

Elmer, Linda

From: James Hall [jhh@hall-legal.com]
Sent: Wednesday, October 13, 2010 3:07 PM
To: Elmer, Linda
Subject: Proposal re: joblessness
Attachments: proposal.doc

Dear Ms. Elmer:

Enclosed is a proposal that is hereby submitted to Alderman Zielinski pursuant to his discussion last week with Edward McDonald and Fred Royal. I understand that Alderman Zielinski advised that the proposal should be submitted to your attention for review and discussion by the task force at its October 18th meeting.

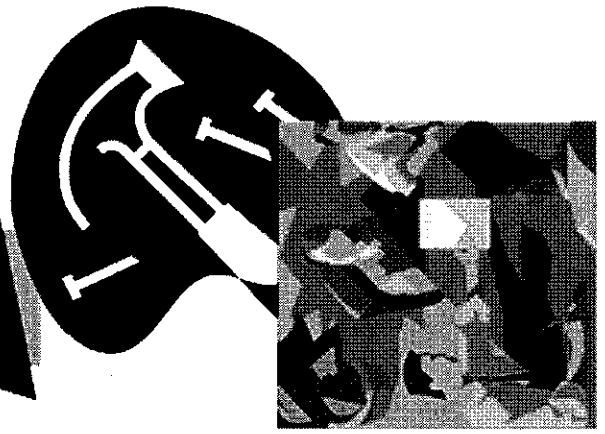
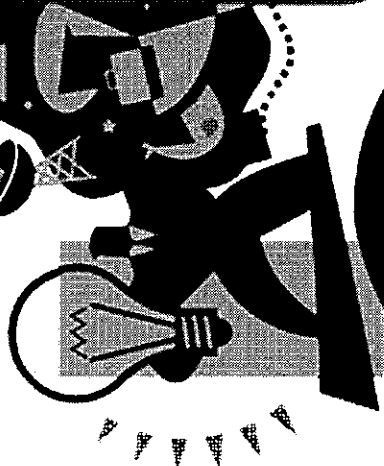
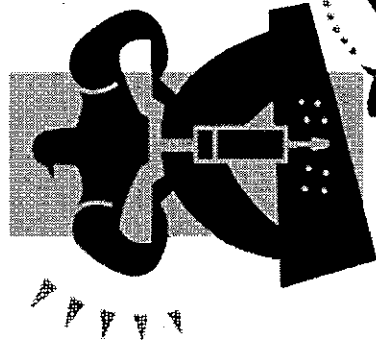
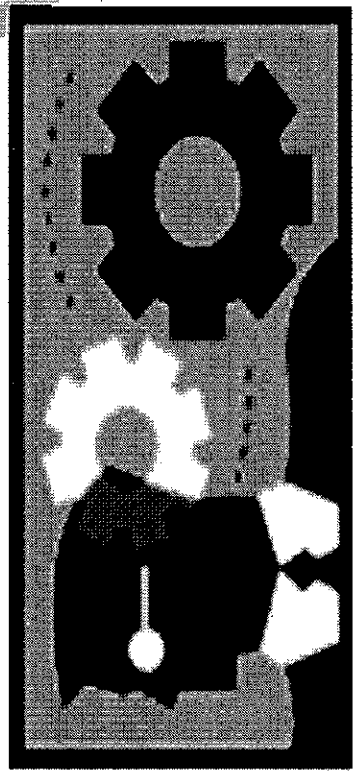
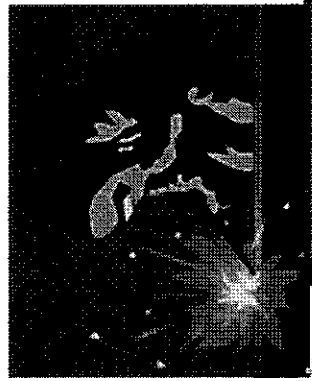
If there are any questions, please contact me. Thank you for your attention.

James Hall

* * * * *

The information contained in this message is intended only for the personal and confidential use of the designated recipients named above. This message may be an attorney/client or work product communication, and as such is privileged and confidential. If the reader of this message is not the intended recipient: (1) You are hereby notified that you have received this document in error, and that any review, dissemination, distribution or copying is strictly prohibited; (2) Please delete this email and destroy any copy. Thank you.

A Recommendation for The African American
Males Joblessness Task Force



-Proposal-
City of Milwaukee
New Department Equal Rights and Equal Economic Opportunity

October 5, 2010

Purpose

A new structure for the enforcement of Equal Rights in Milwaukee would allow for the creation of an appointed representative (diverse) citizen commission to provide oversight with coordination, communication, resources, and accountability with the administrative application of civil rights and equal opportunity laws germane to the socioeconomic activities of the City of Milwaukee. In addition, allow the codification of all civil rights and equal opportunity enforcement functions in a single department to ensure coordination, effectiveness, efficiency, and focus on those activities. A new enforcement structure would ensure compliance with the following codes, statutes, and regulations that administratively facilitate civil rights protections, equal access and opportunity, and absolute inclusion in the City of Milwaukee's socioeconomic activities.

- Federal Civil Rights Act of 1964 and all corresponding rules and regulations
- State Prevailing Wages apply to all public works contracts as set forth in s. 66.0903, Wis. Stats.
- Wisconsin Civil Rights Statutes and Codes
- The Milwaukee Code of Ordinances governing the City of Milwaukee's procurement practices in
 - ⇒ Chapter 7: Commissioner of Public Works
 - ⇒ Chapter 16: Boards and Commissions; Purchasing
 - ⇒ Chapter 81-102.3: Purchasing Appeals
 - ⇒ Chapter 105-65.4: Disposal of Unclaimed Vehicles and Trailers
 - ⇒ Chapter 310: Department of Administration
 - ⇒ Chapter 360: Emerging Business Enterprise Program
 - ⇒ Wisconsin State Statutes, Subchapter IV, Section 16: Purchasing

Justification

Whereas, The City of Milwaukee is central to Wisconsin's economy having 11% of the state's population, 12% of the state's employment, 9% of the state's business units and \$57 billion in gross metropolitan product; and

Whereas, Per capita income is lower in the City of Milwaukee than in surrounding areas and 27% of Milwaukee residents live in poverty; and

Whereas, the city has an unacceptably high rate of unemployment with the number of unemployed residents as of December 2007 being 17,605; and

Whereas, In January of 2010, the unemployment rate for the City of Milwaukee was 9.8% (25% for Minorities) (%50 for African American Males) and Milwaukee County was 6.0%, while surrounding counties of Ozaukee, Washington and Waukesha had unemployment rates of 3.9%, 4.8% and 4.2%, respectively; and

Whereas, To address Milwaukee's chronic problems of unemployment and slow wealth accumulation, particularly in central-city communities, it is essential that the city assist its residents in taking full advantage of employment opportunities that result from development occurring in the city; and

Whereas, The apprenticeship, pre-apprenticeship, first-source recruitment, prevailing wage, minority hiring, residents preference and emerging business enterprise programs ensure that Milwaukee residents are given the necessary skills and opportunities to benefit from development; and

Whereas, The City of Milwaukee through its contracting function has a significant impact on economic activity; and

Whereas, Local business enterprises have historically had disproportionately low participation in contracts let by the city; and

Whereas, In 2005, according to the "Study to Determine the Effectiveness of the City's Emerging Business Enterprise Program," the total number of all city contracts was 463, and 199, or 42.98%, were awarded to Milwaukee County businesses. This amounted to only 26.31% of total dollars in contracts versus the Waukesha County businesses that received 92 contracts, or 19.87%, amounting to 47.11% of total dollars in contracts; furthermore, 127, or 27.43%, of contracts, representing 17.87% of total dollars went to providers outside the 4 county Milwaukee market area of Milwaukee, Waukesha, Ozaukee and Washington counties; and

Whereas, In 2005, as a subset to total city contracts, the total number of city construction contracts was 169, and 75, or 44.38%, were awarded to Milwaukee County businesses. This amounted to only 22.97% (\$25.8 million) of total dollars in construction contracts versus the Waukesha County businesses that received 52 contracts, or 30.77%, amounting to 66.21% (\$74.4 million) of total dollars in construction contracts; and

Whereas, In 2005, as a subset of total city contracts, the total number of city professional service contracts was 86, and 39, or 45.35%, were awarded to Milwaukee County businesses. This amounted to only 33.6% (\$5.0 million) of total dollars in professional service contracts versus the market area outside of the Metro Milwaukee counties that received 38 contracts, or 44.19%. This amounted to 42.68% (\$6.4 million) of total dollars in professional service contracts; and

Whereas, a utilization analysis conducted for this Study did not test for disparity. But it did determine an underutilization of African American EBEs on the City's construction and goods and other services contracts when compared to the availability of the businesses in the City's market area.

Table 10.02 African American EBE and Non-EBE Utilization Contracts

African American EBE Construction Utilization	Availability of African American Construction Firms
1 or 0.59 percent (<i>Formal Contracts</i>) Or 0.09 percent (<i>Construction Dollars</i>) Or 0.00 percent (<i>Informal contracts</i>)	18.18 percent
Non-EBE Construction Utilization	Availability of Non-EBE Construction Firms
142 or 84.02 percent (<i>Formal Contracts</i>) Or 96.2 percent (<i>Construction Dollars</i>)	59.09 percent
16 or 72.73 percent (<i>Informal Contracts</i>) Or 76.7 percent (<i>Construction Dollars</i>)	

1. Availability is defined as the number of willing and able firms. The methodology for determining willing and able firms is detailed in Chapter - City of Richmond v. J.A. Croson Co., 488 U.S. 469 (1989).

Whereas, African Americans EBEs only received 2.88 percent of the goods and other services prime contracts although they account for 13.16 percent of goods and other services firms in the City's market area.

Whereas, This underutilization of African Americans when compared to their availability suggests that there may be a disparity

Whereas, The results of the Study to Determine the Effectiveness of the City's Emerging Business Enterprise Program," determined that the City does not have uniform policies or procedures for all departments within the City that ensures adequate protection for subcontractors. Some departments had procurement procedures that were aimed to protect the interest of subcontractors while other departments had no procedures in place. Thus, the City should develop uniform procedures aimed at protecting the interest of subcontractors for all City departments with procurement authority. Enhancements to the City's subcontracting procurement procedures are recommended to safeguard subcontractors, which are typically small, minority, and woman-owned businesses, from business practices that can be detrimental to the survival of those businesses."

Whereas, It serves a public purpose and is in the best interests of the City of Milwaukee to remedy the present effects of past disproportionately low local business participation in the award of city contracts and prevent the perpetuation of those effects as they relate to local business enterprises; and

Whereas, Encouragement of local businesses is likely to result in the creation of more jobs in the city, and the resulting tax benefit would be an advantage to the city and its economic development; and

Whereas, A requirement for local preference in award of city contracts will benefit all city residents by alleviating the impact of unemployment and diminish the harm suffered by the city and city residents without a substantial increase in cost to the city; and

Whereas, there is a need to creation of an appointed representative (diverse) citizen commission to provide oversight with coordination, communication, resources, and accountability with the administrative application of rights and equal opportunity laws germane to the socioeconomic activities of the City of Milwaukee. In addition, to codify all rights and equal opportunity enforcement functions in a single department to ensure coordination, effectiveness, efficiency, and focus on those activities. The structure ensures compliance with the following codes, statutes, and regulations that administratively facilitate civil rights protections, equal access and opportunity, and absolute inclusion in the City of Milwaukee's socioeconomic activities. Federal Civil Rights Act of 1964; State Prevailing Wages apply to all public works contracts as set forth in s. 66.0903, Wis. Stats.; Wisconsin Civil Rights Statutes and Codes; The Milwaukee Code of Ordinances governing the City of Milwaukee's procurement practices,

Whereas, the City of Milwaukee only recently reestablished its equal rights commission, and

Whereas, Pursuant to s. 4-10, city charter, the Common Council, having the management and control of the finances of the city with full power to enact ordinances for the good of the city, may institute an award standard mechanism which will afford local businesses a competitive "plus" when bidding on city contracts, without excluding any potential contractors or unduly hampering other contractors, and unless contrary to federal, state or local law or regulation; now, therefore be it, resolved,

The African American Job Task Force do ordain as follows:

Recommend to the Mayor and Common Council based on the findings in the Mason Tillman Study (2005), the high African American Male unemployment, unemployment in general, and the implementation of the "MORE" Ordinance for two years, and pursuant to s. 4-10 of the City Charter that the following action be taking:

- **A community driven Audit of the City's "MORE" Ordinance implementation to ensure it is meeting its intent,**
- **A community driven Audit of the City's Administrative Application of Civil Rights and Equal Opportunity Laws germane to the City's contract procurement activities be conducted for the past five years,**
- **A community driven Audit of randomly selected city contractors be conducted for Civil Rights and Equal Opportunity compliance for the past five years,**

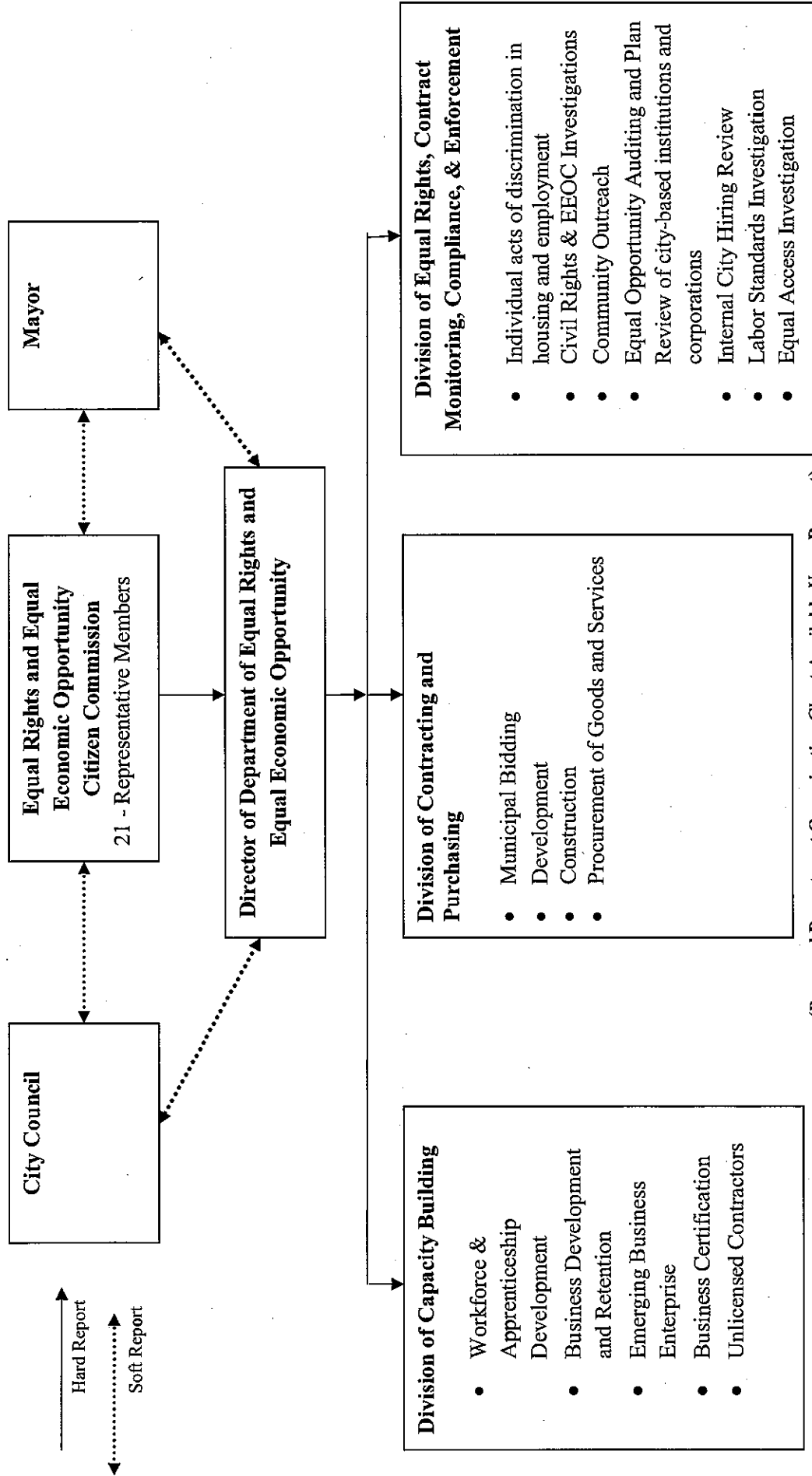
The finding from these audits will be used to:

- Aid the City with making any necessary adjustment to the MORE Ordinance to ensure it meet its intent,

- Aid the City with taking any appropriate action necessary to improve Civil Rights and Equal Opportunity compliance to enhance greater inclusive employment opportunity in City contracting activities, and

- To determine the need for adopting the following new structure for Civil Rights and Equal Opportunity enforcement in the City of Milwaukee

City of Milwaukee Proposed Department of Equal Rights and Equal Economic Opportunity Structure



(Proposed Department Organization Chart Available Upon Request)

End Notes

- ¹ US Department of Justice, Bureau of Justice Statistics Bulletin, *Prison and Jail Inmates at Midyear 2005*.
- ² Lola Velazquez-Aguilu, *Not Poor Enough*, 2006 Wisconsin Law Review 193.
- ³ American Civil Liberties Union of Wisconsin, *Voter Fraud is Red Herring Hiding Voter Disfranchisement* (June/July 2007 newsletter).
- ⁴ Bureau of Labor Market Information and Office of Economic Advisors, Demographic Services Center, and US Census Bureau, *Milwaukee County Projected Unemployment and Employment Rates 2008-2009*.
- ⁵ University of Wisconsin-Milwaukee Center for Economic Development, *After the Boom* (2004).
- ⁶ Devah Pager, *The Mark of a Criminal Record* 30-62 (2002); University of Wisconsin-Milwaukee Employment and Training Institute and the Milwaukee Branch of the NAACP, *Report Card on Minority and Female Participation in Construction Trade Apprentices in the Milwaukee Area* (2006); University of Wisconsin-Milwaukee Employment and Training Institute, *Who Gets Construction Jobs and Where?* (2006).
- ⁷ US Census Bureau, *Equal Employment Opportunity Residence Data Results for Milwaukee County* (2000).
- ⁸ Mason Tillman Associates, Ltd., *City of Milwaukee Study to Determine the Effectiveness of the City's Emerging Business Enterprise Program* (2007).
- ⁹ Institute for Wisconsin's Future and University of Wisconsin-Milwaukee Center for Economic Development, *Unfair Sanctions*, available at http://www.uwm.edu/Dept/CED/publications/face_report.pdf (last visited October 10, 2007).

