

Milwaukee Choice Neighborhood Critical Community Improvements Plan



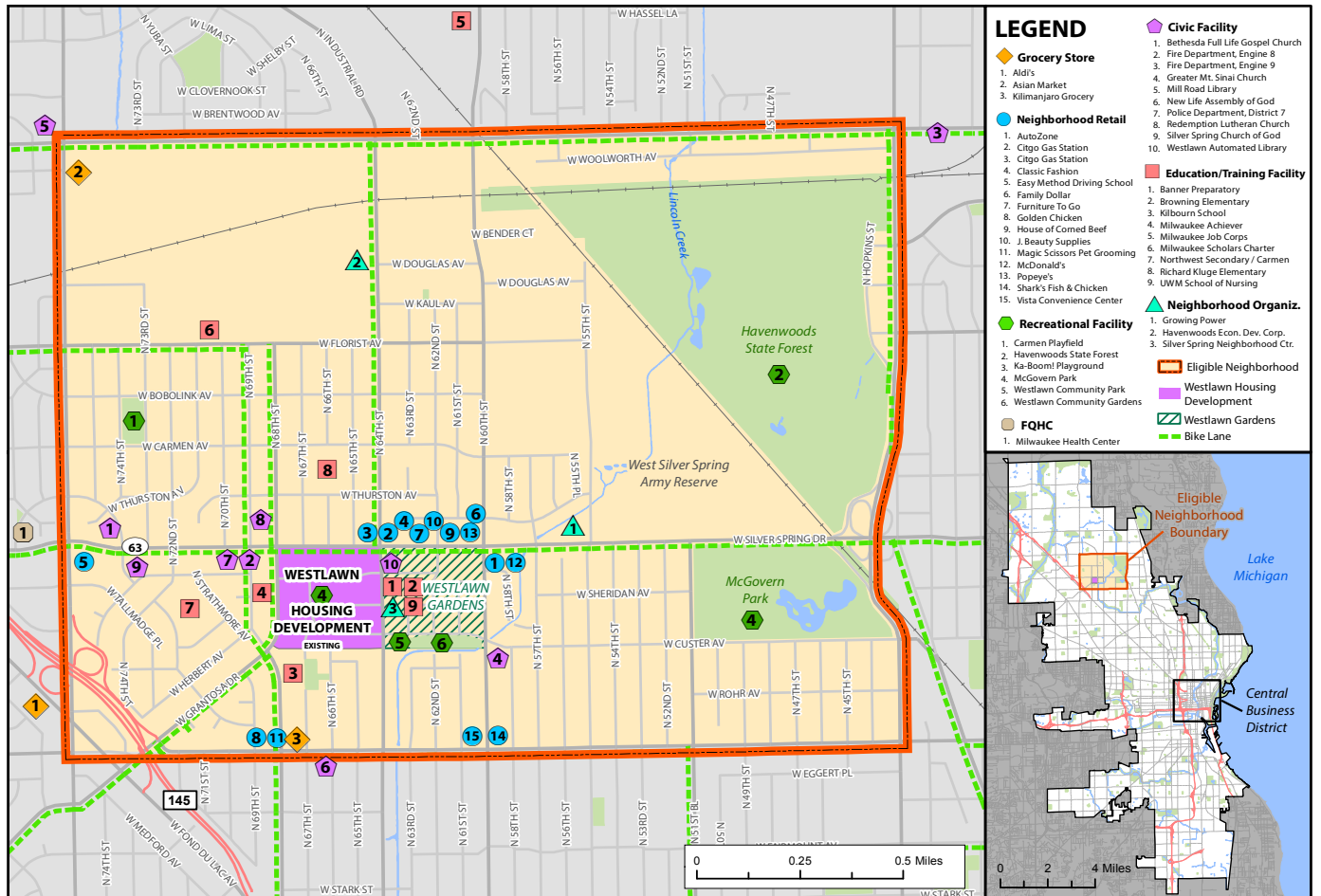
CITY OF MILWAUKEE
REDEVELOPMENT AUTHORITY
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CITY AND NEIGHBORHOOD MAPS | NEIGHBORHOOD ASSETS



Prepared by the Department of City Development Planning Division, 5 February 2015
 Source: City of Milwaukee Information & Technology Management Division; Housing Authority of the City of Milwaukee; US Census Bureau

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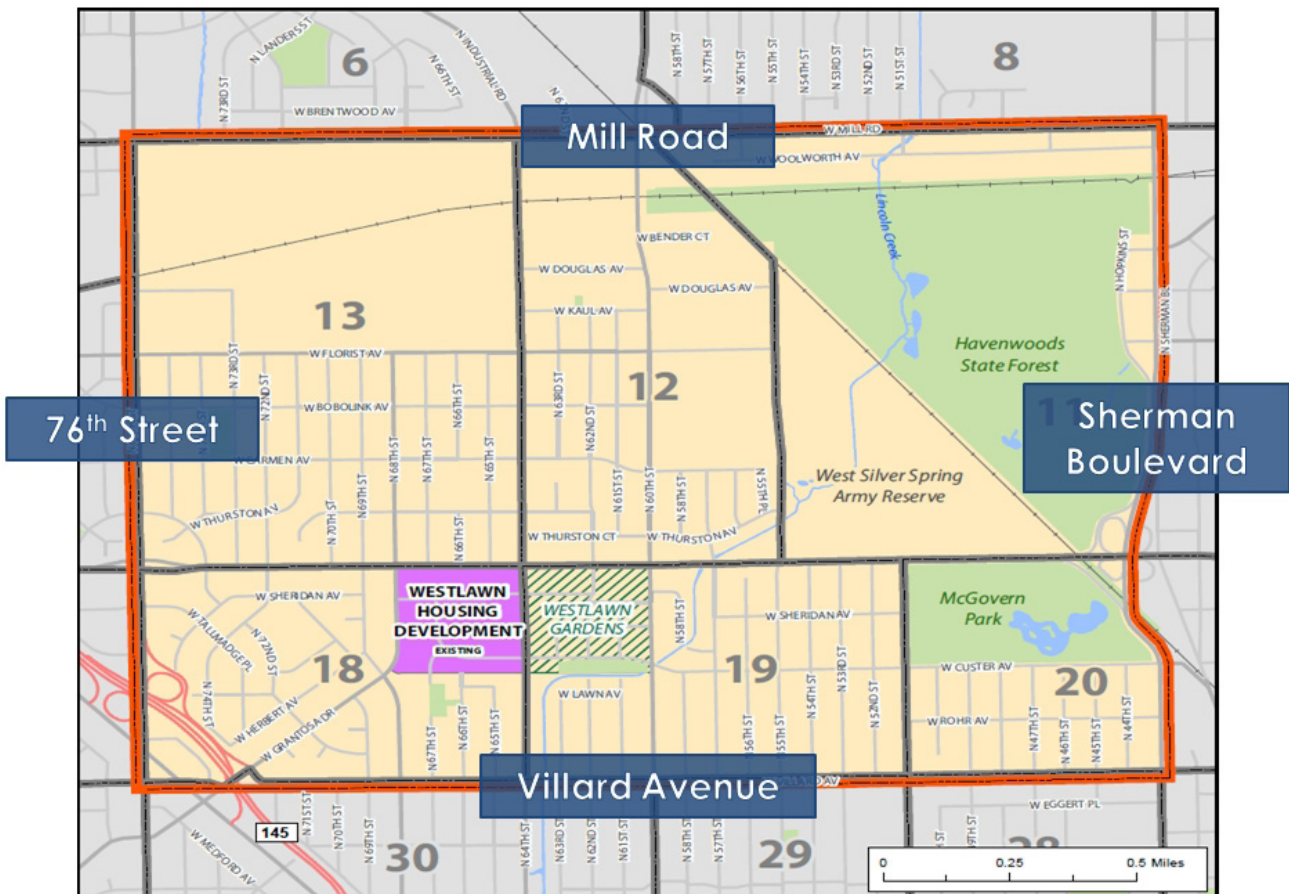
Cover Image: Westlawn Neighborhood (HACM)

OVERVIEW

Milwaukee's Choice Neighborhood is located on the northwest side of the city bounded on the north by West Mill Road, North Sherman Boulevard on the east, Villard Avenue on the south and North 76th Street on the west, and encompasses three square miles. The Choice Neighborhood grant will support a locally driven, comprehensive strategy to develop quality housing, schools, businesses, services and amenities.

An integral component of the Choice Neighborhood grant are funds for the Critical

Community Improvements (CCI) plan which will directly address neighborhood issues that the residents and community have repeatedly raised. These issues relate to foreclosures, need for housing improvements, limited retail options, and public safety. Currently, over 33% of families have incomes below the poverty level, and 85% of the residents are racial/ethnic minorities. About 41% of the homes are owner-occupied with 59 foreclosures (53 bank owned) in the Choice neighborhood. Despite the issues the neighborhood faces, there are many existing assets in the area and existing partners.



Neighborhood Boundary Map

Based on Westlawn residents’ and community input, the CCI plan will fund four general strategies:

- 1) Financing for commercial and economic development projects, which includes a commercial and small business support revolving loan fund,
- 2) Healthy Neighborhoods activities,
- 3) Housing stabilization program, and
- 4) Placemaking projects, which include a water playground.

The overall goal for the Neighborhood component of the transformation plan is to create a well-connected, vibrant, sustainable and mixed-income neighborhood where people want to live, learn, work, shop, and play. The Redevelopment Authority of the City of Milwaukee (RACM) is the lead agency for Neighborhood implementation. RACM is an independent corporation created by state statute in 1958, and a leader in Brownfield remediation and economic development.

Additionally, many key stakeholders, namely the Havenwoods Economic Development Corporation (HEDC), are critical in implementing the Neighborhood component and Critical Community Improvements plan. HEDC’s mission is to promote a vibrant mixed use community and achieves this through promoting a live-work community with family supporting wage jobs and partnering with other businesses in the northwest side to sustain and improve the neighborhood.

The Critical Community Improvements plan is in direct response to resident and community input, and is crucial to the neighborhood transformation. Continuation of resident engagement of both Westlawn residents and residents of the whole Choice Neighborhood is instrumental over the next five years. Havenwoods Economic Development Corporation (HEDC) with assistance from RACM staff, will be responsible for resident engagement and participatory planning and input for all elements of the CCI plan.

	CNI Funds	Other Funds	Total Funds
Retail/facade grants	\$300,000	\$90,000	\$390,000
Retail development, including grocery store	\$1,620,000	\$2,500,000	\$4,120,000
Commercial and small business support (loans)	\$1,000,000	\$500,000	\$1,500,000
Healthy Neighborhoods Initiative - minor home improvement grants, community improvement projects	-	\$380,000	\$380,000
Community gardens	\$25,000	\$52,500	\$77,500
Housing stabilization	\$180,000	\$1,000,000	\$1,180,000
Placemaking projects: splash pad	\$400,000	-	\$400,000
TOTAL	\$3,525,000	\$4,522,500	\$8,047,500

FINANCING FOR COMMERCIAL & ECONOMIC DEVELOPMENT PROJECTS

DESCRIPTION

One of the largest needs and goals for the neighborhood is improving the quality and type of retail options available to the Choice Neighborhood and giving area residents an opportunity to participate in the economic development of the Choice neighborhood. (There are ten Westlawn residents who have completed the “Make Your Money Talk” program (financial literacy program) offered by the Wisconsin Women’s Business Initiative Corporation, “WWBIC”, and set-up an IDA to save money to start a business.) During the Transformation Plan planning process, the residents of the neighborhood indicated that there are limited retail options along West Silver Spring Drive. Silver Spring Drive is the east-west commercial arterial that is located midway through the Choice neighborhood. Specifically, lack of a grocery store with fresh produce continues to be a major concern. Within the two block commercial area there is a concentration of liquor stores and gas stations. Transformation has slowly occurred;

a previously dilapidated commercial building on the southeast corner of N. 60th St. and Silver Spring, with a reputation for drug sales, has been redeveloped into a more attractive AutoZone with an improved façade.



AutoZone's Facade Transformation (HACM)

A community favorite restaurant, House of Corned Beef, now occupies a previously boarded up building. The need to continue the physical improvements in the neighborhood and provide better retail options will be addressed threefold;

1. Retail Facade, White Box, Landscaping

Grants: Efforts continue to enhance the appearance of existing retail businesses and provide/attract high quality retail tenants and will be achieved through the Silver Spring Façade program. Havenwoods Economic Development Corporation’s (HEDC) neighborhood’s Resident Advisory committee has targeted the Silver Spring Drive retail as a neighborhood improvement project to improve the blighted retail corridor.

The City of Milwaukee Department of City Development (DCD) has an existing facade

grant program that promotes improvement to the physical storefronts along the city’s commercial corridors. Both HEDC and DCD have committed funds for a pilot program to provide matching funds to commercial property and business owners within the CNI neighborhood leveraged with CCI funds.

In April 2016, HEDC coordinated a Silver Spring Drive neighborhood walk-through with City DCD, Department of Neighborhood Services (DNS) staff, Milwaukee Police Department officers, a Westlawn resident and Case Manager and HACM staff, to identify nuisance properties, code violations and prioritize properties for the grant program. DNS and DCD will work with business owners and tenants to address code violations and work on physical improvements to the building facades and landscape screening of surface parking areas. The priorities and



Silver Spring Drive Neighborhood Walk-Through (HACM)



Silver Spring Drive Commercial Corridor (HACM)



Entrepreneur with WWBIC Loan (WWBIC)

visioning will be achieved by DCD and HEDC working with local architects, or University of Wisconsin-Milwaukee School of Architecture and Urban Planning Community Design Solutions. Other contests for architecture students and business plan contests may be considered for vacant storefronts to build community spirit and excitement for new retail.

2. Development of Retail Spaces: A major portion of the CCI budget will be allocated for the development of retail spaces, and the Milwaukee Economic Development Corporation (MEDC) has committed to allocate a portion of their resources to assist in financing the retail space that will be developed on the Westlawn Housing Development on the corner of N. 60th St. and Silver Spring Dr. For over forty years, MEDC has served Milwaukee businesses by providing low-interest loans. MEDC's approach is unique in that they share the risk with all participants in a project, lend in partnership with a bank, and lend funds at a higher risk level in order to increase the feasibility of a project. MEDC works closely with the City of Milwaukee and RACM, and provides financial assistance for business growth, while facilitating business investment that will benefit Milwaukee through new employment opportunities, job retention, and neighborhood stabilization. This leveraging will allow RACM and HACM to

improve retail options for the neighborhood and to provide additional incentives for other property owners to improve the quality of the retail and to upgrade their properties.

