

## Affordable Housing Fund (AHF) Application

This application form should be used for projects seeking City of Madison AHF funds including those seeking WHEDA Low-Income Housing Tax Credits and those requesting other City funding. Applications must be submitted electronically to the City of Madison Community Development Division by **noon on Thursday, August 18, 2016**.

Email to: [cddapplications@cityofmadison.com](mailto:cddapplications@cityofmadison.com)

### APPLICANT INFORMATION

Proposal Title:	Madison GrandFamily Housing		
Amount of Funds Requested:	\$1,000,000	Type of Project:	<input checked="" type="checkbox"/> New Construction <input type="checkbox"/> Acquisition/Rehab
Name of Applicant:	Gorman & Company, Inc.		
Mailing Address:	200 N. Main Street, Oregon, WI 53575		
Telephone:	608-835-3900	Fax:	608-835-3922
Admin Contact:	608-835-3210	Email Address:	mschuetz@gormanusa.com
Project Contact:	414-617-9997	Email Address:	tmatkom@gormanusa.com
Financial Contact:	414-617-9997	Email Address:	tmatkom@gormanusa.com
Website:	www.GormanUSA.com		
Legal Status:	<input checked="" type="checkbox"/> For-profit <input type="checkbox"/> Non-profit	Type of LIHTC Application:	<input type="checkbox"/> 4% <input checked="" type="checkbox"/> 9%
Federal EIN:	39-1490225	DUNS #:	161019534

### AFFIRMATIVE ACTION

If funded, applicant hereby agrees to comply with the City of Madison Ordinance 39.02 and file either an exemption or an affirmative action plan with the Department of Civil Rights. A Model Affirmative Action Plan and instructions are available at <http://www.cityofmadison.com/dcr/aaplans.cfm>.

### LIVING WAGE ORDINANCE

If funded, applicant hereby agrees to comply with City of Madison Ordinance 4.20. The Madison Living Wage for 2016 is \$12.83 per hour and will be \$12.85 per hour for 2017. For more info, see <https://www.cityofmadison.com/finance/wage/>.

### LOBBYING REGULATED

Notice regarding lobbying ordinance: If you are seeking approval of a development that has over 40,000 gross square feet of non-residential space, or a residential development of over 10 dwelling units, or if you are seeking assistance from the City with a value of over \$10,000 (this includes grants, loans, TIF or similar assistance), then you likely are subject to Madison's lobbying ordinance, sec. 2.40, MGO. You are required to register and report your lobbying. Please consult the City Clerk for more information. Failure to comply with the lobbying ordinance may result in fines of \$1,000 to \$5,000.

### CITY OF MADISON CONTRACTS

If funded, applicant agrees to comply with all applicable local, state and federal provisions. A sample contract that includes standard provisions may be obtained by contacting the Community Development Division at (608) 266-6520.

If funded, the City of Madison reserves the right to negotiate the final terms of a contract with the selected agency.

### SIGNATURE OF APPLICANT

Enter Name: Ted Matkom

By entering your initials in this box EBM you are electronically signing your name as the submitter of the application and agree to the terms listed above.

Date: 8/17/16

## PROPOSAL DESCRIPTION

1. Please provide an overview of the proposal. Describe whether project is acquisition, rehabilitation and/or new construction, the total number of units proposed and the impact of the proposed development on the community.

This will be a new construction development on a to-be-determined site located within the City of Madison's "Preferred Areas". The development will consist of 50 units including a mix of 2 and 3-bedrooms. The project will be set-aside for seniors age 55 and older. There will also be a preference given to grandparents raising grandchildren ("grandfamilies"). This development will meet a need for a grandfamily community in the Madison area and will target veterans aged 55 and older.

2. Describe the project organizational structure. Please attach an organizational chart.

The project would be owned by a Limited Liability Company set up for the purpose of owning this development. That LLC would then have 99.99% of its interest owned by a Low Income Housing Tax Credit Investor member. The other 0.01% would be owned by a Managing Member LLC that would be comprised of 51% - Lutheran Social Services and 49%- Gorman & Company, Inc.

## AFFORDABLE HOUSING INITIATIVES FUND OBJECTIVES

3. Please check which of the following objectives outlined in the Request for Proposals your proposal meets:

- Increase the supply of safe, quality, affordable rental housing throughout the City.
- Preserve existing affordable rental housing throughout the City.
- Increase the availability of affordable housing with supportive services for individuals/households with incomes at or below 30% of County Median Income (CMI).
- Increase the availability of affordable housing with supportive services for larger families, including families experiencing, or at risk of, homelessness with incomes at or below 30% of CMI.
- Increase the availability of affordable housing with supportive services, for individuals re-entering the community from prison with incomes at or below 30% of CMI.