Elmer, Linda

From: McDonald, Edward [edward.mcdonald@ces.uwex.edu]
Sent: Wednesday, October 13, 2010 12:41 PM
To: Elmer, Linda
Cc: fred royal; Renee Booker; James Hall; Constance Alberts
Subject: The Build Milwaukee Documents
Attachments: build mkepresentation final.ppt; build mke strat final (2) (4).pdf

Ms Elmer,

Please find attached the documents Aldermen Zielinski ask that I forward to you for distribution to the African American Males Joblessness Task Force before their meeting on Monday October 18th. It is my understanding the task force is to review the documents before the meeting and come prepared to discuss the document. The attachments include a PowerPoint Presentation and the Build Milwaukee Narrative. Please me know when you have received them and if you have any questions.

Thank you,

Edward C. McDonald
Milwaukee County Cooperative Extension
9501 Watertown Plank Road
Wauwatosa, WI 53226-3552
edward.mcdonald@ces.uwex.edu
414.256.4630

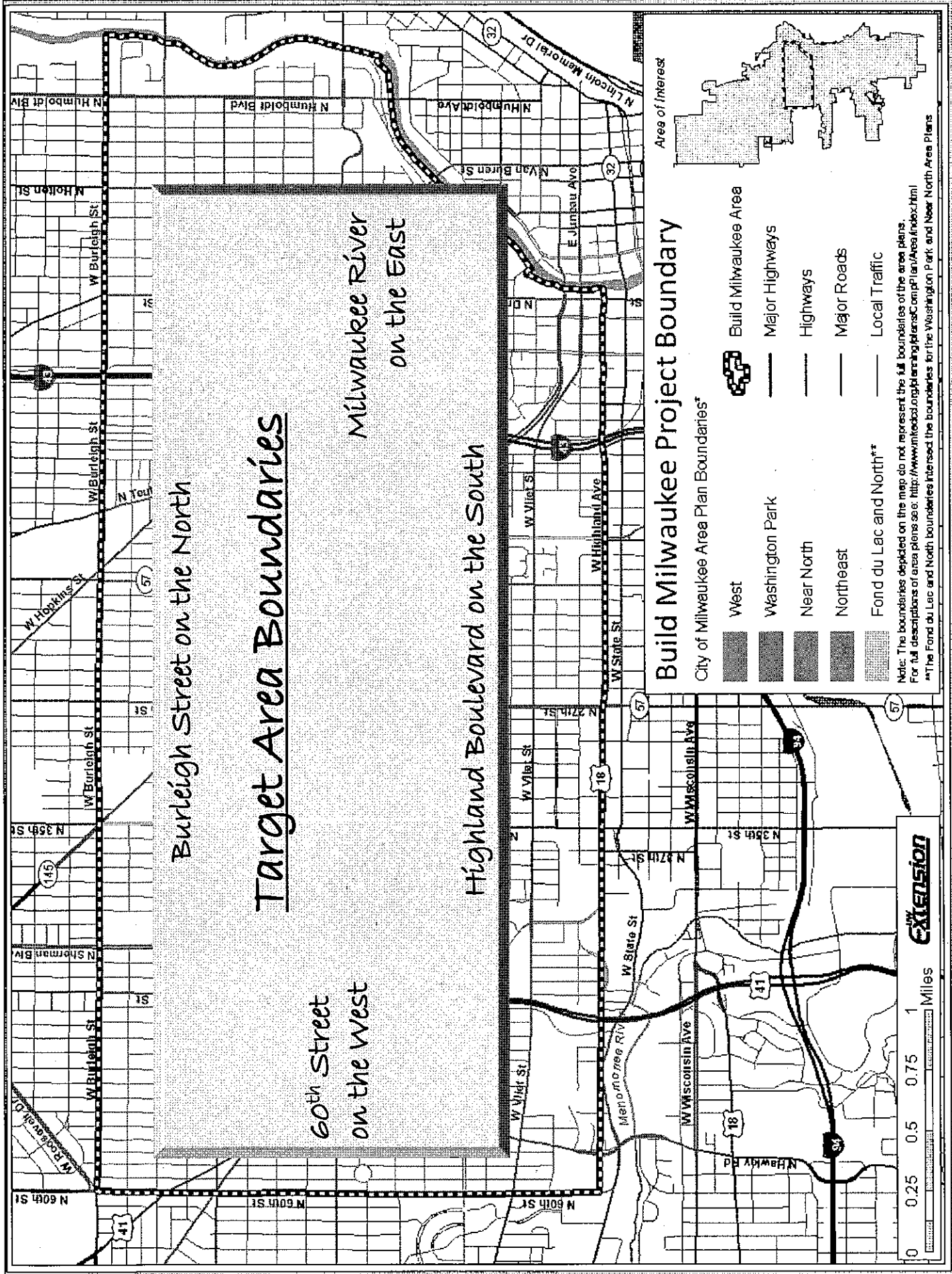
An EEO/AA employer, University of Wisconsin Extension provides equal opportunities in employment and programming, including Title IX and American with Disabilities (ADA) requirements.

BUILD MILWAUKEE

A COMPREHENSIVE FOUR YEAR EMPLOYMENT AND DEVELOPMENT STRATEGY FOR MILWAUKEE'S INNER CITY NORTH

(60th Street on the West, Milwaukee River on the East,
Highland Boulevard on the South, and Burleigh Street on the North)





Burlingame Street on the North

Target Area Boundaries

60th Street
on the West

Milwaukee River
on the East

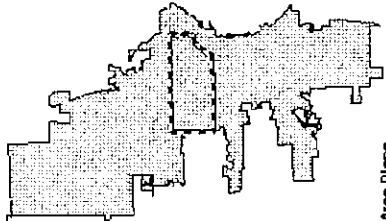
Highland Boulevard on the South

Build Milwaukee Project Boundary

City of Milwaukee Area Plan Boundaries*

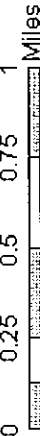
- West
- Washington Park
- Near North
- Northeast
- Fond du Lac and North**
- Build Milwaukee Area
- Major Highways
- Highways
- Major Roads
- Local Traffic

Area of Interest



Note: The boundaries depicted on the map do not represent the full boundaries of the area plans. For full descriptions of area plans see: <http://www.milwaukee.gov/planning/plans/comp/plan/area/index.html> or the Fond du Lac and North boundaries interspersed the boundaries for the Washington Park and Near North Area Plans

EXTENSION

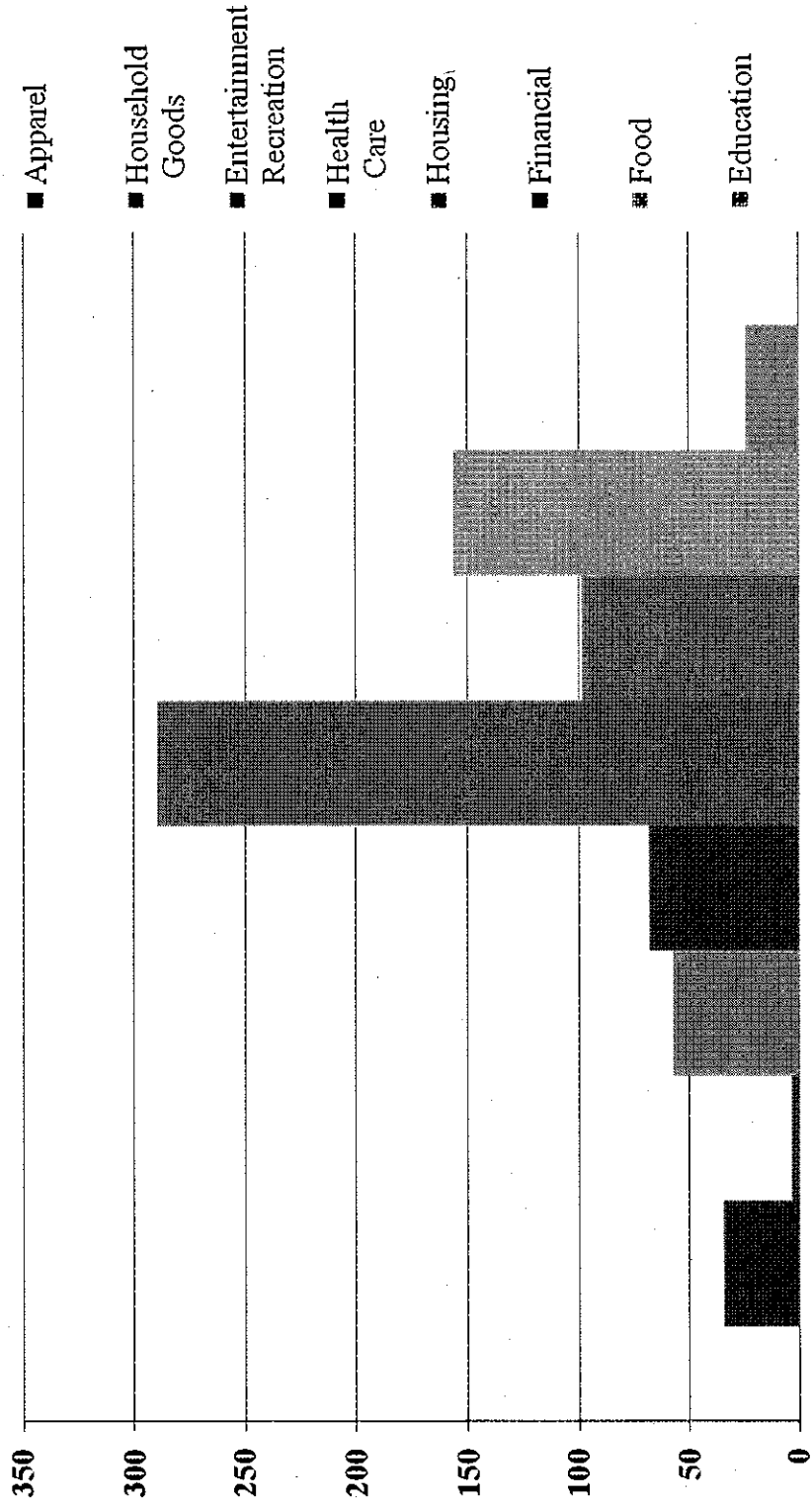


Build Milwaukee

Target Area Annual Retail Goods Total Expenditures:

\$444,959,000

Source - 2009 ERISA Report



Demographics

Build Milwaukee Target Area

2009 Total Population	92,432
2009 Civilian Population 16+ in Labor Force	76.9%
Civilian Employed	23.2%
Civilian Unemployed	
2009 Population by Race/Ethnicity	
White Alone	14.9%
Black Alone	76.3%
American Indian Alone	0.4%
Asian or Pacific Islander	3.8%
Some Other Race Alone	2.5%
Two or More Races	2.1%
Hispanic Origin	5.6%
2009 Households	32,166
2009 Average Family Size	3.59
2009 Housing Units	38,872
Owner Occupied Units	28.6%

Demographics

Target Area Major Issues

Source: The University of Wisconsin-Milwaukee Employment and Training Institute — May 2009

25 job seekers for every 1 fulltime job opening

24% lived in households paying over 75% of their income for housing (i.e., rent and utilities).

Over 60 subprime lenders issued mortgages in the target area in 2005 and 2006, according to federal Home Mortgage Disclosure Act data.

Build Milwaukee

7 - Step Plan

Will Achieve The Following In The Target Area Over Four Year:

- Create 11,000 Jobs
- Pay Average Annual Wage \$36,000
- Pay Average Hourly Wage of \$17.50
- Invest \$400 million

Build Milwaukee Project Boundary

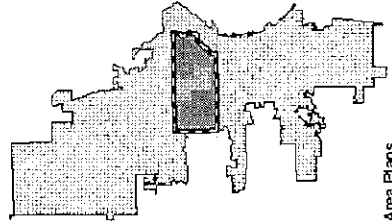
City of Milwaukee Area Plan Boundaries*

- West
 - Washington Park
 - Near North
 - Northeast
 - Fond du Lac and North**
- Build Milwaukee Area
 - Major Highways
 - Highways
 - Major Roads
 - Local Traffic

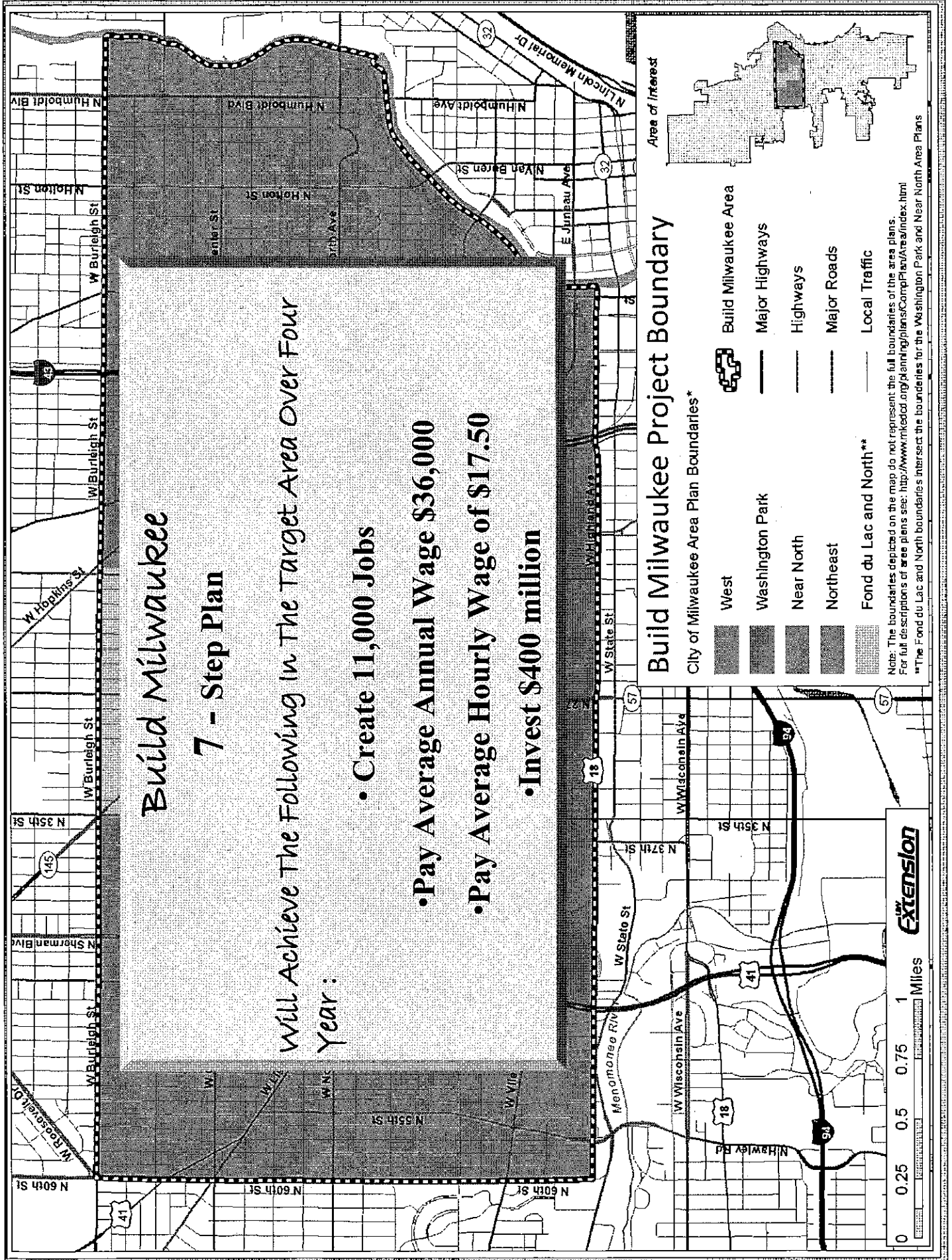
Note: The boundaries depicted on the map do not represent the full boundaries of the area plans. For full descriptions of area plans see: <http://www.mkecd.org/planning/plans/CompPlan/Area/index.html>