3. Commercial and Small Business Support:

The CCI budget includes \$1 million for a revolving fund that will be matched with \$500,000 from the Wisconsin Women's Business Initiative Corporation (WWBIC) to provide additional resources to support the creation, maintenance and expansion of businesses in the Choice neighborhood. WWBIC is an award-winning, experienced, long term partner of the City of Milwaukee and is also a Community Development Financial Institution.



*Education • Lending • Coaching
Entrepreneurship
Financial Impact*

WWBIC has a long standing history in working with federally funded programs – WWBICs current four federal sources are the Small Business Administration, the U.S. Department of the Treasury Community Development Financial Institutions (CDFI) Fund, the U.S. Department of Health and Human Services Office of Community Services and the U.S. Department of Agriculture. WWBIC has had an annual audit by an independent auditing firm and was the first Wisconsin CDFI to be Aeris (then called CARS®) rated in 2012, receiving the official rating of A3 indicating sound financial and program performance in February 2013.

Since WWBIC was incorporated in 1987, they have loaned over \$34.7 million to 3,500 business owners, including four loans totaling \$120,000 in the Westlawn neighborhood during the past three years, helped entrepreneurs create and retain over 8,000 jobs and assisted 50,000 clients with business training and other services. The majority of WWBIC loans have been for startup (65%), and 35% are for business expansion. WWBIC will work with RACM to develop a loan program targeting the Choice Neighborhood.

The CNI budget includes \$850,000 for a loan pool that will be designated for businesses within the Choice neighborhood boundaries and will be subject to WWBIC’s proven standard operating procedures, underwriting guidelines (see appendix), and servicing procedures. The loans will range from \$1,000 to \$250,000. Interest rates for the CNI funds will be between 2% and 5% with a 6-year term.

ADMINISTRATION

The City of Milwaukee Department of City Development Commercial Corridors team will administer the facade grant program. The Milwaukee Economic Development Corporation will administer the low interest loan program and new market tax credit allocation. Wisconsin Women’s Business

Initiative Corporation will administer the loan fund for commercial and small business support.

BUDGET

The total budget for financing commercial and economic development projects with CCI funds and leveraged funds is \$5.71M.

FINANCIAL COMMITMENT

CNI Funds	\$2,620,000	
Milwaukee Department of City Development facade grant program		\$50,000
Havenwoods Economic Development Corporation		\$40,000 (over five years)
Milwaukee Economic Development Corporation		\$2,500,000 (over five years)
Wisconsin Women’s Business Initiative Corporation (WWBIC)		\$500,000 (over five years)
TOTAL	\$5,710,000	(over five years)

SCHEDULE

The financing for commercial and economic development projects will be ongoing over the five year grant period. The facade grant program, with financial support from DCD and HEDC, is underway. The Westlawn retail development is anticipated to occur between October 2018 and September 2022. The WWBIC loan program will be ongoing through the grant period.

PROGRAM INCOME

It is anticipated that the capital loaned will be returned within 8 years. Any program income will be reinvested in the Choice neighborhood and used for Choice eligible purposes.

TRANSFORMATION PLAN GOAL

Providing financing for commercial and economic development projects is important to achieving the overarching goal of creating a well-connected, vibrant, sustainable and mixed-income neighborhood where people want to live, learn, work, shop and recreate. The \$1.35 million in loan capital will provide low interest and accessible loans to meet potential financing needs of African American and other diverse and disadvantaged businesses in the area – namely women.

MEASURABLE OUTCOMES

The goal is to improve retail options in the choice neighborhood. Proposed outcomes after five years include construction of a full service grocery store, or small public market, awarding facade grants to four existing commercial buildings, and help create and retain a projected 100 jobs. The revolving loan fund will provide low interest and accessible loans to meet potential financing needs of African-American and other diverse and disadvantaged businesses in the area – namely women, racial and ethnic minorities, disabled individuals and veterans. WWBIC will also leverage funds to provide individualized, one-on-one business and technical assistance and financial capability education for each business through the life of the loan.

Outcome	Timeframe
Construct a grocery store or small public market	Over five years
Award 4 façade grants	Over five years

HEALTHY NEIGHBORHOODS INITIATIVE

DESCRIPTION

The Healthy Neighborhoods Initiative promotes positive attributes of a neighborhood and engages neighbors and homeowners to invest in their neighborhoods and position them as good places to live. Citywide, there are 11 Healthy Neighborhoods, including Havenwoods, which is within Milwaukee's Choice Neighborhood. The Healthy Neighborhoods Initiative is a public-private partnership, spearheaded by the Greater Milwaukee Foundation and the City of Milwaukee, which aims to make these characteristics ring true in city neighborhoods.

Havenwoods Healthy Neighborhood activities have included Green Tree Park Initiative, transforming over an acre of unused land by creating a 1,500-2,000 square-foot rain garden, building 20 raised garden beds and a footpath, and rain barrel installations. About 60 residents participated in the development of the park. Recent activities include expansion of the rain garden, installation of additional raised beds and cement benches, planting fruit trees and native flowers, building a relaxation area near the 60th Street bus stop, and community art.

In an effort to be fully inclusive of the senior population in the Choice Neighborhood,



Green Tree Park Initiative (HEDC)

Havenwoods EDC also built and manages the adaptable senior community garden enabling seniors to safely engage in healthy gardening activities. This garden holds 17 waist-high beds with built-in water reservoirs in each bed.

HEDC's work that has been done with Healthy Neighborhoods has resulted in over \$60,000 in home improvements throughout Havenwoods, the launch of a public art initiative, two community garden builds, and the Havenwoods Community Banquet. HEDC will firmly commit funds to stabilize the real estate values, increase resident social engagement and neighborhood promotion.

Another important anchor institute in the Choice Neighborhood is Growing Power. Growing Power is a national nonprofit organization and land trust supporting people from diverse backgrounds, and the environments in which they live. Will Allen, an urban farmer, began the non-profit in 1993 at its current location on Silver Spring Drive, on the east end of the Choice Neighborhood. Growing Power has provided urban farming education to residents at the Westlawn Gardens community garden which HACM developed at the south end of Westlawn. Growing Power has firmly committed funds for composting and education and training programs for residents of Westlawn and the Choice neighborhood. Not only does the community garden allow residents to participate in growing their own food, it serves as a catalyst to increase resident participation in community activities and develop positive community spirit.



Community Art at Green Tree Park (HEDC)

ADMINISTRATION

The Housing Authority will oversee the CNI funds for the community gardens for maintenance purposes. The Greater Milwaukee Foundation (GMF) oversees the Healthy Neighborhoods programs and HEDC administers the program. City of Milwaukee Department of City Development Neighborhood Initiative Development Corporation (NIDC) contributes small grants for the Healthy Neighborhood Minor Home Improvements Pilot Program in Havenswoods (north of Silver Spring Drive).

“Under the leadership of the Havenwoods Healthy Neighborhood Initiative, residents, community stakeholders, and partners have collaborated to make this ambitious project a reality. Drawing in efforts from several organizations makes the work easier and more rewarding.”

- Jessica Noth,
Havenwoods Neighborhood
Coordinator



FINANCIAL COMMITMENT

CNI Funds	\$25,000 (for community gardens)	
Department of City Development Healthy Neighborhoods, Minor Home Improvement Grants and Community Improvements Projects		\$380,000 (over next three years)
Growing Power		\$52,500 (\$10,500/year over the next five years)
Havenwoods Economic Development Corporation		\$20,000 (over the next five years)
TOTAL	\$450,500	



Westlawn Community Garden (HACM)

SCHEDULE

The current Havenwoods Healthy Neighborhood boundary is north of Silver Spring. That Healthy Neighborhood will expire in one year. The GMF is exploring either expanding, or creating a new Healthy Neighborhood boundary that will be more inclusive of the Choice Neighborhood boundary.

PROGRAM INCOME

Not applicable.

TRANSFORMATION PLAN GOAL

The Healthy Neighborhoods Initiative is critical in achieving the overarching goal of creating a well-connected, vibrant, sustainable and mixed-income neighborhood where people want to live, learn, work, shop and recreate.



Growing Power Youth Corps (Growing Power)

OUTCOMES

The outcomes to be achieved include increasing recreational amenities, building community spirit and community garden plots, and increasing home ownership.

Outcome	Timeframe
Complete 15 minor home improvements	December 2016

HOUSING STABILIZATION PROGRAM

DESCRIPTION

In addition to the efforts identified in the Housing component of the Choice Neighborhood, in order to help to reduce the concentration of poverty and lack of diversity, stabilize the neighborhood, increase median home sales prices, address foreclosures and vacant lots, and be a catalyst to stem disinvestment, a housing stabilization is the third key component of the Critical Community Improvements plan.

To achieve housing stabilization, the CCI plan includes \$180,000 for foreclosure and loan assistance that will be leveraged with City funds to implement foreclosure mitigation strategies and acquire and rehabilitate foreclosed properties in the Choice neighborhood. These strategies may include training and mobilization of certified housing counselors, principal reduction, and other loan workout strategies aimed at preventing foreclosure, as well as partnering with banks and loan services to acquire and rehab bank-owned foreclosed properties. The City is working with HACM and its co-partners to provide a comprehensive approach to maximize the positive effects of investment to improve the Choice neighborhood.

The Strong Neighborhoods Initiative is the City's comprehensive effort to address the impact of tax foreclosures and

stabilize the neighborhoods. The initiative includes activities around foreclosure prevention, blight removal, neighborhood revitalization and vacant lot reuse. The City assists with acquisition of city-owned tax-foreclosed properties for home ownership, transforming vacant lots into neighborhood amenities and providing low interest loans to existing property owners for essential home repairs.

In March 2016, the City of Milwaukee Neighborhood Improvement Development Corporation (NIDC) assisted Havenwoods Economic Development Corporation (HEDC) with launching the Lighthouse Targeted Investment Neighborhood (TIN). HEDC hosted two TIN launch events, the first on March 3rd for homeowners and the second on March 10th for landlords. Both events were held at a local church, with combined attendance of over 75 owners. NIDC gave presentations at both events regarding TIN qualifications and the TIN process. NIDC staff also highlighted other housing rehabilitation funds available in the Havenwoods neighborhood.

The TIN will provide loans for home improvements to homeowners and landlords in the Lighthouse neighborhood for a period of three years. Qualified owner-occupants are eligible for up to \$30,000 in rehab loans, up to half of which can be forgiven after five years.



Westlawn Neighborhood (HACM)

The balance is a zero percent interest monthly payback loan. Also, qualified landlords are eligible for up to \$14,999 per unit in matching funds.

To build excitement, a “most improved housing” contest will be one strategy for housing stabilization.

ADMINISTRATION

HACM will work with the City on acquisition of city-owned foreclosures and development and implementation of the housing stabilization program. The TIN program is administered by NIDC, who works closely with the neighborhood partners.

FINANCIAL COMMITMENT

CNI Funds	\$180,000	
NIDC - TIN		\$300,000
City of Milwaukee/DCD (Strong Neighborhoods)		\$700,000 (over five years)
TOTAL	\$1,180,000	

SCHEDULE

The housing stabilization program is ongoing for the five years of the Choice Neighborhood grant. Specifically the TIN is in operation from March 2016 through March 2019. The

NIDC housing stabilization efforts will occur between July 2016 and December of 2019.

PROGRAM INCOME

Not applicable.

TRANSFORMATION PLAN GOAL

The housing stabilization program is critical in achieving the overarching goal of creating a well-connected, vibrant, sustainable and mixed-income neighborhood where people want to live, learn, work, shop and recreate.

OUTCOMES

Outcomes to be achieved include increasing home ownership and housing rehabilitation with employment and training opportunities for neighborhood residents.

Outcome	Timeframe
Acquire 5 tax foreclosed homes	Within two years
Decrease foreclosures from 59 to 20	Within five years
Rehabilitate 50 units in the neighborhood	Within five years
Provide employment and training opportunities for neighborhood residents	Within five years
Settle 40 STRONG or TIN loans	Within five years
Hold "most improved housing" contest	Annually

PLACEMAKING PROJECTS

DESCRIPTION

Creative placemaking and outdoor amenity space is an essential component of the Critical Community Improvements plan. Specifically, a public water park will be constructed within Westlawn and will be accessible to all residents of the Choice Neighborhood. There are many benefits to water play and a splash pad will provide a high-energy activity for children and adults, and will be a gathering place for the entire Choice Neighborhood community.

ADMINISTRATION

HACM will construct the water playground. There have been initial discussions with Milwaukee County Parks for them to own and operate after the water playground is constructed, since this is a neighborhood amenity.

BUDGET

The estimated cost of constructing the water playground is \$400,000.00 Maintenance costs are to be determined. HACM will construct the water playground.

FINANCIAL COMMITMENT

CNI Funds	\$400,000
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Water Playground (HACM)

SCHEDULE

The water playground will be constructed in early 2017, with a planned opening of August 2017.

PROGRAM INCOME

Not applicable.

TRANSFORMATION PLAN GOAL

The water playground is critical in achieving the overarching goal of creating a well-connected, vibrant, sustainable and mixed income neighborhood where people want to live, learn, work, shop and recreate.

OUTCOMES

The outcome to be achieved is to build community spirit and increase recreational amenities.

Outcome	Timeframe
HACM will construct water playground with splashpad	2018



Water Playground Examples (HACM)

APPENDIX

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City Wide Façade Grant Program

Program Guidelines

Eligibility Requirements

Please check each box to indicate acceptance of the eligibility requirement. Work that does not comply with the eligibility requirements is subject to reduction or retraction of award.

- All work must be done on a street facing side of an existing building
- All work must be done on the exterior of the building and result in a publicly visible improvement. Work on the rear or roof of the building is not eligible for a façade grant.
- Façade Grant funds can not be used to correct outstanding code violations, for property damaged by collision, acts of nature or occurrences covered by insurance.**
- Only work begun *after* approval by the Façade Grant Committee will be eligible for a grant.
- All work must comply with the City-Wide Façade Grant Program’s design guidelines.
- Project cost must exceed \$2,000 to be considered for a façade grant.
- Live in work studio must be classified as a commercial or mixed use building. Staff will conduct a site visit.
- Routine Maintenance such as painting, masonry, fencing and lighting has to be part of a larger renovation project.
- New construction projects are eligible to apply for the following items: Fencing, signage, awnings and landscaping.

Properties that are not Eligible

The following types of property are not eligible for the City Wide Façade Grant Program:

Tax delinquent property

Property whose owner has any other tax delinquent property

Property in Litigation

Property in condemnation or receivership

Property owned by religious groups

Property owned by 501(c)3 nonprofit organizations on which taxes are not being paid

Properties on which taxes are being paid, but have nonprofit use, such as schools, charities, clubs, organizations etc.

