

NEIGHBORHOOD Matters

LISC MILWAUKEE NEWSLETTER - Summer 2010



FROM THE EXECUTIVE DIRECTOR

It takes a Village to build a Village

In this newsletter, we profile and celebrate five real estate projects where LISC played a role by providing early

stage financial and technical assistance.

Each of these projects has closed or will close within the course of a six-month period, which is pretty remarkable in the current economic environment.

Some of these projects have been years in the making. I believe it is a testament to the passion and perseverance of our neighborhood development partners that these projects are now coming to fruition.

Let me illustrate.

The idea usually emerges from a **community planning process** where residents and business owners come together to create a vision of what they want their neighborhood to be. The project frequently starts with a discussion of how a vacant lot or an abandoned building might be converted into a community asset. The redevelopment of that property becomes part of that larger vision. Then, one of our community partners (i.e. the “developer”) begins the arduous process of orchestrating all the elements needed to make the project a reality.

The work often begins with a **conversation with LISC to identify professional and financial resources needed** to take the project from a concept to feasibility. The real estate staff from the **Department of City Development (DCD)**

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GROUNDBREAKING NEWS: LISC supported projects break ground in spite of a difficult economy



Silver City Townhomes construction kick-off event at 35th Street and National Avenue

LISC plays a critical role in identifying promising projects and investing in their success. It's a real credit to our city to have so many shovel-ready projects in this challenging economy.

~ Milwaukee Mayor Tom Barrett



Despite the near halt in real estate development across the country, an array of Milwaukee partners—from city government to resident groups to developers—have worked diligently over many years to bring much-needed projects to completion, and LISC has supported them along the way.

Through tenacity and comprehensive planning, these complex projects were ready and waiting when stimulus funding and other opportunities became available. The projects breaking ground—Franklin Square Apartments, Heart & Hope Place, King Commons III, Silver City Townhomes, and Empowerment Village—are all part of a broader neighborhood vision and were formed with the input of many stakeholders. Weathering the economic storms, these foundations were built on solid ground.

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FROM THE EXECUTIVE DIRECTOR

often gets involved to acquire the property needed. **WHEDA** is asked to provide a reservation of tax credits and often provides other types of financial help. The developer then has to find an investor who will use WHEDA's tax credits to finance the project.

The **City's Block Grant** office gets involved by providing grants to subsidize the project, and so might the **City's Housing Trust Fund**. The DCD's planning staff helps address regulatory and planning issues. If the project involves supportive housing for persons with special needs, **Milwaukee County** provides assistance from their Housing Trust Fund and possibly providing rent vouchers for clients served by their **Behavioral Health Division**. The **governor**, the **mayor** and the **local alderman** have to sign off on the regulatory and financial issues that will enable the project to go forward.

A **local financial institution** has to be found to provide the construction and permanent financing. **Local corporations and foundations** provide grants to enhance the project, because these projects are about more than quality, affordable housing. They can also provide social and recreational services to neighborhood residents.

Finally, a **development team has to be assembled – an architect, a contractor, an accountant and, of course, a lawyer**. This team has to bring the project in on time and on budget, but they also take on additional challenges. They need to insure that at least 25% of the contracted activities go to minority or disadvantaged business enterprises (our partners often exceed 50%) and they must insure that a significant percentage of the construction workforce comes from the immediate neighborhood, in order to maximize the social and economic benefits to the whole community.

Everyone has a role to play in rebuilding Milwaukee's neighborhoods and turning them into places that people are proud to call home. No one person can do it all. We are each called to play a part. When we are called, we each have to be ready to step up and participate in creating a better community. Community building is not a spectator sport.

~ Leo Ries

LISC ADVISORY BOARD PROFILE

Harris Bank: a partner in progress

Harris Bank recently invested \$4 million in disadvantaged neighborhoods in Milwaukee and Chicago through a partnership with LISC. LISC Milwaukee will use the Harris funds to finance the acquisition of blighted properties for redevelopment, as well as for the planning costs associated with the development of housing, commercial facilities and much-needed community services. To date, Harris has invested nearly \$14 million in LISC-supported efforts around the country.