## AFFORDABLE HOUSING NEEDS

4. Describe your knowledge of and experience in identifying affordable housing needs of the City of Madison.

Gorman & Company, Inc. has extensive knowledge of Madison neighborhoods and the need for affordable housing. After being selected as developer for Union Corners, we conducted numerous community meetings as part of the master planning process for the overall site, as well as additional community outreach for Carbon at Union Corners, which closed and commenced construction in 2016. Gorman has developed 11 affordable properties in Madison and currently manages four affordable properties. In addition, we have experience from our first GrandFamily project in Milwaukee, Villard Square. Villard was our first GrandFamily project where we learned many lessons on how to successfully implement a great grandfamily project. Many of the lessons learned from Villard Square will be incorporated into this new project where we will: (i) incorporate more three-bedroom units; (ii) include more amenities to better serve the resident profile; and (iii) incorporating Lutheran Social Services (LSS) as an owner/service provider who is vested long-term in the well-being of the residents. We are also soliciting detailed information from partners that have extensive experience in GrandFamily developments across the country including, but not limited to, Grandfamilies Place of Phoenix.

5. Identify if a market study has been done and, if so, summarize its findings and attach a copy of the report. If a market study has not yet been completed, please describe the anticipated demand for the proposed target populations served.

A market study has not yet been completed but will be well ahead of WHEDA's February LIHTC application date. That being said, the approach of a GrandFamily development has been deeply researched by our team and partners. In Wisconsin there are over 25,000 documented grandparents raising grandchildren. 73% are under the age of 60 which is why we have chosen to target 80% of the units for individuals aged 55+. Within the Wisconsin foster system, 34% of children are being raised by kinship or grandparents - a rate within the top 20% in the country. Overall there is high demand for housing that specifically targets grandfamilies by providing the space and amenities that families and older adults need, and integrating these features with multi-generational supportive services. We have also been in contact with various governmental and social agencies in the area that have expressed a substantial need for grandfamily housing in Madison.

## PROPOSAL GOALS

6. Provide the total number of units proposed, the number of affordable units proposed and the number of units proposed to be assisted with City AHF.

The proposed project is anticipated to consist of 50 two- and three-bedroom units. All units will be targeted for residents making 30-60% of County Median Income and all units will be assisted with City AHF.

## SUPPORTIVE SERVICES INCLUDED

7. Provide a detailed description of the type and level of supportive services (such as assessment and referral or on-site comprehensive case management) that will be provided to residents of the proposed project.

Gorman & Company, Inc. is partnering with Lutheran Social Services to provide a wide range of services to residents. The services will target the needs of children and families as well as the needs of older adults. Examples include financial literacy, job training, and an on-site supportive service coordinator. We have had a supportive service coordinator in place at Villard Square that focused on targeting services to grandfamilies, and we have found that to be an integral part of the success of the development. See attached plan from Lutheran Social Services indicating their vision for services that could assist grandfamilies.

8. Provide information on any supportive service partnerships that have been or will be formed in order to ensure the success of the development. Identify the agency/agencies or company who will provide supportive services, if applicable.

Gorman & Company, Inc. is partnering with Lutheran Social Services both as a development partner and supportive service provider. Lutheran Social Services has extensive experience in providing supportive services to older adults and families. LSS will also be an owner who is vested long-term in the well-being of the residents. This will also attract funding sources to further enhance services provided on-site.

## POPULATION SERVED

9. Describe the population/s you intend to serve (e.g., families, individuals and families experiencing homelessness, people with disabilities, individuals re-entering the community from prison, veterans, seniors, individuals).

We anticipate the project to have 80% of the units set aside for individuals aged 55 and older. By WHEDA's standard, the project would be considered a Family development, allowing it to score points for the inclusion of three-bedroom units. The development would give preference for grandfamilies - grandaparents serving as primary caregiver for their grandchildren. The project would also be marketed to veterans, which is a natural fit for age 55+ residents.

## SITE INFORMATION

10. In which of the following areas on the Affordable Housing Targeted Area Map (attached to the RFP) is the site proposed located? Please check one.

Preferred Areas (New Construction Only)

- Eligible Areas (New Construction & Acquisition/Rehabilitation)
- Opportunity Areas (Ineligible for New Construction, but Preferred for acquisition & rehabilitation proposals.)

11. Identify the specific site address and neighborhood. Identify if applicant has site control.

The specific site is to be determined. Gorman & Company, Inc. does not yet have site control but is working to acquire a site located within the City's "Preferred Areas" that has strong connections to amenities and services. This will also allow the site to score well in WHEDA's competitive process. WHEDA recently published their list of "Opportunity Areas" and Scoring Exhibit, so we are pursuing sites that will be the most competitive within their scoring framework.

12. Explain why this site was chosen and how it helps the City to expand affordable housing opportunities where most needed? Describe the neighborhood and surrounding community. Provide the streets of the closest major intersection. (Attach a map indicating project location. Include one close-up map of the site and a second map to show the site in context of the City.)