Exclusively residential buildings

Properties purchased from the city are viewed on a case by case basic

Daycare Centers

National Franchises or Retail Chain Stores

Funeral Homes

Program Guidelines

Application Review

Staff will determine if the application package that is submitted is sufficiently complete to review, and will draft a recommendation to the Façade Grant Committee.

The Façade Grant Committee meets once a month. The application package is expected at least two weeks before a committee meeting.

The application package will be reviewed by the Façade Grant Committee to determine whether the project should receive a grant and determine the amount of the award. In making the determination, the committee will consider the following factors and may give priority to projects that meet the following criteria:

Is the project in a historic district or is it in an individually eligible historic building?

Will the project positively contribute to the city's assisted redevelopment effort?

Will the project ameliorate a blighting influence?

Will the project substantially leverage more investments than the required matching amount of the grant?

Will the grant result in an improvement that would not be made otherwise?

Does the project comply with the City Wide Façade Grant Program's Design Guidelines?

Required Materials for Application

Application packages must include enough documentation to illustrate the visual impact of the project and its costs. **Failure to provide required information will delay the review process.** The items submitted should include:

- A completed application form**
- Written consent from property owner giving permission to conduct façade improvements.**
- Color photographs of existing conditions**
- Samples of materials and colors to be used
- Any other documentation necessary to illustrate the visual impact of the proposed project completion schedule.
- Submit two competitive proposals from licensed and bonded contractors.** These proposals should give detailed information about the work to be done, the costs, and the project completion schedule. Any contractor that has submitted a competitive detailed estimate may be used. **Contractors cannot be changed unless new proposals have been submitted and approved by the Façade Grant Committee.**
- Owners or merchants who are in contracting business and intend to perform work on their own properties or businesses, must furnish at least one proposal other than their own to be done.
- Owners and merchants may also perform work on their own buildings; however, they will not be reimbursed for time while acting as contractor and/or installing material. **Material costs and labor of employees are reimbursable; however, documentation must be produced for the number of hours worked on the project by the employees, the rate of pay of the employees' social security numbers etc.**

Program Guidelines

Award Reimbursement

Reimbursement shall be limited to no more than 50% of the total cost of eligible improvements, **not to exceed \$5,000 per storefront**. Larger buildings with more than one storefront and/or more than one side visible (on a corner) may be considered for a larger grant on a case by case basis by the Façade Grant Committee. All necessary government approvals, building permits and taxes are not eligible items for reimbursement. Any projects totaling less than \$2,000 are not eligible.

The Façade Grant Committee reserves the right to refuse reimbursements in whole or in part for work that:

- Does not conform to the program design guidelines.
- ***Do not conform to the proposals submitted with your application and authorized by the Façade Grant Committee.***
- Are not commensurate with the workmanship and cost customary to the industry
- Are not completed within 9 months. Since the Façade Grant Committee cannot reserve funds indefinitely, your grant may be subject to cancellation if not completed or significant progress hasn't been made by the completion date. ***Request for extensions will be considered only if made in writing and progress towards completion has been demonstrated.***

Staff will inspect work to ensure that it complies with the approved plans. ***Any changes to the approved plan will require a written request from the applicant and approval by the Façade Grant Committee in order to retain the façade grant.***

Required Materials for Reimbursement

Reimbursement can be expected in approximately **three (3) to six (6) weeks** after all of the following documentation has been submitted.

- **Copies of all paid invoices, canceled checks (bank statements) and lien waiver for all of the façade work covered by grant. These must equal at least the required matching amount. All project expenditures must be paid by check, money order or credit card. The invoices must be marked paid, signed, and dated by the contractors. Cash payments are not accepted.**
- **Lien waivers can not be substituted for canceled checks or bank statements.**
- **Color photographs of completed project.**
- **Projects that have received a Façade grant prior to having secured tenants for rental space must have half occupancy before a partial reimbursement will be processed. Owner has one year to retain full occupancy in order to receive full reimbursement.**
- **Properties that receive grants in excess of \$10,000 will have a lien placed on the property. This lien will remain in effect for three years. If the property is sold or transferred within that time period a portion of the award will be deducted from the proceeds of the sale. A property sold or transferred within one year will require repayment of the full amount, within two years 66% and within three years 33%.**

Design Guidelines

The City Wide Façade Design Guidelines outline the standards, which must be followed when renovating buildings using a façade grant. These design guidelines take into consideration a building's historic significance in determining what would be an appropriate treatment. Projects that affect city-designated historic buildings also require a separate review by the City of Milwaukee Historic Preservation Commission. Buildings in Renewal Projects also require a separate approval by the staff of the Redevelopment Authority.

I. Façade

The façade is the entire exposed exterior surface of a building that fronts a public street and contains the building's principal entrance. Any elevation not containing the main entrance but fronting on a public street exposed to public view will be considered a secondary elevation. Secondary Elevations may also be eligible for façade grants.

II. Storefronts

It is the intent of these guidelines that most buildings should have storefront-type glazing facing the street. When alterations are made to the first floor levels of buildings that presently have more opaque wall treatments, the façade grant program will usually require that storefront type glazing be installed that could accommodate retail uses in the future.

If an existing storefront is to be replaced, the new storefront should be traditional in character and include an appropriately designed bulkhead panel; large, undivided areas of clear glass display windows; a glazed transom surmounted by a storefront cornice; and a traditional, fully glazed storefront floor. The new storefront should fill the full height of the original masonry opening. Display windows should be of clear glass in pieces as large as is practical. Only clear low-E glass is permitted. The display windows should not be divided into small panes of glass; unless historic documentation exists that indicates this is the original design. ***Tinted or reflective glazing is not permitted.***

For historic buildings, all structural and decorative elements should be repaired or replaced to match or be compatible with the original materials and design of the building to the greatest extent possible. Buildings, that are an integral element of a historic streetscape, should reflect and complement the character of the surrounding area to the greatest extent possible.

II. Masonry

Unpainted brick, stone or terra cotta should not be painted or covered. Previously painted masonry may be painted. If it is necessary to remove paint or clean unpainted masonry, use the gentlest methods possible. Sandblasting and other abrasive cleaning methods are prohibited. Repaint defective mortar by duplicating the original in color, style, texture and strength. Repair or replace deteriorated masonry with new masonry that duplicates the old material as closely as possible.

III. Upper Story Windows

Retain original upper story window openings that are visible from the public right-of-way. Retain the present configuration of window panes and sashes except when historic photographs indicate a more original condition. Avoid making additional openings or changes in the principal elevations by enlarging or reducing window-opening sizes. The intent is to restore the original window configuration not to create new designs. If the replacement of a window sash is necessary, the replacement should duplicate the appearance and design of the original window sash to the extent possible.

Avoid the filling-in or covering of openings with materials like glass-block. Avoid using modern style window units such as horizontal sliding sash or fix sash in place of double –hung sash. Do not replace round head windows with square top windows. Interior mounted window grids used to simulate muntins are not allowed.

Design Guidelines

IV. Trim and Ornamentation

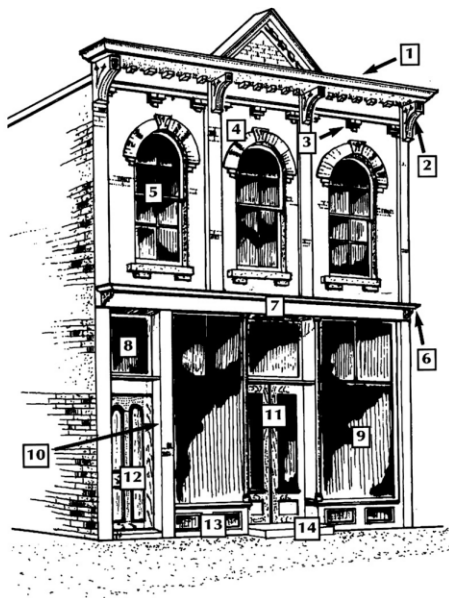
Retain and repair or replace character giving trim ornamentation including, but not limited to, window caps, carved stone work, ornamental plaques, storefront cornices and eaves cornices. Replacement should match the design, dimensions and material of the original trim and ornamentation.

Storefront Before and After



BEFORE

1. UPPER CORNICE
2. BRACKET
3. CORBELLED BRICK DECORATION
4. WINDOW HOOD MOLDING
5. DOUBLE HUNG WINDOW UNIT
6. STOREFRONT CORNICE
7. SIGN ZONE
8. TRANSOM WINDOW
9. DISPLAY WINDOW
10. MASONRY PIER
11. DOUBLE LEAF ENTRY DOOR
12. DOOR TO UPPER FLOOR
13. BULKHEAD
14. ENTRY RECESS



AFTER

Design Guidelines

Design Guidelines for Signage

New signage should be traditional in character to complement the architecture of many of the older buildings in Milwaukee's neighborhoods. There are many types of traditional signs that are appropriate for use on older storefronts.

Sign Boards

A flat signboard with hand painted raised lettering is the most appropriate type of sign for older commercial buildings. These signs should be placed in the narrow band above the storefront. Modern internally lit box signs are not permitted.

Awning Signs

Awning signs have lettering on the edge flap or skirting of the awning that remains visible when the awning is either retracted or opened. Lettering on the main part of the awning generally not permitted.

Display Window Lettering

Another common type of storefront signage is lettering that is painted on or retched into the interior side of display windows and glazed entry doorways. These signs should consist of lettering and/or a logo, should not cover more than 1/5 of the area of the glass panel, and should not obscure the display area.

Hanging Signs

Hanging signs are signs that project from a building's wall and are supported by metal brackets. These signs can come in all shapes and sizes and are sometimes made in the likeness of objects and symbols associated with an actual type of business. These signs should project no more than four feet from the face of the building and should not obscure the signage of other nearby businesses. The signs and brackets should be designed to complement the architecture of the building and mounted in the mortar joints of masonry buildings. All projecting signs should be hung within the base zone of the building or parallel to the second story window, and be externally lit. Internally lit and moving projecting signs are not permitted.

Transom Signs

A transom sign is made of leaded glass letters that are built into the transom above the storefront display window or door. This can be illuminated at night with backlighting or illuminated from the lower interior part of the store lights. These signs can be made today by leaded glass craft workers and can be made as easily to remove panels.

Neon Signs

Neon signs first became popular in the late 1920s and 30s, and are seeing a renaissance in popularity today. There are many neon sign artists who can design new signage that will compliment old storefronts. Exterior neon signs are most appropriate for post 1920s commercial buildings while neon signs that are mounted within a display window can be successfully adapted for use on all types of commercial structures.

Yard and Sidewalk Signs

When appropriate permanent yard signs as well as portable sidewalk signs displayed during business hours can be used. However sign posts in yards should not be more than 10 feet in height.

Awnings & Entrance Canopies

If storefront awnings are to be used, they should be of a traditional tent style. Internally illuminated, half round hoop, and truncated wedge shaped awning will generally not be approved. Awnings should be made of canvas or neoprene impregnated fabric instead of shiny vinyl. Awnings with soffit panels should not be used to allow the structure on the underside of the awning to be exposed. Custom awnings may be approved if sensitively designed to enhance a new storefront design.

Entrance canopies extending out to the curb may be permitted if they are traditional in design, fabric covered and sized to complement the proportions of the storefront. Fixed, metal, asphalt shingle or mansard type canopies should not be used.

Design Guidelines

Security Gates and Bars

The installation of exterior, permanent or retractable security gates or bars is prohibited. They are out of character with the architecture; create an impression that the area is unsafe, and ultimately hurt business. Less obstructive retractable interior security gates, security devices, alarm systems or unbreakable glazing material are preferred alternative security measures. ***Please note, the listed items are not considered eligible façade cost.***

Exterior Lighting

Spot or flood lighting to highlight the architectural detailing of a building should be inconspicuous and blend with the wall on which it is mounted. No lights should move, flash or make noise.

Other Exterior Elements

Existing exterior fire escapes, ladders, standpipes, vents, etc. should either be painted to blend with the wall on which it is mounted.

Landscaping & Fencing

In some projects landscaping and fencing will be considered. Simply installing fencing around a parking lot or a portion of the parking lot will generally not qualify for a façade grant. If fencing is part of a larger renovation project, it will be considered only if the fence has extraordinary architectural character such as a wrought iron fence with masonry piers. Common fences such as stockade, bound-on board, picket and chain link would not be eligible for a façade grant. Planter or retaining walls should be built of materials of the adjacent buildings. Generally, brick or other suitable masonry units would be considered while certain types of interlocking concrete block, landscaping timbers, sidewalks and curbs would not be eligible.

City Wide Signage Grant

Program Guidelines

Eligibility Requirements

Please check each box to indicate acceptance of the eligibility requirement. Work that does not comply with the eligibility requirements is subject to reduction or retraction of award.

- All work must be done on a street facing side of an existing building.
- All work must be done on the exterior of the building and result in a publicly visible improvement. Work on the rear or roof of the building is not eligible for a façade grant.
- Signage grant funds can not be used to correct outstanding code violations, for property damaged by collision, acts of nature or occurrences covered by insurance.**
- Only work begun **after** approval by the Façade Grant Committee will be eligible for a grant.
- All work must comply with the Signage Grant Program’s design guidelines.
- Project cost must exceed \$2,000 to be considered for a façade grant.
- Live in work studios must be classified as a commercial or mixed use building. Staff will conduct a site visit.
- New construction projects are eligible to apply for the following items: Signage, fencing, awnings and landscaping.

Properties that are not Eligible

The following types of property are not eligible for the Signage Grant Program:

Tax delinquent property

Property whose owner has any other tax delinquent property

Property in Litigation

Property in condemnation or receivership

Property owned by religious groups

Property owned by 501(c)3 nonprofit organizations on which taxes are not being paid

Properties, on which taxes are being paid, but have nonprofit use, such as schools, charities, clubs, organizations, etc.

Exclusively residential buildings

Daycare Centers

National Franchises or Retail Chain Stores

Funeral Homes

Program Guidelines

Application Review

Staff will determine if the application package that is submitted is sufficiently complete to review, and will draft a recommendation to the Façade Grant Committee.

The Façade Grant Committee meets once a month. The application package is expected at least two weeks before a committee meeting.

The application package will be reviewed by the Façade Grant Committee to determine whether the project should receive a grant and determine the amount of the award in making the determination the committee will consider the following factors and may give priority to projects that meet the following criteria:

Is the project in a historic district or is it in an individually eligible historic building?

Will the project positively contribute to the city's assisted redevelopment effort?

Will the project ameliorate a blighting influence?

Will the project substantially leverage more investments than the required matching amount of the grant?

Will the grant result in an improvement that would not be made otherwise?

Does the project comply with the Signage Grant Program's Design Guidelines?