Says Harris Bank Regional President Jill Haupt, "We recognize LISC's efforts to provide and channel resources to community organizations that strive to make our neighborhoods better places to live, work and raise children."

With over 20 years of banking experience around Wisconsin, **Jill Haupt** is committed to improving the quality of life in underserved communities. "This has been a passion of mine and, for the past ten years, I've been on the board of the HOME Consortium of Waukesha, Washington, Ozaukee and Jefferson counties. Serving on LISC Milwaukee's Advisory Board allows me to further contribute my resources – financial and professional – to residents and neighborhood organizations who work to improve their communities during times of great need."

Early in his career **Carl Jenkins** worked at LISC, and he's responsible for charting the direction and growth of Harris'



Harris Bank's Carl Jenkins, Vice President and Director of Community Investments, and Jill Haupt, Regional President

Community Development Investment portfolio.

Jenkins started his career as an architect in 1986 and joined LISC in 1992. In 1994 he was promoted to program director for the Northwest Indiana LISC program, and was later promoted to program director of local strategies for the national LISC office.

Of his new role at Harris Bank, Jenkins says: "I feel like I've come full circle, first working at LISC and now supporting their efforts. At Harris, we show our community support in many ways, including by sponsoring financial education seminars, volunteering our time to lend a hand, or investing in organizations like LISC that provide low-cost capital to transform distressed neighborhoods into healthy and sustainable communities."

"We recognize LISC's efforts to provide and channel resources to community organizations that strive to make our neighborhoods better places to live, work and raise children."

I. It all starts with a plan

Neighbors and stakeholders identified what they wanted to improve during our Silver City Main Street District visioning process six years ago. The parcel selected for Silver City Townhomes was a vacant and underutilized site in need of development.

-Charlotte John-Gomez, Executive Director, Layton Boulevard West Neighbors

Silver City Townhomes and Heart & Hope Place are not isolated real estate projects, but part of a clear vision and plan for the neighborhood.

Silver City Townhomes broke ground – or as the Sisters of St. Francis prefer “turned ground” – on May 21, 2010. Six years after the initial community planning process – and hundreds of meetings later – the location was confirmed, the design completed, and the investors secured. The development includes a community meeting space, public basketball and tennis courts, and will take full advantage of green and sustainable construction materials, an important asset for the neighborhood.

State Farm is a Good Silver City Neighbor

Through their partnership with LISC Milwaukee, State Farm has invested in Layton Boulevard West Neighbor’s (LBWN) work in the Silver City area for the last six years. State Farm started with a grant to the Main Street program to fund Silver City’s planning process, and they see the value of long-term involvement and support. Recently, State Farm announced an equity contribution to LBWN generated from the sale of low-income housing tax credits. State Farm will purchase tax credits providing about \$4.3 million in equity to the Silver City Townhomes project. Operations Vice-President, Ken Lam spoke at the ground-turning event, “What’s exciting about this project is that a few years ago the residents shared their vision of the area and they indicated this was a project they’d like to see happen. It’s wonderful to see the residents’ vision become a reality.”

The Silver City investment is the first project announced through a new relationship State Farm has established with LISC’s National Equity Fund, a nonprofit syndicator of low-income housing tax credits.



Ken Lam, State Farm; Spencer Coggs, State Senator; Antonio Riley, WHEDA, at Silver City Townhomes kick-off event

Residents will have the added benefit of the Menomonee River Valley revitalization project just to the north, offering a variety of employment opportunities and 20 acres of green space, including a bike trail, a soccer field, and other amenities.