The site will be chosen to maximize marketability, WHEDA scoring - including Opportunity Zone requirements - as well as being located in a City of Madison "Preferred Area."

13. Identify any existing buildings on the proposed site, noting any that are currently occupied. Describe the planned demolition of any buildings on the site.

N/A

14. Identify if the following amenities are within 1 mile of the proposed site.

Type of Amenities & Services	Check if Within 1 Mile
Full Service Grocery Store	X
Public Elementary School	X
Public Middle School	X
Public High School	X
Job-Training Facility, Community College or Continuing Education Programs	X
Childcare	X
Library	X
Neighborhood or Community Center	X
Full Service Medical Clinic or Hospital	X
Pharmacy	X
Public Park or Hiking/Biking Trail	X
Banking	X
Retail	X
Restaurants	X
Other:	X

15. What is the distance between the proposed site and seven-day a week transit stops (i.e. weekday and weekends)? List the seven-day transit stop street intersections and describe any other transit stops (include street intersections and schedule) located near the proposed site.

It is anticipated that the site will be within 1/4 mile of a transit stop. This will also maximize WHEDA competitive locational scoring.

16. Describe the transit options for children to get to their elementary and middle schools.

Public school bus service will be available to children living in the development. In addition, there will be a public bus stop located within 1/4 mile of the site.



17. Describe the transit options for people to access amenities such as childcare, after school activities, grocery stores, the nearest library, neighborhood centers, and other amenities described above.

It is anticipated that the site will be within 1/4 mile of a transit stop and will maximize WHEDA's WalkScore points and "Access to Services and Amenities" scoring.

18. Describe the impact this housing will have on the schools in this area. Please include information on school enrollment data (e.g., at capacity, above capacity, below capacity); how this housing development will impact the schools' enrollment; and how many elementary and middle school children are projected to live at the proposed housing development.

Although the project will have 80% of units set aside for individuals aged 55 and older, preference will be given to grandfamilies, and children will therefore reside in the development. The exact number of children is to be determined.

19. Describe the historical uses of the site, if any, any environmental remediation activities planned, completed or underway, and/or any existing conditions of environmental significance located on the proposed site.

To be determined; if environmental remediation is necessary, it will be conducted in compliance with all regulations.

20. Provide a legal description of the property.

To be determined.

21. Identify the current zoning classification of the site. Describe any necessary zoning-related approvals (re-zoning, conditional use, demolition, zoning variance, etc.) that must be obtained for the proposal to move forward.

To be determined; the project will be zoned appropriately prior to submission of the WHEDA tax credit application in February 2017.

22. Describe the proposed project's consistency with adopted planning documents, including the City of Madison Comprehensive Plan, the Neighborhood Plan(s) and any other relevant plans.

The project will align with zoning and community plans. It is our intent to deliver a project that fits within the community and provides much-needed housing and services for residents.

23. List the name(s) of the City of Madison Planning Division staff that you met with to discuss your application and briefly summarize the results of that meeting.

Although no official meeting occurred, we have had numerous discussions with Natalie Erdmann and Mary Charnitz regarding submission of this application for discussion. Although a site has yet to be determined, the need for grandfamily housing in Madison is prevalent. Gorman & Company, Inc. has been researching various sites to best accommodate this development and can discuss these sites with staff to choose the optimal site.

24. Describe the response and level of support of the alderperson of the district in which the proposal is located? What issues or concerns with the project did s/he identify, if any?

To be determined; no issues are anticipated, as we expect this project to have great support from the community and its leaders.

25. Describe the neighborhood input process, including notification to and input from the nearby Neighborhood Association(s), either already underway or planned. If that process has begun, please summarize its results to date.

Gorman & Company has extensive experience with the neighborhood input process from Union Corners and numerous other projects. We will seek feedback and ideas from the neighborhood, alder, and community leaders.

## SITE AMENITIES

26. Describe the exterior and common area amenities that will be available to tenants and guests, including parking (and cost, if any).

The development will include the following amenities: community room; fitness center; on-site management office; business center; resident storage; on-site service coordinator; outdoor gathering space; tot lot; and flexible service space.

27. Describe the interior apartment amenities, including plans for internet service (and cost, if any) and a non-smoking environment.

Proposed unit amenities include: Energy Star appliances (stove, refrigerator, dishwasher, garbage disposal, microwave), central air conditioning, window coverings, ceiling fan, cable TV hooks, and free internet. The project will be a non-smoking community.

## PROPOSAL ACTIVITIES

28. Please describe activities/benchmarks and associated completion dates to illustrate how your proposal will be implemented (e.g. as acquisition, finance closing, zoning-related applications and approvals, start of construction, end of construction, available for occupancy, rent-up, etc).

