes the professionalism, effectiveness and collaboration of economic development partners to build community assets that enhance the quality of life.

UEDA NEWS

Being Persuasive

Use the 5 C's of Influence

Here are five qualities that people find most persuasive, and how you can acquire them:

1 Credibility. Be friendly and approachable; demonstrate experience and tolerance.

2 Competence. Be someone people can rely on; be consistent in your behavior; never deceive; be even-handed in your words and actions.

3 Confidence. Show a winning attitude that views problems as opportunities; don't be discouraged by obstacles and objections; display vision and vitality; know your subject matter.

4 Creativity. Show that you can combine known facts into new concepts or ideas; propose "what ifs"; look outside the box.

5 Compassion. Show a caring nature; reverse roles; clarify positions; role-play solutions.

Source: Adapted from Executive Advantage, Briefings Publishing Group (705) 518-2343. ■

Federal Reserve System...

Continued from page 5.

- Role of social and private capital in enticing community development
- International community economic development experiences
- Tools and techniques for community development program evaluation
- Counseling and risk intervention strategies
- Links between social capital and economic outcomes
- Demographic trends: implications for rural and urban community development
- Evaluation of effectiveness of financial literacy programs

Preference will be given to papers that provide cost/benefit analysis of community development programs and those that offer innovative methodologies for evaluating the effectiveness of community development efforts, thereby stimulating further research.

Authors of all accepted papers are expected to provide executive summaries, which may be published in the conference proceedings. Paper presenters and discussants will receive travel expenses. Authors of selected papers will receive honorariums.

Individuals interested in presenting research should submit a completed paper, detailed abstract, or proposal by April 22, 2002 to: William C. Hunter, Senior Vice President and Director of Research, Federal Reserve Bank of Chicago, 230 South LaSalle Street, Chicago, IL 60604. Other contact information include: E-mail: Academic-Systems-Conference@chi.frb.org or phone (312) 322-5810. ■

Member Profiles Section

Continued from page 10.

Building Pride in the Community: Martin Luther King Economic Development Corporation: MORE Project

Martin Luther King Economic Development Corporation (MLKEDC) was established in 1993 by the Neighborhood and Family Initiative (NFI) – a community development project sponsored by the Ford Foundation and the Greater Milwaukee Foundation in 1991. The Initiative's goals are guided by two principles; **1)** neighborhood-focused comprehensive development and **2)** active participation of residents and stakeholders in the neighborhood. The NFI determined that the lack of family supporting incomes and a weak local economy, which does not provide jobs and access to resources, are the two underlying causes of poverty in the Harambee Community.

To address these conditions the NFI helped create and support employment, business and economic development activities that provide livable wages for Harambee families. In order to support employment in 1993 MLKEDC created the Maximizing Opportunity in a Restructuring Economy (MORE) project, to assist individuals that are seeking employ-

ment in the health care sector. MORE provides training, including soft skills and medical terminology, and job placement. Since the start of the MORE project in 1993, MLKEDC has assisted more than 1,000 individuals seeking employment and training and placed more than 300 individuals in jobs and training programs.

The MORE project has a range of support services for its participants that include, a range of advice on dressing for success, home-buying/ counseling, referrals for GED completion, college admission and assistance for establishing a driver's license or reestablishing driving privileges. Also MORE helps individuals overcome the barriers posed by a criminal record.

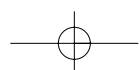
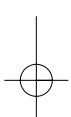
Moving forward, MLKEDC is exploring how they can expand the MORE project to include skilled trades. Their main focus is geared toward construction trades related to factory built housing. In 2000 the MORE project placed 57 individuals in the health care sector. The city of Milwaukee has allocated \$150,000 to support MORE activities in 2002.

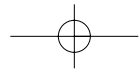
MLKEDC provides a range of employment and training services to individuals seeking general employment assistance. Resume preparation is offered along with soft skills training referrals for further training and subsequent employment.



MORE Project Graduating Class – August 2001

If you have a job training program that you would like featured and are a UEDA member in good standing please contact Gerard Toliver, Project Coordinator at (414)-225-0550 or e-mail at Gerard@uedawi.org ■





UEDA Gearing Up...
Continued from page 2.