**The Fond du Lac and North boundaries intersect the boundaries for the Washington Park and Near North Area Plans

Area of Interest

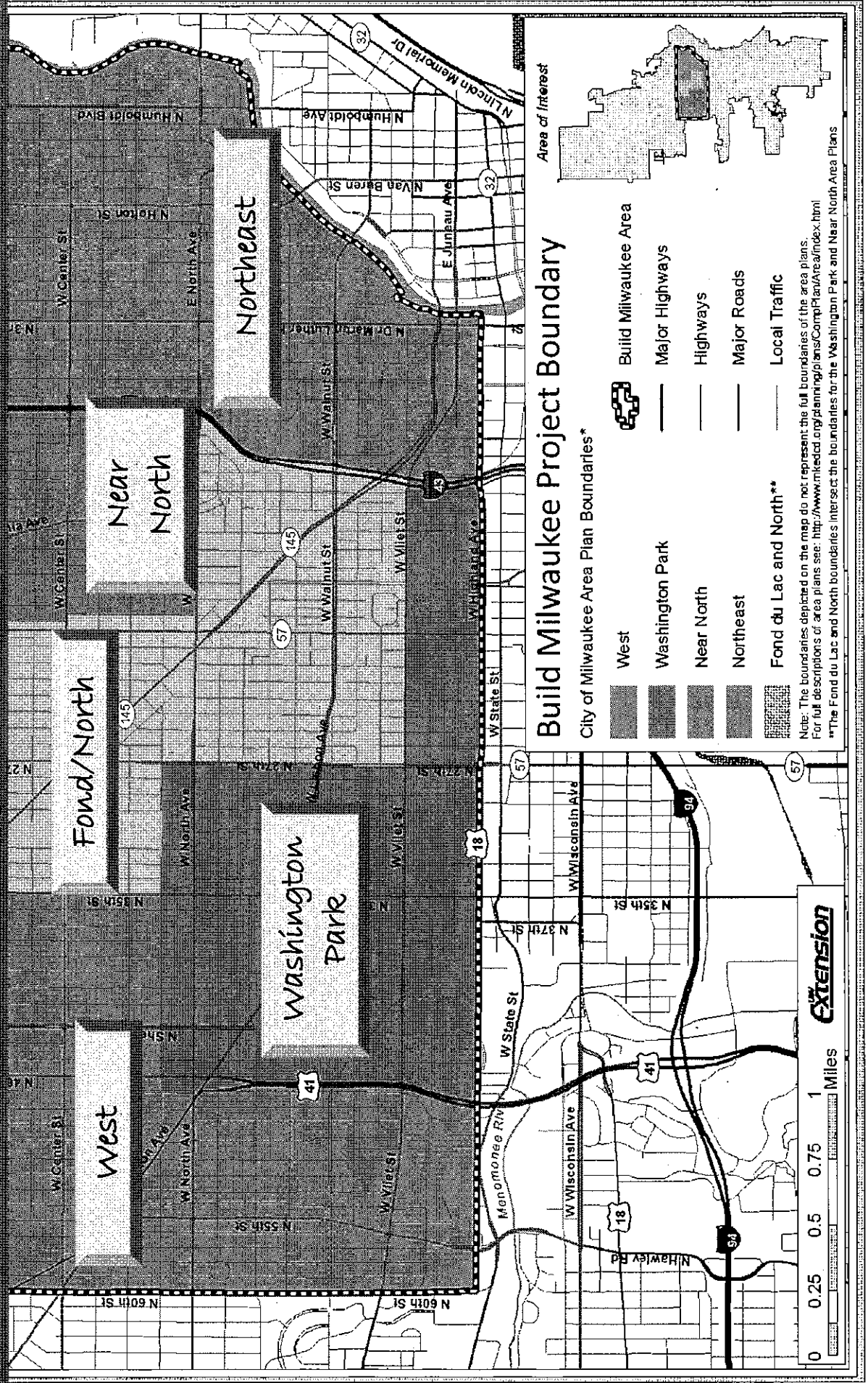


Extension



Build Milwaukee - Step 1

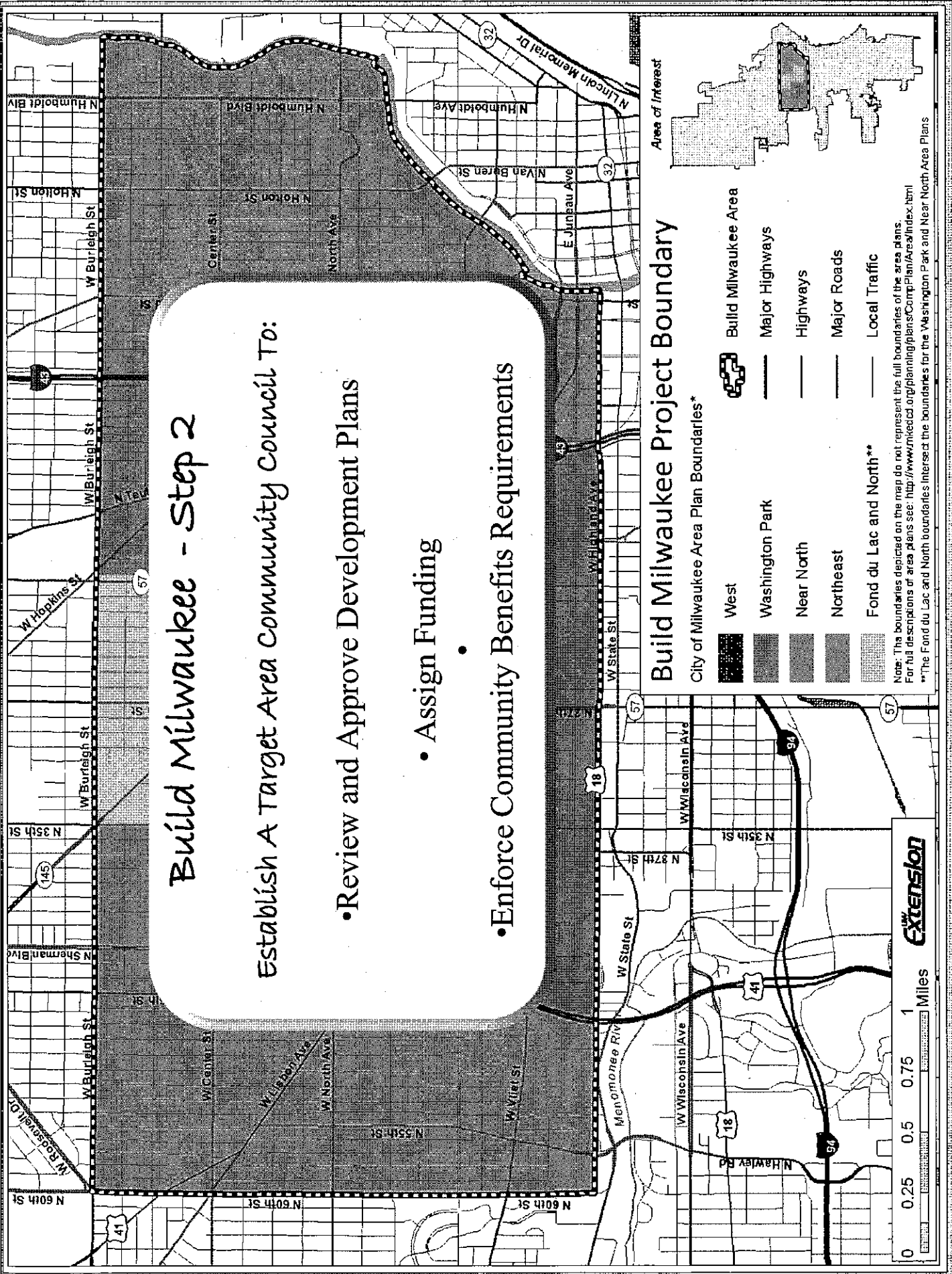
Implement The City of Milwaukee Redevelopment Plans For The Target Area



Build Milwaukee - Step 2

Establish A Target Area Community Council To:

- Review and Approve Development Plans
- Assign Funding
- Enforce Community Benefits Requirements



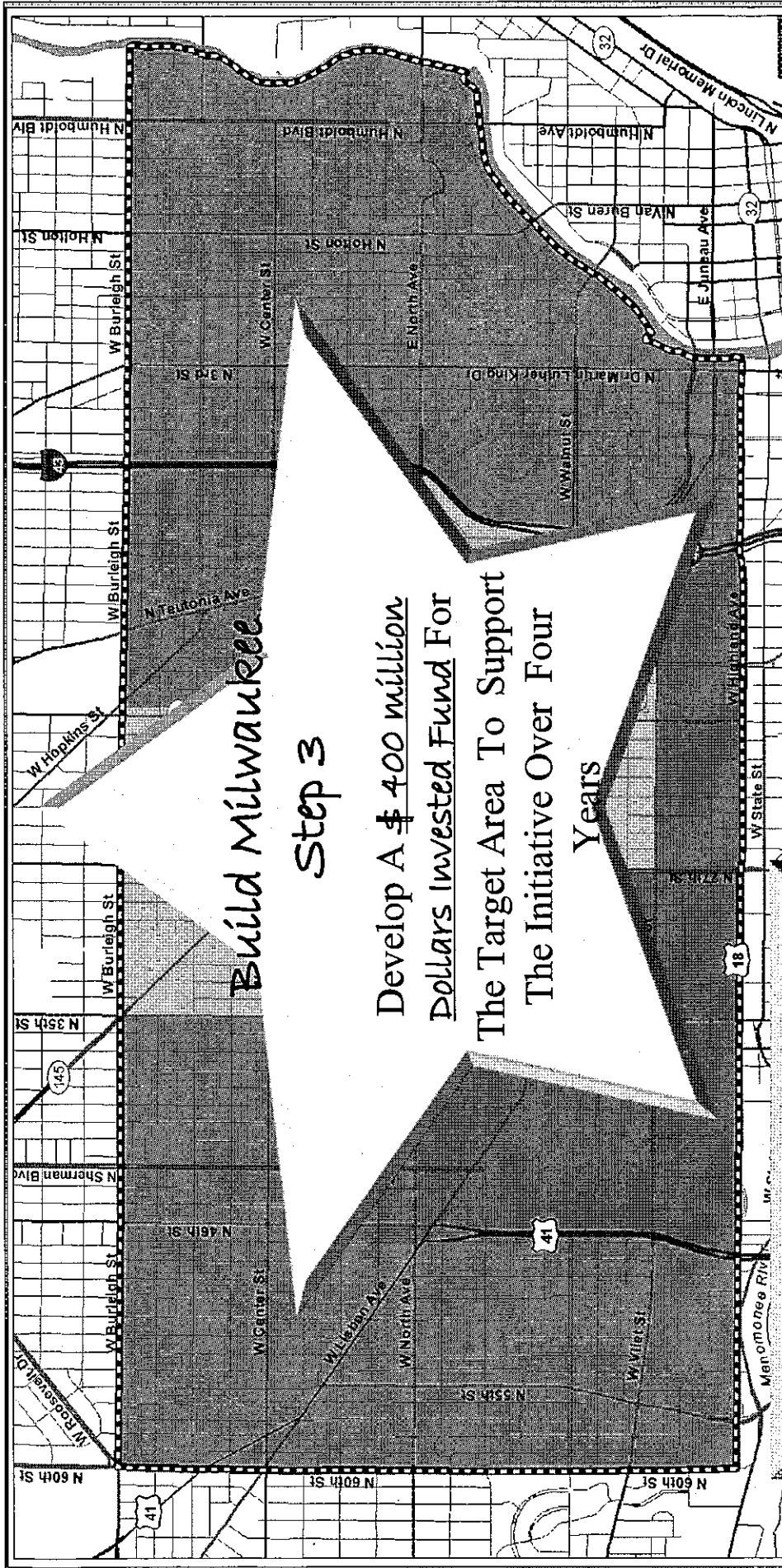
Build Milwaukee

Step 3

Develop A \$400 million Dollars Invested Fund For

The Target Area To Support The Initiative Over Four Years

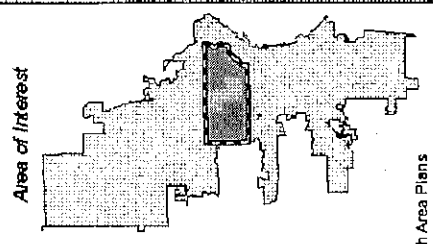
Funded by dedicating a percentage of existing federal, state, county, and city financing and grant programs proportional to the percentage of the target area population, and the creation of a CRA fund equal to 60% of the total investment need.



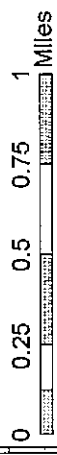
Build Milwaukee Project Boundary

City of Milwaukee Area Plan Boundaries*

- West
- Washington Park
- Near North
- Northeast
- Fond du Lac and North**
- Build Milwaukee Area
- Major Highways
- Highways
- Major Roads
- Local Traffic



Note: The boundaries depicted on the map do not represent the full boundaries of the area plans. For full descriptions of area plans see: <http://www.mkecco.org/planning/plans/CompPlan/Area/index.html>
 * The Fond du Lac and North boundaries intersect the boundaries for the Washington Park and Near North Area Plans



Build Milwaukee - Step 4

Establish and Implement Community Benefit Components for use of funding

COMMUNITY BENEFIT COMPONENTS FOR USE OF INVESTMENT FUNDING

Jobs would go to target area veterans, residents who are participants in the Milwaukee Workforce Training Centers, and those that are skilled to performed the task.

All development projects must be a joint-venture with a qualified development entity based in the target area.

To the greatest extent possible, all development projects must use construction contractors (prime and subs) located in the targeted area

To the greatest extent possible, purchases for development/construction projects must be made from businesses located in the targeted area.

All projects must train and hire residents for job created from commercial and industrial projects in the targeted area.

To the greatest extent possible, new and redeveloped commercial and industrial space should be made available to entrepreneurs from the area.

To the greatest extent possible, all housing types should be made available to residents in the targeted area.

All projects must apply green development principles

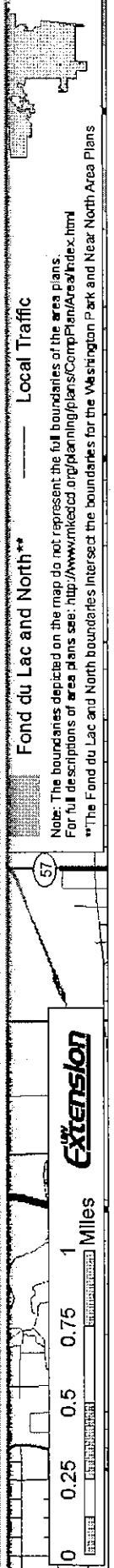
Build Milwaukee - Step 4 Establish and Implement Community Benefit Components for use of funding

Organized labor and work force training centers will serve as the entities to facilitate the implementation of job training and placement services for the Build Milwaukee Initiative.

