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# Choice Neighborhoods

monthly news about transforming housing, people, & neighborhoods

Issue 120 | March 2023

## GRANTEE SPOTLIGHT

### Milwaukee Catalyzes Economic Development Through Business Loan Program

Read the Choice Neighborhoods Grantee Spotlight included at the end of this newsletter to learn how Milwaukee, in collaboration with a longstanding partner, used a business loan program to catalyze economic development in its Westlawn neighborhood.

*See Grantee Spotlight, Pg 3*

## ANNOUNCEMENTS

### Louisville's Russell Choice Neighborhood Featured in Third Blog with National League of Cities

The [final blog](#) in our 3-part series with the National League of Cities (NLC) highlighting the Choice Neighborhoods program is now available on NLC's CitiesSpeak blog. The article shares how successful planning can lead to implementation and features firsthand insights from the Russell Choice Neighborhood in Louisville, KY. The three-part series is aimed at encouraging local government involvement and recognizing grantee achievements. In case you missed it, be sure to read the [first](#) and [second](#) installment of the series.

## FUNDING OPPORTUNITIES

### State Physical Activity and Nutrition Program (SPAN)

HHS's Centers for Disease Control recently published a [Notice of Funding Opportunity](#) for PHAs; city, county, and state governments; non-profits; and others to support activities at the state and local level to implement evidence-based strategies and leverage resources from key stakeholders to address poor nutrition and inactivity within their populations. Estimated total program funding is \$75,500,000 for an anticipated 17 awards, with an award floor of \$600,000 and an award ceiling of \$1,300,000. Applications are due March 28, 2023.

### Improving Adult and Youth Crisis Stabilization and Community Reentry Program

DOJ's Bureau of Justice Assistance recently published a [Notice of Funding Opportunity](#) for city, state, and county governments; and non-profit organizations to help communities develop and implement comprehensive and collaborative strategies that address challenges posed by reentry and recidivism reduction. It is anticipated that 10 awards will be made with an award ceiling of \$7,500,000. Applications are due March 21, 2023.

### Racial and Ethnic Approaches to Community Health (REACH)

HHS's Center for Disease Control recently published a [Notice of Funding Opportunity](#) for PHAs; city, county, or state governments; non-profits and others for a five-year program to improve health, prevent

chronic diseases, and reduce health disparities among high-risk racial and ethnic populations. Estimated total program funding is \$228,000,000 for 41 anticipated awards, with an award floor of \$500,000 and an award ceiling of \$1,500,000. Applications are due May 24, 2023.

### **Gus Schumacher Nutrition Incentive Program**

USDA's National Institute of Food and Agriculture recently published a [Notice of Funding Opportunity](#) for governmental agencies and non-profit organizations through which it will fund and evaluate projects intended to increase the purchase of fruits and vegetables by USDA SNAP participants. Estimated total program funding is \$36,300,000 for 15 anticipated awards, with an award floor of \$1,000 and an award ceiling of \$15,000,000. Applications are due May 4, 2023.

### **Buses and Bus Facilities Program**

DOT's Federal Transit Administration recently published a [Notice of Funding Opportunity](#) for city, county, and state governments; non-profits; and others to assist in the financing of buses and bus facilities capital projects, including replacing, rehabilitating, purchasing, or leasing buses or related equipment; and rehabilitating, purchasing, constructing, or leasing bus-related facilities. Estimated total program funding is \$46,944,542 for an anticipated 50 awards, with an award floor of \$0 and an award ceiling of \$46,944,542. Applications are due April 13, 2023.

### **U.S. Climate Resilience Toolkit – Funding Opportunities**

Refer to this comprehensive database of [Funding Opportunities](#) for up-to-date funding sources to address climate resiliency issues such as floodplains, drought, lack of tree canopy, etc.

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## **EVENTS & TOOLS**

### **Affirmatively Furthering Fair Housing Proposed Rule**

View this pre-recorded [webinar](#) and [public comment guide](#) for an overview and history of the Affirmatively Furthering Fair Housing Proposed Rule, to learn how the federal rulemaking and public comment process works, to hear suggested focus areas for equity-focused comments, and to understand why and how you should participate in the process.

### **National Family Support Network**

These three recurring webinars provide foundational information of the Family Support and Strengthening Field, established to promote positive outcomes for all children, families, and communities.

- Developing Family Resource Center Networks: Where Do We Start? [Webinar Link](#)[Materials Link](#)
- An Overview of the Standards of Quality for Family Strengthening & Support [Webinar Link](#)[Materials Link](#)
- Uncovering America's Best Kept Secret: Family Resource Centers and Family Resource Center Networks [Webinar Link](#)[Materials Link](#)

### **Advancing Racial Equity in Our Communities**

View this pre-recorded [video](#) to learn about infrastructural racism and opportunities to remedy racial and ethnic inequities through equitable development. The session builds upon the [Communities First Toolkit](#), designed to help park organizations address inequities caused by infrastructural racism, and shape public spaces that bring social, environmental, and economic benefit to our communities.