- Discounted Cash Flow Analysis
- Syndication
- Deal Structuring

No previous training is required before taking this class on multi-family housing. Substantial scholarships from the U.S. Department of Housing and Urban Development; Helen Bader Foundation; and the Metropolitan Milwaukee Fair Housing Council's H.O.M.E. program are available for entitlement and participating jurisdictions staff and staff of nonprofit organizations – as well as **discounts for UEDA members and early registration savings.** Please take advantage of this great opportunity by signing up to attend. The course is rigorous and demanding but the rewards are multi-faceted. Please sign up today. Seating and scholarships are limited to first-come, first-served basis.

For registration forms, scholarship information or more information on the program, please contact Roxanne DeFoe, Project Coordinator at (414) 225-0550 or e-mail at Roxanne@uedawi.org ■

Welcome to Community Development

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, February 11, 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. Lunch reservations are required. Please call Josie Weishaar at (414)225-0550 to register and order your lunch. ■

Beginners – Nonprofit Social Entrepreneur Roundtable

Social Entrepreneurs are created, not born. Social entrepreneurs are entrepreneurs with a social mission in mind. Can social entrepreneurship create sustainable organizations and communities? What is the application for your organization? Is this right for your organization? If so, how do you get started? Come and learn through an active teaching method of dialogue, readings, reflection, and speaker presentations. Facilitator: Leigh Kunde, Executive Director, Nonprofit Center of Milwaukee and Karen Gotzler, President, Urban Economic Development Association of Wisconsin, Inc.

8 sessions - Odd Thursdays 9:00 a.m. to 11:30 a.m. (February 7 and 21, March 7 and 21, April 4 and 18, May 2 and 16) Space limited to 15 people. Register early. Fees are \$200; \$140 for Nonprofit Center Members, CDBG, UEDA, Nonprofit Management Fund, and United Way funded agencies. Sessions will be held at the Nonprofit Center of Milwaukee, 2819 W. Highland Blvd., Milwaukee. Please call (414) 344-3933 to register or for more information call Karen Gotzler, UEDA at (414) 225-0550. ■

Advanced – Nonprofit Social Entrepreneur Roundtable

Focus for experienced Social Entrepreneurs will be on the financial analysis and evaluation of existing social ventures and resources available for specific projects. A collegial and confidential atmosphere will allow dialogue regarding strengths and challenges of projects. Facilitators and one-time speakers will address marketing and profitability of "business-like" entities and activities. Open to executive directors and managers of existing social enterprises. (Alternates with beginners group.) Facilitator: Leigh Kunde, Executive Director, Nonprofit Center of Milwaukee and Karen Gotzler, President, Urban Economic Development Association of Wisconsin, Inc.

8 sessions - Even Thursdays 9:00 a.m. to 11:30 a.m. (February 14 and 28, March 14 and 28, April

11 and 25, May 9 and 23) Space limited to 15 people. Register early. Fees are \$200; \$140 for Nonprofit Center Members, CDBG, UEDA, Nonprofit Management Fund, and United Way funded agencies. Sessions will be held at the Nonprofit Center of Milwaukee, 2819 W. Highland Blvd., Milwaukee. Please call (414) 344-3933 to register or for more information call Karen Gotzler, UEDA at (414) 225-0550. ■

Ask The Experts

HAVE YOU EVER made costly mistakes because you didn't ask for advice or didn't know you needed it? 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.

On January 23, 2002, ask questions of Experts Kathryn Dunn, Program Officer, Helen Bader Foundation; Deborah Fugenschuh, Executive Director, Donors Forum of Wisconsin; and Sernorma Mitchell, Program Officer, Greater Milwaukee Foundation as they present "Foundation Funding for Community Development Here and Around the Country".

Compared to the wealth of information provided at these sessions the cost is minimal. UEDA members pay \$5; all others \$10 - payable at the door. Please RSVP by calling Janet Calvin at LISC, (414) 273-1815 by the Friday preceding the session. Continental breakfast is provided as well as FREE PARKING. Breakfast and registration begin at 7:30 a.m. with sessions held from 8:00 a.m. to 10:00 a.m.