The Build Milwaukee model is designed to comply with HUD Federal Section 3, and other civil rights and equal opportunity provision. Generally those provision require:

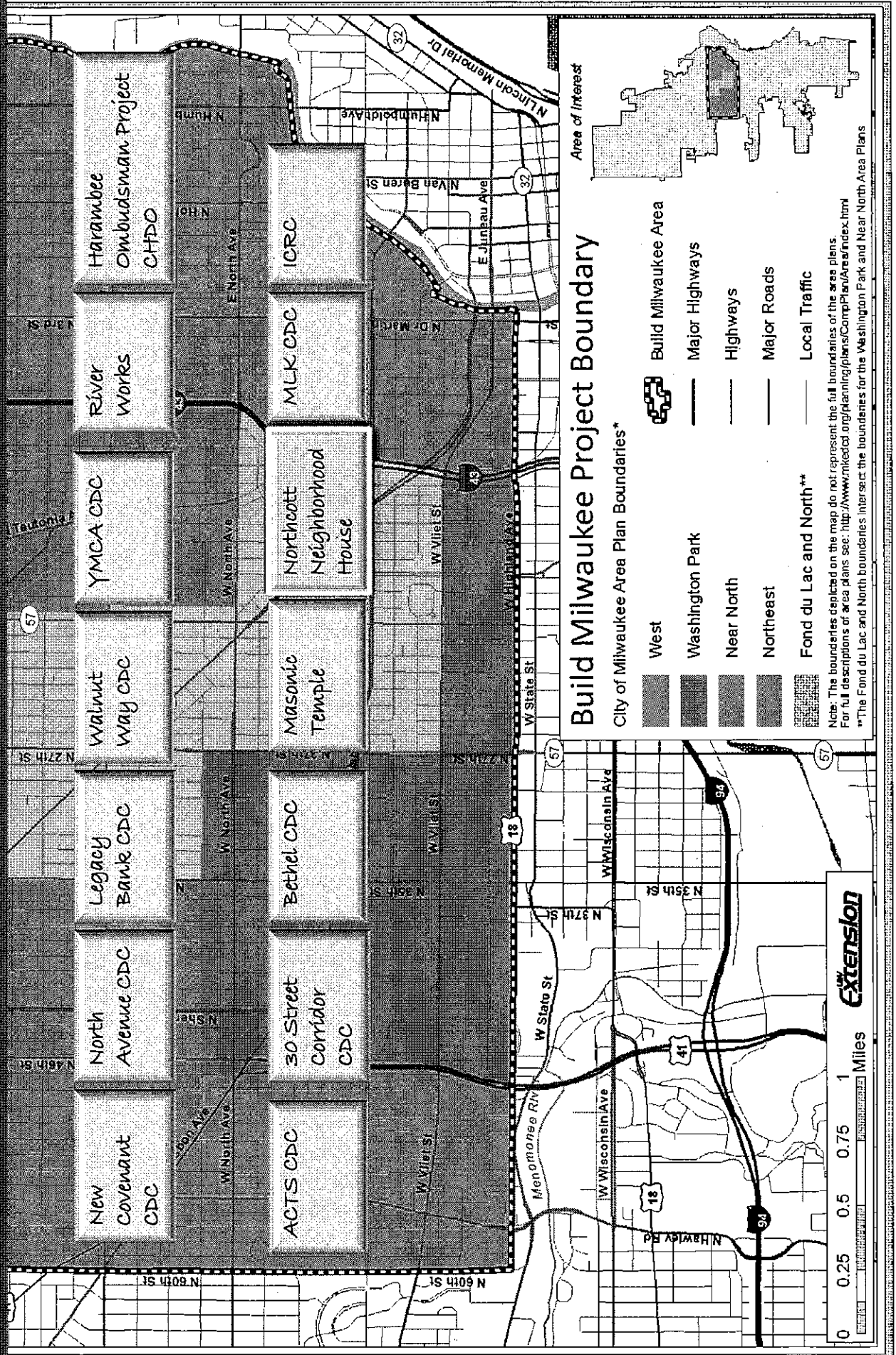
To the greatest extent feasible, provide job training, employment, and contracting opportunities for low- or very-low income residents in connection with projects and activities in their neighborhoods.

The Build Milwaukee jobs will go to target area veterans, residents who are participants in the Milwaukee Workforce Training Centers, and those that are skilled to performed the task.



Build Milwaukee - Step 5

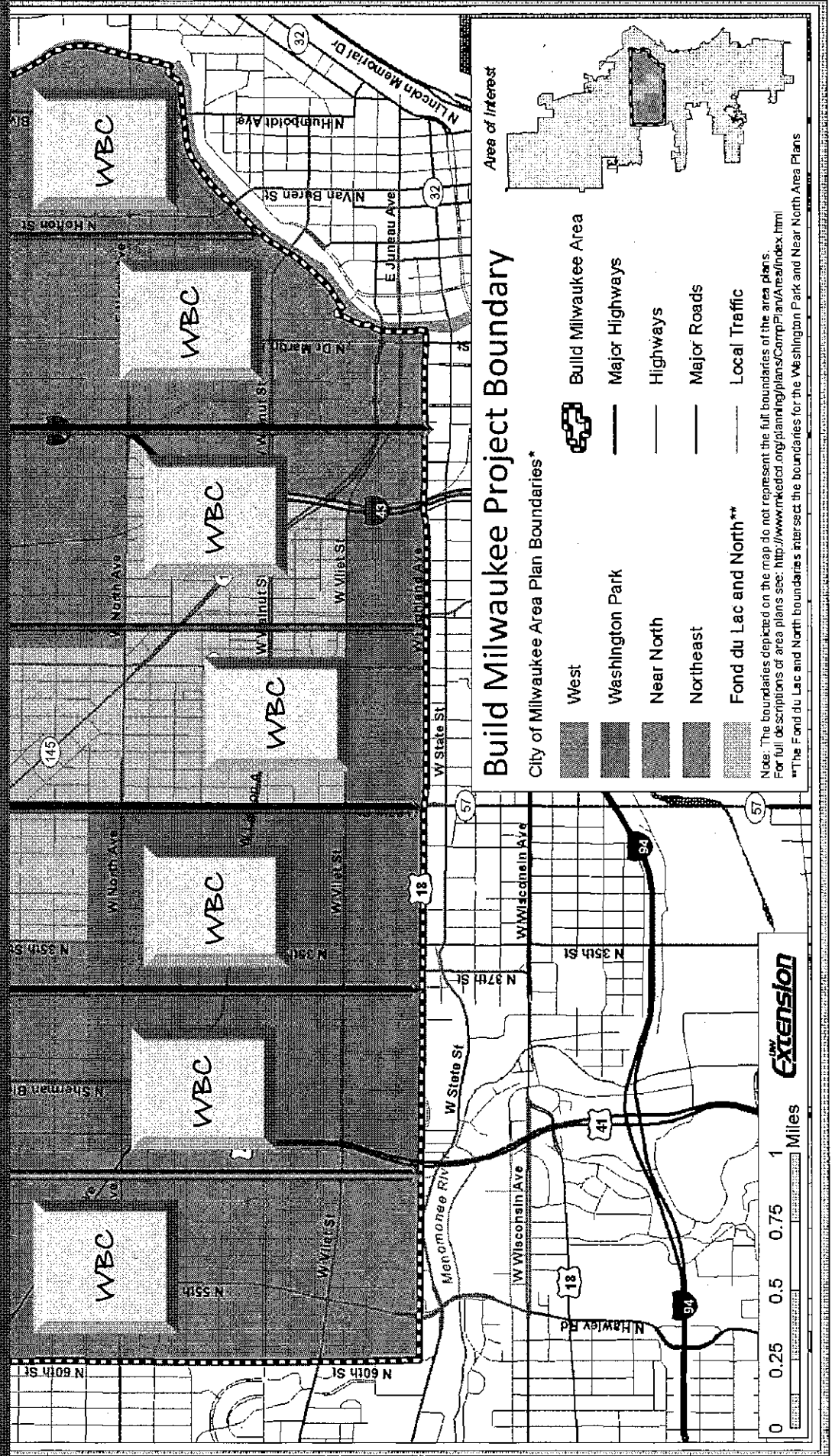
Build Target Area CDC's Capacity



Build Milwaukee - Step 6

Establish 7 Wealth Building Centers Strategically Placed in the Target Area - Services include but not limited to:

- Comprehensive Housing Counseling
- Business Development and Retention
 - Education Placement
 - Financial Management and Investment



Build Milwaukee - Step 7

Implement Four Year Production Goals for Housing, Commercial, Industrial, and Infrastructure Per City Development Plans
To Create 11,000 Jobs

Create 11,000 Jobs

• Pay Average Annual Wage \$36,000

• Pay Average Hourly Wage of \$17.50

840 units of housing

- Homeownership
- Affordable Rental
- Permanent Supportive

2 million square feet

New and Redeveloped Commercial Space

2 million square feet

New and Redeveloped Industrial Space

Eight Miles
Infrastructure Development
(parks included)

Extension

1 Miles

0 0.25 0.5 0.75

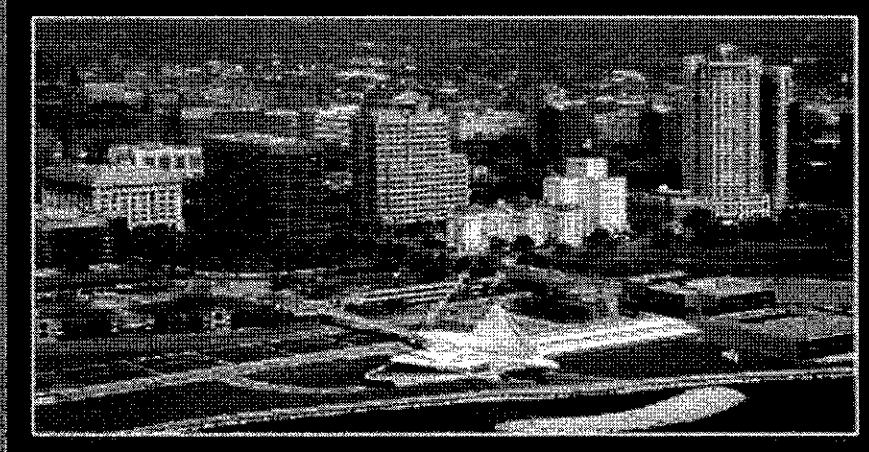
Note: The boundaries depicted on the map do not represent the full boundaries of the area plans. For full descriptions of area plans see: <http://www.mkecd.org/planning/plans/CompPlan/Area/index.html>
**The Fond du Lac and North boundaries intersect the boundaries for the Washington Park and Near North Area Plans

- Build Mil
- Major Highways
- Highways
- Major Roads
- Local Traffic
- Wash
- Near North
- Northeast
- Fond du Lac and North**

BUILD MILWAUKEE

A COMPREHENSIVE
FOUR YEAR EMPLOYMENT AND DEVELOPMENT STRATEGY FOR
MILWAUKEE'S INNER CITY NORTH

(60th Street on the West, Milwaukee River on the East,
Highland Boulevard on the South, and Burleigh Street on the North)



DRAFT



Prepared by Milwaukee County Cooperative Extension CNRED Program for the Build Milwaukee Committee
June 2010

Table of Contents

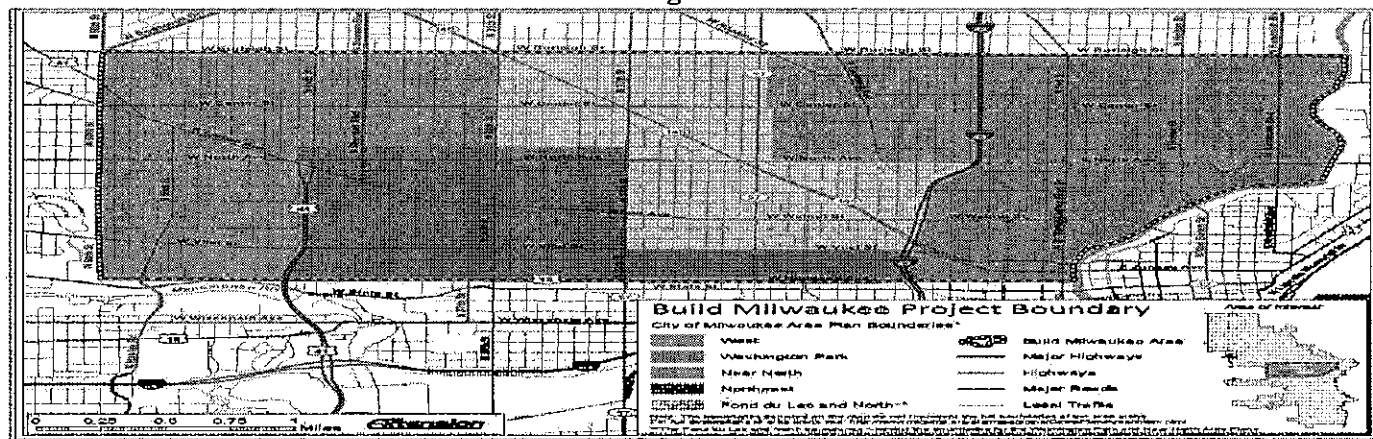
Executive Summary	3
Purpose Statement of the Build Milwaukee Committee.....	3
The Build Milwaukee Initiative Seven Steps.....	3
Build Milwaukee Committee and Meeting Attendees.....	4
University of Wisconsin-Milwaukee Employment and Training Institute’s socio-economic analysis of neighborhood issues facing Milwaukee Public Schools students and their families - 2009	5
Target Area Demographics Report	7
The Build Milwaukee Initiative Seven Steps.....	9
The Build Milwaukee Initiative Overall Strategy.....	10
Workforce Development Strategy for Underutilized Populations.....	14
Appendix.....	16
Bond Definitions.....	16
Financing Formula Worksheet for the Build Milwaukee Initiative	18
Wisconsin Grant and Loan Programs	19
County Borrowing and Grant and Aid.....	21
City of Milwaukee Borrowing and Grant and Aid	22
Financial Institutions - Community Reinvestment Act (CRA) Commitment Strategy	23
Formula for Job Creation and Use of the \$400 million.....	24
Milwaukee Based Work Force Training & Placement Centers	25
Build Milwaukee Target Area City Proposed Catalytic Projects.....	27
Some Organizations Recommended for Capacity Building	30
Wealth Building Centers Services	31
Build Milwaukee Target Area Map	32

Executive Summary

Purpose Statement of the Build Milwaukee Committee

BMC is a diverse group of individuals and organizations committed to promoting civic engagement activities and leveraging human and financial resources to improve the socioeconomic development of all neighborhoods through the implementation of development plans in the City of Milwaukee.

Target Area



The Build Milwaukee Initiative Seven Steps

Build Milwaukee is a development and job creation initiative that will invest \$400 million over four years to create 11,000 jobs through the implementation of the City of Milwaukee's Redevelopment Plans in Milwaukee's Inner-City North. (the area bounded by 60th Street on the West, Milwaukee River on the East, Highland Boulevard on the South, and Burleigh Street on the North) hereinafter called target area.

There are seven (7) steps involved with bringing The Build Milwaukee Initiative to fruition. They are:

1. Implementing the City of Milwaukee's Comprehensive Redevelopment Plans for the target area (Northwest Area, Washington Park, 30th Street Corridor, Fond du Lac/North, Near North East, and Northeast) hereinafter Redevelopment Plans,
2. Establishing a formal Community Council with City of Milwaukee approved authority to oversee the planning, implementation, and enforcement of the portions of the Redevelopment Plans located in the target area,
3. Developing a \$400 million fund to finance the initiative using existing federal, state, county, and city financing and grant programs, and community reinvestment act commitments,
4. Establishing and Implement Community Benefit Components for use of \$400 million fund,
5. Building Target Area CDC's Capacity to engage the initiative,
6. Establishing seven Wealth Building Center strategically placed in the targeted area, and
7. Implementing the redevelopment plans four-year production goals for housing, commercial, industrial, and infrastructure per the Department of Public Works and County Parks Department repair schedule to create the projected 11,000 jobs.