Through extensive community planning, Five Points Exchange in

Harambee was identified as a catalytic area in need of redevelopment. As a result of this comprehensive vision, the newly-constructed Hope School opened its doors last fall, and construction on Heart & Hope Place started this spring. With these two projects underway, combined with the redevelopment efforts of Riverworks Development

PROJECT	PARTNERS	LOCATION	UNITS	TOTAL PROJECTED COST	LISC’S ROLE
Franklin Square - Townhouses	Maures Development Group & Brinshore Development	Corner of Teutonia Avenue and Hadley Street	10	\$10 million	\$184,000 acquisition & pre-development loan; \$25,000 working capital loan; direction and technical assistance for the physical development aspects of the Lindsay Heights neighborhood development plan underwritten by the Zilber Family Foundation.
Franklin Square - Four-story building		1400th block of W. Center St	27		
Heart & Hope	Maures Development Group & Brinshore Development	“Five Points” in Harambee	24	\$5.5 million	\$17,500 pre-development loan; project conceived as part of a neighborhood planning process underwritten in part by a major grant from Thrivent Financial for Lutherans.
King Commons III	MLKEDC	2700th block of N. Dr. MLK Jr. Drive	24	\$5.5 million	\$99,000 pre-development loan; \$15,000 recoverable grant; \$5,000 planning grant for a farmers’ market; project conceived as part of a neighborhood planning process underwritten in part by a major grant from Thrivent Financial for Lutherans.
Silver City Townhomes	LBWN & Wisconsin Redevelopment LLC	Near intersection of 35th St and National Avenue	20	\$5 million	\$20,000 recoverable grant; \$66,500 pre-development loan; project conceived as part of the visioning process for the Silver City Main Street District; two years of funding (\$100,000) for a position at LBWN to develop projects of “scale and impact” which resulted in this project.
Empowerment Village	Our Space & Cardinal Capital Management	1500th block of W. National Avenue	34	\$6.3 million	\$300,000 acquisition loan to assemble site; direction and technical assistance for the physical development aspects of the Clarke Square neighborhood development plan underwritten by the Zilber Family Foundation.

Riverworks Development Corporation Drives Redevelopment in “Five Points”

In 2007, the Harambee Great Neighborhood quality-of-life planning process –funded by LISC– identified Five Points Exchange as a catalytic area in need of redevelopment. Newly-constructed Hope School opened its doors last fall, and construction on Heart & Hope Place started this spring, but the dramatic changes don’t stop there.

“When we learned that Hope School had identified a building site at Five Points, we realized we had an opportunity to improve the adjacent areas as well, by far the most blighted in Harambee,” says Darryl Johnson, Riverworks Development Corporation (RDC) Executive Director and lifetime Harambee resident.

Located at the northern end of MLK Drive with nearby access to I-43, Five Points offers significant potential. A retail market analysis, funded by LISC, identified retail and business opportunities, and sites in need of development.

RDC has stepped up to lead the Five Points redevelopment effort. A federal Economic Development Initiative grant from the US Department of Housing and Urban Development, received through Congresswoman Gwen Moore, will jumpstart this effort.

Already, RDC is working with the police and District Five Community Prosecution Unit to stamp out crime. RDC is also working with the Department of City Development to eliminate an abandoned gas station and encourage business owners to make improvements to facades. RDC plans to form a business association with property owners willing to work together to improve the area. And, this summer, the Department of Public Works will initiate streetscaping and street resurfacing work.

“This grant will help spur other development activities in Five Points and create jobs in Harambee. It will bring back hope to an area that has seen bad times; and, in a very significant manner, it will change the perception of the neighborhood. We are extremely excited about this opportunity to affect positive change!” says Darryl Johnson.



Rendering of King Commons III by Miller Architectural Group

Corporation, Thrivent Builds with Habitat for Humanity and others, along with the city designation of Five Points a Targeted Investment Neighborhood (TIN), this neighborhood is poised for transformation.

II. Building strategically over time

King King Commons III is part of a very thoughtful, strategic, process of building up the neighborhood, where each phase is geographically and strategically connected with the previous phase.

*– Welford Sanders,
MLKEDC Executive Director*

King Commons III is the fifth project in the King Commons Complex, a massive and comprehensive effort by Martin Luther King Economic Development Corporation (MLKEDC) to revitalize a specific geographic area of the Harambee neighborhood. Each project builds on the last, thus slowly expanding the overall asset base of the neighborhood. LISC Milwaukee has invested in each phase.