Activity/Benchmark	Estimated Month/Year of Completion
Submission of Application for Zoning Change &/or Conditional Use Permit	TBD
Plan Commission Approval for Rezoning &/or Conditional Use Permit	TBD
Submission of Application for Urban Design Commission Approval	TBD
Urban Design Commission Approval	TBD
Application to WHEDA	2/3/17
Complete Equity & Debt Financing	11/1/17
Acquisition/Real Estate Closing	11/1/17
Rehab or New Construction Bid Publishing	9/1/17
New Construction/Rehab Start	11/2/17
Begin Lease-Up	6/1/18
New Construction/Rehab Completion	11/1/18
Occupancy Permit Obtained	11/1/18
Complete Lease-Up	3/31/19
Site Control - based on feedback from staff	9/30/16

## PUBLIC PURPOSE AND RISK

29. Please describe the public purpose of your proposal and the risks associated with the project.

The purpose of this project is to provide quality, affordable low-income housing and services for seniors raising grandchildren, within a supportive and amenity-rich community. The risks associated with the project would be to obtain WHEDA tax credits in a competitive environment.

## DEVELOPMENT TEAM

30. Identify all key roles in your project development team, including architect, general construction contractor, legal, property management, supportive services provider, and any other key consultants, if known.

Name	Company	Role in Development	Contact Person	Phone
Ted Matkom	Gorman & Company, Inc.	Market President / Lead Developer	Ted matkom	414-617-9997

Dennis Hanson	Lutheran Social Services	Co-Developer / Service Provider	Dennis Hanson	414-304-6934
Ben Marshall	Gorman & Company, Inc.	Director of Architecture	Ben Marshall	608-835-5534
Ron Swiggum	Gorman & Company, Inc.	Director of Construction	Ron Swiggum	608-835-5573
Laura Narduzzi	Gorman & Company, Inc.	Director of Property Management	Laura Narduzzi	608-835-6334
Megan Schuetz	Gorman & Company, Inc.	Development Associate	Megan Schuetz	608-835-3210
Nicole Solheim	Gorman & Company, Inc.	Development Project Manager	Nicole Solheim	608-445-0995

### EXPERIENCE AND CAPACITY

31. Please describe the development team's experience in obtaining LIHTC's. Be sure to:

- Address years in existence, experience with public/private joint ventures, experience developing low-income multifamily housing or other affordable housing, staff qualifications, financial capacity of organization to secure financing and complete proposed project, past performance that will contribute to the success of the proposal.
- Identify how many LIHTC and/or affordable housing units your organization has created in the past five years.
- Include specific information on the experience of the proposed property management partner, including number of years experience, number of units managed and performance record.
- If applicable, include information on your experience developing housing that provides support services.
- If applicable, include specific information on the supportive service provider agency or company, years of experience and relevant information.

(Attach additional information as necessary)

Gorman & Company was formed in 1984 to develop high quality, affordable multi-family housing communities. We have developed some of the earliest Section 42 LIHTC communities in 1987 and 1988 at the onset of the LIHTC program. These early developments remain highly-regarded and have stood the tests of time. From the mid-1990s through the present, Gorman & Company has assumed the role of working collaboratively with state and local governments, as well as non-profit organizations, on significant, complex revitalization efforts and we have become one of the most respected multifamily development firms in the nation.

Gorman & Company's integrated functions, including architectural design and construction, allow us to "collaboratively" design and develop highly successful developments. All of the parties sit at the same table to program a development from concept thru final execution, and we often engage our public and non-profit partners, as well as the surrounding community, in a design charette process. Of the over 60 projects that Gorman & Company has completed over the past 30 years, the company has never had a foreclosure, has never defaulted, and has never had the general partner replaced by the investor. Gorman has developed over 1,500 affordable housing units in the last five years.

Gorman General Contractors, LLC serves as General Contractor on Gorman & Company, Inc. development projects, when allowed by regulation. The company believes that the best way to ensure high quality and timely construction is to build our own projects. With accountability remaining in-house, it provides a greater attention to detail and we are better able to support each construction phase. Gorman has the ability to continually improve its construction practices with each successive development because everything is done in-house. Gorman & Company, Inc. has been serving as its own General Contractor for all construction projects for the last 16 years with Gorman & Company, Inc. either as Gorman & Company, Inc. or Gorman General Contractors, LLC. Gary J. Gorman, who is the sole shareholder of Gorman & Company, Inc., is also the sole member of Gorman General Contractors, LLC. Because it continues to build superior relationships with strong subcontractors, Gorman General Contractors, LLC is able to achieve top quality results and often finishes its projects ahead of schedule and below budget. Gorman's construction team consists of project managers, on-site field superintendents, and a Director of Construction - all of whom daily oversee work in progress. When challenges arise on the job site, Gorman General Contractors is positioned to quickly resolve issues through close collaboration with its in-house architectural staff.