Build Milwaukee Committee and Meeting Attendees

Ashley Tikkanen	Johnny Mouthy
Bradley Thurman	Keith Holt
Constance Alberts	Martin Childs
Curt Harris	Alvin Holmes
Curtis Martin	Quinton Cotton
Darryl Johnson	Renee Booker
Delores Green	Robert Anthony
Demetrius Williams	Ruben Hopkins
Diane Robinson	Russ Stamper
Don Butler	Steve Adams
Edward McDonald	Steve Nichols
Eugene Thurman	Tamara Burkett
Fred Royal	Toni Anderson
Greg Williams	W. Curtis Marshall
James Hall	Welford Sanders
Anthony Courtney	

University of Wisconsin-Milwaukee Employment and Training Institute's socio-economic analysis of neighborhood issues facing Milwaukee Public Schools students and their families - 2009

Lack of Jobs Available for Inner City Workers

Job openings surveys conducted by the Employment and Training Institute for the Regional Workforce Alliance and the Milwaukee Area Workforce Investment Board have shown devastating effects of the economic recession on the entire Milwaukee region. The 2009 survey collected information from a stratified sample of 3,867 employers who reported on their current job openings as of May 25, 2009, including information on each job's requirements and worksite location. Results were weighted by establishment size and industry to estimate openings for the 7-county area. The combination of workers laid off from their jobs along with fewer companies hiring fewer workers has led to an unprecedented job gap in the Milwaukee area between people seeking work and jobs available.

The spatial mismatch between limited jobs available and large numbers of adults seeking work is most severe in inner city Milwaukee. **The May 2009 employer survey found 25 job seekers for every 1 fulltime opening available in the nine zip codes of inner city Milwaukee**, or an estimated 21,288 job seekers and only about 838 available full-time jobs. In Milwaukee County as a whole, there were an estimated 49,473 job seekers and only 3,818 full-time openings, according to the May 2009 survey. That is a 13 to 1 job gap. **Even before the economic recession central city residents faced severe job shortages. In May 2006, the Employment and Training Institute job vacancies survey found a job gap of 7 to 1 in inner city neighborhoods.**

The Housing Crisis

While an analysis of the mortgage crisis in Milwaukee is beyond the scope of this paper, several data sources indicate that the housing crisis has been extremely severe for Milwaukee families and that the effects are far from over. According to the American Community Survey conducted by the U.S. Census Bureau, an estimated 51,000 children in the city of Milwaukee were on public assistance (including food stamps, welfare, and disability) and living in rental units in 2006. **Of these 51,000 low-income Milwaukee children, 24% lived in households paying over 75% of their income for housing, and another 24% lived in households paying 50 – 74% of their income for housing** (i.e., rent and utilities). The Census Bureau further estimated that one of every five homeowners in Milwaukee with a mortgage was spending at least half of their household income on housing.

Subprime Lenders

There were over 60 subprime lenders, most from out-of-state, issuing mortgages in Milwaukee's poorest neighborhoods in 2005 and 2006, according to Federal Home Mortgage Disclosure Act data. Stimulated by the availability of subprime and refinancing loans (many with low initial interest rates) and escalating housing prices, a flurry of housing sales were seen in 2005, 2006, and the first half of 2007. By 2008 that buying activity had largely ended. Many home-owning families who secured mortgages during the mid-2000s or refinanced their existing mortgages are now unable to meet their mortgage, insurance, property tax, utilities bill and other housing obligations. Renters, already paying large portions of their income for housing, are caught in the middle of foreclosure actions against property owners and are squeezed by escalating rents due to rising utility bills and disproportionately high property taxes for inner city properties.

Housing Sales and Foreclosures

Each Monday morning the Milwaukee County sheriff holds real estate auctions for houses that have been foreclosed upon for nonpayment of mortgages. The foreclosure cases filed with the Milwaukee County circuit

courts and reaching the sheriff for auction sales were analyzed to shed light on the extent to which the national mortgage crisis reached Milwaukee neighborhoods. These properties up for auction are often in severe distress: some may have already been abandoned, renters may be displaced or uncertain about who owns the property, repairs are frequently delayed, and vandalism is not uncommon.

While regular housing sales in the 9 CDBG zip codes have dropped to pre-2002 levels, **the number of sheriff sales has increased dramatically from 828 in 2006 to 1,419 in 2007 and up to almost 2,600 in 2008. Large numbers of sheriff sales are continuing in 2009.** In many neighborhoods properties put up for sheriff sale can be found on nearly every block.

Based on the large increase in real estate prices fueled by the booming mortgage activity in 2005 through 2007, the city of Milwaukee raised property assessments on single family and duplex housing in the inner city. These assessments further raised housing costs for many residents as the inner city took on an increasing share of total city property tax burden.

An apparent immediate impact of the housing crisis was a **drop in home ownership** in the inner city. In some neighborhoods home ownership increased during the mid-2000s only to fall to lower levels by 2008 as families lost their homes through foreclosures and mortgage defaults. In the CDBG zip codes as a whole, home ownership rates for single-family houses with 2 or more bedrooms dropped from 84% in 2005 to 78% by 2008. The home ownership rate for duplexes (where the owner lives in one of the units) also dropped, from 55% in 2005 to 48% in 2008.

Unemployment

The city of Milwaukee rate nearly doubled during the past year, rising from 6.9% in July 2008 to 12.3% in June 2009, and the number of laid-off workers receiving unemployment compensation in Milwaukee County increased by 30,376 (from 14,754 workers in July 2008 to 45,130 in June 2008).

During this period, however, **the numbers of families in the 9 inner city zip codes receiving W-2 income support remained very low, increasing by only 465 families** (from 2,823 families in July 2008 to 3,288 families in May 2009). Half as many families received W-2 income support in May 2009 as received it five years ago in July 2004, when the city unemployment rate was at 8%. **As of March 2009, 59,365 children were enrolled in Badger Care Plus and 51,230 children were receiving food stamp benefits in the 9 CDBG zip codes.** Only 6,140 children were in families receiving W-2 income support.

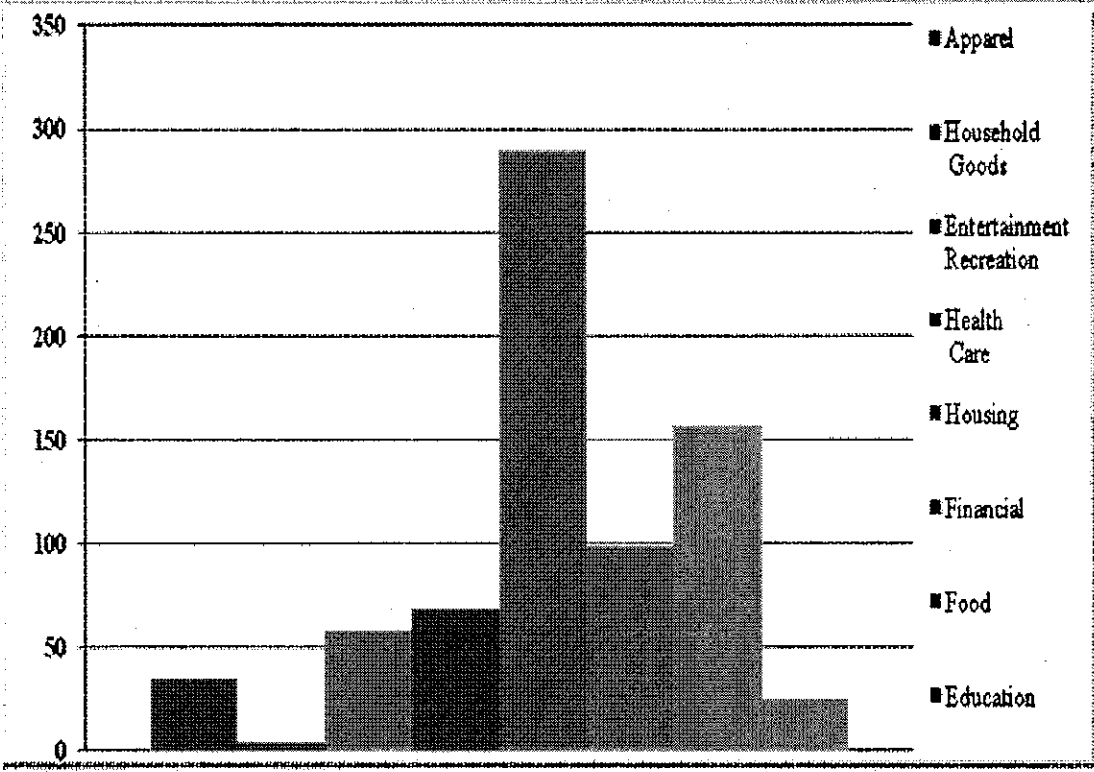
Target Area Demographics Report

Build Milwaukee

Target Area Annual Retail Goods Total Expenditures:

\$444,959,000

Source - 2009 ERISA Report



Demographics

Build Milwaukee Target Area

2009 Total Population	92,432
2009 Civilian Population 16+ in Labor Force	
Civilian Employed	76.9%
Civilian Unemployed	23.2%

2009 Population by Race/Ethnicity

White Alone	14.9%
Black Alone	76.3%
American Indian Alone	0.4%
Asian or Pacific Islander	3.8%
Some Other Race Alone	2.5%
Two or More Races	2.1%
Hispanic Origin	5.6%

2009 Households	32,166
2009 Average Family Size	3.59
2009 Housing Units	38,872
Owner Occupied Units	28.6%

The Build Milwaukee Initiative Seven Steps

Build Milwaukee is a development and job creation initiative that will invest \$400 million over four years to create 11,000 jobs through the implementation of the City of Milwaukee's Redevelopment Plans in Milwaukee's Inner-City North. (the area bounded by 60th Street on the West, Milwaukee River on the East, Highland Boulevard on the South, and Burleigh Street on the North) hereinafter called target area.

There are seven (7) steps involved with bringing The Build Milwaukee Initiative to fruition. They are:

8. **Implementing the City of Milwaukee's Comprehensive Redevelopment Plans for the target area (Northwest Area, Washington Park, 30th Street Corridor, Fon- du Lac/North, Near North East, and Northeast) hereinafter Redevelopment Plans,**
9. Establishing a formal Community Council with City of Milwaukee approved authority to oversee the planning, implementation, and enforcement of the portions of the Redevelopment Plans located in the target area,
10. Developing a \$400 million fund to finance the initiative using existing federal, state, county, and city financing and grant programs, and community reinvestment act commitments,
11. Establishing and Implement Community Benefit Components for use of \$400 million fund,
12. Building Target Area CDC's Capacity to engage the initiative,
13. Establishing seven Wealth Building Center strategically placed in the targeted area, and
14. Implementing the redevelopment plans four-year production goals for housing, commercial, industrial, and infrastructure per the Department of Public Works and County Parks Department repair schedule to create the projected 11,000 jobs.

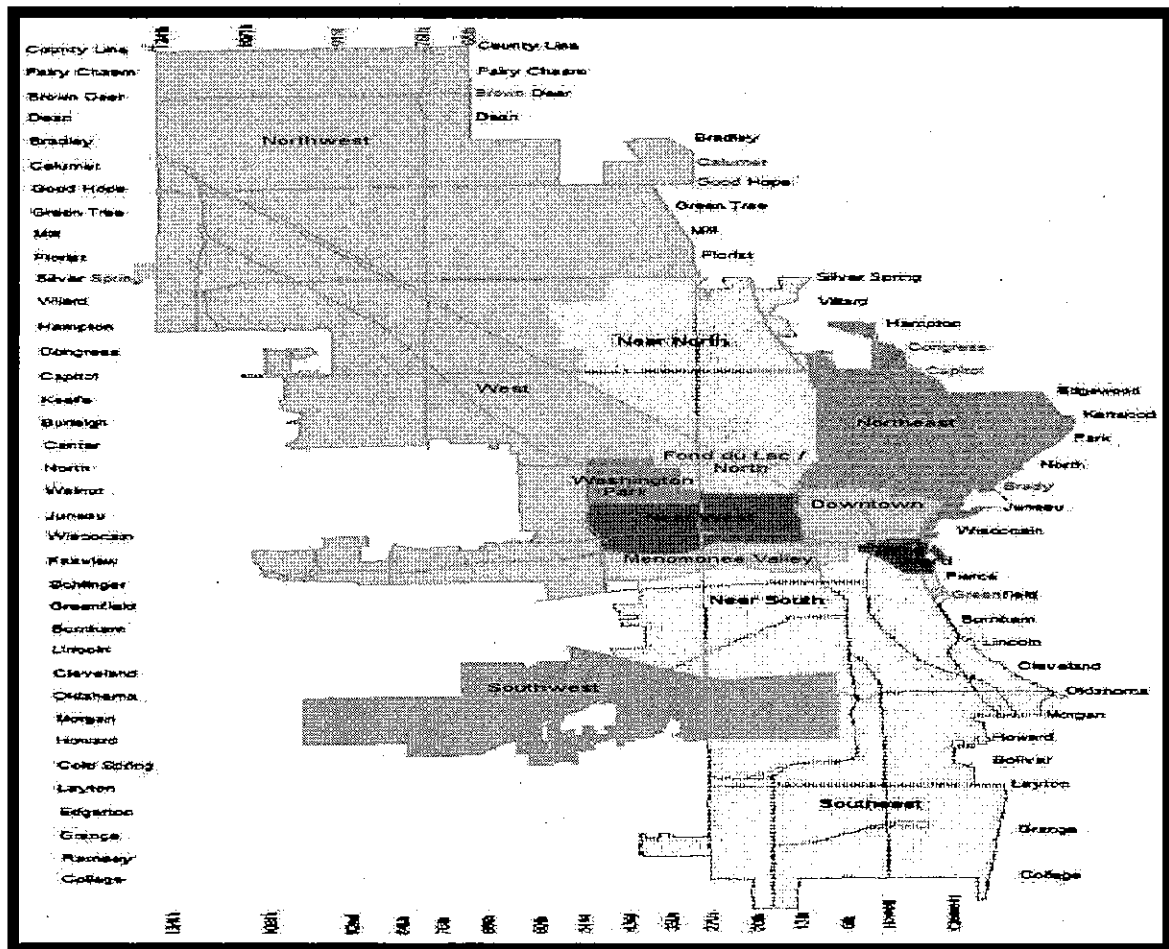
The Build Milwaukee Initiative Overall Strategy

Step no. 1. Implement the City of Milwaukee's Comprehensive Redevelopment Plans for the target area.

Area Plans are part of the City's Comprehensive Plan. The City of Milwaukee is covered by thirteen Area Plans, which guide future neighborhood development with land use, design, and catalytic project recommendations. The **Citywide Policy Plan** is also part of the Comprehensive Plan and guides citywide strategies on broad issues.

There are **other plans and studies** prepared by the City, which further guide development in individual neighborhoods. These planning documents include redevelopment plans and action plans. These plans are founded at <http://www.mkedcd.org/planning/plans/Area/index.html>

The Build Milwaukee proposal calls for the city to approve the target area and the Build Milwaukee approach, and the commitment all the necessary department support to make the initiative a success.



