



TRANSFORM MILWAUKEE INSIDER

ISSUE NUMBER 9, ANNIVERSARY/SUMMER 2016 EDITION



GERALD L. IGNACE INDIAN HEALTH CENTER CELEBRATES NEW LOCATION

Gone are the circular lunch counter, the tables and racks of inexpensive clothing, the balcony lighting department. What was once the famous Goldman's, a south side department store that was in business for 111 years before it closed in 2007, is now 32,000 square feet of modern medical offices and equipment.

Though it's been operating since the very end of 2015, the **Gerald L. Ignace Indian Health Center** held its grand opening in July. To better serve its mission to improve the health, peace and welfare of Milwaukee's urban Indian community, the center expanded by moving from South 11th and Mitchell Streets to a few blocks down the street to the old

Goldmann's building.

A standing-room only crowd attended the grand opening that was like no other featuring Indian

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WHEDA FOUNDATION GRANT HELPS FINANCE MASSIVE “BLOCK BUILD MKE”

Each year since 1985 the WHEDA Foundation, Inc. announces the recipients of its annual Housing Grant Competition, given to special-needs housing providers throughout Wisconsin. One of the grants allocated in 2015 has led to a massive project the awardee says is transforming a city, one house at a time.

Rebuilding Together Greater Milwaukee (RTGM) strives to revitalize communities by providing free, critical

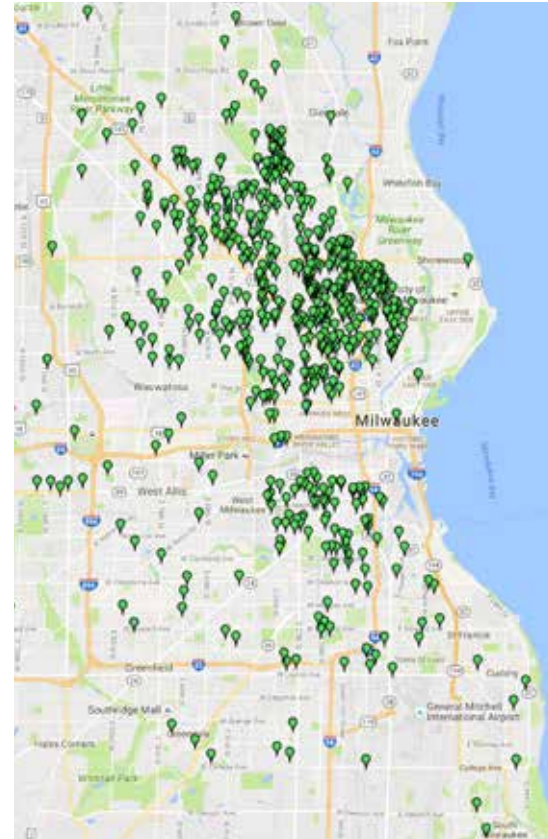


housing needs of low-income or disadvantaged populations.

In 2015, RTGM received a WHEDA Housing Grant of \$12,500. With the grant funds RTGM initiated a program to upgrade 300 housing units with critical repairs, emergency repairs, accessibility modifications, appliance replacements, and general home maintenance, landscaping, and cleanup projects. Launched this past spring, this special program is called **Block Build MKE**.

On May 21, 2016, 600 volunteers from dozens of local businesses and organizations came together to make extensive repairs to 30 homes in just two days. The homes were located on North 17th and North 18th streets between West North Avenue and West Lloyd Street in Milwaukee's Lindsay Heights neighborhood, situated in the Transform Milwaukee area.

Chanting “Block Build M-K-E!” the volunteers got to work. They painted, shoveled dirt, sawed lumber, replaced



The above map shows all of the homes completed by Rebuilding Together Greater Milwaukee in and around the Milwaukee area.

floors, remodeled bathrooms, constructed ramps, built hand and guard rails, and replaced security locks.

When the two days were over, Block Build MKE was an astounding success, and the initiative is just getting started. Thirty homes down, hundreds more to go.

To learn more about Block Build MKE or to volunteer call the RTGM office at 414.312.7531. To see a video of the amazing volunteers in action, go to <https://youtu.be/0x4ctT1hgQU>.