Gorman & Company, Inc. will serve as the property manager for this project. Gorman has managed almost every development it has developed in the last 10 years. We currently manage 4,200 units and maintain a successful asset management record with WHEDA. We consistently score over 40 points for our development and management team in WHEDA scoring. That scoring category is changing for 2017 where we anticipate scoring in the top 5% of developers.

A resume and development experience document is attached.

For more than 100 years, Lutheran Social Services of Wisconsin and Upper Michigan has supported individuals, families and communities with services and programs designed to change the world – one grace-filled life at a time. We help people all along the lifespan with services as essential as shelter and clothing, and as life-changing as trauma-informed counseling and adoption. Affiliated with the Evangelical Lutheran Church in America throughout Wisconsin and Upper Michigan, LSS welcomes and serves people of all faiths and backgrounds. Our program and service offerings are not static; they change, grow and transform in order to meet the changing needs of the people we serve.

In addition to meeting emerging needs, we continuously refine our longstanding programs – such as adoption and foster care, affordable housing, and services for people who have disabilities or are homeless – to match new realities and to make the best use of resources so generously given to us by Lutheran congregations, government agencies and private donors.

LSS offers a variety of housing options and solutions, including subsidized, market rate, and affordable housing. In addition, we offer programs for individuals and families experiencing homelessness. The service coordination program serves to promote and support self sufficiency and independence, through facilitation of a variety of supportive services within residential communities throughout Wisconsin and Upper Michigan. This is especially important for assuring that elderly residents and residents with disabilities are linked to specific supportive services that continue and enhance their ability to live independently.

Further information can be found on the attached resume/annual report.

### 32. Please list any architectural awards, service awards or green building certifications.

Please see [www.GormanUSA.com](http://www.GormanUSA.com) for the many award winning projects we have done in the past which include many excellence in design and overall project excellence awards. Villard Square GrandFamily won the Affordable Housing Finance Reader's Choice Award.

## REFERENCES

33. Please list at least three references who can speak to your work on similar developments completed by your team.

Name	Relationship	Email Address	Phone
Maria Prioletta	City of Milwaukee - Housing and Neighborhood Development Manager	mpriol@milwaukee.gov	414-286-5903
Mayor Tim Kabat	Mayor of La Crosse - Grand River Station and Roosevelt School	kabatt@cityoflacrosse.org	608-789-7500
Mayor Mike Vandersteen	Mayor of Sheboygan - Washington School	Mayor.Vandersteen@sheboyganwi.gov	920-459-3317

**HOUSING INFORMATION & UNIT MIX**

34. Provide the following information for your proposed project. List address along with the number of units you are proposing by size, income category, etc. If this is a scattered site proposal, list each address separately with the number of units you are proposing by income category, size, rent, for that particular address &/or phase. Attach additional pages if needed.

<b>ADDRESS #1:</b>		<b>TBD</b>									
		<b># of Bedrooms</b>					<b>Projected Monthly Unit Rents, Including Utilities</b>				
<b>% of County Median Income (CMI)</b>	<b>Total # of units</b>	<b># of Studios</b>	<b># of 1 BRs</b>	<b># of 2 BRs</b>	<b># of 3 BRs</b>	<b># of 4+ BRs</b>	<b>\$ Rent for Studios</b>	<b>\$ Rent for 1 BRs</b>	<b>\$ Rent for 2 BRs</b>	<b>\$ Rent for 3 BRs</b>	<b>\$ Rent for 4+ BRs</b>
≤30%	10	0	0	2	8	0			470	550	
40%	0	0	0	0	0	0					
50%	20	0	0	20	0	0			805		
60%	20	0	0	11	9	0			980	1140	
<b>LIHTC Sub-total</b>	<b>50</b>	<b>0</b>	<b>0</b>	<b>33</b>	<b>17</b>	<b>0</b>	Notes:				
<b>Market*</b>	0	0	0	0	0	0					
<b>Total Units</b>	<b>50</b>	<b>0</b>	<b>0</b>	<b>33</b>	<b>17</b>	<b>0</b>					

\*40% = 31-40% CMI; 50% = 41-50% CMI; 60% = 51-60% CMI; Market = >61% CMI.

<b>ADDRESS #2:</b>		<b>TBD</b>									
		<b># of Bedrooms</b>					<b>Projected Monthly Unit Rents, Including Utilities</b>				
<b>% of County Median Income (CMI)</b>	<b>Total # of units</b>	<b># of Studios</b>	<b># of 1 BRs</b>	<b># of 2 BRs</b>	<b># of 3 BRs</b>	<b># of 4+ BRs</b>	<b>\$ Rent for Studios</b>	<b>\$ Rent for 1 BRs</b>	<b>\$ Rent for 2 BRs</b>	<b>\$ Rent for 3 BRs</b>	<b>\$ Rent for 4+ BRs</b>
≤30%	0	0	0	0	0	0					
40%	0	0	0	0	0	0					
50%	0	0	0	0	0	0					
60%	0	0	0	0	0	0					
<b>LIHTC Sub-total</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	Notes:				
<b>Market*</b>	0	0	0	0	0	0					
<b>Total Units</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>					

\*40% = 31-40% CMI; 50% = 41-50% CMI; 60% = 51-60% CMI; Market = >61% CMI.