Step no. 2 Establish a Formal Target Area Community Council

The Community Council should be comprised of a majority of stakeholders from the target area. The Council should be established with a Mayor and City Council resolution that provide it with the authority to oversee the planning, implementation, and enforcement of the portions of the City of Milwaukee's Comprehensive Redevelopment Plans located in the target area. The Council responsibility should include but limited to the following:

- a) Building the capacity and create redevelopment collaborations between community development corporations, housing counseling services, and other public/private contractors and developers in and outside the target area,
- b) Educating the target area community stakeholders about the City of Milwaukee's Comprehensive Redevelopment Plans and the Build Milwaukee Initiative,
- c) Establishing a consistent means of communication and forums for open discussion so that target area citizens may be made aware of proposals affecting the target area by private entities, public agencies and officials, and may, in turn, participate in the planning,
- d) Creating a well-informed and civic engaged target area population, thereby improving the quality of life in the City and increasing the confidence in the future of the target area and of the City,
- e) Setting community benefit goals for target area development projects and programs, and business development and retention efforts that may require funds from outside sources, whether public or private, and work to unite all elements of the target area in seeking to obtain such funds, and

Step no. 3 The Community Council should implement the next five (5) steps, which shall provide for the physical, economic, and environmental development of the target area:

I. Develop a \$400 million fund for the Build Milwaukee Initiative.

The Build Milwaukee Initiative will need to create a redevelopment financing, jobs creation, and organization capacity building fund by encouraging the state, county, and city governments to designate a percentage (proportion to the population of the target area) of existing government (federal, state, county, city) redevelopment financing sources (bonds, TIFs, loans, tax credits and grants, etc) to the target area. In addition, establish a targeted reinvestment commitment from financial institutions, and leverage local and national grants (private and public foundations) to create the pool of \$400 million to be used over four years to support the Build Milwaukee Initiative. The total fund would require 40% from government sources and 60% from private financial institutions sources. The City of Milwaukee, Milwaukee County, and State of Wisconsin will support financial institution ability to contribute 60% of the funding needed by depositing funds into 3 or 5 year certificates of deposit of qualifying community banks that have a successful record of accomplishment for investing loan dollars and grants to support the following in the Build Milwaukee Target Area:

- A. Commercial Corridors Development,
- B. Small and Disadvantaged Businesses,
- C. Low-income Entrepreneurs and Residents,
- D. Community Development Corporations, and
- E. Market Rate and Affordable Housing Initiatives

This financing strategy will take into account existing resources dedicated from the aforementioned sources for the target area to be used during the Build Milwaukee implementation timeframe. The community council will control the funds and use them in the target area to support the following:

- a) Expanding the capacity of CDC's,
 - b) Establishing seven (7) Wealth Building Centers,
 - c) Financing and subsidizing the cost of housing development (affordable rental, permanent supportive, and market rate),
 - d) Financing and subsidizing the cost of commercial property developments,
 - e) Financing and subsidizing the cost of manufacturing facilities development, and
 - f) Creating 11,000 temporary full time direct and indirect construction related jobs in the target area that pay an average annual wage of \$36,000 and an average hourly wage of 17.31.
- *See appendix for more detail regarding the definition of the city, county, state financing and grant programs that could support the capital needs of Build Milwaukee, the financial institution commitment strategy as well as the financing formulas to designate portion of city, county, and state's financing and grant program to create the \$400 million fund*

II. Establish and Implement Community Benefit Components for use of funding.

The Build Milwaukee Initiative community benefit agreements (CBA) will be a contract between a developer and a community council that sets forth the benefits that the community will receive from the development for the use of target area funds. Common benefits include living wages, local hiring, and training programs, affordable housing, environmental remediation, and funds for community programs. CBAs ensure that development is equitable and benefits *all* members of the community, eventually contributing to stronger local economies, livable neighborhoods, and increase public participation in the planning process. CBA requirements for the use of the \$400 million Build Milwaukee Initiative Fund over four years will be as follows:

- Jobs would go to target area veterans, residents who are participants in the Milwaukee Workforce Training Centers, and those that are qualified,
- All development projects must be joint-ventured with a qualified development entity based in the target area,
- To the greatest extent possible, all development projects must use construction contractors (sub and primes) located in the targeted area,
- To the greatest extent possible, purchases for development/construction projects must be made from businesses located in the targeted area,
- All projects must train and hire residents for job created from projects (infrastructure, commercial, and industrial) in the targeted area,
- To the greatest extent possible, new and redeveloped commercial and industrial space should be made available to entrepreneurs from the area,

- To the greatest extent possible, all housing types should be made available to residents in the targeted area, and
- All projects must include green development principles.

III. Build the capacity of Community Development Corporations in the target area

The existing community based entities doing economic development, entrepreneurial training, workforce development, housing production and services, and manufacturing development in the targeted area will need an infusion of financial resources to build their capacity to work in collaboration with target area workforce and businesses in and outside the target area to achieve the Build Milwaukee production outcomes. The capacity resource provided for these organizations will be for work associated with the Build Milwaukee Initiative only. The funding would come from the sources dedicated to the build Milwaukee initiative as indicated in step #3. See appendix for some of the organizations targeted for capacity building.

IV. Create seven Wealth Building Centers (WBC)

There will be a need to create, establish, and finance seven **Wealth Building Centers** in the target area. The centers will be located strategically to provide services to residents and businesses in seven 300 square block areas, and the services to be provided are:

- Comprehensive housing counseling and assistance,
- Comprehensive Housing Counseling
- Business Development and Retention
- Education Placement
- Financial Management and Investment

One of the WBCs should focus its work on the 30th Street Corridor from Highland Boulevard to Burleigh Street. The WBC's commercial business development and retention efforts of the WBCs will primarily concentrated on North Avenue, Fon-du-lac Avenue, Holton Street, Teutonia Avenue, Center Street, Burleigh Street, and Lisbon Avenue. Build Milwaukee Initiative envisions the centers receiving support from financial institution, investment, and management entities as well as real estate professional associations and grant fund dedicated for the Build Milwaukee Initiative.

V. Implement the jobs and development initiative through housing, commercial, manufacturing facilities, and infrastructure productions

The Build Milwaukee Initiative implementation strategy is based on activating the portions of the city's redevelopment plans for the target area. These plans allow for the development of three types of housing. They are:

- a) Market Rate Housing for Homeownership
- b) Clean, Safe, and Affordable Housing
- c) Permanent Supportive Housing

In addition, the plans allow for the development of three types of commercial space. They are:

- a) Strip Malls/Town Centers
- b) Mix use (commercial/residential)
- c) Single use commercial

Finally, several of the plans overlap and focus on the development of the area around and in the 30th Street Industrial Corridor, which provides for the development of manufacturing facilities. Each of the plans addresses infrastructure development needs as it relates to catalytic projects and the Department of Public Works and the County's Parks Department has published the projected street repair projects and parks infrastructure development for the target area, which calls for ten miles of road and infrastructure repair and development over a four-year period.

The plans allows for using vacant housing, commercial, and manufacturing space and lots owned by the city, and any privately own lots and housing, commercial, and manufacturing space for redevelopment purposes consistent with the recommendations in the plans. The plans call for the incorporation of "green" development principles to create ecological and environmentally safe approaches to all development activities. The plans also recognize that green principles are a forward-looking approach that is consistent with national economic development efforts and will have a profound impact on our community's natural environment, economy, health, and productivity.

It is estimates that the target area has enough public and privately owned lots and vacant housing, commercial and manufacturing space, and infrastructure (street and parks repair) development needs to produce the following socioeconomic development results over four years:

- 840 housing units,
- 2 million square feet of new and redeveloped commercial space,
- 2.2 million square feet of new and redeveloped industrial space, and
- 10 miles of infrastructure (street and parks repair) development.

The production will create roughly 11,000 temporary full time construction related and non-construction related jobs.

Build Milwaukee Initiative is estimated to require \$400 million dollars over a four years period (\$100 million annually) to achieve the aforementioned production goals and employment creation.

Workforce Development Strategy for Underutilized Populations

Industry specific job training, adult education, vocational skills and training, level of union involvement

Organized labor and work force development centers will serve as the entities to facilitate the implementation of job training and placement services for the Build Milwaukee Initiative. The Housing and Urban Development federal section 3 initiatives serve as a legal basis for the Build Milwaukee model. The Housing and Urban Development Federal Section 3 regulations are:

- Section 3 is a provision of the Housing and Urban Development (HUD) Act of 1968 that helps foster local economic development, neighborhood economic improvement, and individual self-sufficiency. The Section 3 program requires that recipients of certain HUD financial assistance, to the greatest extent feasible, provide job training, employment, and contracting opportunities for low- or very-low income residents in connection with projects and activities in their neighborhoods. Section 3 is a starting point to obtain job training, employment and contracting opportunities. From this integral foundation coupled with other resources comes the opportunity for economic advancement and self-sufficiency.
- Section 3 residents are: Public housing residents or Persons who live in the area where a HUD-assisted project is located and who have a household income that falls below HUD's income limits.

Any employment resulting from these expenditures, including administration, management, clerical support, and construction, is subject to compliance with Section 3 and the Build Milwaukee Community Benefit Principles. Expenditures from the use of Build Milwaukee designated funding would allow work force training and placement centers and organize labor to design specific training and placement programs for target area residents and others to fill specific job opportunity in the target area in compliance with the target area community benefit components and federal section 3 (see page 11).

Examples of opportunities include:

<ul style="list-style-type: none"> • Accounting • Architecture • Appliance repair • Bookkeeping • Bricklaying • Carpentry • Carpet Installation • Catering • Cement/Masonry • Computer/Information • Demolition • Drywall 	<ul style="list-style-type: none"> • Marketing • Painting • Payroll Photography • Plastering • Plumbing • Printing Purchasing • Research • Surveying • Tile setting • Transportation • Word processing 	<ul style="list-style-type: none"> • Electrical • Elevator Construction • Engineering • Fencing • Florists • Heating • Iron Works • Janitorial • Landscaping • Machine Operation • Manufacturing
---	---	---

Recipients of Build Milwaukee financial assistance will award the economic opportunities. They and their contractors and subcontractors are required to provide economic opportunities consistent with existing Federal, State, and local laws and regulations, and the community benefit principles outlined on page 11.

*****See the appendix for a list of potential catalytic projects in the Build Milwaukee target area.***

Appendix

Bond Definitions

A **municipal bond** is a bond issued by a city or other local government, or their agencies. Potential issuers of municipal bonds include cities, counties, redevelopment agencies, special-purpose districts, school districts, public utility districts, publicly owned airports and seaports, and any other governmental entity (or group of governments) below the state level. Municipal bonds may be general obligations of the issuer or secured by specified revenues. Interest income received by holders of municipal bonds is often exempt from the federal income tax and from the income tax of the state in which they are issued, although municipal bonds issued for certain purposes may not be tax exempt. The risk ("security") of a municipal bond is a measure of how likely the issuer is to make all payments, on time and in full, as promised in the agreement between the issuer and bond holder (the "bond documents"). Different types of bonds are secured by various types of repayment sources, based on the promises made in the bond documents:

- **General obligation bonds** promise to repay based on the full faith and credit of the issuer; these bonds are typically considered the most secure type of municipal bond, and therefore carry the lowest interest rate.
- **Revenue bonds** promise repayment from a specified stream of future income, such as income generated by a water utility from payments by customers.
- **Assessment bonds** promise repayment based on property tax assessments of properties located within the issuer's boundaries.
- **Conduit Financing** A financing arrangement involving a government or other qualified agency using its name in an issuance of fixed income securities for a non-profit organization's large capital project.
- **Industrial Revenue Bonds (IRBs)** are municipal bonds whose proceeds are loaned to private persons or to businesses to finance capital investment projects. All Wisconsin municipalities--cities, villages, and towns--are authorized to issue IRBs.
- **Build America Bonds** are a taxable municipal bond created under the American Recovery and Reinvestment Act of 2009 that carry special tax credits and federal subsidies for either the bond holder or the bond issuer. Many issuers have taken advantage of the Build America Bond provision to secure financing at a lower cost than issuing traditional tax-exempt bonds. The Build America Bond provision is open to governmental agencies issuing capital expenditure bonds before January 1, 2011
- **The New Markets Tax Credit (NMTC)** Program permits taxpayers to receive a credit against Federal income taxes for making qualified equity investments in designated Community Development Entities (CDEs). Substantially all of the qualified equity investment must in turn be used by the CDE to provide investments in low-income communities. The credit provided to the investor totals 39 percent of the cost of the investment and is claimed over a seven-year credit allowance period. In each of the first three years, the investor receives a credit equal to five percent of the total amount paid for the stock or capital interest at the time of purchase. For the final four years, the value of the credit is six percent annually. Investors may not redeem their investments in CDEs prior to the conclusion of the seven-year period. Throughout the life of the NMTC Program, the Fund is authorized to allocate to CDEs the authority to issue to their investors up to the aggregate amount of \$26 billion in equity as to which NMTCs can be claimed, including \$3 billion in Recovery Act Awards and \$1 billion of special allocation authority to be used for the recovery and redevelopment of the Gulf Opportunity Zone. To date, the Fund has made 495 awards totaling \$26 billion in allocation authority.

- **Tax Increment Financing** or TIF is a tool to use future gains in taxes to finance current improvements (which theoretically will create the conditions for those future gains). When a public project such as a road, school, or hazardous waste cleanup is carried out, there is often an increase in the value of surrounding real estate, and perhaps new investment (new or rehabilitated buildings, for example). Cities use TIF to finance public infrastructure, land acquisition, demolition, utilities and planning costs, and other improvements including sewer expansion and repair, curb and sidewalk work, storm drainage, traffic control, street construction and expansion, street lighting, water supply, landscaping, park improvements, environmental remediation, bridge construction and repair, and parking structures. State enabling legislation gives local governments the authority to designate tax increment financing districts. The district usually lasts 20 years, or enough time to pay back the bonds issued to fund the improvements. While arrangements vary, it is common to have a city government assuming the administrative role, making decisions about how and where the tool is applied.
- **The Community Development Block Grant (CDBG)** (city and county) entitlement program allocates annual grants to larger cities and urban counties to develop viable communities by providing decent housing, a suitable living environment, and opportunities to expand economic opportunities, principally for low- and moderate-income persons.

Financing Formula Worksheet for the Build Milwaukee Initiative

State of Wisconsin

General Obligation Bonds or Short Term Notes

State of Wisconsin New 2010 borrowing authority = _____ X 0.016% (population of Build MKE target area) = _____ borrowing authority designated for Build MKE Target Area for 2010

State of Wisconsin New 2010 Federal and State Grant Funds/tax credits designated for development and job creations = \$ _____ X 0.016% (population of Build MKE target area) = \$ _____ designated for Build MKE Target Area annually for four years

Milwaukee County

General Obligation Bonds or Short Term Notes

Milwaukee County New 2010 borrowing authority, Federal and State Grant Funds/tax credits = \$ _____ X 6% (population of Build MKE target area) = \$ _____ borrowing authority designated for Build MKE Target Area for 2010

Milwaukee County New 2010 Federal and State Grant Funds/tax credits designated for development and job creations = \$ _____ X 6% (population of Build MKE target area) = \$ _____ designated for Build MKE Target Area annually for four years

City of Milwaukee

General Obligation Bonds or Short Term Notes

City of Milwaukee New 2010 borrowing authority = \$ _____ X 14% (population of Build MKE target area) = \$ _____ borrowing authority designated for Build MKE Target Area for 2010

City of Milwaukee New 2010 Federal and State Grant Funds/Tax Credits designated for development and job creations = \$ _____ X 14 % (population of Build MKE target area) = \$ _____ designated for Build MKE Target Area annually for four years

Financial Institutions - Community Reinvestment Act (CRA) Commitment

Financial Institutions Annual CRA commitment for Build MKE Target Area for 2010 = \$ _____ X 60% = _____ over four years / 4 = \$ _____

Wisconsin Grant and Loan Programs

<http://www.doa.state.wi.us/dir/wcca.asp>

- Angel investors and angel investor networks that invest in Qualified New Business Ventures may be eligible to claim an income tax credit on that investment, up to 25% of the investment amount.
- The Business Employees Skills Training (BEST) program was established by the Wisconsin Legislature to help small businesses in industries that are facing severe labor shortages upgrade the skills of their workforce. Under the BEST program, Commerce can provide applicants with a tuition reimbursement grant to help cover a portion of the costs associated with training employees.
- The CDBG-ED program was designed to assist businesses that will invest private funds and create jobs as they expand or relocate to Wisconsin. The Wisconsin Department of Commerce awards the funds to a general-purpose unit of government (community) which then loans the funds to a business. When the business repays the loan, the community may retain the funds to capitalize a local revolving loan fund. This fund can then be utilized to finance additional economic development projects within the community.
- The Customized Labor Training (CLT) program is designed to assist companies that are investing in new technologies or manufacturing processes by providing a grant of up to 50% of the cost of training employees on the new technologies. The programs primary goal is to help Wisconsin manufacturers maintain a workforce that is on the cutting edge of technological innovation.
- The Economic Development Tax Credit program provides income tax incentives to new or expanding businesses. Credits may be earned through four eligible activities: Job Creation, Capital Investment, Training and Establishment or Retention of Corporate Headquarters. Credits are non-refundable, but may be carried forward for up to 15 years.
- The Economic Diversification Loan Program is designed to offset any impact Gaming has had upon Wisconsin's business community. These initiatives include the Economic Impact Loan (EIL) program and the Economic Diversification Loan (EDL) program. The goal of the Economic Diversification Loan (EDL) program is to diversify a local community's economy such that it is less dependent upon revenue derived from Gaming. The EDL program is designed to help businesses establish and expand operations.
- The EDL program is a low interest loan program that may be able to finance a portion of the costs of these improvements.
- Wisconsin Main Street Program Promotes historic preservation and economic development of traditional business districts. The program provides technical assistance to local governments participating in the program.
- Emergency Shelter Grant/Transitional Housing/Homeless Prevention Federal and State funds are used for homeless prevention activities and essential services, renovation and rehabilitation of shelter facilities and for shelter operating costs. The programs may include shelters for victims of domestic violence, runaway adolescents, and persons with disabilities as well as generic shelter and transitional housing programs. Any city, county, or private non-profit may apply for funding under an annual competition for homeless shelter or prevention or transitional housing program.