Required Materials for Application

*Application packages must include enough documentation to illustrate the visual impact of the project and its costs. **Failure to provide required information will delay the review process.** The items submitted should include:*

- A completed application form**
- Written consent from property owner giving permission to conduct façade improvements.**
- Color photographs of existing conditions**
- Samples of materials and colors to be used
- Any other documentation necessary to illustrate the visual impact of the proposed project completion schedule.
- Submit two competitive proposals from licensed and bonded contractors.** These proposals should give detailed information about the work to be done, the costs, and the project completion schedule. Any contractor that has submitted a competitive detailed estimate may be used. **Contractors cannot be changed unless new proposals have been submitted to the Façade Grant Committee.**
- Owners or merchants who are in contracting business and intend to perform work on their own properties or businesses, must furnish at least one proposal other than their own to be done.
- Owners and merchants may also perform work on their own buildings; however they will not be reimbursed for their time while acting as contractor and/or installing material. **Material costs and labor of employees are reimbursable; however, documentation must be produced for the number of hours worked on the project by the employees, the rate of pay of the employees' social security numbers etc.**

Program Guidelines

Award Reimbursement

Reimbursement shall be limited to no more than 50% of the total cost of eligible improvements, not to exceed \$2,500. All necessary government approvals, building permits and taxes are not eligible items for reimbursement. Any projects totaling less than \$2,000 are not eligible.

The Façade Grant Committee reserves the right to refuse reimbursements in whole or in part for work that:

- Does not conform to the program design guidelines.
- ***Do not conform to the proposals submitted with your application and authorized by the Façade Grant Committee.***
- Are not commensurate with the workmanship and cost customary to the industry
- Are not completed within 9 months. Since the Façade Grant Committee cannot reserve funds indefinitely, your grant may be subject to cancellation if not completed or significant progress hasn't been made by the completion date. ***Request for extensions will be considered only if made in writing and progress towards completion has been demonstrated.***

Staff will inspect work to ensure that it complies with the approved plans. Any changes to the approved plan will require a written request from the applicant and approval by the Façade Grant Committee in order to retain the façade grant.

Required Materials for Reimbursement

Reimbursement can be expected in approximately **three (3) to six (6) weeks** after all of the following documentation has been submitted:

- ***Copies of all paid invoices, canceled checks, and or bank statements for all of the façade work covered by grant. These must equal at least the required matching amount plus the amount of the signage grant. All project expenditures must be paid by check. The invoices must be marked paid, signed, and dated by the contractors. Cash payments are not accepted.***
- ***Lien waivers can not be substituted for canceled checks or bank statements.***
- ***Color photographs of completed project.***
- ***Projects that have received a signage grant prior to having secured tenants for rental space must have half occupancy before a partial reimbursement will be processed. Owner has one year to retain full occupancy in order to receive full reimbursement***

Design Guidelines

Design Guidelines for Signage

New signage should be traditional in character to complement the architecture of many of the older buildings in Milwaukee's neighborhoods. There are many types of traditional signs that are appropriate for use on older storefronts.

Sign Boards

A flat signboard with hand painted raised lettering is the most appropriate type of sign for older commercial buildings. These signs should be placed in the narrow band above the storefront. Modern internally lit box signs are not permitted.

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Hanging signs are signs that project from a building's wall and are supported by metal brackets. These signs can come in all shapes and sizes and are sometimes made in the likeness of objects and symbols associated with an actual type of business. These signs should project no more than four feet from the face of the building and should not obscure the signage of other nearby businesses. The signs and brackets should be designed to complement the architecture of the building and mounted in the mortar joints of masonry buildings. All projecting signs should be hung within the base zone of the building or parallel to the second story window, and be externally lit. Internally lit and moving projecting signs are not permitted.

Transom Signs

A transom sign is made of leaded glass letters that are built into the transom above the storefront display window or door. This can be illuminated at night with backlighting or illuminated from the lower interior part of the store lights. These signs can be made today by leaded glass craft workers and can be made as easily to remove panels.

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Neon signs first became popular in the late 1920s and 30s, and are seeing a renaissance in popularity today. There are many neon sign artists who can design new signage that will compliment old storefronts. Exterior neon signs are most appropriate for post 1920s commercial buildings while neon signs that are mounted within a display window can be successfully adapted for use on all types of commercial structures.

Yard and Sidewalk Signs

When appropriate permanent yard signs as well as portable sidewalk signs displayed during business hours can be used. However sign posts in yards should not be more than 10 feet in height.

Awnings & Entrance Canopies

If storefront awnings are to be used, they should be of a traditional tent style. Internally illuminated, half round hoop, and truncated wedge shaped awning will generally not be approved. Awnings should be made of canvas or neoprene impregnated fabric instead of shiny vinyl. Awnings with soffit panels should not be used to allow the structure on the underside of the awning to be exposed. Custom awnings may be approved if sensitively designed to enhance a new storefront design.

Entrance canopies extending out to the curb may be permitted if they are traditional in design, fabric covered and sized to complement the proportions of the storefront. Fixed, metal, asphalt shingle or mansard type canopies should not be used.

PROGRAM GUIDELINES – WHITE-BOX GRANT

Eligibility Requirements

Please check each box to indicate acceptance of the eligibility requirement. Work that does not comply with the eligibility requirements is subject to reduction or retraction of award.

- All work being done must be for a commercial building located in a commercial corridor or business district in the City of Milwaukee.
- The program is available to businesses and property owners for work to be performed on first and second floor space with an active street presence
- Grant funds cannot be used to correct outstanding code violations, for property damage by collision, acts of nature or occurrences covered by insurance
- Only work begun *after* approval by the Business Resource Committee will be eligible for grant funds
- All work must comply with the City of Milwaukee Development Center building code requirements.
- If retail business is applying for the grant, only one white-box grant may be awarded per retailer. If property owner is applying for grant, only one white-box grant may be awarded within a calendar year.

Properties that are not Eligible

The following types of properties are not eligible for the Business Resource Committee Program:

Tax delinquent property

Property whose owner has any other tax delinquent property

Property in litigation

Property in condemnation or receivership

Property owned by religious groups

Spaces that are not deemed as proper retail or commercial space

PROGRAM GUIDELINES – WHITE-BOX GRANT

Application Review & Process

It is recommended that potential applicants contact the DCD-Neighborhood and Business Development Staff to evaluate their eligibility for the program. Please note that applications must be received and reviewed by the Business Resource Committee before any work begins or a lease is signed. Grants will not be awarded to projects that are under construction or completed.

The Neighborhood and Business Development staff will determine if the application package that is submitted is sufficiently complete to review, and will submit to Business Resource Committee.

The Business Resource Committee meets once a month. The application package is expected at least two weeks before a committee meeting.

The application package will be reviewed by the Business Resource Committee to determine whether the project should receive and award and determine the amount of the award. In making the determination, the committee will consider the following factors and may give priority to projects that meet the following criteria:

Is the project in a historic district or is it in an individually eligible historic building?

Will the project positively contribute to the city's assisted redevelopment effort?

Will the project ameliorate a blighting influence?

Will the project substantially leverage more investments than the required matching amount of the grant?

Will the grant result in an improvement that would not be made otherwise?

Does the project comply with the City of Milwaukee Development Center building code requirements.

Required Materials for Application

*Application packages must include enough documentation to illustrate the visual impact of the project and its costs. **Failure to provide required information will delay the review process.** The items submitted should include:*

A completed, signed, and dated application form

Give specific details of the intended use of the funds

Applicants must include the following materials, if applicable, for consideration. Please provide materials that can be reproduced for distribution to the Business Resource Committee.

- a. current photos of existing conditions of property
- b. rendering or sketch of proposed project
- c. architectural plans, including square footage, dimensions/measurements
- d. color and materials samples for paint, awning, signs, etc.
- e. sign plans
- f. awning design
- g. historical significance designation
- h. Written consent from property owner giving permission to conduct building improvements (if applicant is not property owner)

Estimated days/months for completion of project

State proposed time schedule for the project including the dates anticipated for lease execution and anticipated opening date (if applicable).

Submit two competitive proposals from licensed and bonded contractors. These proposals should give detailed information about the work to be done, the costs, and the project completion schedule. Any contractor that has submitted a competitive detailed estimate may be used. ***Contractors cannot be changed unless new proposals have been submitted to the Business Resource Committee.***

Owners or merchants, who are in contracting business and intend to perform work on their own properties or businesses, must furnish at least one proposal other than their own to be done.

Owners and merchants may also perform work on their own buildings; however, they will not be reimbursed for their time while acting as contractor and/or installing material. **Material costs and labor of employees are reimbursable; however, documentation must be produced for the number of hours worked on the project by the employees, the rate of pay of the employees' social security numbers etc.**

PROGRAM GUIDELINES – CITY-WIDE WHITE-BOX GRANT

Award Reimbursement

Reimbursement is up to \$10 per sq/ft of space. The total shall be limited to no more than 75% of the total cost of eligible improvements, not to exceed \$25,000 per project. All necessary government approvals, building permits, and taxes **are not eligible items for reimbursement.**

Project documentation must include the tenant/business name and estimated job impact.

The Business Resource Committee reserves the right to refuse reimbursements in whole or in part for work that:

- Does not conform to the program design guidelines.
- ***Do not conform to the proposals submitted with your application and authorized by the Committee.***
- Are not commensurate with the workmanship and cost customary to the industry
- Are not completed within 1 year. Since the Committee cannot reserve funds indefinitely, your grant may be subject to cancellation if not completed or significant progress hasn't been made by the completion date. ***Request for extensions will be considered only if made in writing and progress towards completion has been demonstrated.***

Staff will inspect work to ensure that it complies with the approved plans. ***Any changes to the approved plan will require a written request from the applicant and approval by the Committee in order to retain the award.***

Required Materials for Reimbursement

Reimbursement can be expected in approximately **three (3) to six (6) weeks** after all of the following documentation has been submitted

- Copies of all paid invoices, canceled checks, and or bank statements for all of the work covered by grant. These must equal at least the required matching amount. All project expenditures must be paid by check. The invoices must be marked paid, signed, and dated by the contractors. ***Cash payments are not accepted.***
 - Lien waivers cannot be substituted for canceled checks or bank statements.
 - **Color photographs of completed project.**
 - **Properties that receive grants in excess of \$10,000 will have a lien placed on the property. This lien will remain in effect for three years. If the property is sold or transferred within that time period a portion of the award will be deducted from the proceeds of the sale. A property sold or transferred within one year will require repayment of the full amount, within two years 66% and within three years 33%.**
-

Retail Investment Fund

Commercial Development

Program Guidelines and Application Procedures

The Retail Investment Fund (RIF) is limited to funding RETAIL development projects,¹ in an existing retail district. These businesses cannot be home based. They must be located on or near a commercial street. The size of a RIF grant is determined by the size of the project, private investment, and job creation. There is a \$5,000 per FTE job grant limit. A start-up business will be considered to create at least one full-time equivalent or FTE job (the entrepreneur) as well as any additional jobs. The expansion of an existing business shall be fundable only if additional jobs, beyond those in existence at the time of application, are created by the grantee.

The RIF program is a reimbursement program. The grantee will only be reimbursed for eligible PRE-APPROVED grant related expenses. Grant funds cannot be disbursed until all conditions of the grant contract have been fulfilled, including job creation.

- A. **Eligible types of businesses:** Retail, (commercial) service or professional office type neighborhood serving businesses (Please refer to footnote #1). There must be a public benefit to the neighborhood such as the provision of goods and services currently not available, new jobs, blight elimination, etc.
- For profit, property tax paying businesses
 - Preferably, the applicant should own the real estate, in which the business is located. Alternatively, the applicant must have a fully executed lease, the landlord must demonstrate a familiarity with and support for the project and endorse the applicant.
- B. **Base # of jobs:** The number of FTE jobs at the time of application.²
- C. **Job creation:** The new jobs must be created after approval. A job qualifies as being established if it is in existence for at least 45 working days. Up to three part-time employees can count toward the requirement of one FTE if the hours worked add up to at least 2080 per year. In such a case, they would be converted to one full-time equivalent. To meet the terms of this grant all new FTE's, which fulfill the requirements of the grant, **must be City of Milwaukee residents.**

¹ Neighborhood serving service businesses such as, but not limited to, insurance agencies, travel agencies, lodging on a commercial street and must have a retail component tied to it and similar professional service companies will be evaluated on a case-by-case basis. The principal criteria being applied are whether or not the proposed business is pedestrian and street orientated. Does it attract customers and clients to the place of business as opposed to a business, which, like wholesale, brings its goods, and services to the customer or client?

² One FTE is the equivalent of 2080 hours of paid work distributed among up to three individual workers.

D. **Use of Funds:** Funds can be used for the following types of activities as long as the activities themselves are directly related to and necessary for the improvement or acquisition of tangible assets. Grant disbursement will not occur until and unless the appropriate job creation levels are achieved.

- Architecture and Engineering (A&E) costs
- Purchase of Furniture, Fixture and Equipment (FF&E), start-up inventory
(working capital or payroll is not a reimbursable expense)
- A detailed listing of each item purchased (reimbursed) with RIF funds must be provided to the Department before disbursement of grant funds can occur.
- Evidence of a UCC Filing with the Wisconsin Department of Financial Institutions for those items valued in excess of \$300.00 purchased (reimbursed) with RIF funds must be provided to the Department before disbursement of grant funds can occur.
- Environmental testing and clean-up costs are eligible expenses although these costs are incurred very early in a project and grant disbursement is not possible until the required number of FTE's have been created and have been on the job for at least 45 working days.
- Whenever possible, RIF dollars, and the required equal match, will be applied to those elements of the defined project that are **not** directly associated with construction or equipment installation activities (In some instances this restriction can be waived). Those projects which use RIF dollars for construction related activities may be subject to the rules and regulations of the Davis-Bacon Act which stipulates various monitoring and wage rate requirements;

E. **Match:** The applicant must provide detailed and hard evidence of a 100% match.

- The “match” must be greater than the amount of the RIF grant. The match must be in the form of equity. The project development budget can contain debt. However, the match for the RIF Grant must be in the form of owner (grantee) equity. **The RIF program will not invest more in a project than the owner/applicant and the award is generally not more than 20% of project budget. (i.e. \$125,000.00 budget, grant \$25,000.00)**
- The intent of the program from the outset has been to provide incentives for retail oriented projects that fill vacant space.

- If the project is receiving a non-RIF grant from the City (e.g. a façade grant), the County, or the State, a corporate partner, a foundation, or a similar, non- public sector source, ***those funds cannot be used for the match***, although their inclusion in the project budget is acceptable and does not disqualify a project.