In 1999, a light manufacturing building (formerly a knitting company) was renovated into 22,000 square feet of commercial space called the Ameritech King Commerce Center. Across the street, new construction then created the first new sit-down restaurant in the neighborhood in decades. Now “Stella’s” is a cornerstone of the neighborhood. Next, MLKEDC built a mixed-use facility, King Commons I, with 18 affordable rental units and 6,000 square feet of commercial space adjacent to

the restaurant. King Commons II was built on adjoining blocks, providing 24 housing units for the growing neighborhood. King Commons III is also a mixed-use project combining rental housing with commercial space. “WHEDA is proud to have played an integral part of each phase through our Low Income Tax Credits program,” says Antonio Riley, WHEDA’s Executive Director. The final phase of this work will be to build 25 to 30 single family homes in the immediate neighborhood. LISC is already providing financing for the model homes.

III. Addressing identified needs

Closing on Empowerment Village was difficult, not only because of the current financial environment, but because there is a stigma associated with the mentally ill.

*– Erich Schwenker, President,
Cardinal Capital Management*

Like many cities, Milwaukee struggles with negative perceptions of mental illness and “not-in-my-backyard” sentiments. Because of this complicated issue, permanent and supportive housing options for adults recovering from mental illness are few and far between. Empowerment Village, a housing project that will meet the needs of many adults recovering from mental illness and who require on-going support in Milwaukee County, offers a much needed solution. Empowerment Village will enable nonprofit, Our Space, to expand its programming and outreach. Established in 1988, Our Space serves a diverse group of nearly 1,000 members with a walk-in



Supportive housing project. Empowerment Village, on National Avenue and 15th Street

program helping 25-35 people daily. Our Space staff and peer support specialists offer services and programs that include occupational therapy, education and guidance on mental health, medication management and crisis recovery, independence skills training, socialization and recreational activities.

Our Space offices will be located on the first floor and on-site staff will be available seven days a week.

Empowerment Village includes 34 affordable, one-bedroom units, in addition to a library, large multi-purpose room, computer lab, warming kitchen, and dining room. This project promises to be a safe place for residents to recover and learn greater independence.

IV. Participation builds pride

Our students spend time each week in the Teutonia Urban Garden, learning about science, sustainability, water usage, soil, above and below ground animals, pollination, healthy food production and cooking, and the joys of nature and peaceful hard work in the outdoors.

-Camille Mortimore, Founder, Executive Director, Head Learner at ALL

Franklin Square Apartments offer much more than affordable housing. Due to the vision of developer Melissa Goins and a partnership with the Academy of Learning and Leadership (ALL), this complex is a model for new urban renewal. Franklin Square Apartments feature a community meeting space, public art, and an urban garden to

encourage community interaction and promote well-being.

Says Goins: “During our first phase we set aside some land for gardening, with two purposes: one, to help with storm water management; and two, to promote healthy living in collaboration with ALL, a K-8 expeditionary-learning public charter school right next door. The garden is maintained by Michael Fields Agricultural Institute, which assists ALL students in growing their own crops. The garden is open to the public and neighbors are encouraged to participate and take home produce.

Additionally, local artists will design murals and sculptures to beautify the space and showcase neighborhood talent.

V. Change takes leadership

LISC was critical to my success because, technically, I'm a high-risk client: I'm young and don't have a lot of experience or a high net worth. But LISC appreciated my passion, drive, and tenacity. They believed in me!

-Melissa Goins, President, Maures Development Group

Melissa Goins, 28, is a great example of leadership in action. Goins has a deep personal connection to Milwaukee's north side. Her grandparents lived on 24th and Center, and their home was the hub of Goins' family life as a child and young adult. Her deep roots inspire her passion for making Milwaukee a better place to live.

Goins first met LISC's staff through the ACRE (Associates in Commercial Real Estate) program at Marquette in 2004. When her relationship with WHEDA's Mentor-Protégé Program (out of ACRE) ended in late 2007, Goins was on her own. Her optimism and ability propelled her, but reality soon set in. She didn't meet many requirements for bank loans and investors, so she needed a partner who did. LISC Milwaukee Executive Director, Leo Ries, introduced her to

Brinshore Development in 2007, and the rest is history.