All Ask the Experts sessions are held in the Spirit of Milwaukee Room, Lower Level, Plankinton Building, 161 West Wisconsin Avenue. For more information on the series call Gerard Toliver at UEDA, (414) 225-0550. ■

Page Ten

Page Three

Community Development
TRENDS & RESEARCH

The Future of Availability: Trends nonprofit housers should be watching

An article in Shelterforce, authored by Eric S. Belsky, executive director of the Joint Center for Housing Studies at Harvard University, speaks to four major trends in affordable housing that will affect the work of nonprofit housers and community organizations in the coming years:

Affordable housing is being lost at an alarming rate. By the rules of supply and demand, rent levels could have been expected to drop following the oversupply of market-rate multi-family rentals that emerged from over-building in the 1980s. However, the trickle-down didn't materialize. Between 1997 and 1999, HUD estimates that the number of units affordable to extremely low-income renters (those who earn less than 30 percent of the area median income) fell by 750,000 units, or 13 percent. And higher-income residents who want to spend less than 30 percent of their income on housing are crowding out a growing share of the remaining affordable rentals.

The majority of affordable units are unsubsidized. Many of the owners of these market-rate units are at a tipping point: either they can and will raise rents above affordable thresholds, or they will be forced to accept lower rents than they need to properly maintain their properties.

The supply of public housing and directly subsidized private housing is dwindling as well. After three decades of net additions, the second half of the 1990s saw the loss of more than 175,000 assisted homes. Section 8 contracts on about 1 million apartments will be up for renewal in the next five years. If recent trends hold, landlords owning one tenth of these vulnerable units

will opt out of the program in order to charge higher market rents. With short-term contract extensions now the norm and one-for-one replacement of demolished public housing no longer required and often not aimed for, the thinning of HUD-assisted stock appears likely to persist.

If these trends continue, the stock of housing affordable to extremely low-income renters – subsidized and unsubsidized – could be drawn down to only a few hundred thousand by the end of the decade.

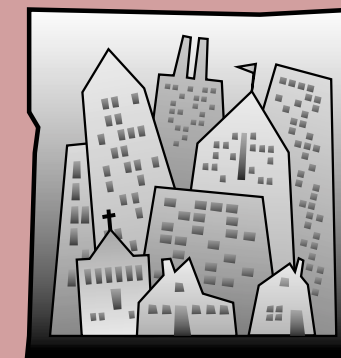
Net movement out from the city continues, and many core city neighborhoods will suffer further divestment. Those that don't may instead face gentrification.

Decentralization away from densely settled urban cores will continue creating problems for many urban neighborhoods. Falling demand in places left behind has resulted in selective neighborhood decline. To arrest it we must preserve affordable housing, address vacant and abandoned property – contaminated or otherwise – and improve public safety, education, and sanitation services. That will not be easy, or cheap. Property values in weaker markets are often less than the cost of producing new housing, making private financing for preservation and production hard to come by.

In the future it will become increasingly vital for community groups to market the assets that a community has to offer and to attract businesses and working families back. A few organizations are leading this trend. The **Initiative for a Competitive Inner City**, a nonprofit founded by Harvard Business School professor Michael Porter, an expert on competitive strategy, has been demonstrating that retail demand exists in inner city areas.

In the 1990s, prosperity and lengthening commute times led to gentrification in certain

Continued on page 4.



Urban
Economic
Development
Association
of Wisconsin, Inc.

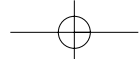
UEDA STAFF

- Karen Gotzler
President & CEO
- Roxanne DeFoe
Project Coordinator
- Gerald Toliver
Project Coordinator
- Josie Weishaar
Administrative Manager
- Emmett Gross
Public Ally Project Specialist

UEDA BOARD OF DIRECTORS

- James Davidson
Davidson Design Consultants
- Karen Gotzler
Urban Economic Development Association of Wisconsin, Inc.
- Curtiss Harris
Business Opportunity Associates
- Tina Kelly
Miller Brewing Company
- Vincent Lyles
Robert W. Baird, Inc.
- Glenn Matthews
American Cancer Society
- Julius Morgan
Community Enterprises of Greater Milwaukee
- Ken Pinckney
Johnson Bank
- Perfecto Riviera
M & M Bancorp
- Randy Roth
The Endeavour Company
- Bruce Spann
Edwards & Associates
- Denise Wise
Walker's Point Development Corp.
- Robert Wynn
Wisconsin Department of Financial Institutions

UEDA NEWS



The Future of Affordability...
Continued from page 2.

low-cost neighborhoods in places like Atlanta, Chicago, San Francisco, New York and Boston. Many of the last bastions of affordable housing were lost. As commuting distances grow and increasing premiums are placed on downtown accessibility, this pattern is likely to continue. In these areas, the need to create a supply of housing with long-term affordability restrictions will be most urgent.