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## **RESEARCH & PUBLICATIONS**

### **Impact and Opportunity in America's Public Spaces**

This [report](#) showcases six years of innovation in transforming America’s public spaces like parks, trails, libraries, and community centers in five cities: Chicago, Detroit, Memphis, Philadelphia, and Akron under the [Reimagining the Civic Commons](#) initiative.

## Increased Access to Healthy Food and Jobs

Read this [story](#) to learn how [Rid All Green](#), a nonprofit organization focused on urban agriculture and youth education, helped a marginalized neighborhood in Cleveland overcome challenges to build community, increase access to healthy food, and create jobs for the community.

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## GRANTEES IN THE NEWS

### Norfolk and Richmond Choice Neighborhoods to Receive Funding to Reconnect Communities

Read these articles to learn about DOT’s recent awards to [Norfolk](#) for \$1.6 million and [Richmond](#) for \$1.35 million to reconnect Choice Neighborhoods to the rest of the city and improve transportation infrastructure through the [Reconnecting Communities Pilot](#) grant program.

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## GRANTEE SPOTLIGHT

### Milwaukee Catalyzes Economic Development Through Business Loan Program

When the City of Milwaukee was awarded its FY14/15 \$30 million Choice Neighborhoods Implementation Grant, they knew continued economic development in the Westlawn neighborhood would be critical. Together, the City, the Housing Authority of the City of Milwaukee (HACM), and its partners initiated a comprehensive set of redevelopment strategies focused on increasing employment opportunities, creating retail and amenities, and catalyzing broader transformation in the neighborhood, to include the adjacent commercial corridor. The grantee’s Business Loan Program, a joint initiative with their long-standing partner, the Wisconsin Women’s Business Initiative Corporation, played a significant role in their successes. To date, the Business Loan Program has helped eight businesses either launch, expand or relocate into the neighborhood, created/retained 58 jobs, and spurred exponential growth and largescale economic development throughout the community.



*Thomas Green, Jr., who grew up in the Westlawn public housing development, utilized a Choice Neighborhood loan to have a custom mobile kitchen built for his business, “Mr. Greens.”*

#### *A Tool for Economic Development*

The impetus for focusing on economic development arose in response to feedback from resident surveys, which clearly identified a desire for local shopping opportunities, restaurants, a grocery store, pharmacy, and other businesses within the neighborhood. The Milwaukee Team was also committed to increase job opportunities for residents. Like many Choice Neighborhoods, the Westlawn neighborhood lacked many neighborhood amenities and retail and had limited economic development opportunities. The Milwaukee team used HUD’s Choice Neighborhoods Technical Consulting funds to hire a consultant to identify

market potential and develop recommendations. The team realized they needed an incentive to draw businesses to the target area.



To create this incentive, the Milwaukee team turned to a trusted partner, Wisconsin Women's Business Initiative Corporation (WWBIC) and their Business Loan Program. HACM already had an established relationship with WWBIC, a leading Statewide economic development Community Development Financial Institution. The financial organization had successfully assisted HACM residents with financial training and asset building for years. In addition to this work, WWBIC was well-known across the state for operating a Business Loan Program with a proven track record of success.

Since inception in 1987, WWBIC has served 72,343 individuals and loaned nearly \$100M to small business owners. WWBIC's technical and capital support has created or retained 21,047 jobs with 8,961 businesses started, strengthened, or expanded. In addition, WWBIC's mission was consistent with that of the grantee – to empower women/men and minorities by providing long-term assistance to help them reach financial well-being and security. WWBIC consciously focuses their efforts on engaging clients who otherwise don't have access to traditional banking services. The Business Loan Program itself dovetailed well with the rest of the grantee's CCI Plan, which among other elements, included a façade improvement grant program also available to businesses. WWBIC's well-established Business Loan Program presented a natural opportunity to achieve the team's economic development goals.



*Attendees learn about the Choice Neighborhood loan fund and other business resources during the July 29, 2021 "Live & Revive" Choice Neighborhood Business Summit.*

### *The Business Loan Program and Its Successes*

Once the program was established in the Westlawn Choice neighborhood, the grantee, HACM, and WWBIC were intentional and persistent in their marketing efforts. Outreach efforts included intensive door-to-door marketing, large-scale mailings, social media outreach, and numerous other official announcements. In addition, HACM and WWBIC strategically hosted several well-attended and successful business summits to promote both the program and the neighborhood at large. WWBIC also marketed the target area to its own contacts and recruitment pool to attract businesses. Marketing efforts were so successful that one of the businesses in WWBIC's regular loan program (a disabled veteran-owned manufacturer for the aerospace industry) decided to establish their operations in the Choice neighborhood.