Goins is now starting construction on Franklin Square Apartments and Heart & Hope Place. LISC helped Goins acquire three private parcels and loaned her \$202,000 for pre-development and working capital.

In a very short time, Goins has become a major developer on Milwaukee's north side. To date, Goins' company, Maures Development Group, has completed one major development and closed on both Heart & Hope Place and Franklin Square, thus developing 84 units in three years with total costs of \$22,000,000.



Melissa Goins, President of Maures Development Group

Community development is “all hands on deck.” Everybody has a role and an understanding of the importance of their role. You need residents, government, and philanthropy. You need coffee shops, hair salons, and stores that provide healthy foods. You need social services organizations that create a long, prosperous collaboration to make it all happen.

~Melissa Goins



ALL students tending their crops at Teutonia Urban Garden



11th Annual Milwaukee Awards for Neighborhood Development and Innovation (MANDI)

On March 18th, LISC's 11th Annual MANDI ceremony was held at the Pfister Hotel. An independent committee reviewed nominations and selected winners in the following categories:

Harris Bank Cornerstone Award

recognizes outstanding innovation and perseverance

Winner: Layton Boulevard West Neighbors (LBWN)



LBWN is a nonprofit organization dedicated to revitalizing Milwaukee's Silver City, Burnham Park and Layton Park neighborhoods. As the rate of foreclosures increased, LBWN employed several cutting-edge, grassroots revitalization tactics. Since its beginnings, LBWN has created a culture of *neighbors who care*, and this culture shines through these difficult economic times.

Finalists:

Housing Resources, Inc.
Running Rebels

Event sponsored by:



Northern Trust Navigator Award

recognizes outstanding leadership in neighborhood development



Winner: J. Allen Stokes

Executive Vice President of Inner City Redevelopment Corporation, J. Allen Stokes provides

leadership to a coalition of nonprofits working together in a targeted area of the Harambee Community on Milwaukee's north side, which, since 2007, has leveraged over \$15 million in new investments, including over 70 units of new housing.

Finalists:

Bruce Block
Teig Whaley-Smith

State Farm Building Blocks - Large Project Award

recognizes outstanding development toward rebuilding neighborhoods

Winner: David Schulz Aquatic Center



At Lincoln Park, Milwaukee County Parks developed the David Schulz Aquatic Center, a facility offering recreational activities and natural surroundings to neighborhood residents. Serving as a neighborhood landmark and a social and cultural hub, the development incorporates sustainable design,

environmentally sensitive materials, native plantings, and a bio-filtration system installed to ensure better water quality discharge to the Milwaukee River.

Finalist: Blue Ribbon Lofts

State Farm Building Blocks - Small Project Award

Winner: Washington Park Apartments



United Methodist Children's Services operated transitional housing out of its original building in Washington Park for more than 15 years when they realized that residents could not find safe, affordable, high-quality housing in the neighborhood. So began the Washington Park Apartments project, an initiative to provide permanent housing for individuals and families. Located at 3940 W. Lisbon Avenue, this pioneering revitalization project also provides supportive services including case management, mental health assessment and treatment, AODA treatment, vocational/employment training, and legal counseling.

Finalists:

LBWN Turnkey Renovation Project
Prairie Apartments

PNC Trail Blazer Award recognizes an innovative and effective solution to a problem

Winner: Housing Authority of the City of Milwaukee Education Initiative

This pioneering education program helps kids in public housing stay in school through mentoring, afterschool programs, tutoring, grade monitoring and family commitment. For the last two years, all of the high school seniors enrolled in their program graduated, and 60% of them went on to college. In addition, all 256 children enrolled in the program are consistently attending school.

Finalists:

*Crisis Resource Center
Milwaukee Foreclosure Partnership Initiative*



Darrell Finch, Education Initiative's Program Administrator, and children enrolled in the program.