Two of the 600 volunteers who turned out last May to help make extensive repairs to 30 homes located within the Transform Milwaukee area.

home repairs and comprehensive services to veterans, seniors, and people with disabilities. That mission coincides with that of the WHEDA Foundation Housing Grants that are awarded to nonprofit agencies, local governments, and tribal authorities in Wisconsin that work to meet the



ICONIC MURAL IS A BEACON FOR AFFORDABLE HOUSING IN WALKER'S POINT NEIGHBORHOOD

During the Mercantile Lofts grand opening in Milwaukee on July 14, 2016, WHEDA Executive Director Wyman Winston made an announcement updating the progress of affordable housing within the Transform Milwaukee area.

“ONE-THOUSAND RENTAL UNITS HAVE BEEN BUILT IN TRANSFORM MILWAUKEE THAT HAVE PUT \$1.1 MILLION BACK IN THE POCKETS OF RESIDENTS.”

—Wyman Winston

Since the inception of the initiative, “One-thousand rental units have been



The iconic Mural of Peace was incorporated into the exterior of the 36-unit Mercantile Lofts located in the Walker's Point neighborhood on Milwaukee's south side.

built in Transform Milwaukee that have put \$1.1 million back in the pockets of residents,” said Winston. “That means there's less pressure on wages and family budgets.”

Winston noted that the savings are due to renters now paying 30% of their income for WHEDA-financed housing instead of 50 to 60% of their income for higher priced apartments.

Mercantile Lofts is a 36-unit

multifamily development that received a \$6,572,376 construction loan and \$5,400,000 in permanent financing from WHEDA. The project is located in a building on S. 6th Street and W. National Avenue in the growing Walker's Point neighborhood famous for its “Mural of Peace” that can be seen by northbound motorists on I-43.

At the grand opening Winston called the mural “iconic like the [Allen-Bradley] Clock Tower.”

Wisconsin Lieutenant Governor Rebecca Kleefisch also attended the Grand Opening saying the striking artwork is a “wonderful welcome to the city” and that as part of the project, “preserving the mural is special.”

Mercantile Lofts, developed by Northpointe Development, offers one- and two-bedroom units ranging in rent from \$975 to \$1,600. It is yet another example of public and private investment providing new, affordable housing options for residents in the Transform Milwaukee area.



Community leaders and government officials, along with funding partners joined with the Northpointe Development on July 14, 2016 for the grand opening of Mercantile Lofts.



A STEADY STEWARD

State housing agency provides much-needed assistance to communities throughout Wisconsin

In April 2015, WHEDA Executive Director Wyman Winston was interviewed by Affordable Housing News, a national publication dedicated to educating and informing about affordable housing strategy and regulation. This article originally appeared in the Summer 2016 edition of Affordable Housing News magazine and is re-printed with their permission.



For more than 40 years, the **Wisconsin Housing and Economic Development Authority (WHEDA)** has provided assistance to individuals and families looking for affordable housing, along with those who wish to start their own businesses.

To date, the agency has financed 77,000 affordable rental properties and helped more than 120,000 Wisconsin residents fulfill their dream of owning their first home. In addition to providing affordable housing solutions, the organization has approved 29,000 small business and agricultural loans that have contributed economically to communities across the state.

Although many cities and counties in Wisconsin have their own housing and redevelopment authorities that oversee affordable housing in their communities, WHEDA provides services statewide. These efforts are led by Executive Director Wyman Winston, whose experience helped him develop specific goals for the agency and its work.

A MULTIFACETED CAREER

Winston is a trained architect but first gained experience in community development and financing while working at a small bank in Chicago. He then ran a nonprofit for several years in Milwaukee, acquiring and restoring

vacant, deteriorating properties.

“In the last big recession, before the one we just came out of [in 2008–2009], we ran the city of Milwaukee foreclosure project,” Winston said. “We worked to take title to all the surplus properties that were flushing around in neighborhood markets.”

After working for the city of Milwaukee, Winston served at WHEDA for 14 years as a Senior Manager before leaving for 10 years to work for city redevelopment authorities in Portland, Oregon, and Atlanta, Georgia.