- The Rental Housing Development (RHD) Program assists eligible housing organizations, particularly Community Housing Development Organizations (CHDOs), with funds to develop affordable rental housing. The funds must serve households at or below 60% of County Median Income (CMI). Projects receiving HOME funds are subject to rent limitations for a specified period of time. Funds may be used for acquisition, rehabilitation, and new construction activities. Application submission dates are four a year.
- The Homebuyer and Rehabilitation program is coordinated with the State's Housing Cost Reduction Initiative through a biennial competition. Applications are received from local sponsors that seek to provide assistance to low-income households for the acquisition, construction, and rehabilitation of owner-occupied homes; as well as rehabilitation of rental units occupied by low-income households.
- The Neighborhood Stabilization Program provides assistance to acquire and redevelop foreclosed properties that might otherwise become sources of abandonment and blight within their communities. The program is authorized under Title III of the Housing and Economic Recovery Act of 2008. HUD is treating Neighborhood Stabilization Program funds as a special allocation of Fiscal Year (FY) 2008 CDBG funding. Neighborhood Stabilization funds can be used to purchase foreclosed or abandoned homes and to rehabilitate, resell, or redevelop these homes in order to stabilize neighborhoods and stem the decline of property values of neighboring homes.
- The WHEDA Foundation, Inc. and WHEDA make available annually grant funds through the Housing Grant Program competition. The Program's mission is to assist in the improvement of the state's housing for special needs populations.
- Department of Natural Resources Loans and Grants Information Grants are available for acquisition of land and easements for conservation and outdoor recreation purposes, conservation, dam rehabilitation/abandonment, dry cleaner remediation, forest fire protection, urban forestry, gypsy moth, household hazardous waste collection, hunter education, lakes, municipal flood control, nonpoint source runoff pollution, parks, recreational facilities and trails, recycling, habitat restoration, rivers, small and abandoned dam removal, stewardship, urban wildlife damage and well compensation.
- Local Roads Improvement Program Assists local governments in improving seriously deteriorating county highways, town roads, and city and village streets.
- Surface Transportation Program – Urban Allocates federal funds to complete a variety of improvements to federal-aid-eligible roads and streets in urban areas.
- Wisconsin Employment Transportation Assistance Program (WETAP) Supports the development of transportation services to link low-income workers with jobs, training centers, and child care facilities
- The Wisconsin Youth Apprenticeship Program provides high school juniors and seniors throughout the state with on-the-job training and related instruction in selected occupational areas. Students work for local businesses and enroll in related instruction, while attending their regular high school. Funding is available on an annual basis for local partnerships of one or more school districts and other public agencies, nonprofit organizations, and individuals who have agreed to be responsible for implementing and coordinating a local youth apprenticeship program that meets state guidelines. Annual Request for Proposals issued in April of each year.

County Borrowing and Grant and Aid

Web Sites

http://milwaukeecounty.org/ImageLibrary/User/bpariseau/2010RecommendedCapitalImprovements/55183_2010_Recommended_Capital_Budget_Small_Version.pdf

<http://milwaukeecounty.org/AdministrativeServic77607760.htm>

In February of 2009, the US Congress enacted the American Recovery and Reinvestment Act (ARRA) which is an economic stimulus plan to counterbalance the economic downturn in the US economy. The ARRA contains many provisions that provide Federal tax credits, stimulate the investment market and address employment, energy efficiency incentives, education and other programs.

In an effort to expand the number of investors and broaden the tax-exempt municipal market, the ARRA contains provisions that allow state and local governments to issue taxable Build America Bonds (BABs) that provide a credit to investors or credit to issuers that is equal to 35 percent of the interest costs for bonds issued in 2009 and 2010. BABs offer an opportunity to issue debt at significant lower interest rates.

All Build America Bonds, Recovery Zone Bonds and Airport Bonds (non-AMT) must be issued by January 1, 2011.

Milwaukee County Financing Plan

The County has taken the initiative to analyze the various provisions of the ARRA as they relate to financing of the capital improvements program and determine the extent that they are financially and/or economically beneficial for 2009 and 2010. Therefore, in June of 2009, the County Board of Supervisors approved a financing plan that would allow the County to take advantage of favorable municipal bond market conditions that have resulted from the implementation of the ARRA. The financing plan consists of the County accelerating its five year plan by implementing projects primarily selected from the years 2009-2012 in the Five-Year Capital Improvements Plan in the years 2009 and 2010. Implementation of the financing plan consists of two bond issues in 2009 and two bond issues in 2010. To stabilize the impact on the operating budget for the potential increase in debt service costs for the years 2009 and 2010, the County will not issue any bonds in the years 2011 and 2012. The capital improvement budget for the years 2011 and 2012 will consist of projects financed from revenue sources other than bond proceeds.

2010 Recommended Capital Improvements Budget

The 2010 Recommended Capital Improvements Budget (Recommended Capital Budget) includes projects for the two bond issues as approved by the County Board of Supervisors in June 2009. The Recommended Capital Budget includes 96 separate projects for a total expenditure appropriation of \$251,819,208. Anticipated reimbursement revenue (Federal, State and local grants) totals \$123,504,159 resulting in a net County financing of \$128,315,049.

Appropriations for 75 corporate purpose projects total \$158,766,076 with offsetting reimbursement revenues of \$59,494,128. The resulting net County financing of \$99,271,948 is to be financed by \$82,444,848 in bond proceeds, \$420,000 in sales tax revenues, \$480,000 in investment earnings from the bond proceeds, \$1,025,000 in Passenger Facility Charges (PFC) revenue, \$8,297,700 in land sale proceeds and \$6,604,400 in private donations.

City of Milwaukee Borrowing and Grant and Aid

Website:

<http://www.city.milwaukee.gov/budget/2010BudgetRequests.htm>

http://www.city.milwaukee.gov/ImageLibrary/User/crystali/2010budget/2010proposed/Proposed_Borrowing_Authorizations.pdf

http://www.city.milwaukee.gov/ImageLibrary/User/crystali/2010budget/2010proposed/10grant_bmd2.pdf

Total Source of Funds For Grant and Aid Projects			
2008 EXPENDITURE DOLLARS	2009 BUDGET	2010 BUDGET REQUESTED	2010 BUDGET REQUESTED
\$55,500,463	\$78,370,351	*\$ 69,576,383	\$76,117,944

* 2008 source of funds reflect grant revenues collected prior to closing the Fiscal Year 2008 books. Additional revenue relating to 2008 expenditure transactions will be treated as 2009 revenues. May not include tax credit because city information does not itemize grant and aid sources

Financial Institutions - Community Reinvestment Act (CRA) Commitment Strategy

Build Milwaukee Socially Responsible Investment Fund

Objective:

City of Milwaukee, Milwaukee County, and State of Wisconsin deposit funds into qualifying community banks that have a successful record of accomplishment for investing loan dollars and grants to support the following in the Build Milwaukee Target Area:

- F. Commercial Corridors Development,
- G. Small and Disadvantaged Businesses,
- H. Low-income entrepreneurs and residents,
- I. Community Development Corporations, and
- J. Market Rate and Affordable Housing Initiatives

Product:

3 or 5 certificates of deposit

City Investment:

The city, county, and state will distribute deposits in \$150,000 to \$200,000 increments with a \$10 million cap in total deposits. If banks meet or improve their efforts in the aforementioned city objective, more deposits could be distributed.

Rate:

The offering rate will be the rate available on the purchase date and comparable to current CD rate taken at their area banks or current 1-year government discount note (whichever is higher).

Deposit Insurance:

In excess of the \$100,000 FDIC deposit insurance the qualifying bank must provide additional deposit insurance or pledge qualified securities that are safe kept at the Federal Reserve.

Distribution Priority:

Qualified banks will be prioritized for receipt of the city's funds according to their total dollar amount of loans made during the past calendar year in the Build Milwaukee Target Area to achieve the redevelopment objectives of the Build Milwaukee Plan. (See attached map and plan)

Bank Qualifying Criteria

1. Community Reinvestment Act* examination rating of Satisfactory or Outstanding.
2. Bank can demonstrate that the previous year's lending activity in the City of Milwaukee was greater than or equal to 100% of the requested deposit amount,
3. Bank must sign a non-discrimination and compliance certificate,
4. Bank must complete a deposit application request and submit it to the City, County, and State Treasurers by January 31st of each year.

*Community Reinvestment Act requires that each insured depository institution's record in helping to meet the credit needs of its entire community, including low- and moderate- income neighborhoods, be assessed periodically.

Formula for Job Creation and Use of the \$400 million

- The creation of roughly 11,000 temporary full time construction and construction related jobs that pay an average annual wage of \$36,000 at an average hourly wage of 17.31 = (\$440m / \$36000 = 11,000 “average” jobs) (52 weeks/\$36,000/40 hrs = 17.31 average hourly wage)
- The rehab and development of 840 units of housing for homeownership, affordable rental, and permanent supportive (annual cost = 210 housing units annually @ an average cost of \$125,000 per unit = approximately \$26 million), (\$105 million over four years)
- 2 million square feet of new and redeveloped commercial space (annual cost of 500,000 sq. ft. @ an average cost of \$52 per square feet = \$26 million), (\$104 million over four years)
- 2 million square feet of new or redeveloped industrial space (annual cost of 500,000 sq. ft. @ an average cost of \$92 per square feet = \$46 million), (\$184 million over four years) and
- Eight miles of infrastructure development (annual cost of 2 miles annually @ an average cost of \$910,000 per mile =\$1.8 million. (\$7.3 million over four years)

Milwaukee Based Work Force Training & Placement Centers

Comprehensive Service Center Location

Northeast Comprehensive Job Center -

YWCA Greater Milwaukee

1915 N. Martin Luther King Drive

Milwaukee, WI 53212

Ph: 414-267-3291

Fax: 414-267-3903

TTY: 414-267-3993

Hours:

M and W 8:00 a.m. - 7:00 p.m.

Tu-Th-F 8:00 a.m. - 5:00 p.m.

Saturday 9:00 a.m. - 1:00 p.m.

Other Job Center Locations

Job Center Northwest – Maximus

6550 North 76th Street

Milwaukee, WI 53223

414-760-6060

Hours:

M-Tu-Th-F 8:00 a.m. - 5:00 p.m.

W 8:00 a.m. - 7:00 p.m.

Job Center South – UMOs

2701 South Chase

Milwaukee, WI 53207

414-389-6000

Hours:

M-Tu-Th-F 8:00 a.m. - 5:00 p.m.

W 8:00 a.m. - 7:00 p.m.

Specialty Centers

The HIRE Center

816 West National Avenue

Milwaukee, WI 53204

414-385-6920

Hours: M-F 8:00 a.m. - 4:30 p.m.

Services for those facing lay-off or for homemakers who may suddenly be without the income of others on which they depended.

Employment & Career Resource Room

2342 N. 27th Street

Milwaukee, WI 53210

414-270-7500

Mature Workers Resource Center

Washington Park Senior Center

4420 W. Vliet Street

Milwaukee, WI 53208

414-931-0253

Hours: M-F 8:30 a.m. to 4:30 p.m.

www.interfaithmilw.org/programs/employment.html

Contact: Boyce Harris

bharris@interfaithmilw.org

Services for those over 55 or for homemakers who may suddenly be without the income of others on which they depended.

HIRE Center

816 West National Ave. 2nd Floor

Milwaukee, WI 53204

414-385-6920

Hours: M-F 8:00 a.m. - 4:30 p.m.

Learning Lab Hours: M-Th 8:00 a.m. - 12:00 p.m.

Resource Room: M-F 8:00 a.m. - 4:00 p.m.

Services for those facing lay-off or for homemakers who may suddenly be without the income of others on which they depended.

Services can also be accessed at:

Interfaith Older Adult Programs

600 W. Virginia Street, Suite 300

Milwaukee, WI 53204-1551

414-291-7500

Contact: Brian Warnecke

bwarnecke@interfaithmilw.org

Milwaukee Area Workforce Investment Board, Inc.

2338 N. 27th Street

Milwaukee, WI 53210

Phone: 414-270-1700

TTY: 414-270-1848

Fax: 414-225-2375

Business Hours: M-F 8:00 a.m. – 5:00 p.m.

Build Milwaukee Target Area City Proposed Catalytic Projects

West Westlawn Housing Project Revitalization	Mixed Use and Residential Change in intensity
West Hampton Ave./84th St./Appleton Ave.	Commercial and Mixed Use Change in intensity
West Capitol Dr./76th St./Appleton Ave.	Commercial and Mixed Use Change in intensity
West Midtown Center Area	Commercial and Mixed Use Commercial and Mixed Use
West Enderis Park/Lenox Heights	Neighborhood Improvement/Demonstration Project Residential
West Mosaic on Burleigh/BID # 27	Revitalization Commercial and Mixed Use Commercial and Mixed Use
West Center Street BID # 39 Revitalization	Commercial and Mixed Use Commercial and Mixed Use
West Uptown Crossing/North Ave. BID #16 Revitalization	Commercial and Mixed Use Commercial and Mixed Use
West Vliet St. Commercial District Revitalization	Commercial and Mixed Use Commercial and Mixed Use
West I-94 Corridor/Zoo Interchange	Reconstruction Transportation
Near North St. Michael's Hospital	Commercial Residential
19 Near North Green Bay Ave. and Glendale Ave	Vacant Commercial
20* Near North Atkinson Ave., Capitol Dr. & Teutonia Ave.	Triangle Open Space Open Space
St. Mark's Episcopal Church	Institutional Mixed Use
31st St. and Hope Ave	ROW Vacant Open Space
Near North SE corner of 35th St. & Capitol Dr.	Vacant Mixed Use
Jackie Robinson School	Institutional Local Business
Center St. and Teutonia Ave.	Vacant Mixed Use
Near North North Division High School	Institutional Mixed Use
Near North Moody Park Redevelopment	Open Space Residential/ Commercial/ Open Space
Northeast Five Points Exchange - Port Washington Ave./King Dr. /Keefe Ave.	Commercial and Mixed Use Change in intensity
Harambee Great Neighborhood Initiative	Mixed Use and Residential Mixed Use and Residential