Low-income homeownership is on the rise but it is precarious, vulnerable to changing economic conditions and predatory lenders.

Between 1993 and 1998, the share of home purchase loans originated by subprime lenders rose from less than 1 percent to 5 percent in high-income neighborhoods, but swelled from 1 percent to 9 percent in low-income areas and from 2 to 14 percent in minority neighborhoods. At the same time, concerns over the quality of FHA appraisals and widespread predatory lending abuses in low-income and minority communities have been surfacing. Taken together, these unsettling developments suggest an increasing risk of default and foreclosure.

Housing providers must be on heightened alert for the first signs of default and take swift pre-emptive measures to avert them. Ultimately, the best defense against unfair lending practices is a strong offense. That means counseling borrowers before they purchase a home or refinance their mortgage to ensure that they can handle their payments, and that they get the lowest priced credit they qualify for. It also means pressing to open up prime market channels to low-income and minority communities. Freddie Mac estimates that somewhere between 10 and 35 percent of subprime customers actually qualify for lower prime lending rates.

Special needs populations are on the rise. Predictable changes in the age profile of the population will drive increases in young adults, seniors and the disabled. The numbers of homeless and those at risk

of homelessness are also poised to grow as the safety net weakens and the gap between minimum wages and housing costs widens.

Housing groups must strive to work with others to offer their neediest clients a complete package of supports. Senior citizens will need defending from unscrupulous contractors and predatory lenders. For young adults and those moved off of welfare, reaching out will require working with providers of job training and job search services, and often providing childcare. Helping the chronically homeless will take a truly multifaceted approach that spans many traditionally isolated channels of assistance. Over the longer term, it will require temporary housing and expansion of affordable housing because homelessness for many is narrowing to a problem of bridging the gap between meager wages and expensive rents.

Strategic directions recommended by Mr. Belsky are:

- Community groups should master the art of making the case for the importance of housing. Evidence is growing that without affordable housing and safe communities, education and workforce development suffer. Therefore, producing and preserving affordable housing must be job one. By arguing that urban revitalization takes pressure off open space and sprawl, community advocates may mobilize broader support for revitalizing depressed city and suburban neighborhoods. But groups must be ever vigilant that what they wish for does not exacerbate problems by sparking gentrification. Gentrification without adequate set-asides for below-market rentals and ownership opportunities will only spell trouble for low-income communities.
- Housing providers may want to reach beyond housing. If it takes a village to raise a child, it takes more than housing – as fundamental as it is – to build communities. Some can branch out by creating subsidiaries to provide additional services, some by linking with established service providers. Still others can join coalitions pressing for better schools, policing, and sanitation. Though the fractured approach to federal, state, and local assistance will impede such efforts, their importance is not in doubt.

The work of community groups has been a beacon of hope in tough times before. Anticipating what's coming up can help them make that beacon as strong and as bright as possible.

To read the entire article please go to www.nhi.org/online/issues/120/Belsky.htm

Source: Shelterforce Online November/December 2001. ■

Federal Reserve System – Call for Papers Sustainable Community Development: What Works, What Doesn't and Why

The Community Affairs Offices of the Federal Reserve System are sponsoring their third biennial research conference, **Sustainable Community Development: What Works, What Doesn't and Why**. The conference will bring together a diverse audience from academia, financial institutions, community organizations, foundations and government to learn about research in the community development area. The conference is scheduled for March 27-28, 2003 and will be held at the Capitol Hilton Hotel in Washington, D.C.

Sustainable community development is concerned with the economic, cultural and political requirements for effecting structural and institutional changes to entire communities that most efficiently bring the benefits of economic progress to the broadest segments of the population. Sustainability in community development suggests that programs be considered within the overall social system, including the interdependent relationships among factors such as attitudes toward life, work and authority; bureaucratic, legal and administrative structures; demographic patterns; cultural traditions; patterns and trends of property ownership; financial literacy; the effectiveness of government programs and laws; the degree of participation in development decisions and activities; and the flexibility or rigidity of economic and social classes.