“My time spent particularly in Portland and Atlanta really afforded me an opportunity to appreciate and understand the economic development side [of community development],” Winston said. “[Those cities] put a real focus on things that were expanding businesses and creating jobs.”

Winston’s experience in business expansion stuck out to Wisconsin Governor Scott Walker. In 2012, Walker put Winston and WHEDA in charge of Transform Milwaukee, an initiative designed to create jobs by revitalizing neighborhoods in Wisconsin’s largest city through key development efforts.



HOUSING, JOBS AND BUSINESS DEVELOPMENT

Transform Milwaukee aims to expand business development that will encourage job creation, while reducing the number of foreclosed and vacant properties and fostering partnerships between state agencies and nonprofit community groups to increase economic opportunities. This, in turn, will spur job creation in the future. The initiative also develops storm water runoff systems to prevent floods and improves transportation infrastructure throughout the city.

Transform Milwaukee has brought together dozens of government organizations and private firms to work toward the common goal of providing good-paying jobs to residents, while improving the city and its infrastructure. According to a 2014 Milwaukee Journal Sentinel report, \$2 million has already been committed to demolish vacant properties, and an additional \$8.5 million was invested to help ensure residents had employment throughout these efforts.

Two of the biggest developments Transform Milwaukee has taken on are the Global Water Center and the Marriott Milwaukee Downtown. Combined, those two efforts cost about \$50 million but also created 271 jobs in the process.

One specific goal for Transform Milwaukee is to create jobs that are within walking distance of affordable residential properties. As of 2014, WHEDA had provided \$215 million in direct funding and leveraged numerous investments to help fund the neighborhood revitalization efforts. There is no prospective end date for the initiative; therefore, the agency plans to track its investments on a yearly basis.

"I don't think the story is that WHEDA put \$215 million into these

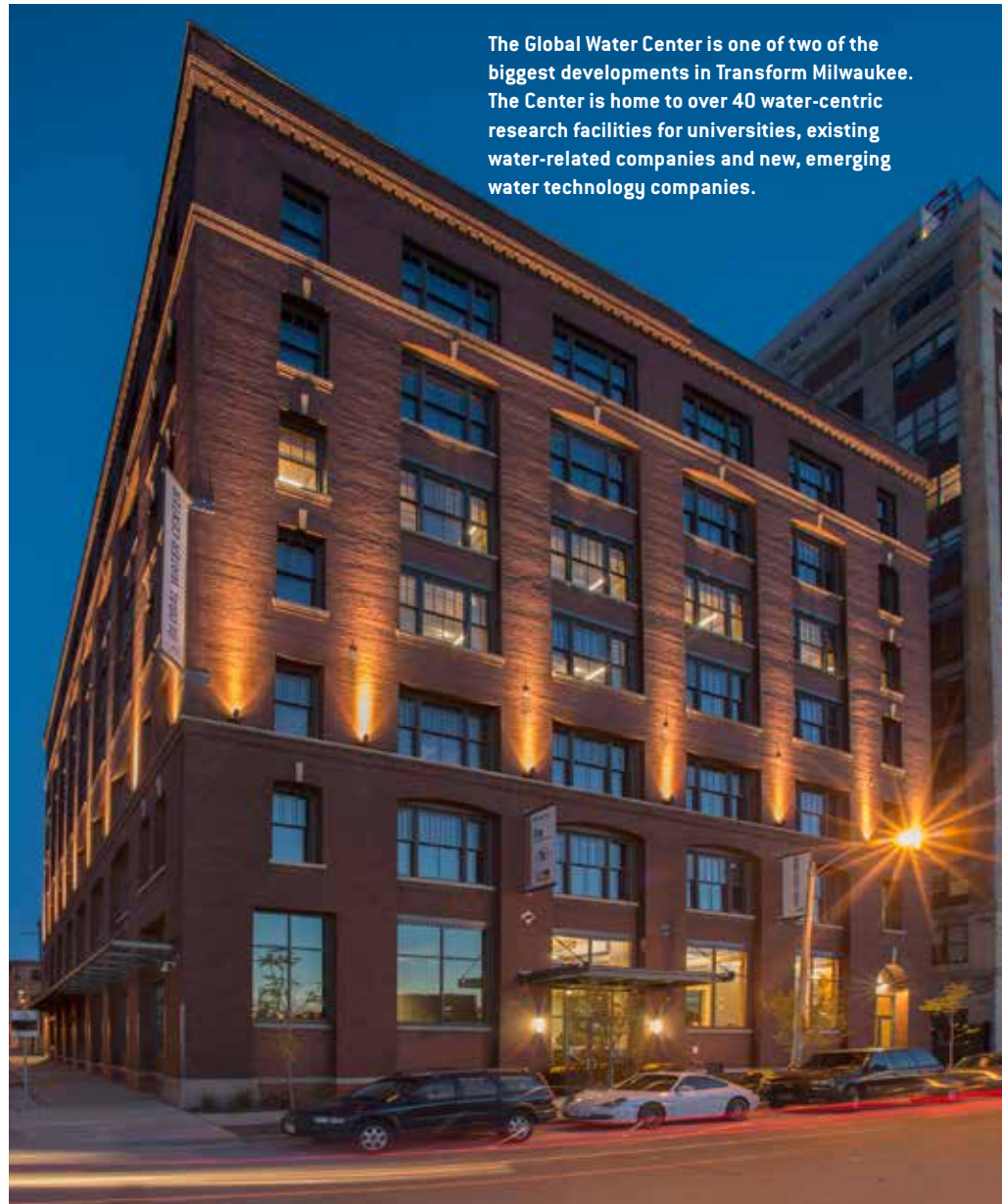
neighborhoods," Winston said in a 2014 interview. "The story is that a number of our customers, partners and investors felt confident in the neighborhoods to borrow from us and attract additional capital that we didn't provide them. That confidence is borne out because nobody borrows money, raises money and invests in markets where they think it won't be successful."