F. **Specific ineligible business activities** include, but are not necessarily limited to all non-profit agencies and **entities, schools, day care centers, currency exchanges including check cashing agencies and some non-bank financial retail outlets, taverns, liquor stores, gun shops, pawnshops, franchises or retail chain stores, stand-alone lodging, and real estate ownership and management.** The committee may decide on a case-by-case basis to exclude other business activities, which they believe, do not benefit the health, safety, and welfare of the community and/or do not meet the objectives of this fund.

G. **Other Considerations:**

- The intent of this grant program is to assist with the establishment or expansion of business activity in **commercial districts**. To be eligible to receive grant funds the grantee can be either a start-up or an expanding operating business, selling goods and services from the address described in the grant application and contract documents.
- No application will be reviewed or presented to the committee for their consideration on behalf of an individual or entity that is delinquent in their City of Milwaukee Property Taxes. **Proof that all appropriate local property taxes are current must be submitted with the application.**
- No application will be reviewed or presented to the committee for their consideration on behalf of a project situated in a building with unabated Building Inspection Orders. Neither the grant recipient nor the landlord (if not the same entity) can have outstanding unabated Building Inspection orders on any property they own in the City of Milwaukee. **Proof that all affected properties do not have any outstanding building code violations must be submitted with the application.**
- Grantees must file a list of equipment purchased with RIF support with the Department of City Development. All purchases in excess of \$300 must be registered with the City. All purchases in excess of \$300 must also be registered with the Wisconsin Department of Financial Institutions on a UCC form. ***This will put a lien on the equipment funded by the City grant for 3 years. In the event the business is sold or closes before the 3-year hold, the grant must be repaid to the City.***

- H. **Project start-up and cost eligibility:** Costs that are eligible for reimbursement or costs that are eligible for consideration, as part of the match **cannot be incurred prior to the date established by the RIF Committee as the project start date.** Typically, that date is the date of grant award. All costs incurred by the applicant prior to the receipt of a fully executed grant contract are incurred at the risk of the applicant.
- I. **Grantee start-up window:** eight months; 16 months (with a written request for extension); 24 months for new construction.
- All financing commitments, lease or other commitments as well as all necessary binding obligations must be in place and evidenced to the grantor within the eight-month period starting upon the date of the Grantee/grantor award meeting. Such a meeting shall be scheduled by DCD as quickly after Committee action as possible. Extensions can be requested in writing by the grantee prior to the end of the eight-month period. Applicants whose grant has been terminated can reapply to the fund after the eight-month period. Applicant will be expected to resubmit new application material for consideration.
 - Projects that have not successfully completed the above stated requirements (including the job creation obligations presented in paragraph C. above) by the end of the calendar year will be considered for termination of contract and rescission of the grant. A waiver of this provision may be requested by the grantee and will be considered by the grantor.

For additional information call

Ken Little at (414) 286-5617

Email at Kenneth.Little@milwaukee.gov

Please submit application materials to:

Ken Little
Department of City Development
Neighborhood and Business
Development
809 N. Broadway
Milwaukee, WI 53202

Neighborhood Improvement Development Corporation
Cooperation Agreement
HEALTHY NEIGHBORHOODS MINOR HOME IMPROVEMENT PILOT PROGRAM
SPECIAL PROJECT

Grantor	<u>Greater Milwaukee Foundation ("GMF")</u>
Grantee	<u>Neighborhood Improvement Development Corporation ("NIDC")</u>
Project Partners (Funding)	<u>GMF, NIDC</u>
Neighborhood Partners	<u>Albright United Methodist Church, Havenwoods Economic Development Corporation, Southside Organizing Committee</u>
NIDC Grant Amount Available:	<u>\$75,000</u>
Approved by NIDC:	<u>December 22, 2015</u>
Project Start Date:	<u>December 28, 2015</u>
Project Completion Date:	<u>December 31, 2016</u>

The Healthy Neighborhoods Minor Home Improvement Pilot Program is focused on encouraging the stabilization of three healthy neighborhoods in Milwaukee by supporting responsible homeowners so that they can continue to remain in their homes and participate actively in their neighborhoods. The Healthy Neighborhoods Minor Home Improvement Pilot Program will provide matching grants for minor improvement projects on the exterior of homes.

I. PROGRAM DETAILS

Targeted Neighborhoods:

- Capitol Heights: North: Congress Street, South: Capitol Drive, East: 61st Street, West: 68th Street
- Havenwoods: North: Good Hope Road, South: Silver Spring Drive, East: 43rd Street, West: 76th Street
- Lincoln Village: North: Maple Street, South: Becher Street (5th Street to 6th Street) and North: Maple Street, South: Lincoln Avenue (6th Street to 11th Street)

Project Description:

- Goal of 25 minor home improvement projects per targeted neighborhood, contributing to an overall total of at least 75 minor home improvement projects during pilot program.
 - Funding will be held for 25 projects per neighborhood through July 31, 2016
 - If goal of 25 minor home improvement projects is not achieved in a program neighborhood by July 31, 2016, unused funds designated for that neighborhood will be made available to fund minor home improvement projects in any of the three program neighborhoods.
- Funds available on first come, first eligible basis per neighborhood through July 31, 2016 and first come, first eligible in any of the three program neighborhoods after that date.
- Maximum grant funds per home are \$3,000, comprised of a maximum of \$2,000 in GMF grant funds and a maximum of \$1,000 from NIDC Healthy Neighborhoods Initiative funding. NIDC Healthy Neighborhoods Initiative funding must be matched on a dollar for dollar basis by the homeowner. Homeowner must provide a minimum cash contribution of 25% of overall project costs (ie. at least \$1,000 to receive the entire \$3,000 grant).
- Minimum allowable minor home improvement grant amount is \$600.00.

Eligibility:

- Homeowners living in one of the three pilot program targeted area neighborhoods
- Homeowner must be current on property taxes

TIN HOME REHABILITATION PROGRAM

For properties owned by residents of City of Milwaukee Target Investment Neighborhoods (TINs)

Department of City Development (DCD)
 Neighborhood Improvement Development Corporation (NIDC)

809 North Broadway, 3rd Floor
 Milwaukee, WI 53202-3617
 (414) 286-5608

This program provides partially forgivable loans and technical assistance to owner-occupants of one to four unit residential properties in need of repair within City of Milwaukee Target Investment Neighborhoods (TINs). Priorities of the program are exterior improvements. Building must be code compliant upon completion of project.

Program Type: Partially forgivable, no-interest home rehabilitation loans.
Project Maximum: \$30,000 per property.
Forgiveness of Loan: Up to \$15,000 of the loan may be forgivable over a five year period. The forgivable portion of the loan must be matched by an equal amount through a payback loan provided through the program (0% interest rate).
Maximum Term: Up to 15 years for payback loans. Deferred payment loans may be available for low income residents who are 62 years or older or permanently disabled.
Eligible Structures: Owner-occupied, one to four family residential properties within TIN Neighborhoods (see www.city.milwaukee.gov/NIDC for a list of TIN neighborhoods). New garages and fences are not eligible.
Income Limits (effective 06/06/2016): This program is subject to household income guidelines, established by the federal government. The following is the maximum allowable annual income under this program, based on household size:

Number in Household	Maximum Income Limit		Number in Household	Maximum Income Limit
1	\$39,350		4	\$56,150
2	\$44,950		5	\$60,650
3	\$50,550		6	\$65,150

- Terms & Conditions:** If applicant receives a loan:
- ▶ A mortgage lien is placed on the house as security for the loan.
 - ▶ Borrowers are required to keep property taxes current and adequate homeowner's insurance for term of the loan.
 - ▶ Loan becomes due in full upon transfer of ownership of home or when borrower no longer occupies the home as their principal residence. Payback loans must be paid upon refinance to consolidate debt or cash out.
 - ▶ If the property contains a rental unit, tenant rent, income verifications, and a copy of lease are required.

Eligible Repairs: Basic repairs are eligible. Building code compliance, energy conservation, furnaces, porches, electrical and lead hazard reduction are eligible
Right to Privacy: The request(s) for access to financial records is in compliance with the applicable provision of the right to Financial Privacy Act

**CITY OF MILWAUKEE
TARGET INVESTMENT NEIGHBORHOOD (TIN)
OWNER OCCUPIED HOME REHABILITATION LOAN PROGRAM**

Helpful hints for a complete application and a quicker processing time:

Please submit the following items that apply to your household:

- ✓ **Copy of last year's Federal and State Income Tax Returns with W-2's attached:**
If you do not file a tax return, submit a letter explaining why you do not file.
- ✓ **If you are self employed:**
Submit your last two years of Federal and State Income Tax Returns.
- ✓ **Current employment verification:**
Submit your two most recent check stubs.
- ✓ **Current Wisconsin Energy bill.**
- ✓ **Evidence that you have homeowner's property insurance coverage.**
- ✓ **Mortgage statement from your lender.**
Example: Current coupon or statement showing your monthly payment and loan balance.
- ✓ **If applicable, submit documentation showing income from:**
Pension, SSI, Foster Care, Kinship Care, W-2 Program, and/or verification of child support.

Be sure to sign the application!

All owners of the property must complete and sign the Home Rehabilitation application or it will be returned to you.

THINGS YOU SHOULD KNOW

- 1) Your real estate taxes must be current or paid in full. If you are on the installment plan, you can't be delinquent.
- 3) We will order a credit report and will review your credit history and current income and debt to determine your ability to repay a loan.
- 2) We will review the amount of mortgage debt you have against your property as part of the loan review process.
- 4) If you have declared bankruptcy, your bankruptcy must be discharged *at least* 6 months prior to your application. You should have a satisfactory credit history since the discharge.
- 5) If you have received previous loans from NIDC or the City of Milwaukee, your application will be reviewed on a case by case basis.

For more information regarding the TIN HOME Rehabilitation Loan Program, please call 286-5608.

Mail your completed application and supporting documents to:

**NIDC
P. O. Box 511730
Milwaukee, WI 53203-0291**

△An equal housing lender

2015 WWBIC FACT SHEET



Education • Lending • Coaching
Entrepreneurship
Financial Impact

2015 OUTCOMES

214 New Businesses Started
2,940 Jobs Created & Retained



2015 PROGRAMS & SERVICES

EDUCATION & COUNSELING

3,684 Clients Assisted

- 1,727 Clients Trained
- 1,457 Clients Counseled
- 500 Clients Trained & Counseled

19,690 Counseling Hours

LENDING

322 Loan Applications Received
200 Loans Approved - Number
\$7.8M Loans Approved - Dollars
133 Loans Closed - Number
\$6.8M Loans Closed - Dollars
467 Active Borrowers

LOAN PORTFOLIO INDUSTRIES

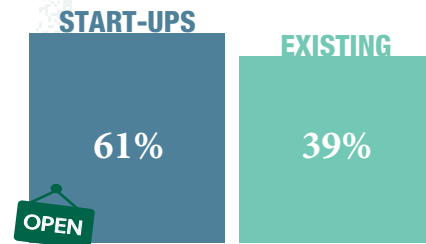
As of 12/31/15



18% Manufacturing
16% Retail & Wholesale Trade
15% Food Services
15% Other Services
14% Healthcare Services
11% Construction & Waste Management
6% Transportation & Warehousing
3% Professional Services
2% Arts, Entertainment & Recreation

FINANCIAL CAPABILITY

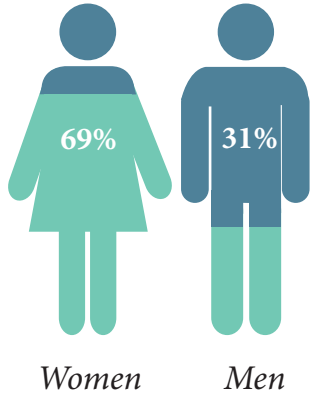
178 Active IDA Holders
\$89,030 Saver Deposits - In 2015
\$474,927 Saver Deposits - Since 2012
1,077 Wisconsin Savers - In 2015
12,931 Wisconsin Savers - Total
20 Assets Purchased - In 2015
335 Assets Purchased - Total



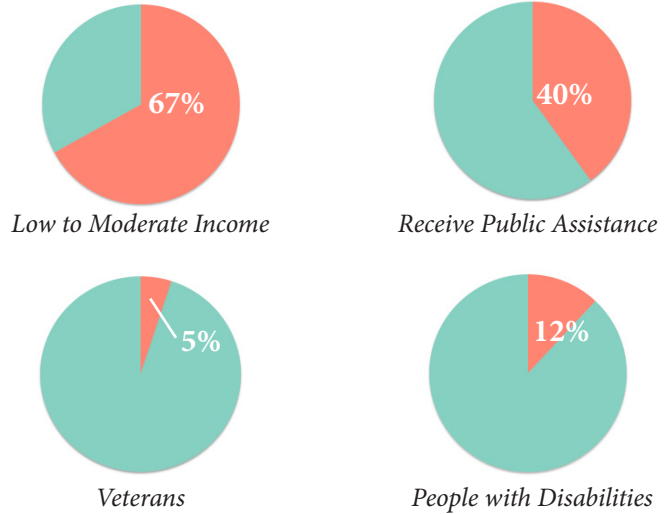
Business Status of Loans Closed

2015 CLIENT DEMOGRAPHIC SNAPSHOT

GENDER BREAKDOWN



CLIENT PROFILE



RACIAL & ETHNIC MINORITIES

84% Milwaukee Area



54% Statewide



AVERAGE AGE

42 Years

2015 WWBIC REFERRAL SOURCES



- 24% Word of Mouth
- 17% Existing WWBIC Clients
- 16% Other: *SBA Partners, Local Economic Development Orgs., etc.*
- 9% WWBIC Website
- 7% Financial Institutions
- 6% Internet
- 5% Government Offices
- 5% Newspapers, Magazines, TV/Radio
- 4% SBA
- 3% Educational Institutions
- 3% WWBIC Direct Mail

2015 CLIENT SATISFACTION

90% of respondents said they would recommend WWBIC to others*

89% of respondents said WWBIC's services met or exceeded their expectations*

*Based on responses to the 2015 Annual Client Survey



*Education • Lending • Coaching
Entrepreneurship
Financial Impact*

Greater Milwaukee
1533 N. RiverCenter Drive
Milwaukee, WI 53212
Phone: 414.263.5450

South Central
2300 S. Park Street, Suite 103
Madison, WI 53713
Phone: 608.257.5450

Southeast
600 52nd Street, Suite 130
Kenosha, WI 53140
Phone: 262.925.2850

245 Main Street, Suite 102
Racine, WI 53403
Phone 262.898.5000

info@wwbic.com
wwbic.com

WWBIC Business Loan Fund Fact Sheet 2016

At a Glance:

- Micro and small business loans available up to \$100,000; up to 250,000 with SBA Community Advantage guarantee
- We work with women and men and their start-up, growing, and existing small businesses
- Businesses must be viable, for-profit ventures located in Wisconsin
- Application can be completed online 24 hours a day (paper application available)