Because of the heterogeneity of communities, one single model of community development

Page Four

Page Nine

UEDA NEWS

UEDA TODAY

UEDA New NOHIM Administrator

UEDA is pleased and honored to announce that we have been selected the new Administrator for New Opportunities for Homeownership in Milwaukee (NOHIM). As Administrator, we will be working closely with the NOHIM Executive Board as well as its five sub-committees: Community Lending Initiatives; Community Outreach; Education and Training; Homebuyer Counseling; and Membership.

NOHIM was established in 1991 through the collective efforts of Mayor John Norquist, local lenders and local community-based home-buyer counseling organizations. Its mission is to support the homeownership aspirations of Milwaukee families with low to moderate incomes through establishing innovative partnerships among Milwaukee's residential lending community, homebuyer counseling organizations, City government and others. The 57 members of NOHIM represent Milwaukee area banks, credit unions, mortgage insurance firms, homebuyer counseling organizations, WHEDA, and the City of Milwaukee.

In 2000, NOHIM: increased loans by 21.8%; increased pre-purchase counseling services by 41.0%; closed 3,445 loans between 1991 and 2000 for a total value of \$178.0 million and 14,005 potential homebuyers received pre-purchase counseling services; continued its partnership with Freddie Mac Alliance; 85.8% of NOHIM new homeowners are minority households; and began an extensive strategic planning process utilizing the Compliance and Consumer Affairs Division of the Federal Deposit Insurance Corporation (FDIC) to facilitate the planning.

For more information please contact Roxanne DeFoe, UEDA/NOHIM Administrator at (414) 225-0550. ■



Home Buyer: Maria Acevedo; Counseling Agency and NOHIM Member: Housing Resources, Inc. (HRI) "The opportunity of being a homeowner has given my children and me a new outlook on life" remarked Ms. Acevedo. Maria exclaims, "I am pleased that there are programs out there like Housing Resources, Inc. These programs help individuals that need extra financial assistance to close on a home. Without the grant I received from HRI, I would have had to wait another year to purchase my home". Maria and her extended family are pictured here on the porch of their new home.

UEDA Gearing Up to Offer National Development Council's Multi-Family Housing Development Finance Class

National Development Council (NDC) was established in 1969 and is one of the nations oldest and most respected 501c3 corporations dedicated to housing and economic development finance. More than 45,000 economic and housing development professionals, community development professionals, elected officials and leaders of community groups have attended NDC training programs. Besides UEDA, NDC programs have been sponsored by organizations and agencies throughout the country, including the Georgia Department of Community Affairs; the Ohio Department of Development, WI Dept. of Commerce; Minnesota Dept. of Trade and Economic Development; the U.S. Department of Housing and Urban Development; the National Urban League; the Federal Home Loan Bank; and Fannie Mae JUST TO NAME A FEW.

UEDA is pleased to announce that we will be holding the second week of the Housing Development Finance Professional

Certification Program the week of March 4-8, 2002 and will be held at the Sheraton Milwaukee-Brookfield. This second week course is titled the "Multi-Family Housing Development Finance" and looks in detail at the financing and developing of rental apartments. The emphasis is on the criteria financial lenders and investors use to determine the amount of investment in a multi-family rental housing project, including the underwriting criteria used by lenders and the rates of return demanded by private equity investors. The course also explores methods for attracting the maximum private capital and techniques for using public funds to fill financing gaps. Specific topics include:

- Multi-family Housing Development Process
- Preparing Financial Projections
- Private Lender Underwriting
- Appraisals
- Tax Credits

Continued on page 10.

Coming ATTRACTIONS

Lisbon Avenue Neighborhood Development (LAND) recently opened Yesterday's Heroes, a southern cuisine restaurant with an African-American History theme. Located at 3431 West Vliet Street the historic building was renovated by LAND at a cost of \$425,000. The restaurant has brought new life to Vliet Street. ■

MANDI Awards 2001

Finalists for the 3rd Annual Milwaukee Awards for Neighborhood Development Innovation (MANDI) have been announced by Paul Fehrenbach, Assistant Vice-President of Community Reinvestment, M & I Marshall & Ilsley Bank. The awards honor nonprofit community groups and their partners involved in revitalizing Milwaukee neighborhoods.