35. Identify if your proposal includes any of the following features (Check all that apply):

- Incorporates accessibility features
- Incorporates energy efficiency features
- Involves lead paint removal, if rehab
- Involves asbestos removal, if rehab
- Smoking not allowed inside the property

Utilities included in rent:  Water/Sewer  Electric  Gas  Free Internet In-Unit  Other:

36. Describe the level of accessibility you plan to provide. Identify the number of accessible units and the specific type of accessibility modifications that will be incorporated.

At a minimum, all dwelling units will be ANSI Type B ADA accessible with 5% meeting the UFAS accessible classification. In addition, the development will be designed to maximize WHEDA Universal Design points. We also anticipate an increased level of accessibility to best serve the 55+ community. Details of what that will entail are still under review.

37. Describe the energy efficient features you plan to provide, the energy standard to be achieved, and the resulting monthly utility saving.

The project will be built according to the Wisconsin Green Built Home standard. The project will achieve a WGBH Score of greater than 150 points. This will also maximize WHEDA Energy Efficiency and Sustainability scoring.

38. For proposals that include rehabilitation, have you completed a capital needs assessment for this property? If so, summarize and attach a copy of the capital needs assessment.

N/A

39. Real Estate Project Data Summary

Enter the site address (or addresses if scattered sites) of the proposed housing and answer the questions listed below for each site.

	# of Units Prior to Purchase	# of Units Post-Project	# Units Occupied at Time of Purchase	# Tenants to be Displaced*	# of Units Accessible Current?	Number of Units Post-Project Accessible?	Appraised Value Current (Or Estimated)	Appraised Value After Project Completion (Or Estimated)	Purchase Price
Address:	TBD								
	0	50	0	0	0	TBD	TBD	TBD	\$1
Address:	Enter Address 2								
Address:	Enter Address 3								

40. If any business or residential tenants will be displaced temporarily or permanently, please describe relocation plan and assistance that you will implement or have started to implement.

There will be no displacement as part of this development.

**PLEASE ATTACH THE FOLLOWING ADDITIONAL INFORMATION AND CHECK THE BOX WHEN ATTACHED:**

- A completed Application Budget Workbook, showing the City's proposed financial contribution.
- A project organizational structure chart.
- A close-up map of the site and a second map showing the site in the context of the City.
- Description of the development team's experience in:
  1. Obtaining and utilizing Section 42 tax credits.
  2. Participating in public/private joint ventures.
  3. Developing multifamily housing for low-income households.
  4. Property management.
  5. Providing supportive services, if the proposal includes such services
  6. Developing multifamily housing that has received architectural awards or green building certification.
- WHEDA self score detail based on WHEDA's scoring criteria.
- A current appraisal of the property and an after-rehab/construction appraisal of the property, if available at the time of application.
- A recent market study, prepared by a third-party market analyst, if available at the time of application.
- A Capital Needs Assessment report of the subject property, if the proposal is for a rehabilitation project and if the report is available at the time of application.

NOTE: If an appraisal, market study or needs assessment is not available at the time of application, and the proposal is funded through this RFP process, these items must be submitted to the City at least 10 days prior to the submittal of these items to WHEDA with the 2017 LIHTC application.



APPLICANT:

**Gorman & Company, Inc.**

1. CAPITAL BUDGET

Enter the proposed project funding sources.

**FUNDING SOURCES**

Source	Amount	Non-Amortizing (Y/N)	Rate (%)	Term (Years)	Amort. Period (Years)	Annual Debt Service
Permanent Loan-Lender Name:						
<b>WHEDA</b>	\$ 2,800,000	N	6%	15	35	\$ 189,333
Subordinate Loan-Lender Name:						
<b>Madison CDD - AHF Loan #1</b>	\$ 500,000	N	3%	16	30	22262
Subordinate Loan-Lender Name:						
Tax Exempt Loan-Bond Issuer:						
AHP Loan	\$ 750,000	Y	1%	15	35	0
City-LTD Loan						
City-Interest Loan						
City-TIF Loan						
Other-Specify Grantor:						
<b>Madison CDD - AHF Loan #2</b>	\$ 500,000	N	0%	16	30	0
Other-Specify Grantor:						
Other-Specify Grantor:						
Tax Credit Equity	\$ 6,791,470					
Historic Tax Credit Equity						
Deferred Developer Fees	\$ 268,529					
Owner Investment						
Other-Specify:						
<b>Total Sources</b>	<b>\$ 11,609,999</b>					