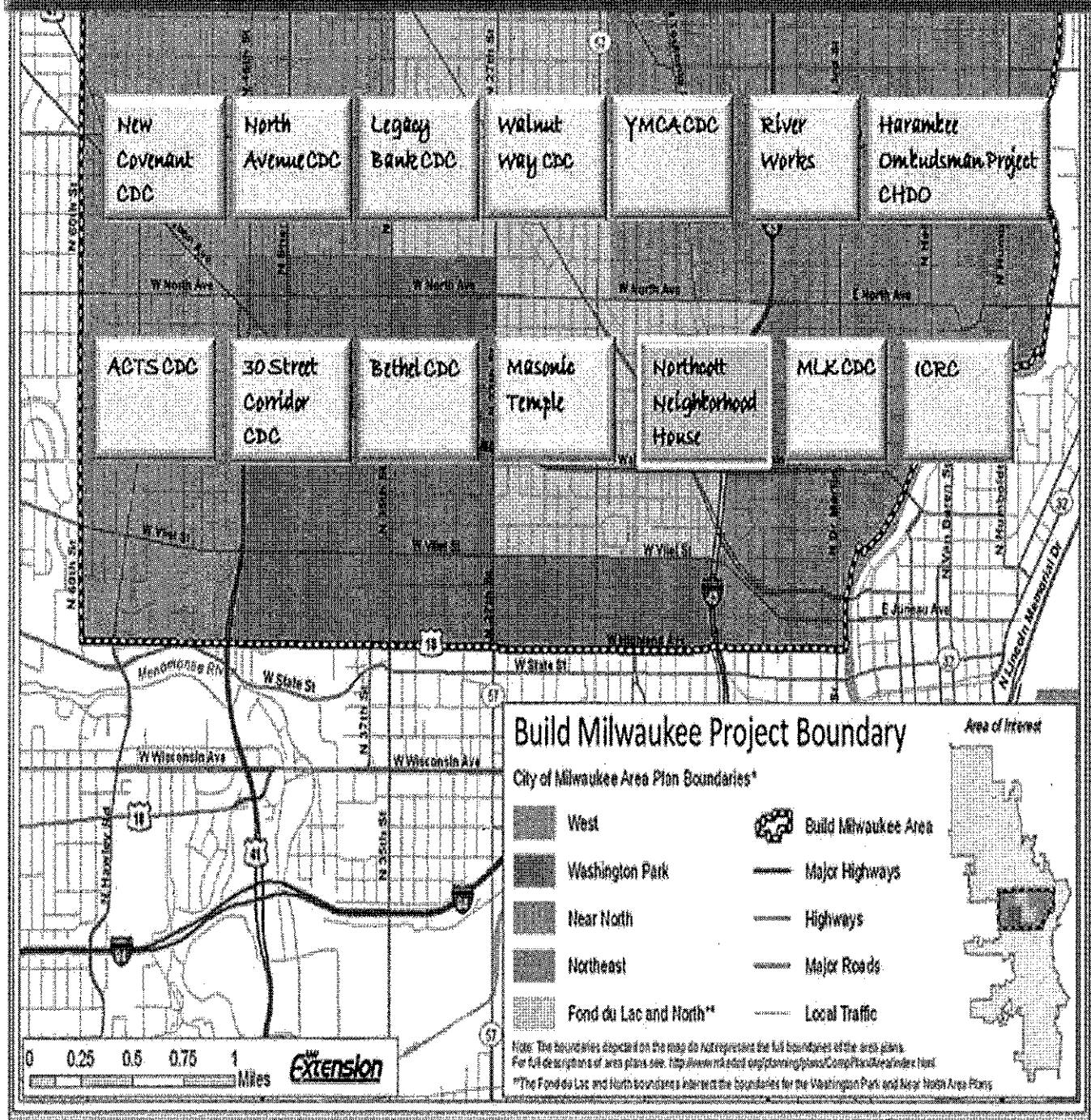
King Commons III	Mixed Use and Residential Mixed Use and Residential
UWM Campus District and Satellite Dorms/Campuses	Mixed Use and Residential Change in intensity
Northeast Milwaukee River Overlay District Parks	Northeast Milwaukee River Overlay District Parks
Center Street and Holton Street Intersection	Commercial and Mixed Use Change in intensity
North Avenue Corridor - King Drive to Reservoir Park	Commercial and Mixed Use Change in intensity
River west Commercial Core Commercial	Mixed Use Change in intensity
Northeast Historic King Drive BID # 8--	Mienecke Ave. to Brown St. Redevelopment Project Commercial and Mixed Use Change in intensity
Northeast Bronzeville Redevelopment Project	Commercial and Mixed Use Change in intensity
30th Street Industrial Corridor Revitalization Industrial	Fond du Lac & North Industrial
Fond du Lac Ave./27th St./Center St.	Redevelopment Project Commercial and Mixed Use Change in intensity
Fond du Lac & North Gateway District BID # 28 Revitalization	Commercial and Mixed Use Change in intensity
Sears Block/Fond du Lac Ave./North Ave.	Redevelopment Project
Fond du Lac & North	Commercial and Mixed Use Commercial and Mixed Use
Fond du Lac Ave./20th St./Brown St.	Legacy Redevelopment Project Residential and Mixed Use Change in intensity Walnut St. Node, 20th to 22nd St. Commercial and Mixed Use Change in intensity
Washington Park North Ave. Gateway	Commercial and Mixed Use Commercial and Mixed Use
Washington Park United Methodist Expansion (40th St. and Lisbon Ave.)	Residential Single Family Residential Multifamily
Reuse of 37th Street School Institutional/	Vacant Not Specified
Lisbon Ave. Infill (3300 - 3700)	Vacant Mixed Use
30th St. Industrial Corridor South of Lisbon Ave.	Industrial Residential
Vliet St. (3500 - 3700)	Vacant Mixed Use
35th St. Redevelopment	Multiple Uses Commercial
Indian Community School Property	Institutional Not Specified
Highland Ave. Conversion	Residential Office
27th St. Main Street	Multiple Uses and Vacant Commercial (all First

	Floors)
Wisconsin Ave. Enhancement	N/A
City on a Hill Institutional (former hospital)	Residential
Norris Playground Conversion Vacant Park	Open Space
Near West Vliet St. Revitalization	Multiple Uses and Vacant Residential and Commercial

Some Organizations Recommended for Capacity Building

Build Milwaukee - Step 5

Build Target Area CDC's Capacity



Wealth Building Centers Services

The Build Milwaukee Initiative creates seven Wealth Building Centers (WBC)

There will be a need to create, establish, and finance seven **Wealth Building Centers** in the target area. The centers will be located strategically to provide services to residents and businesses in seven 300 square block areas, and the services to be provided are:

Comprehensive Housing Counseling and Assistance,

Housing Assessment

Pre-purchase counseling

Credit – establish and repair

Review of home mortgage loan requirements

Act as liaison between client and financial institution

Resource for pre and post grants

Rehab for pre and post homeowners

Quarterly Community Seminars/Work Shops

Business Development and Retention

Business Development and/or Operations Assessment

Development of business plans

Finances relating to business development

Business Incorporation and Management

Employee development

Apprenticeship

Tax Consequences

Quarterly Community Seminars/Work Shops

Education Placement

Education and Career Interest Assessment

Understanding Financial Aid

Career Counseling

Scholarships

College Credit Available

Relationship with local colleges

Quarterly Community Seminars/Education Fairs

Financial Management and Investment

Financial Assessment

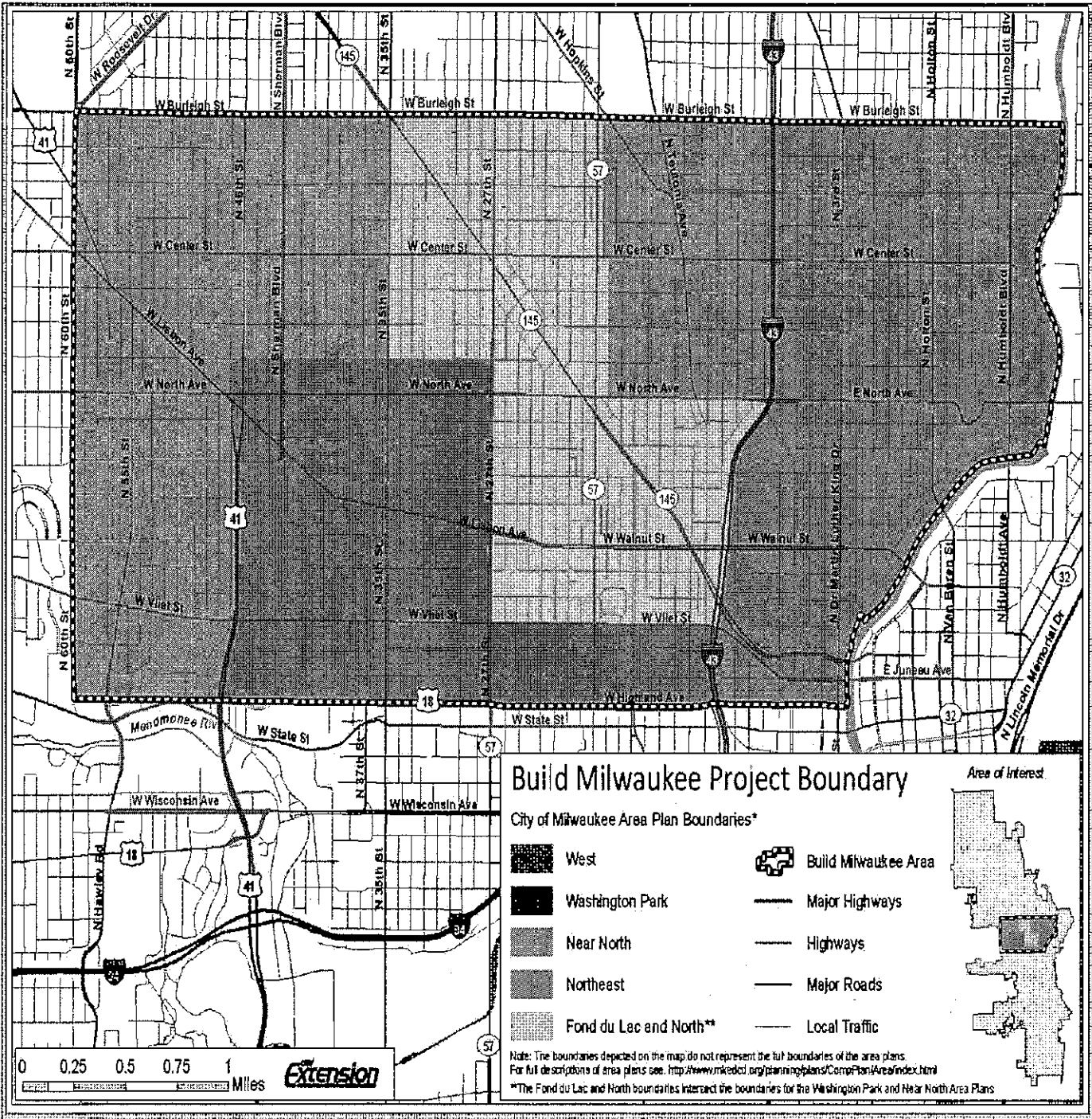
Savings Plans (IDA, CD, IRA, Money Market, Stocks, Bonds)

Debt Reduction

Employee Sponsored Savings

Quarterly Community Seminars/Workshops

Build Milwaukee Target Area Map



Elmer, Linda

From: Pam Fendt [PFendt@liunagroc.com]
Sent: Wednesday, October 13, 2010 9:29 AM
To: Hamilton, Ashanti; Davis Sr., Joe; Zielinski, Tony
Cc: Elmer, Linda
Subject: FW:
Attachments: Milwaukee vs the world Transmittal.pdf

Alderman Hamilton, Alderman Davis, and Alderman Zielinski,

Attached is a grid showing the different types of business enterprise programs in various cities. I had promised to track it down for sharing with Task Force members.

Pam Fendt
Green Jobs Marketing Representative
LIUNA Great Lakes Region Organizing Committee
Wisconsin Laborers' Union
414-659-3803
pfendt@liunagroc.com

From: Randy Crump [rcrump@prismtechnical.com]
Sent: Monday, October 11, 2010 6:34 PM
To: Pam Fendt

Line	City, ST	Population	Comments	EBE	MBE	WBE	SBE	DBE	Disabled	Local
1	New York, NY	8,143,197	Local Law 129	X	X					
2	Los Angeles, CA	3,844,829	CA Unified Program. Firms certified as a Small and Local Business with the City of Los Angeles are given a 10% preference applied to bid contracts of \$100,000 or less.	X	X	X	X	X		X
3	Chicago, IL	2,842,518	Small Purchase Orders are offered to City of Chicago certified Minority and Woman Owned Business Enterprises as an opportunity to familiarize businesses with the City's contracting process and to allow them to serve as prime contractors on contracts under \$100,000.	X	X					
4	Houston, TX	2,016,582	City Ordinance Numbers 84-1309, 95-336, and 99-893. Texas Unified Certification + M/W/SBE program	X	X	X	X	X		
5	Philadelphia, PA	1,463,281	Executive Order 02-05 (MBE Ord) & annual disparity study 5% local bid preference	X	X			X		X
6	Phoenix, AZ	1,461,575	SBE Bidding preference = 5% on bids under \$250K, 2.5% \$250-500K	X	X	X				X
7	San Antonio, TX	1,256,509	Texas Unified Certification + M/W/SBE program	X	X			X		
8	San Diego, CA	1,255,540	Have community advisory committee. CA Unified Program.					X		
9	Dallas, TX	1,213,825	Texas Unified Certification					X		
10	San Jose, CA	912,332	CA Unified Program (note link to article about CA supreme court)					X		
11	Detroit, Mich.	886,671	Businesses certified as Detroit firms are key	X	X	X	X	X		X
12	Indianapolis, IN	784,118	DBE on roads only	X	X	X	X			
13	Jacksonville, FL	782,623	First reference to an EBE program	X			X			
14	San Francisco, CA	739,426	CA Unified Program				X	X	X	
15	Columbus, Ohio	730,657	Orig Blks/Women only. Added Hispanic and Asian Indian	X	X					
16	Austin, TX	690,252	Chapter 2A/2 9B/2 9C/2 9D	X	X	X				
17	Memphis, Tenn.	672,277	DBE plus legislative intent of City Ordinance #4388. Uniform DBE Cert for Transportation in TN	X	X			X		
18	Baltimore, Md.	635,815	Ordinance 211 and the Mayor's Executive Order.	X	X					
19	Fort Worth, TX	624,067	Texas Unified Certification + M/W/SBE program					X		
20	Charlotte, NC	610,949					X			X
21	El Paso, TX	598,590	Texas Unified Certification + M/W/SBE program					X		
22	Milwaukee, Wis.	578,887	Chapter 360 of the Milw. Code of Ordinance	X						
23	Seattle, Wash.	573,911					X	X		
24	Boston, Mass.	559,034		X	X	X				X
25	Denver, CO	557,917		X	X	X	X			
26	Louisville-Jefferson County, KY	556,429	Finance and Administration Policy and Procedure (FAP) #111-55-00 (State - found nothing on City)	X	X					
27	Washington, DC	550,521		X	X					
28	Nashville-Davidson, TN	549,110	M/WBE - Black, Hispanic, Native and Asian American only + Female	X	X					
29	Las Vegas, NV.	545,147	Stronger on workforce, but voluntary M/W/DBE program	X	X		X			X
30	Portland, OR	533,427	Firms called M/W Emerging Small businesses	X	X	X	X			
31	Oklahoma City, OK	531,324	Municipal code § 2-351 (18) -- M/WBE desired but voluntary							
32	Tucson, AZ	515,526	Certified firms get a 2.5% price preference	X	X					
33	Albuquerque, NM	494,236	No program found, but significant affiliation w/ Hispanic chamber							
34	Long Beach, CA	474,014	Local businesses have a 5% bid pref	X	X	X	X	X		X
35	Atlanta, GA	470,688	Black, Hispanic, Native and Asian American only + Female	X	X					
36	Fresno, CA	461,116	49CFR Part 26	X	X		X			
37	Sacramento, CA	456,441	Tracking MBE. Enforcement? Cooperation with DBE cert	X	X		X	X		
38	New Orleans, LA	454,863	State and Local / Race and gender neutral DBE program					X		X
39	Cleveland, Ohio	452,208	Note RPP like program with penalties (small but existent)	X	X					
40	Kansas City, MO	444,965		X	X		X			
41	Mesa, AZ	442,780	No program found listed, but links on website to SBA							
42	Virginia Beach, VA	438,415	Links to Minority Business Council for Certification	X						
43	Omaha, NB	414,521	Ref M/WBE	X	X					
44	Oakland, CA	395,274	Race neutral DBE for DOT				X	X		X
45	Miami, FL	386,417	Black, Hispanic and Female only	X	X					
46	Tulsa, OK	382,457	Section 8(a) SBA M/DBE and WBE 15 USC § 637(a). Encouragement only. No significant teeth	X	X					X
47	Honolulu CDP, HA	377,379	No program identified or found							
48	Minneapolis, MN	372,811	DBE for DOT work					X		
49	St Paul, MN		Chapter 84 of the city's administrative code	X	X	X				
50	Colorado Springs, CO	369,815		X	X	X				
51	Arlington, TX	362,805	Stadium Projects have M/WBE participation					X		
52	Tampa, FL	317,647	See M/WBE Audit for 2003. Payment policies and Freq asked questions	X	X	X				
53	Cincinnati, OH	317,361	City had been sued by maintains Local SBE program				X			X
54	Raleigh, NC	316,802	Found program in Raleigh, but not Durham. Did not check Chapel Hill / Triangle area	X	X					
55	Newark, NJ	277,911		X	X					
56	Birmingham, AL	236,620	Disparity study just concluded							
57	Madison, WI	218,432	Rather weak Affirmative Action M/WBE program	X	X	X	X			
58	Orlando, FL	199,336		X	X					