Eligibility:

- Applicants will be evaluated on business and industry experience as well as credit history and capacity to repay the loan
- Completed Business Plan is required including a 12 month cash flow and three year projections
- Applicants cannot have child support payments in arrears, outstanding tax liability issues or a bankruptcy in the last 18 months

Loan Facts:

- Loans range in size from \$1,000 to \$250,000
- WWBIC can work with other resources if financing needs are higher
- Use of loan funds includes: Machinery and Equipment; Furniture and Fixtures; Supplies; Inventory; Working Capital
- Loan terms range up to 10 years (average is four to six years)
- Interest is a fixed or variable rate determined at time of loan approval (generally prime + 5%)
- Closing and other applicable fees are charged
- Personal guarantees (including spouse) required
- Your business assets, home and other personal assets may be considered as collateral
- Online loan application and requirements are at: **www.wwbic.com**

Special Programs in 2016:

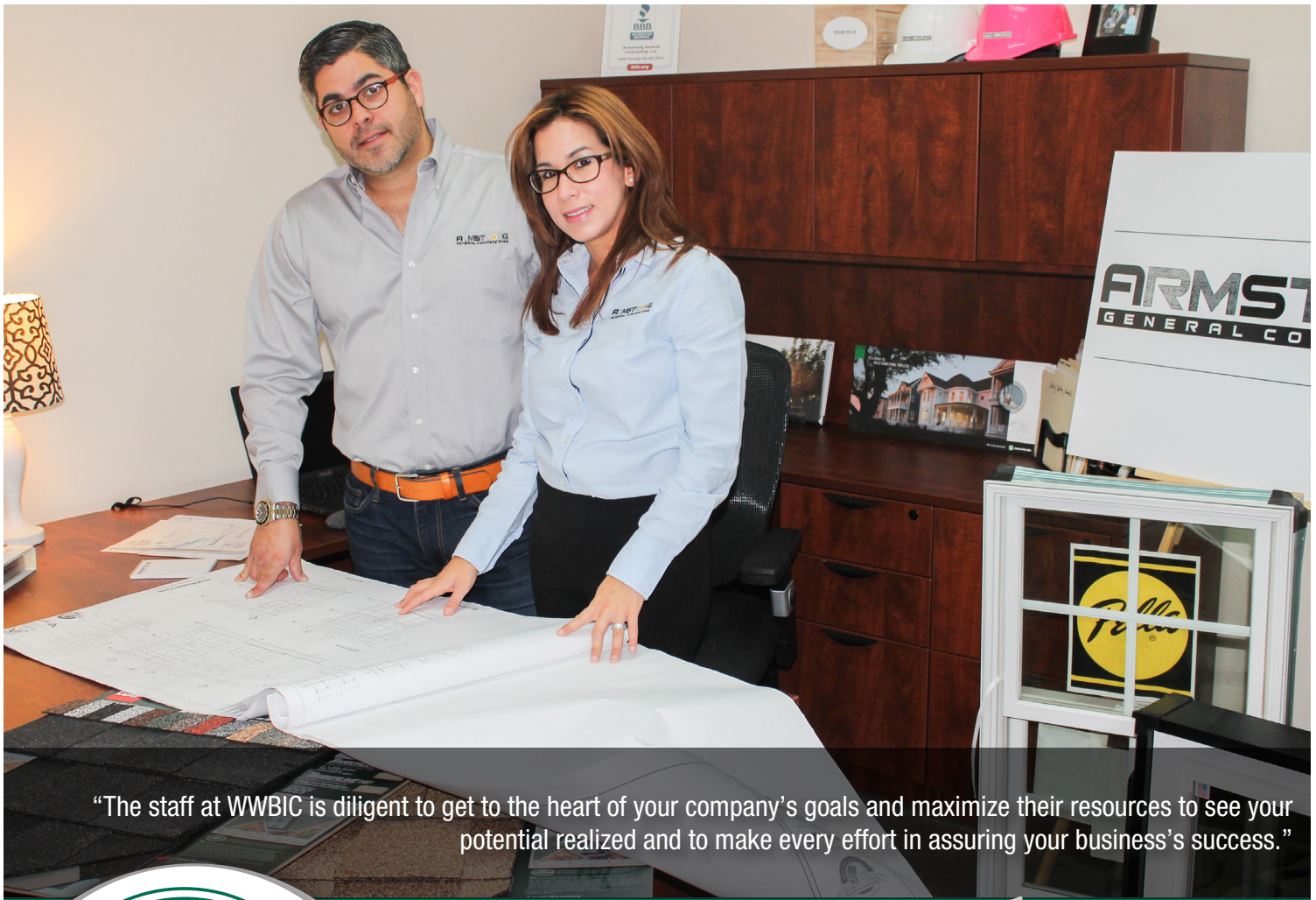
In addition to our statewide business loan fund, we have several unique loan products available for qualified borrowers, including:

- Geographic
 - Urban
 - Suburban
 - Rural communities
- Demographic
 - Low-income
 - Bilingual
- SBA Community Advantage Lender
 - 85% Federal SBA guarantee for Community Advantage loans

Contact Information:

Wisconsin Women's Business Initiative Corporation
Milwaukee/West Allis | Madison | Racine | Kenosha | Statewide/Rural
www.wwbic.com; 414-263-5450
Mike Hetzel, Director of Lending, Michael.Hetzel@wwbic.com

1/2016



“The staff at WWBIC is diligent to get to the heart of your company’s goals and maximize their resources to see your potential realized and to make every effort in assuring your business’s success.”

SMALL BUSINESS SUCCESS:

ARMSTRONG GENERAL CONTRACTING

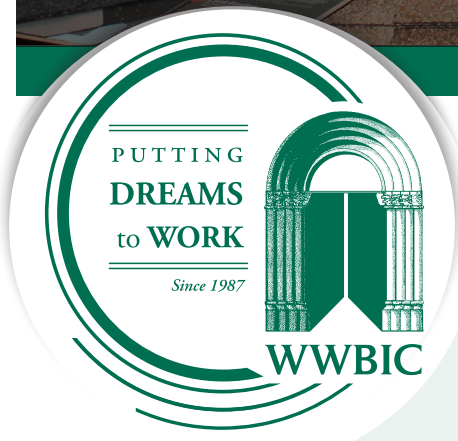
Milwaukee, Wisconsin

OWNERS: Loriana & Nicholas Armstrong

WWBIC CONNECTION: Education, Coaching, Lending **WEB:** armstronggc.com

WWBIC INVESTMENT: \$100,000 **EMPLOYEES:** 15 **PHONE:** 414.831.5825

QUICK FACTS: Woman & Minority owned business



Loriana and Nicholas Armstrong spent many years as a team in the construction industry gaining resources and connections while sharing unique experiences that warranted opening their own business. Their expertise, passion, and experience led to a strong start as they decided to make their dream of owning a business while building a community within their city into a reality.

WWBIC assisted the Armstrongs with the first steps of starting a business by guiding their decision making and contributing to their strategic operations planning. They also secured a WWBIC loan, which allowed them to purchase equipment and materials and hire personnel. With WWBIC’s guidance, the Armstrongs are providing their clients with quality products and excellent service. They continue to deeply value their employees, making their careers and family lives a priority.

WWBIC SOCIAL PERFORMANCE IMPACT AND 2015 HIGHLIGHTS

WWBIC is a leading innovative statewide economic development corporation that has been “Putting Dreams to Work” since 1987. WWBIC focuses on individuals who face barriers in accessing traditional financing or resources. We open the doors of opportunity by providing these access to necessary resources and tools such as quality financial and business education, and responsible financial products.

In 2015 alone, WWBIC provided **20,000** counseling hours and **2,000** training hours to more than **3,684** clients, and closed nearly **\$7,000,000** in small business loans. These WWBIC clients started, strengthened, or expanded **1,041** businesses creating and retaining **2,940** Wisconsin jobs!

SOCIAL PERFORMANCE SINCE 1987

Unduplicated Clients

55,317

INDIVIDUALS SERVED



3,947

BUSINESSES STARTED, STRENGTHENED OR EXPANDED



8,939

JOBBS CREATED & RETAINED



\$46,100,000

LOANED TO SMALL BUSINESS OWNERS



FINANCIAL COACHING AND INDIVIDUAL DEVELOPMENT ACCOUNTS (IDA) ASSIST LOW-WEALTH INDIVIDUALS TO SAVE AND BUILD A BETTER FUTURE.

Impact Since 1999

152

FIRST-TIME HOME OWNERS

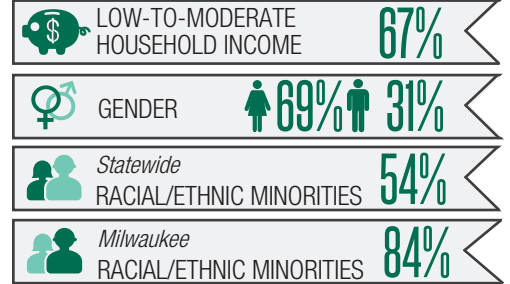
89

BUSINESSES STARTED OR EXPANDED

94

INDIVIDUALS ATTENDED COLLEGE

WHO WE SERVE



PORTFOLIO GROWTH



SOCIAL ENTERPRISE

20 YEARS



WWBIC'S SOCIAL ENTERPRISE: **COFFEE WITH A CONSCIENCE**® HAS SUPPORTED SMALL BUSINESSES FOR 20 YEARS
www.coffeewithaconscience.net

STATEWIDE IMPACT GOAL

72 COUNTIES

OUR GOAL IS TO EXTEND WWBIC'S REACH TO ALL 72 WISCONSIN COUNTIES BY 2017

FUNDING SOURCES



GREATER MILWAUKEE | MADISON | KENOSHA | RACINE | STATEWIDE
info@wwbic.com | wwbic.com | 414.263.5450





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Entrepreneurship
Financial Impact

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245 Main Street, Suite 102
Racine, WI 53403
Phone 262.898.5000

info@wwbic.com
wwbic.com

General WWBIC Loan Process

Applying for a WWBIC Loan

1. Access the WWBIC website at www.wwbic.com
2. Click on the “**Finance Your Dream**” tab and select “**Apply Now**”
3. Follow the step by step instructions
4. Application includes completion of a **Client Information Form** (“CIF”), **Business Information Form** (“BIF”), and **Personal Financial Statement** (“PFS”)
5. Complete the **loan pre-qualification forms** and the **online application**.
6. Pay the **\$75 application fee** with a credit card

In order to process, underwrite, and move your application forward, WWBIC will need the following information:

Personal Information Required of Borrower(s) and Spouse(s) if Applicable:

- Driver’s license or state identification
- PFS (see above)
- Most recent pay stub (showing year to date income)
- Previous year’s W-2/1099
- Previous three years of personal tax returns
- Bank statements for the most recent three months
- CIF (see above)
- Current copy of mortgage statement for primary residence

The same personal information is required for any guarantor (if applicable)

Business Information Required:

- Business plan including 12 month cash flow and three years of projections
- Business bank statements (if applicable)
- Previous three years of corporate tax returns (for existing businesses or if purchasing an existing business)
- BIF (see above)
- Business debt listing with corresponding rates/terms/current balance (if applicable)



Wisconsin Women's Business Initiative Corporation
Loan Underwriting Guidelines
Revised 7/1/15

<u>General:</u>	
Loan Size	\$1,000 - \$100,000; up to \$250,000 with SBA Community Advantage Guarantee
Interest Rates	Prime + 5.00% = currently 8.25% (other lower interest rates loans available – restrictions apply)
Application Fee	\$75
Processing Fee	\$100
Commitment Fee	1.5% of loan amount

<u>Credit Policy:</u>	
Credit Score	As long as there is a good explanation for the scores, WWBIC will consider the loan if there is global cash flow. WWBIC does not lend based on a risk-based credit tiered system. Low credit scores allowable as long as client was not behind on any bills or has open collection items and/or collections where client has not made payment arrangements with the creditor. If payment arrangements were made, written agreement with creditor is requested. Additionally, reasonable explanation for the low credit scores is required—such as death in the family, job loss of a spouse, lost a major client and took a year to replace them, etc. Credit abuse is not allowed.
Bankruptcy Chapter 7 or Chapter 13	Allowable if dismissed or discharged at least 18 months. Bankruptcy in credit history may be considered if history of credit abuse is not present and with reasonable explanation for bankruptcy.

<u>Capacity and Cash Flow Items:</u>	
Business Debt Service Coverage	1.2x (covering all business debt, including lease payments)
Global Debt Service Coverage	If global cash flow of 1.2x is not available for individual household, WWBIC may underwrite guarantors for coverage. WWBIC looks at capacity for repayment and outside income from spouses, guarantors, etc. as it improves the repayment viability of the loan. Global Cash Flow must be present to show that client has the ability to afford the loan debt. Businesses with a history of losses are generally not approved; however, if a client is coming out of the downturn, WWBIC looks to see how the business is trending and relies upon the business model to justify considerations for approval.
Equity Injection	10%-20%; based on collateral, guarantor status, and other factors

(Over)

<u>Collateral Policy:</u>	
Ratio	>1:1 preferred; WWBIC aims for 1:1 collateral coverage. There are, however, times when that level of coverage is not possible.
Assets	<p>WWBIC will consider accepting first or second lien position.</p> <p>WWBIC values inventory at 25% of value and equipment at 50%. Inventory is very specific to an industry and can take time to sell, and equipment for the most part can be liquidated fast at 50 cents on the dollar. Real estate is valued at 80% of fair market value, according to the most recent real estate tax bill. Free and clear vehicles are valued at 75% of NADA value.</p>

<u>Character and Mission:</u>	
Start Up Businesses	Client industry experience is preferred. WWBIC underwrites according to the entire scenario that is developed, assessing the risk of loss to WWBIC while at the same time evaluating the projected success of the business. Follow up is accomplished through the Small Business Consultant function, initially mandating 12 months of monthly financials (income statements, balance sheets, etc.) then quarterly after the first year in business.
Character	A coachable client who is willing to listen to WWBIC staff suggestions to fix credit or grow the business during the application stage is preferred. The WWBIC/Client partnership is developed through the application and pre-loan process between the loan officer and the client. A great deal of weight is given to loan officer recommendations. Part of the terms and conditions of a WWBIC loan is that the client will work with the assigned Small Business Consultant and other WWBIC staff on the business as a whole including successful repayment of WWBIC loan debt and will supply financial statements at specified intervals.

WWBIC Loan Application Facts and Required Documents List (RDL)

EXISTING BUSINESS...