Mr. Fehrenbach chaired the independent selection committee that reviewed more than 20 nominations for awards in four major categories. All finalists will be honored and winners of each award will be announced at a reception and awards ceremony on March 21, 2002, 5:00pm at the Wisconsin Electric Auditorium, 231 W. Michigan Ave.

The awards fall into five separate MANDI categories, as follows:

The **Navigator Award** recognizes an exemplary individual who demonstrates model leadership in neighborhood development, i.e., staff, board member, volunteer of a public or private community development entity. The winner in this category will be chosen from among the following finalists:

- Dan Schley, Executive Director, West End Vliet Street Business Association
- Jim Hiller, President - Burleigh Street Community Development Corporation
- Dr. Walter Sava, Executive Director, United Community Center

The **Vision Award** recognizes a foundation or corporation that demonstrates commitment to neighborhood development. The finalists are:

- Forest County Potawatomi Community Foundation
- St. Joseph's Hospital
- Master Lock Company

The **Building Blocks Award** recognizes an outstanding real estate development project (commercial and residential) that contributes to the rebuilding of Milwaukee's neighborhoods. The finalists are:

Commercial

- The Tannery Urban Business & Living Center
- Jewel Osco/Metcalf Park

Residential

- Townhouses at Carver Park
- James Anderson Senior Building

The **Cornerstone Award** recognizes a neighborhood development organization for innovation and perseverance. Finalists in this category include:

- New Covenant Housing Corporation, 2331 N. 39th Street
- Northwest Side Community Development Corporation, 3718 W. Lancaster Avenue
- South Community Organization, 1635 S. 8th Street

The **Trail Blazer Award** recognizes a project or program that represents a new approach to an old problem. Finalists in this category include:

- Exposing Urban Legends: The Real Assets of Milwaukee Central Neighborhoods, UW-Milwaukee Employment and Training Institute
- Todd Wehr Metcalfe Park Community Center, Boys & Girls Club

- Bridge Loan Program, United Way of Greater Milwaukee

The 3rd Annual MANDI Program is financially supported by the Helen Bader Foundation, M&I Bank, Bank One, Fannie Mae Wisconsin Partnership Office, Northern Trust Bank, and the Forest County Potawatomi Community Foundation.

The program is also endorsed by the Donors Forum of Wisconsin, Fannie Mae Wisconsin Partnership Office, Greater Milwaukee Committee (GMC), Metropolitan Milwaukee Association of Commerce (MMAC), Urban Economic Development Association of Wisconsin, Inc. (UEDA), University of Wisconsin - Milwaukee, U.S. Department of Housing and Urban Development (HUD), Wisconsin Housing & Economic Development Authority (WHEDA), Mayor John O. Norquist - City of Milwaukee, County Executive, F. Thomas Ament-Milwaukee County, African American Chamber of Commerce and the Hispanic Chamber of Commerce.

For more information on the 3rd Annual MANDI awards, call Leo Ries, LISC Program Director, at (414) 273-1815. ■

Page Eight

Page Five

UEDA NEWS

has not proven universally applicable. Rather, successful approaches are eclectic, combining relevant concepts, programs, models, institutions and theories from traditional economics along with new models and broader multidisciplinary approaches derived from studying the historical and contemporary development experiences of urban and rural communities in both the domestic and international context.

The program committee is especially interested in papers and studies that address the following topics, among others:

- Documentation of strengths and deficiencies in community economic development plans and their implementation
- Identification of appropriate and reliable data to be used in evaluation of community economic development programs
- Rural/urban imbalances and the impact of migration and demographic trends on community development
- Impact of the business cycle on community economic development funding and program success
- Changes in neighborhood demographics and well-being
- Influence of social and private capital on community development
- Effective work force development
- Evaluation of credit risk intervention strategies and programs
- Role of a healthy economy in community development
- Evaluation of the effects of CRA on neighborhoods
- Environment for effective community development
- Impact of community economic development programs on targeted populations ■

Member PROFILE

Layton Boulevard West Neighbors

The Layton Boulevard West Neighbors Economic Development Initiative was created to increase the economic vitality of the neighborhood and to develop more stable, viable businesses in each of the four commercial districts in the Layton Boulevard West Neighborhood. Located on National, Greenfield, Burnham, and Lincoln Avenues, the commercial districts are comprised of over 200 commercial properties and 160 businesses. The Initiative's goals include the recruitment of new businesses into vacant storefronts, providing technical assistance to business owners, decreasing crime in the commercial districts, increasing the aesthetic appeal, and creating new jobs.