RESPONDING TO COMMUNITY NEEDS

Although Transform Milwaukee has

been a big success for all parties involved, WHEDA still faces challenges in the affordable home development arena. Over the past few years, the growing need for affordable housing has been notable, worsened by recent economic downturns. As a result, families who used to have enough money to support their own housing needs have had to rely on support from WHEDA and other agencies.

Winston, continued on page 10



The Global Water Center is one of two of the biggest developments in Transform Milwaukee. The Center is home to over 40 water-centric research facilities for universities, existing water-related companies and new, emerging water technology companies.



Ignace, continued from page 1

drummers in traditional costume, singers, and an Indian veterans color guard, all of which captured the spirit of the occasion.

Gerald Ignace, the founder of the original health center called it “a special day in my life.”

“The building of a comprehensive health care center came from an idea, a dream,” said Ignace. “Remember this center is grounded in American Indian values.”

Gerald’s son, Dr. Lyle Ignace now runs the new clinic that has 12 exam rooms instead of the previous six so more patients can schedule appointments. Registered nurses are providing clinical services. Care management is carefully coordinated and a behavioral health specialist is helping patients deal with everyday challenges.

Two of WHEDA’s financing tools were used to allow the growth of the health center and create an infusion of vitality



Dr. Lyle Ignace (r), son of the center’s namesake Gerald Ignace, receives a recognition plaque during the grand opening ceremony.

into one of Milwaukee’s most historic neighborhoods. In 2015, WHEDA allocated \$5.5 million in New Markets Tax Credits (NMTC) to the project. NMTC help fund projects in low-income, highly distressed Wisconsin communities that will have significant economic impact. WHEDA also partnered with IFF to provide a participation loan of \$1.7 million each.

“One of the areas we focus on is communities that traditionally have not had access to health care,” WHEDA Executive Director Wyman Winston said at the grand opening. “We do housing, but housing by itself does not make a community. Health centers like this build community. It’s one of the most beautiful facilities in the city, an extraordinary project, and I’m amazed by it.”



Waiting room on the second floor of the Gerald L. Ignace Indian Health Center offers a kid-friendly atmosphere for the center’s smallest patients.