<b>Construction Financing</b>			
Source of Funds	Amount	Rate	Term (monthly)
Construction Loan-Lender Name:			
<b>WHEDA or TBD</b>	\$ 7,155,000	4%	24
Bridge Loan-Lender Name:			
<b>Madison CDD &amp; AHP</b>	\$ 1,750,000		
Tax Credit Equity:			
<b>TBD</b>	\$ 2,052,702		
<b>Total</b>	<b>\$ 10,957,702</b>		

Estimated pricing on sale fo Federal Tax Credits: **\$ 1.02**

Remarks Concerning Project Funding Sources:

APPLICANT:

Gorman & Company, Inc.

2. PROJECT EXPENSES

Enter the proposed project expenses

Acquisition Costs	Amount
Acquisition	1
Title Insurance and Recording	30,000
Appraisal	7,500
Predevlpmnt/feasibility/market study	6,500
Survey	17,500
Marketing	25,000
Relocation	0
Other (List)	
	0
<b>Construction:</b>	
Construction Costs	6,687,200
Demolition	0
Soils/Site Preparation	400,000
Construction Mgmt	1,077,292
Construction Interest	300,000
Permits; Print Plans/Specs	22,500
Landscaping, Play Lots, Signage	200,000
Other (List)	
<b>P &amp; P Bond, Insurance, Taxes</b>	<b>172,871</b>
<b>Fees:</b>	
Architect	150,000
Engineering	75,000
Accounting	28,500
Legal	115,000
Development Fee	1,240,000
Leasing Fee	0
Park Impact Fees	60,000
Other (List)	
<b>Finance fees, Soft cost contingency, Environ</b>	<b>215,639</b>
<b>Project Contingency:</b>	<b>422,618</b>
<b>Furnishings:</b>	<b>75,000</b>
<b>Reserves Funded from Capital:</b>	
Operating Reserve	231,878
Replacement Reserve	0
Maintenance Reserve	0
Vacancy Reserve	0
Lease Up Reserve	50,000
Other: (List)	
	0
<b>TOTAL COSTS:</b>	<b>11,609,999</b>

APPLICANT: Gorman & Company, Inc.

3. PROJECT PROFORMA

Enter total Revenue and Expense information for the proposed project for a 30 year period.

	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10	Year 11	Year 12	Year 13	Year 14	Year 15	Year 16
Gross Income	520,560	530,971	541,591	552,422	563,471	574,740	586,235	597,960	609,919	622,117	634,560	647,251	660,196	673,400	686,868	700,605
Less Vacancy/Bad Debt	26,028	26,549	27,080	27,621	28,174	28,737	29,312	29,898	30,496	31,106	31,728	32,363	33,010	33,670	34,343	35,030
<b>Income from Non-Residential Use*</b>	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
<b>Total Revenue</b>	494,532	504,423	514,511	524,801	535,297	546,003	556,923	568,062	579,423	591,012	602,832	614,888	627,186	639,730	652,524	665,575
<b>Expenses:</b>																
Office Expenses and Phone	15,000	15,450	15,914	16,391	16,883	17,389	17,911	18,448	19,002	19,572	20,159	20,764	21,386	22,028	22,689	23,370
Real Estate Taxes	25,000	25,750	26,523	27,318	28,138	28,982	29,851	30,747	31,669	32,619	33,598	34,606	35,644	36,713	37,815	38,949
Advertising, Accounting, Legal Fees	9,000	9,270	9,548	9,835	10,130	10,433	10,746	11,069	11,401	11,743	12,095	12,458	12,832	13,217	13,613	14,022
Payroll, Payroll Taxes and Benefits	81,500	83,945	86,463	89,057	91,729	94,481	97,315	100,235	103,242	106,339	109,529	112,815	116,200	119,685	123,276	126,974
Property Insurance	20,000	20,600	21,218	21,855	22,510	23,185	23,881	24,597	25,335	26,095	26,878	27,685	28,515	29,371	30,252	31,159
Mtc, Repairs and Mtc Contracts	28,000	28,840	29,705	30,596	31,514	32,460	33,433	34,436	35,470	36,534	37,630	38,759	39,921	41,119	42,353	43,623
Utilities (gas/electric/fuel/water/sewer)	40,000	41,200	42,436	43,709	45,020	46,371	47,762	49,195	50,671	52,191	53,757	55,369	57,030	58,741	60,504	62,319
Property Mgmt	29,891	30,788	31,711	32,663	33,643	34,652	35,691	36,762	37,865	39,001	40,171	41,376	42,617	43,896	45,213	46,569
Operating Reserve Pmt	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Replacement Reserve Pmt	15,000	15,450	15,914	16,391	16,883	17,389	17,911	18,448	19,002	19,572	20,159	20,764	21,386	22,028	22,689	23,370
Support Services	10,000	10,300	10,609	10,927	11,255	11,593	11,941	12,299	12,668	13,048	13,439	13,842	14,258	14,685	15,126	15,580
Other (List)																
WHEDA Compliance fee	2,250	2,318	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
<b>Total Operating Expenses</b>	275,641	283,910	290,041	298,742	307,704	316,935	326,443	336,236	346,324	356,713	367,415	378,437	389,790	401,484	413,528	425,934
<b>Net Operating Income</b>	218,891	220,512	224,471	226,060	227,593	229,068	230,480	231,825	233,100	234,298	235,417	236,451	237,396	238,246	238,996	239,641
<b>Debt Service:</b>																
First Mortgage	189,333	189,333	189,333	189,333	189,333	189,333	189,333	189,333	189,333	189,333	189,333	189,333	189,333	189,333	189,333	189,333
Second Mortgage	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
AHF City Interest Loan	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other (List)																
AHF City Interest Loan	0	0	0	0	0	0	0	22,262	22,262	22,262	22,262	22,262	22,262	22,262	22,262	22,262
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
<b>Total Debt Service</b>	189,333	189,333	189,333	189,333	189,333	189,333	189,333	211,595	211,595	211,595	211,595	211,595	211,595	211,595	211,595	211,595
<b>Total Annual Cash Expenses</b>	464,974	473,243	479,374	488,075	497,037	506,268	515,776	547,831	557,919	568,308	579,010	590,032	601,385	613,079	625,123	637,529
<b>Total Net Operating Income</b>	29,558	31,179	35,138	36,727	38,260	39,735	41,147	20,230	21,505	22,703	23,822	24,856	25,801	26,651	27,401	28,046
<b>Debt Service Reserve</b>	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
<b>Deferred Developer Fee</b>	29,558	31,179	35,138	36,727	38,260	39,735	41,147	16,785		0	0	0	0	0	0	0
<b>Cash Flow</b>	0	0	0	0	0	0	0	3,445	21,505	22,703	23,822	24,856	25,801	26,651	27,401	28,046