In order to ensure that the Initiative acts in the best interests of the neighborhood, a five year Economic Development Strategic Plan is being developed. Based on data gathered through consumer surveys, market analysis, and focus groups, the plan will help create ownership among residents and business owners and will facilitate an increase in communication among them as well as with board members and LBWN staff. The plan will ultimately determine an annual focus, a vision for the next five years, and detailed information that will allow LBWN to attract potential new businesses that will succeed in the neighborhood.

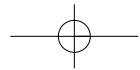
Marketing the Layton Boulevard area to business owners as well as shoppers is a key goal of the Economic Development initiative. In order to assist prospective business owners in finding a location for their business, information on every commercial property in the Layton Blvd. West Neighborhood, vacant or occupied has been cataloged and a database created. Square footage, owner, proximity to similar businesses and other pertinent details are available.

A directory of existing commercial business in the neighborhood has been created as a neighborhood marketing piece. Ten thousand copies of the directory will be printed; nine thousand of these will be distributed to neighborhood residents, with the remaining one thousand going to business owners and City tourism officials. This will help to strengthen the neighborhood from within as residents become aware of the multitude of businesses located in their area. It will also contribute to the success of local businesses in the face of increasing pressure from national chains.

To further strengthen local businesses door to door visits with business owners are conducted, identifying areas in which they need assistance. The LBWN staff then works to connect the owners with resources including loans, classes and the City's Façade Grant and Retail Investment Fund programs. Additionally LBWN facilitates business owner meetings. At the meetings merchants are able to discuss common problems and solutions and to promote their products to each other. Entrepreneurs seeking to start their first business are provided with one on one service. Through this assistance two new restaurants are opening in the area of 38th and National; one specializing in Middle Eastern cuisine and the other Thai, Laotian, and Hmong. This will address a need identified by residents who asked for more sit-down family-style restaurants in the neighborhood.

In addition to the two new restaurants a number of recent programs have been met with success. Among them a storefront display improvement project. In collaboration with Local Initiatives Support Corporation (LISC) a display consultant provided her

Continued on page 6.



Layton Boulevard West Neighbors
Continued from page 5.

services free of charge to the Asian International Market at 3401 W. National Ave.

The consultant not only redesigned one of the windows but also taught the manager of the market how to design displays himself. The manager now feels confident that he can maintain the displays and make changes as needed.



Before



After

Layton Boulevard West Neighbors' revitalization efforts are designed to put residents first. This commitment is evident in all of their activities and reflects a model for neighborhood development that should be studied by all organizations involved in community renewal.

If you have an upcoming event or project you would like featured and are a UEDA member in good standing please contact Emmett Gross, Public Ally Project Specialist at (414) 225-0550 or e-mail at Emmett@uedawi.org ■

Industry UPDATES

Helen Bader Foundation Awards \$907,000 in Economic Development Grants

In the Economic Development program area, 10 grants totaling \$907,000 were awarded (organizations are located in Milwaukee, unless otherwise noted):

UWM Foundation, Inc. – Consortium for Economic Opportunity received a three-year, \$267,000 grant to create a masters degree program for returning Peace Corps volunteers who will work with central city community-based organizations on community economic development issues.

Wisconsin Modernization Institute, Inc. received a three-year, \$180,000 grant to coordinate an employer council to address barriers to women and people of color entering the construction trades.

The Salvation Army & Its Components received a two-year, \$175,000 grant for its job assistance program for men in alcohol and drug recovery.

Initiative for a Competitive Inner City, Inc. (Boston, Mass.) received \$100,000 to work with corporate, nonprofit, and government leaders in identifying market-based approaches to redeveloping central city Milwaukee.

Metropolitan Milwaukee Fair Housing Council, Inc. received a three-year, \$100,000 grant for staff to address community economic development issues.

North Avenue Community Development Corporation received \$30,000 as operating support for its efforts in revitalizing distressed sections of North Avenue.

UWM Foundation, Inc. – Employment and Training Institute received \$20,000 to study the status of women and people of color in the city's changing labor market.

My Home, Your Home, Inc. received \$15,000 for its transitional housing program for young women who are aging out of the foster care system.

Christmas in May-Milwaukee, Inc. received a two-year, \$10,000 grant for its efforts at renovating housing for low-income adults.