Wisconsin Lieutenant Governor Rebecca Kleefisch also attended the Grand Opening and shared fond memories of the center’s new location. Kleefisch recalled shopping at Goldmann’s after stops at the many bridal stores Mitchell Street is famous for when she was hunting for a wedding dress. Kleefisch pointed to the areas she remembered having fabrics, lamp shades, and the men’s department.

“Today, like a Phoenix, out of the ashes, a new model has grown for the community to come together,” said Kleefisch.

Services offered at the health center include primary care, internal medicine, OB/GYN, women’s preventive health services, immunization, nutritional counseling, outpatient therapy for mental health and substance abuse, fitness programs and diabetes education.



Fitness center located inside the Gerald L. Ignace Indian Health Center offers fitness programs to patients.

The Gerald L. Ignace Indian Health Center was developed by Endeavour Corp., a Milwaukee-based development company with more than 25 completed NMTC projects.



GRANT HELPS WASHINGTON HIGH SCHOOL STUDENTS WITH MANUFACTURING SKILLS

The state of Wisconsin is committed to making sure that today's students have the tools they need to become the highly skilled workers of tomorrow.

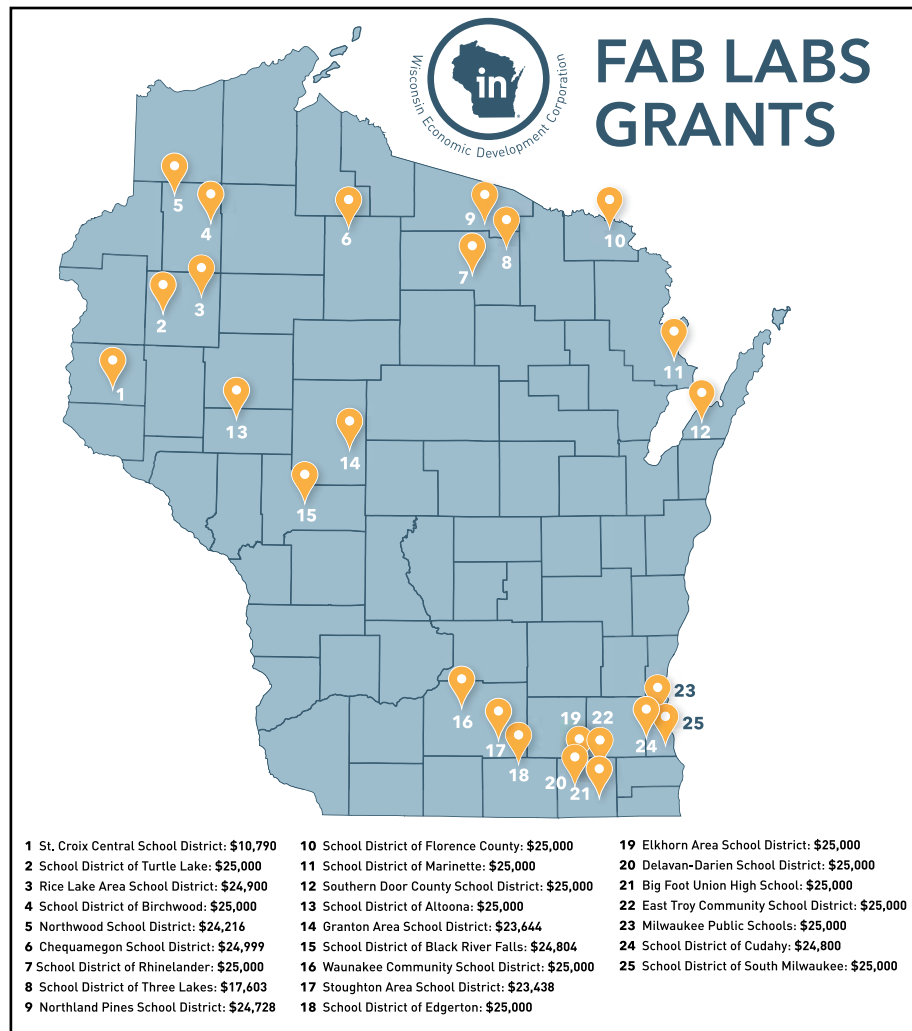
And helping schools throughout the state provide students with the necessary training to ensure they're prepared for the 21st century's global economy is what's behind Wisconsin's new **Fabrication Laboratories (Fab Labs) Grant Program**. The program, funded by the **Wisconsin Economic Development Corporation (WEDC)**, is providing nearly \$600,000 to 25 public school districts for the creation or expansion of fab labs, which will help ready students for the manufacturing jobs of the future.