- 1) The first step in the loan application process is to complete a loan application:
 - a. Please apply online: https://www.wwbic.com/members/loan/member_checklist.php
 - OR-
 - b. Use paper application form* together with BIF and CIF as alternative
- 2) Pay the non-refundable \$75 loan application fee if apply online or call 414-263-5450 to pay by credit or debit card with WWBIC Office Manager.
- 3) Forward Loan Officer (LO) a copy of the receipt for the application fee via email so that he can start pulling your credit report.
- 4) To process a loan request LO will need a complete Loan Packet which includes the following:

Personal Financial Items:

- (PFS) Personal Financial Statement (*unless you applied online*)*
- 3 most recent years of personal tax returns with W-2
- Most current paystub or other proof of personal incomes, if any
- Resume
- Most recent 3 months of personal bank statements
- (CIF) Client Information Form (*unless you applied online*)**

Married?

- Both spouses complete the PFS together
- Paystub or other proof of income from spouse, if any

Business has more than one owner?

For each additional owner that has 20% ownership or more (or would like to guarantee the loan) we need a full set of personal financial items above

Business Financial Items

- Executive Summary of Business Plan*
- 3 years of projections (must include the first year's 12-month cash flow plus 2 additional years)*
- List of advisors including lawyer, accountant, banker, marketing, insurance agent with contact (phone and/or email); if do not have any please think about who you will use if you have a chance.
- Copy of signed lease if applicable
- 3 most recent years of business tax returns (if not on the schedule C of form 1040; we need either form 1065, 1120s, or 1120)
- Year to date profit and loss statement
- Most current balance sheet
- Business debt schedule
- Most recent 3 months of business bank statements
- (BIF) Business Information Form**
- Collateral and Inventory Form**
- (EIFs) Employee Information Form A & Employee Information Form B**

Purchasing an existing Business?

- Seller's current year's financial statements
- Business Tax returns for the past 3 years. Alternatively we can use past 3 years' Profit & Loss and Balance Sheets.
- Purchase Agreement

*Template available upon request **WWBIC will provide you with this form

Please note:

1. The closing cost is estimated at 2-3.5% of the loan amount. LO will get exact info on the closing costs when we reach the collateral discussion.
2. The current interest rate is at Prime + 5%; for term up to 72 months without SBA guaranty or up to 120 months with SBA guaranty.
3. The average time frame for the loan process is 4-8 weeks; please add another 4 weeks to the time frame on average if we need to get the SBA guaranty.
4. After the loan approval, WWBIC might need:
 - Articles of Incorporation
 - Operating Agreement or Bylaws
 - Driver Licenses
 - Car Titles (if used for business or as collateral)
 - DUNS number
 - EIN
 - Proof of business property insurance
 - Proof of business liability insurance
 - Assignment of life insurance with policy face value equal to or greater than the loan amount
 - Add WWBIC to insurance on assets used as collateral

WWBIC Loan Application Facts and Required Documents List (RDL)

START-UP BUSINESS...



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Business has more than one owner?

For each additional owner that has 20% ownership or more (or would like to guarantee the loan) we need a full set of personal financial items above

Business Financial Items

- Business Plan
- 3 years of projections (must include the first year's 12-month cash flow plus 2 additional years)*
- List of advisors including lawyer, accountant, banker, marketing, insurance agent with contact (phone and/or email); if do not have any please think about who you will use if you have a chance.
- Letter of Intent if a lease negotiation is involved
- (BIF) Business Information Form**
- Collateral and Inventory Form**
- (EIFs) Employee Information Form A & Employee Information Form B**

Purchasing an existing Business?

- Seller's current year's financial statements
- Business Tax returns for the past 3 years. Alternatively we can use past 3 years' Profit & Loss and Balance Sheets.
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- Car Titles (if used for business or as collateral)
- DUNS number
- EIN
- Proof of business property insurance
- Proof of business liability insurance
- Assignment of life insurance with policy face value equal to or greater than the loan amount
- Add WWBIC to insurance on assets used as collateral



WWBIC LENDING PROGRAM

Thank you for working with WWBIC to start or strengthen your business through the support of WWBIC's Lending Program. WWBIC loans extend beyond financing with our dedicated team of financial and business professionals. We provide our clients with the tools, education and resources to succeed, and in return expect a commitment from our clients to apply best business practices.

FEATURES OF OUR LENDING PROGRAM:

Loan Officer

A loan officer will guide you through the next steps in the lending process after a completed application is submitted. Your business plan, financial projections and financial status will be closely reviewed. A loan officer will engage with you to assess feasibility of a loan approval.

Small Business Consultant

Lending clients are assigned a Small Business Consultant who provides in-depth business assistance through the life of the loan. Guidance is provided in all aspects of running a business such as financial acumen, marketing strategies and successful human resource practices.

Referral Networks & Volunteers

We connect our clients with attorneys, accountants, bookkeepers and marketing experts. WWBIC utilizes a volunteer corps of over 250 professionals statewide to help our clients build strong, successful businesses.

WWBIC Education & Classes

All WWBIC classes are free of charge to our lending clients and to their employees. WWBIC offers a variety of in person, online and on demand classes that cover a variety of topics to assist business owners.

Promotional Opportunities and Networking Events

Throughout the calendar year, WWBIC offers various opportunities to clients to attend or exhibit at events for the promotion of your small business. (i.e., Annual Small Business Marketplace at WWBIC's Luncheon, Celebration at the WI Capitol, Numerous Networking Opportunities, etc.)



LENDING CLIENT COMMITMENT - *Please Read Carefully and Initial for Accountability*

Monthly Submission of Financials & Annual Submission of Tax Returns

Tracking and reviewing financials are fundamental to the success of a business. In the first year of a WWBIC loan, submitting monthly financial statements is required. Your loan officer will ensure that you are sufficiently prepared to produce financials prior to the closing of your loan. ***Annual submission of personal and business tax returns are also required.***

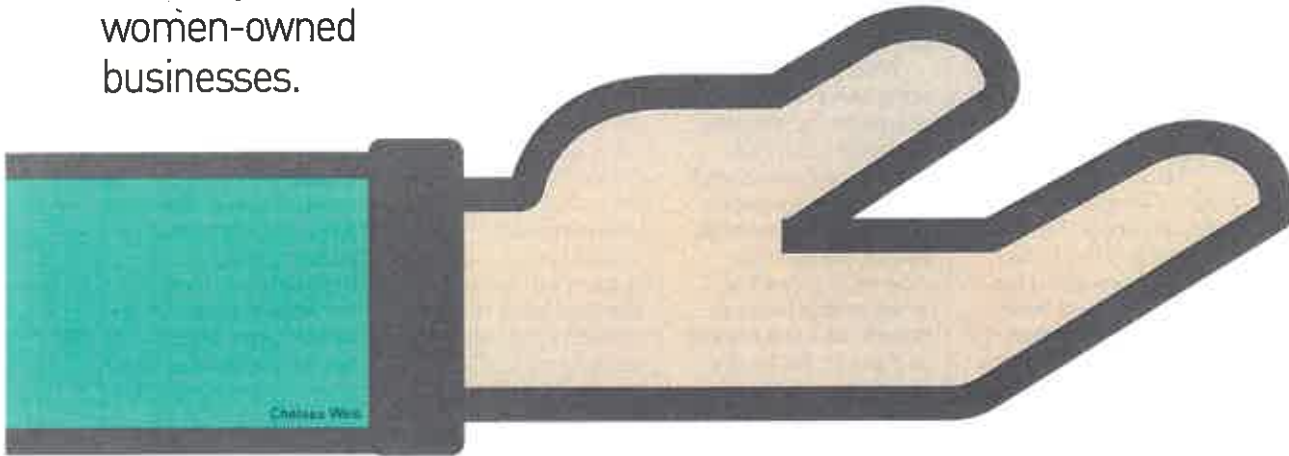
Business Information & Job Creation Forms

WWBIC receives funding and grants from multiple public and private entities to support business development and job creation. As such, WWBIC is accountable to track data, and clients are, in turn, required to submit quarterly Employee Information Forms. Business Information Forms are collected annually or when there is a change to the business contact information.

Participation in Promotional Opportunities

Clients will complete a "Story of Success" form that enables WWBIC to promote the client's business on WWBIC's Online Client Directory and through various marketing materials.

The Wisconsin Women's Business Initiative Corp. fills a need for small business owners who are often considered "unbankable" — and not just for women-owned businesses.



The Nontraditional Lender

Stop us if you've heard these lines before: It's easier to get a job if you already have a job. Employers want to hire someone with experience. You have to spend money to make money.

And don't forget, in order to get a loan a lot of lenders require you to have enough assets available to pay back the loan from the get go.

As a lot of people can attest, however, you probably wouldn't be applying for a job if you already had one; you also can't get work experience unless someone hires you first; for many small business owners and startups, having money up front to spend is really the problem; and if you had the available assets you most likely wouldn't be seeking a loan.

Obtaining a business loan is where a lot of small business owners and startups fail before they even have a chance to launch. Traditional lenders like banks, despite the prevailing notion that "predatory" lending contributed to the Great Recession, are risk averse and conservative by nature. Lending to a startup business, or one without a long, proven track record, generally doesn't make good business sense for a lot of banks.

Filling the void for borrowers who can't get access to traditional capital is the Wisconsin Women's Business Initiative Corp. (WWBIC).

WWBIC provides almost exclusively micro and small business loans to its clients, the majority of which actually come via referrals from traditional lenders, says

Wendy Baumann, WWBIC's president and Chief Visionary Officer (CVO).

As a mission-based lender, WWBIC is in the business of helping what Baumann calls traditionally "unbankable" clients get their businesses up and running.

"Sometimes we talk about *Shark Tank*, but we believe at WWBIC we're really more of a dolphin pool," Baumann notes. "We like to think our loan process is friendly and collegial."

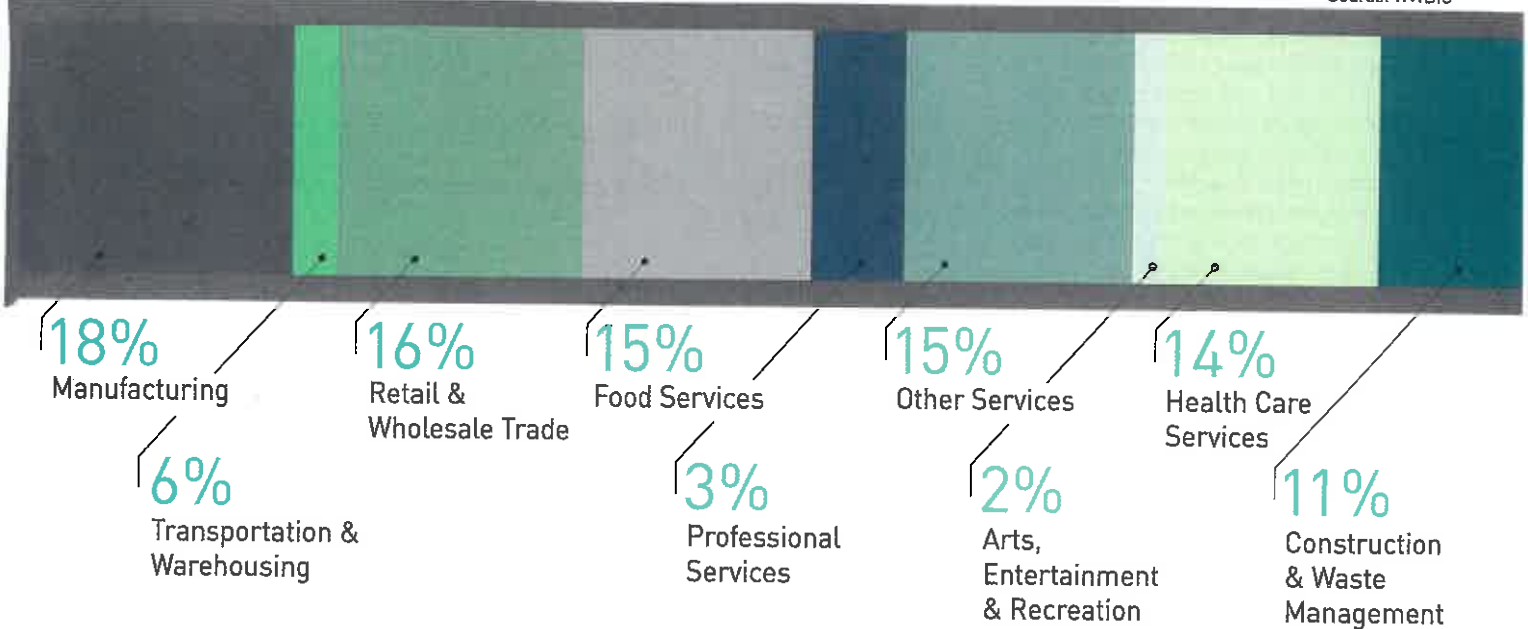
DIFFERENT TYPE OF LENDER

Catchy slogans aside, WWBIC really is in the business of helping people fulfill a dream of starting and growing a business.

A big part of what WWBIC offers clients is continuing business education, notes Baumann.

WWBIC LOAN PORTFOLIO INDUSTRIES as of 12/31/15

Source: WWBIC



Courses are available to clients on writing a business plan, improving credit scores, hiring the first employee, budgeting, accounting, estate planning, and everything in between. Classes are available in the evening or on weekends, and courses are available for people looking to start a business along with those already in business who are looking to grow and expand their operation.

Baumann says the percentages vary year to year, but the number of startup businesses obtaining loans through WWBIC is often proportional to existing businesses using the capital they've gotten via WWBIC.

In 2015, according to data provided by WWBIC based on responses from its 2015 Annual Client Survey, 214 new businesses were started and 2,940 jobs were created and retained across Wisconsin as a result of its loans.

WWBIC's loan portfolio is filled with businesses that run the gamut of industries. Manufacturing accounted for 18% of its 2015 lending portfolio, followed by the retail and wholesale trade at 16%, food services at 15%, health care services at 14%, construction and waste management at 11%, as well as transportation and warehousing, professional services, arts, entertainment, and recreation, and other services making up the balance.

While WWBIC does operate statewide, 24% of the loans it closed in 2015 came from the south-central region of Wisconsin, which includes the Greater Madison

WWBIC CLIENT PROFILE: **ROCKHOUND BREWING CO.**

Owner: Nathan Warnke | rockhoundbrewing.com

Rockhound Brewing Co., a small brewpub with a five-barrel brewery and a full-service restaurant located at 444 S. Park St in Madison, opened in April 2016 after more than two years searching for the right location, gathering appropriate financing, and building out its facility. Rockhound employs about 40 people, including full-time and part-time wait staff, kitchen staff, and brewers.

Owner Nathan Warnke says WWBIC was suggested as a source of financing by his accountant, as well as other business associates.