Under Milwaukee's Choice Neighborhoods Business Loan Program, \$1 million in Choice Neighborhoods CCI funds was set aside for a revolving loan fund, which was matched with \$500,000 from WWBIC. This two-thirds/one-third split enabled the partnership to offer its loans at favorable rates, which further incentivized businesses to set up shop in the neighborhood. Applicants followed WWBIC's standard loan application process and submitted a business plan that was reviewed by a committee. Once awarded, loan recipients received ongoing financial and business management technical assistance throughout the

term of the loan. Throughout this process, WWBIC brought a critical, experienced eye which enabled them to scope out promising new businesses that understand success and could bring long-term opportunity to the community. At the same time, WWBIC looked beyond those businesses that were traditionally considered “non-bankable” to offer credit when appropriate. For clients that may not be ready for a loan, WWBIC offers a whole suite of services and classes to help develop their skills and expertise.



*Renee Lindner, Small Business Consultant for the Wisconsin Women’s Business Initiative Corp (WWBIC), promotes the Choice Neighborhood loan fund and other resources at the May 14, 2019, Choice Neighborhood Business Summit.*

Since the Business Loan Program’s inception, the Milwaukee team has awarded eight loans, ranging from \$10,000 to \$250,000, to new and existing businesses within the target area. All loans were awarded to minority or disadvantaged businesses. In total, these businesses have created or retained 58 jobs within the community. In direct alignment with Choice Neighborhoods objectives, the Business Loan Program directly benefited one former resident, who was awarded a loan for his popular and highly successful food truck. The program offered such a unique opportunity that another business used a loan to purchase equipment that helped them pivot their business plan to produce Personal Protective Equipment (PPE) during the early days of the Covid-19 pandemic. The Business Loan Program has successfully supported other key businesses in the neighborhood as well, including a day care center, a home healthcare provider, and one of Milwaukee’s oldest supportive services organizations serving the African American community.

### *Aligning and Building on Investments*

The Business Loan Program functions in concert with the grantee’s other CCI programs and all CCI partners have collaborated closely to transform the physical profile of the neighborhood. For example, a well-loved local business, House of Corned Beef, benefitted from a CNI-related grant to purchase new signage. The owner has also purchased and torn down another dilapidated building and utilized the CCI commercial façade improvement program in constructing a brand-new building that will soon be home to a pharmacy. Brew City Distribution, a fine craft beer distributor, was another recipient of a CCI façade improvement program grant and a business loan. HACM’s community development partner, Havenwoods Neighborhood Partnership, played a key role in recruiting Brew City Distribution to the community, and the CCI resources have been helping to realize its business goals. Seeing market potential among industrial workers in the neighborhood, the brewery plans to establish an outdoor beer garden and dog park, envisioning the Westlawn Choice neighborhood as a unique destination experience for its customers.

The change spurred by the Loan Program is helping to establish a solid foundation of new economic growth and further opportunities. For example, the Wisconsin Department of Health Services recently relocated 200 employees from downtown Milwaukee into a newly rehabilitated factory building, which had previously been fraught with safety concerns. In addition, Sentry Foods, a group of locally owned and operated grocery stores dedicated to giving back to the community, will soon open a full-scale grocery store in the neighborhood, bringing with it local fresh food and high-quality meat options, as well as a host of job opportunities to the community.

## Conclusion

Milwaukee's Choice Neighborhoods Business Loan program is a prime example of a well thought out and carefully managed CCI activity. In turning to an experienced partner, the Milwaukee team was able to develop a tool to achieve their objectives of attracting businesses that residents desired, creating jobs, and catalyzing large-scale economic development. This success has resulted in tremendous opportunity for both current and future Westlawn Choice Neighborhood residents. The Milwaukee team also credits part of their success to the investment and time the Choice Neighborhoods program provides communities. In the words of Willie L. Hines, Jr., HACM Secretary-Executive Director, *"An important part of the success of this program has been the multi-year commitment by HUD. The neighborhood faced historic disinvestment over decades, and that dynamic wasn't going to change overnight. It took years to develop relationships, prospect for neighborhood business partners, and build trust for local buy-in. We appreciate that the Choice Neighborhood program has provided both the resources and time needed to meaningfully change the trajectory of the neighborhood"*.

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*This newsletter is prepared by technical assistance providers and intended as a resource for Choice Neighborhood grantees. The posting of this content is not intended as an endorsement by the U.S. Department of Housing and Urban Development (HUD) nor does it necessarily reflect the views and policies of HUD or the U.S. Government.*



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