Among the schools that received a grant in the first round of awards in May was the Washington High School of Information Technology, located in the Sherman Park neighborhood on Milwaukee's north side, which is part of the Transform Milwaukee area.

The \$25,000 grant from the Wisconsin Economic Development Corporation (WEDC), coupled with a \$9,700 federal grant will enable the school to convert a portion of its library into a fab lab.

The funds will be used to purchase equipment, including a 3D printer and scanner, a computer numerical control milling machine, a laser cutter and a vinyl cutter.

School officials say students from 11 different course offerings will use Washington High School's fab lab on a regular basis. In addition, each student who is enrolled in entry-level National



Academy Foundation and Project Lead the Way courses at Washington will create products using fab lab equipment. Students will also participate in community events, including workshops, open houses and freshman orientations.

"The manufacturing jobs of tomorrow will require workers to have a new set of skills, and, through the Fab Labs Grant Program, WEDC is working with schools around the state to help make sure that students will have those key skills when

they enter the workforce," said Mark Hogan, secretary and CEO of WEDC, the state's lead economic development organization. "More and more manufacturers are incorporating technologies such as 3D printing and computer-assisted design, and the employees who use that technology must have strong math, information technology and engineering skills."

The \$500,000 in funding for the Fab Labs program was included by Governor

Fab Labs, continued on page 11



TRANSFORM MILWAUKEE PARTNER RECEIVES FEDERAL GRANT FOR TECH TRAINING

A Transform Milwaukee Collective Impact partner, **UMOS** (United Migrant Opportunity Services) has received a US Department of Labor TechHire Grant of \$4 million to support workforce training programs for technology jobs.

The **Eastern Wisconsin TechHire Collaborative** aims to train and prepare individuals for high-skill, well-paying jobs like software applications development. Spearheaded by UMOS, the program will include: personal assessment, case management, IT instruction, supportive services, paid internships, job recruitment, job placement, retention assistance, and follow-up with industry-recognized credentials earned through an online instruction platform.

Primary targets of the Eastern Wisconsin TechHire Collaborative will be young adults with barriers to employment opportunities, as well as veterans and other minority populations. UMOS will also work closely with employers like Schneider, Advanced Wireless, and the Marcus Corporation on this effort, as well as with the Menominee Indian Tribe of Wisconsin.

UMOS was one of 39 grant awardees from more than 200 applications. The effort to seek the grant was developed through a relationship born out of Transform Milwaukee's Collective Impact group, advocates that consistently collaborate to address the goals of the Transform Milwaukee initiative.

Tina Koehn, UMOS' Vice President of Administration and Greg Meier, the Director of the Milwaukee Institute's



Greg Meier (second from L) with members of his team that introduce students to opportunities to create businesses.

Center of Software Engineering (CSE) as well as the Director of the Global Entrepreneurs Collective worked jointly on the winning grant application with a proposal to train and upgrade the skills of hundreds of community residents.

Citing data from CompTIA's Cyberstates 2016 report, BizTimes wrote that, "Wisconsin ranks 20th in the nation in tech industry employment and added 3,885 jobs in 2015. The state has 97,602 tech industry jobs. Tech wages are 76 percent higher than the average private sector job in Wisconsin, according to the report. The state ranked 37th for tech wages in the country with an average of \$77,600."

Participants in the Labor Department's TechHire grant program will receive services with a focus on youth and young adults ages 17 to 29 who have barriers to employment, as well as veterans and individuals with disabilities, limited English proficiency, criminal

records, and long-term unemployment. Training will center on high-growth sectors, including information technology, advanced manufacturing, and healthcare.