"I applied for a loan through WWBIC and another non-profit — Madison Development Corp. — and those loans helped fill the gap between my personal funding and bank financing. I received \$50,000 in loan money from WWBIC and with a seven-year term, and I began drawing on the loan in early 2016.

"Prior to WWBIC being suggested, I was not aware of the organization in any way," Warnke continues. "Initially, I wasn't sure if WWBIC was a lender that would fit well for the restaurant industry due to the risks involved. I was also curious as to the 'women' aspect of it and wasn't sure if there were any restrictions due to that, however, after talking to representatives from WWBIC, it was clear that was not going to be an issue."

Warnke says he received a couple of loan offers through traditional banks and credit unions and found one to fund the majority of the business, but he required gap funding for some initial operating expenses, as well as soft cost startup funding such as initial kitchen supplies, consulting fees, architecture fees, some wages and salaries, and food supplies, that he wasn't able to find elsewhere. WWBIC met that need.

"WWBIC helped fill the gap between personal equity/investment and traditional bank funding. Additionally, the reimbursement process through WWBIC is straightforward and fast. Without the WWBIC loan, it would have taken a great deal more effort to track down enough money to cover the gap between the build expense and the initial operating expenses. The WWBIC loan, along with the Madison Development Corp. loan, allowed peace of mind and appropriate flexibility in the startup of my business."



WWBIC helped Rockhound Brewing fill gaps.

area. Those loans accounted for more than \$1.2 million in capital provided to 30 local businesses.

"We're sort of that business incubator," explains Baumann, "where you can get your business a little bit more secure, pay off your WWBIC loan, and then the bank might take you on after a couple years of seeing that this business is going to make it."

Baumann notes that while WWBIC operates as an alternative lender to traditional financial institutions, it's not considered a competitor. "A good deal of the loans that come to us are individuals who have been turned down by banks or the banks say they can't quite do this loan, but might the client be interested in applying for a loan through WWBIC instead?"

Those borrowers might be considered unbankable for a variety of reasons. Bad credit or past bankruptcies can certainly play a role.

"We lend to individuals who have had bankruptcies, even in the recent past, but we look closely at the reasons for those bankruptcies," Baumann says. "We also do a lot of loans to individuals who have credit scores in the 400s, the 500s, certainly the 600s, and we get real excited if the score is in the 700s. Again, we try to look past those low scores. Was it because they had a gap in their income

"Sometimes we talk about *Shark Tank*, but we believe at WWBIC we're really more of a dolphin pool. We like to think our loan process is friendly and collegial." — Wendy Baumann, president and CVO, Wisconsin Women's Business Initiative Corp.

with a lost job? Was it because of a health issue, either to themselves or a family member? Was it because they poured all their money into this business when maybe they really should have sought a loan earlier, and now we're seeing them caught between a rock and a hard place?"

WWBIC also sees borrowers who have good credit and want to get a loan through their bank, but it's the use of funds that creates a snag. Banks have a hard time providing loans for working capital or inventory, Baumann admits, something WWBIC isn't afraid to do.

WWBIC's loans are considered micro and small-business loans because of the loan amounts. That also plays a role in determining whether traditional financial institutions will roll the dice on a borrower.

In the U.S., micro loans are those under \$50,000, Baumann notes. Small business loans can vary but WWBIC's loans go from \$1,000 to \$250,000.

A lot of banks don't want to do loans that small, says Baumann, or at least not loans under \$100,000. "There's just not the economy of scale. Those loans don't make money [for the bank]."

CONGRATS, YOU'RE APPROVED!

While WWBIC works largely with borrowers who haven't been able to get access to capital someplace else, it's not able to provide loans for everyone who applies.

Baumann says in 2015, WWBIC received 322 live loan applications and approved 140 loans. For those borrowers who aren't able to get approval, WWBIC

WWBIC CLIENT PROFILE:
JACKSON OFFICE SUPPLIES

Owners: Margery & Melvin Jackson | jacksonofficesupply.com

From the ashes of one business, Melvin Jackson and his wife, Margery, started another. Jackson had been working for W.T. Rogers, a local office supply company formerly located on Badger Road, when it was sold in 1990 to what would become Rubbermaid. He made the decision just before the sale was final to open his own business selling the same office supplies, and Jackson Office Supplies was born with his wife as co-owner.

Jackson Office Supplies began as a small, roughly 500-square-foot office at 122 State St. but it shipped office supplies around the world as a mail-order company. In 1997, the company moved to a larger warehouse space on Kinsman Boulevard before eventually relocating to its present facility at 4622 Femrite Drive in Madison. "We're still a small company," Jackson says of the family business, staffed by himself, his wife, and their two daughters. "Every-



WWBIC gave Melvin and Margery Jackson some credit.

thing is just one day at a time for us."

Jackson says he'd always had good credit so getting financing through a bank wasn't much of an issue. But when he was looking for a loan to cover purchasing and operating expenses, he heard about WWBIC from business associates.

"One day I just called and WWBIC set up a meeting with me and that's how it happened," he explains. Jackson secured a \$25,000 loan at 5.5% interest for 72 months along with an additional \$5,000 at 8.25% for 72 months through WWBIC.

WWBIC appealed to Jackson because its loan structure would keep him and his business balanced without overextending resources to pay back the loan.

In addition, WWBIC offers educational courses and presentations that are free to business owners who are starting or growing their business.

One thing Jackson notes is that WWBIC's name never gave him pause as a male business owner seeking a loan. "I never thought of it because being a minority, we don't think like that. When I think minority, I think women, African-American,

Hispanic equally. The name woman or women is a good sign that we have help in this because my wife is part business owner and we're in this together."

typically suggests they participate in one or more of its free courses to take the steps to improve their eligibility.

Prospective borrowers can begin the basic loan application process 24/7 at www.wwbic.com and receive a response within 48 hours. If they meet with initial approval, borrowers are then asked for additional information to advance the application process.

The borrower's credit history gets pulled by a WWBIC loan officer and their references are reviewed before underwriting begins, and then the loan officer generally meets with the borrower and may even conduct a site visit of the business. For loans \$15,000 and under, WWBIC's director of lending and loan officers can approve the line of credit, enabling smaller loans to be approved quickly.

Loans between \$15,000 and \$50,000 receive the same type of underwriting as the smaller loans, and then the loan information is sent via a secure portal to a loan committee to electronically review the applicant's credit history and loan summary prepared by the loan officer. The committee reviews the summary, requests any additional information such as more detailed tax returns or other financials, and then determines if the loan is approved or not. "For us it's secure and we have another set of eyes in addition to our loan officers looking at their credit," notes Baumann.

When the loan amount reaches \$50,000 to \$250,000, the borrower must do a live pitch in front of WWBIC's loan committee. "We do have to ask the tough questions because we don't want to put debt on anybody who isn't ready for debt, and we also have to make sure we're doing a good job with our collective taxpayer dollars and the dollars that WWBIC is sending out there," Baumann says.

Following closing, much of the relationship between the borrower and loan officer shifts onto WWBIC's five full-time and two part-time small business consultants who are then responsible for reviewing quarterly financial statements, conducting an annual live site visit with the business owner, and assisting the borrower with day-to-day issues.

While traditional lenders are often more choosy with their loan clients and can maintain a net charge-off rate of about 1%, Baumann says WWBIC's charge-off rate, or the percentage of clients who default on their loan, is closer to 4%.

"For doing the type of lending that we're doing — heavy duty startups and a mixture

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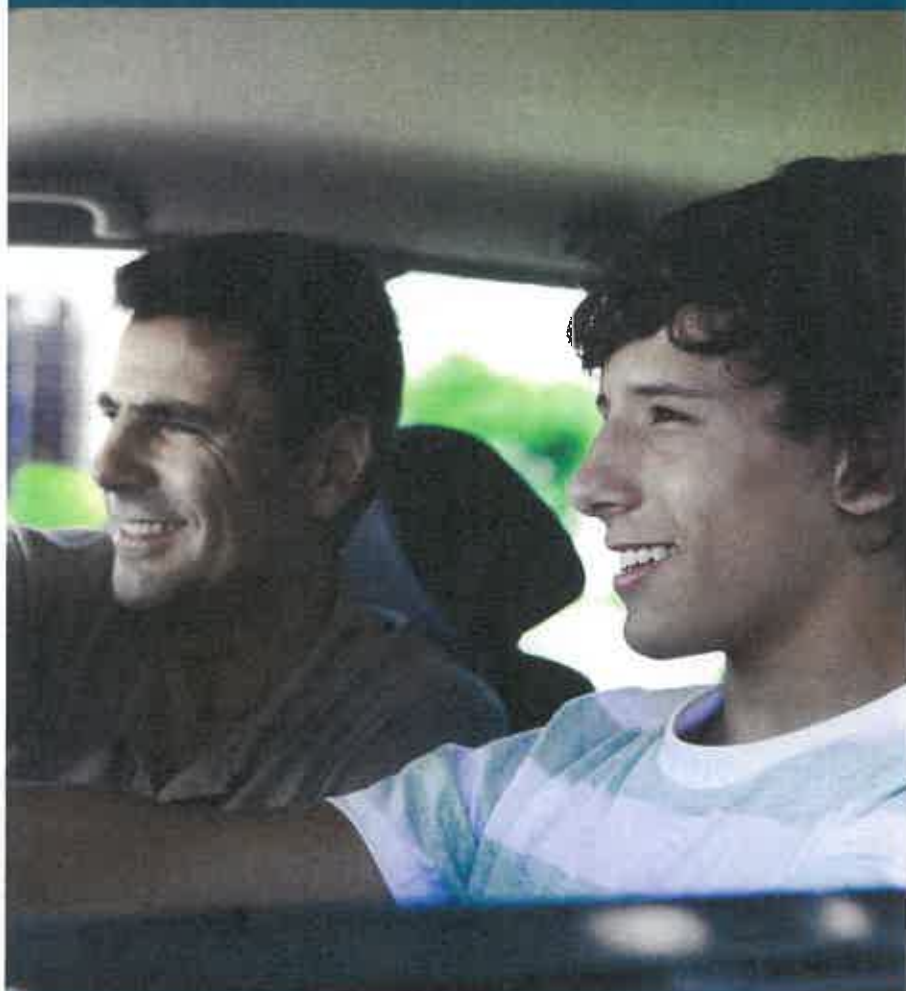
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WWBIC CLIENT PROFILE: **LA TAGUARA**

Owner: Jeykell Badell
lataguara-madison.com



Jeykell Badell opened his restaurant with the help of a \$10,000 loan from WWBIC.

La Taguara, a restaurant specializing in Venezuelan and Latin American cuisine, was launched by Jeykell Badell, who got his start as a dishwasher.

Badell worked his way up to general manager of a few locations of a large chain restaurant before deciding to venture out on his own and bring his roots and culture to the Madison market through food and flavors.

La Taguara, located at 3502 E. Washington Ave. in Madison, opened in the summer of 2013.

"After thinking a lot about all the pros and cons, I decided to take the risk," Badell notes. "It took all my savings, and with the support of all my family La Taguara was born. Today, after almost three years of hard work and dedication, I am still here."

Badell was introduced to WWBIC staff through a referral from the Latino Chamber of Commerce of Dane County. He received a \$10,000 loan in May 2014 with a 72-month repayment period, as well as a \$20,000 line of credit to put toward his operating expenses.

"When you are starting a new business it's really tough to get approved by any financial institution," Badell says. "Nobody wants to risk their money and if they do, they will give you a big interest rate and short repayment period. With WWBIC, I always felt welcome. They are willing to help you and trust in your dreams. I haven't used any other [financing] method, but if I do I will use WWBIC again."

of small and micro businesses — our pay-back is really good,” Baumann says.

WWBIC also typically signs a general business security agreement (GBSA) with its borrowers to provide a level of guarantee that the loan will be paid back.

“We have to know that if something goes wrong that the owner really is going to do their best to pay this loan back,” says Baumann.

That could mean the borrower commits to getting another job to pay the loan back or uses financial support through a spouse. It could also mean using a house or cars as collateral. “We say we don’t like to take collateral you have to feed,” chuckles Baumann, “but sometimes if you have good looking dog we might take a chattel agreement on that dog.”

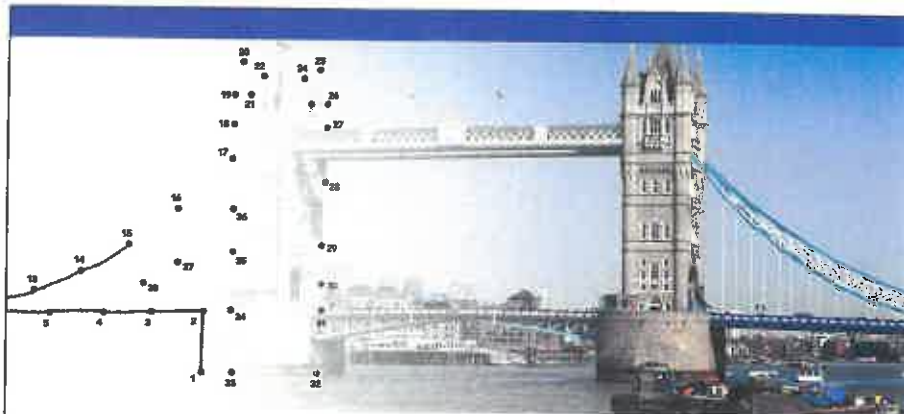
A big part of it is really just psychological collateral, notes Baumann. A bank would likely never take a third mortgage on a house. WWBIC might. “The point is that we’re mission lenders. We’re the good guys. We’re reasonable capital for startups and a little bit higher-risk businesses and we just want to know that you’re going to pay us back because if you don’t, it’s going to hurt us and it’s going to hurt the next person who comes for a loan who we might have to say no to because you didn’t pay back your loan.”

WHAT’S IN A NAME?

Baumann says WWBIC is fully aware that its full name, the Wisconsin Women’s Business Initiative Corp., might sometimes impact the number of potential loan applicants who consider the organization as a viable lending option.

“Since 2015, we’ve started to use the brand of WWBIC, W-W-B-I-C, on our newer materials, website, and logo,” Baumann explains. “We actually don’t mention Wisconsin Women’s Business Initiative Corp. Other organizations have done this, too. For example, Illinois Facility Fund does work similar to what we do. They’re based in Illinois but operate in Wisconsin, Iowa, and Michigan, too. They realized with a name like ‘Illinois Facility Fund,’ people in Wisconsin might not feel like they’re eligible, so they basically kept their full name for legal purposes but have started to refer to themselves and do business just as IFF. So we’ve started mainly operating under that shield of ‘WWBIC.’”

One thing WWBIC won’t do is get rid of “women” from its name entirely. Baumann notes there remains significant equity in being viewed by women accessing capital as a woman-friendly organization. ■



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