Community Relations – Social Development Commission in Milwaukee County received \$10,000 for a coalition of agencies helping low-income families access the Earned Income Tax Credit and develop saving strategies. ■

Twelve Local Wisconsin Organizations to Share \$100,000 in SBC Ameritech Economic Excellence Awards

On December 4, 2001 SBC Ameritech recognized 12 community organizations for innovative efforts to contribute to the state's economic development and presented them with a total of \$100,000, in awards of \$5,000 and \$10,000. The SBC Ameritech Economic Excellence Awards program, now in its second year, is a statewide competition developed to help stimulate economic development in communities across Wisconsin.

"The focus of the SBC Ameritech Economic Excellence Awards is to help communities create and maintain economic growth," said Paul La Schiazza, President, SBC Ameritech Wisconsin. "We are committed to the communities where we live and work. These grants make our neighborhoods stronger by helping local

Page Six

Page Seven

HELEN BADER Foundation

organizations provide a wide variety of economic tools and opportunity from encouraging entrepreneurship to providing job training assistance."

Karen Gotzler, President and CEO of UEDA was one of the several community reviewers for these awards.

2001 Award recipients include:

CAP Services, Stevens Point will receive \$10,000 to offset costs for participants in the Skills Enhancement Program.

Chippewa Falls Main Street, Inc., Chippewa Falls will receive a \$5,000 award to conduct a market analysis of the area to provide current and prospective small business owners with local market information.

City of Mequon, Village of Thiensville & Mequon-Thiensville Chamber of Commerce, Mequon, will receive \$10,000 for town center planning activities.

Forward Wisconsin, Inc, Madison has been awarded \$10,000 to create SitesWI.com, a stand-alone online resource for businesses seeking available buildings and sites in Wisconsin.

Fox Cities Economic Development Partnership, Appleton, has been awarded \$5,000 to upgrade its web site, a primary promotional tool, and expand the information available on industrial parks.

Harambee Ombudsman Project, Inc., Milwaukee will use the \$5,000 award to purchase tools and uniforms for its Operation Fresh Start Program.

Milwaukee Center for Independence, Milwaukee will receive \$10,000 to provide services for children, adults and families with disabilities to enhance their economic development and self-reliance.

Northwest Side Community Development Corporation, Milwaukee, receives \$10,000 to help expand the agency's Supplier Linkage Project to provide improved telecommunications infrastructure to small businesses on Milwaukee's northwest side.

West Central Wisconsin Community Action Agency, Inc. Menomonie, has been awarded \$10,000 to develop the Common Ground Market, a public market to support local economic development.

Wisconsin Business Incubation Association (WBIA), Milwaukee, will receive \$5,000 for a regional conference to provide continuing education for rural mixed-use and urban empowerment business incubators.

Wisconsin Rural Partners, Inc., Lodi, has been awarded \$10,000 to support the Community Resource Team Program that will help rural communities make an objective assessment of their socio-economic challenges.

Work for Wisconsin, Inc., Milwaukee, will use the \$10,000 award to help fund its Skilled Industrial Trades Retention Project. ■

SBA Launches New Internet Site for America's Small Businesses

Small business owners now will have access to legal and regulatory business information at their fingertips through www.BusinessLaw.gov – a new web site designed help reduce the burden of complying with laws and regulations, the U.S. Small Business Administration announced today.

The web site consolidates and indexes in one central location, links to credible sources of information on 39 areas of general interest ranging from the most basic topics, such as licenses and permits, to highly specialized topics, such as e-commerce and exporting. The site also offers information specific to each state and territory including sections on "Hiring Employees", "Paying Taxes" and "Selecting a Location." To serve a variety of user preferences, it features interactive tools, searchable frequently asked questions and answers, downloadable forms and publications, electronic regulatory compliance guides and portal capability.

www.BusinessLaw.gov takes web technology to the next level by helping end-users identify and solve their problems. It uses searchable "frequently asked questions" and interactive digital guides – "business wizards" – to lead small business customers to the answers they need at every stage of the business cycle.

For more information about all of the SBA's programs for small businesses, call the SBA Answer Desk at 1-800-U ASK SBA or TDD 704-344-6640. Also, visit the SBA's extensive web site at www.sba.gov ■



UEDA NEWS