WHEDA INVESTMENT UPDATE

Since April 30, 2012, WHEDA has invested \$212 million in the Transform Milwaukee area resulting in \$426 million in total development.

\$212M

WHEDA investment

\$426M

in total development



BREAKING DOWN FINANCIAL BARRIERS THE WWBIC WAY

The Wisconsin Women's Business Initiative Corporation (WWBIC) is a leading innovative statewide economic development corporation that is *"Putting Dreams to Work"* and has been since 1987. WWBIC focuses on individuals who face barriers in accessing traditional financing to start or expand a business. In addition, provide access to vital resources, tools and education to help small businesses succeed.

For over 29 years, WWBIC's microbusiness and small business lending has resulted in \$46 million loaned to business owners. During 2015 alone WWBIC closed on nearly \$7 million in loans. In Milwaukee, 84% of WWBIC clients are minorities and the overall profile of WWBIC-supported businesses receiving loans is 60% low-to-moderate income-owned, 55% women-owned, and 35% minority-owned.

WWBIC derives its loan capital from a variety of sources. As of December

2015, WWBIC had 65 separate investments in its Revolving Loan Fund representing financial institutions, faith-based organizations, federal and local government, private investors and other sources. WWBIC has maintained an annual operational budget of over \$5 million for the past three years, coupled with WWBIC's current loan portfolio of \$15 million.

WWBIC is also Aerie rated, having become the first Wisconsin Community Development Financial Institution (CDFI)



WWBIC loan recipients and The Juice Kitchen's owners JoAnne and Maanaan Sabir, serve healthy fresh juices, smoothies and nutritious snacks in the Lindsay Heights neighborhood in Milwaukee.

present, so that WWBIC can utilize industry best practices in all areas of its operation.

WHEDA has been a longstanding partner, supporter and funder of WWBIC. In the past year WHEDA developed a MicroEquity Lending Initiative and has worked with WWBIC. The results to date are proving very positive and include loans to 11 businesses ranging from a small fresh market to an auto repair shop, bike shop, fiber company, uniform provider, day care and hair salon. All 11 loans went to businesses located within the Transform Milwaukee area.

In addition to WHEDA, the Wisconsin Economic Development Corporation (WEDC) has also been highly supportive of WWBIC's educational and lending programming statewide. Through public-private partnerships such as this, Transform Milwaukee continues to build momentum and strengthen neighborhoods.



WWBIC loan recipient Kate Mau is the owner of Wild Haven Fiber Company located in Milwaukee's Bay View neighborhood.

to receive the recognition in 2013. Aerie is an information service that provides data, analysis, and advisory services that support investment in CDFIs. Per Aerie, only 8% of all CDFIs are currently Aerie-rated, and of those, 21, or 26% are microenterprise organizations (of these very few are dedicated solely to microlending). Aerie has helped guide WWBIC to further enhance its programming and tracking procedures from 2013 to



WWBIC loan recipient Laura Marin owns and operates Uniform Wear & Misc. with her family on Milwaukee's south side.



Winston, continued from page 5

Winston breaks these two groups into what he calls the “old poor” and the “new poor.”

“We are now seeing individuals who have moderate to middle [level] incomes who are having affordability problems themselves,” he says. “[They] may be different, but the result is still the same. The gap between their wages and the price of housing still is difficult for them, even though they may have a higher income.”

According to Winston, this all comes down to housing “gaps,” which he says are the differences between market demands and what people are generally able to pay for housing.

“In an environment where wages have been flat for a really long time and just with normal inflation in housing, compounded by upward pressure in certain markets around the country, you get a situation where rents are

\$1,500, but the average housing consumer can only pay \$1,200,” Winston says. “Families are starting to need help, whether or not WHEDA is there to assist them.”

Looking ahead, one of Winston’s goals is for WHEDA to expand homeownership opportunities and provide more independent housing, also known as housing with services for adults with special needs. The agency aims to finance two developments that best exemplify these two goals within the next 12 months. WHEDA is planning on working with different organizations throughout Wisconsin to get these plans in motion.