The Zilber Vision Award

The 2010 recipient of the **Zilber Vision Award** was the **Harley-Davidson Foundation** for generously supporting programs that target community concerns such as hunger, youth literacy and job training, in partnership with other organizations, with the purpose of building a healthier and more prosperous community.

The 11th Annual MANDI Awards Program was financially supported by US Bank, State Farm Insurance Company, Harris Bank, PNC Bank, Northern Trust Bank, Northwestern Mutual Foundation, Calvary Housing Development, LTD, Chase Bank, Clifton Gunderson, LLP, CommonBond Development, Federal Home Loan Bank of Chicago, Froedert Hospital, Gorman & Company, Harley-Davidson Foundation, Heartland Housing, Inc, Helen Bader Foundation, IFF, Marcus Corporation, M&I Bank, Metavante, Tri City National Bank, Wells Fargo, WHEDA and MillerCoors. Media sponsors for the program were the Small Business Times and Milwaukee City Channel 25.

At the MANDI ceremony...



Sister Anne Halloran is honored with a standing ovation for her ten years of service and her retirement from the Dominican Center for Women



Jill Haupt, Regional President of Harris Bank, with Charlotte John Gomez, Executive Director of Layton Boulevard West Neighbors, winner of the 2010 Harris Bank Cornerstone Award



From left to right: Perry Huyck, Executive Director, United Methodist Children's Services (UMCS); Ameenah Joiner, resident at Washington Park Apartments; Karen Tidwall, UMCS Board President; Jim Lugge, State Farm Agency Field Executive



Sue Black, Director of the Milwaukee County Parks, accepts the State Farm Insurance Building Blocks Large Project Award for the David Schulz Aquatic Center



Darrell Finch, Program Administrator of the HACM's Education Initiative, and children enrolled in the program, accept the PNC Trail Blazer from Linda Morris, PNC Bank's Executive Vice President of Retail Banking



Gail Lione, President of the Harley-Davidson Foundation, accepts the Joseph J. Zilber Vision Award

J. Allen Stokes accepts the Northern Trust Navigator Award from Roger Sandell, Senior Vice President and Banking Services Manager of Northern Trust Bank



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Joe Zilber, a beacon of hope for Milwaukee neighborhoods – may he rest in peace

On March 19, Milwaukee lost a good friend and advocate. While many wring their hands at the challenges facing Milwaukee, Joe Zilber responded with a “just get it done” optimism, borne of his deep affection for this community.

I only met Joe on a couple occasions. He was a mild-mannered, self-effacing person, but what struck me about Joe was his intense focus on whatever issue was in front of him. Although many look at the city and see poverty, crime, and a failing education system, Joe Zilber saw untapped talent and potential, and he was not going to let our most challenged neighborhoods fail.

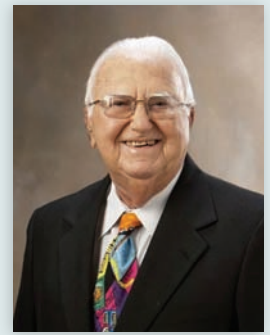
Joe’s willingness to take a deep, long-term approach to improving Milwaukee neighborhoods was remarkable. He understood that thriving communities are built over time. Although Joe could have spent his money on quick fixes and “feel-good” investments, he instead chose a more deliberate path even while knowing he would not likely be there to see the results.

As Joe said when announcing his \$50 million commitment to Milwaukee, his goal was to “revitalize Milwaukee neighborhoods and reconnect all of her citizens to social and economic opportunity. We’re going to hit [the problems] in a different way. We’re going to hit them from the bottom up instead of from the top down.”

What I admired most was Joe’s profound interest in the home-grown ideas and talents of Milwaukee’s residents, and how thoughtfully he infused his philanthropic efforts with these vital voices. He invested deeply in multiple aspects of community life: education, housing, health, and recreation.

We can all learn from Joseph Zilber’s generosity and vision. Let his passing be a unifying call – to neighborhood residents and civic, corporate, and philanthropic leaders – as we carry on Joe’s passionate commitment to a brighter Milwaukee.

~ Leo Ries



Joseph Zilber



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