“I am working on looking at how we can expand affordable housing through the homeowners’ associations and other ways in which we can get greater efficiency,” he says. “Even more important is working with our [state] Department of Health to look at

whether we can provide solutions to Wisconsinites who might be anywhere from homeless to living with physical or mental disabilities.”

However, Winston knows that taking on this enormous effort is no easy feat.

“We are looking at how we can help the state. We cannot do it by ourselves because we don’t have the money or the knowhow,” he says.

“We are working really closely with our Department of Health and with our Department of Children and Families. I think that with these agencies working together with us, we can accomplish more than what we could accomplish by ourselves.”

SEEKING MORE ACCURATE DATA

Another one of Winston’s goals is to conduct more primary and secondary research that will provide better insights into how WHEDA is helping families other than housing. He believes the research can ultimately improve the agency’s services in the future.

“Now that we have the recession at our backs, this is a good time to take a really good look at markets in our state,” he says. “[We need to take] a hard look at products and where opportunities are, and also look at the type of services that we are providing.”

Quantitative research provides basic data, but that’s not enough to get

WHEDA where Winston wants it to go.

“We have 77,000 units of affordable rental housing. We do a lot of family housing, especially over the last decade or so,” he says. “We have financial information—we know the portfolio of the 77,000 units. They are performing financially very well, [residents are] paying their rents [and the units have] high occupancy. We know the real estate is doing well. What we don’t have is a more meaningful and deeper understanding of the resident.



Lobby of Paperbox Lofts, a WHEDA Low Income Housing Tax Credit recipient, opened in 2015 providing much needed affordable housing within Transform Milwaukee.



TRANSFORM MILWAUKEE

How could we get a better handle on whether the affordable housing we are producing is creating or supporting additional important values to a family or community?”

Winston isn't sure if there are correlations between housing and other aspects of residents' lives, but he gave an example of a possible relationship between affordable housing and education.

“If we found out that, for whatever reason, the young people in the housing that we finance get better test scores, I'd really like to know why and whether we can replicate it,” he says. “If that were true, what it would speak to is that not only are we producing housing, but that there are also some other factors going on that help their learning. I just want to get a deeper understanding of residents we've served and the mortgages we provide.”

In addition to WHEDA's goals of promoting homeownership and doing further research into the lives of families the organization has assisted, its team is continuing to promote affordable rental housing to families in need. On May 2, WHEDA was awarded \$14 million in Low-Income



The 106-year-old Posner Building in downtown Milwaukee is a completely renovated apartment building with prominent ground floor retail businesses.

Housing Tax Credits, which will fund affordable housing throughout the state. The tax credits will be used to fund 28 developments, ultimately providing 1,307 units of affordable rental housing.

Thanks to Winston's tireless efforts at the helm of the Wisconsin Housing and Economic Development Authority, countless families, communities and businesses have received numerous



benefits. Only time will tell if Transform Milwaukee has lasting success, but WHEDA is certainly doing its part to ensure it has a real impact for the people of Wisconsin's largest city.

Fab Labs, continued from page 7

Scott Walker in the 2015-17 state budget and approved by the state Legislature.

In response to an overwhelming number of applications, WEDC provided about \$100,000 in additional funds for the program, which enabled the organization to award 25 school districts up to \$25,000 each.

WEDC received 90 applications representing more than \$2 million in funding requests. All applications were competitively evaluated based

on criteria that included evidence of long-range planning, curriculum, partnerships and financial need. The review committee consisted of experts from the Department of Public Instruction, the Wisconsin Technical College System and the University of Wisconsin-Stout, along with two WEDC team members.

The grant to Washington High School is just one example of WEDC's commitment to Transform Milwaukee.

In the last two years, WEDC has directly invested more than \$87 million

in grants, loans and tax credits for economic development projects as part of Transform Milwaukee. Those investments are expected to result in the creation of nearly 700 jobs in the corridor over the next several years. That figure includes tax credits under Wisconsin's Historic Tax Credit Program, which has been a catalyst in redeveloping historic buildings throughout the Transform Milwaukee area.

For more information on the **Fab Labs Grant Program**, visit www.inwisconsin.com/fablabs.





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