\*Including commercial tenants, laundry facilities, vending machines, parking spaces, storage spaces or application fees.

<b>DCR Hard Debt</b>	1.16	1.16	1.19	1.19	1.20	1.21	1.22	1.22	1.23	1.24	1.24	1.25	1.25	1.26	1.26	1.27
<b>DCR Total Debt</b>	1.16	1.16	1.19	1.19	1.20	1.21	1.22	1.10	1.10	1.11	1.11	1.12	1.12	1.13	1.13	1.13

**Assumptions**

Vacancy Rate	5.0%
Annual Increase Income	2.0%
Annual Increase Expenses	3.0%
Other	

APPLICANT:

**Gorman & Company, Inc.**

3. PROJECT PROFORMA (cont.)

Enter total Revenue and Expense information for the proposed project for a 30 year period.

	Year 17	Year 18	Year 19	Year 20	Year 21	Year 22	Year 23	Year 24	Year 25	Year 26	Year 27	Year 28	Year 29	Year 30
Gross Income	714,617	728,910	743,488	758,358	773,525	788,995	804,775	820,871	837,288	854,034	871,115	888,537	906,308	924,434
Less Vacancy/Bad Debt	35,731	36,445	37,174	37,918	38,676	39,450	40,239	41,044	41,864	42,702	43,556	44,427	45,315	46,222
<b>Income from Non-Residential Use*</b>	0	0	0	0	0	0	0	0	0	0	0	0	0	0
<b>Total Revenue</b>	678,886	692,464	706,313	720,440	734,849	749,546	764,536	779,827	795,424	811,332	827,559	844,110	860,992	878,212
<b>Expenses:</b>														
Office Expenses and Phone	24,071	24,793	25,536	26,303	27,092	27,904	28,742	29,604	30,492	31,407	32,349	33,319	34,319	35,348
Real Estate Taxes	40,118	41,321	42,561	43,838	45,153	46,507	47,903	49,340	50,820	52,344	53,915	55,532	57,198	58,914
Advertising, Accounting, Legal Fees	14,442	14,876	15,322	15,782	16,255	16,743	17,245	17,762	18,295	18,844	19,409	19,992	20,591	21,209
Payroll, Payroll Taxes and Benefits	130,784	134,707	138,748	142,911	147,198	151,614	156,162	160,847	165,673	170,643	175,762	181,035	186,466	192,060
Property Insurance	32,094	33,057	34,049	35,070	36,122	37,206	38,322	39,472	40,656	41,876	43,132	44,426	45,759	47,131
Mtc, Repairs and Mtc Contracts	44,932	46,280	47,668	49,098	50,571	52,088	53,651	55,260	56,918	58,626	60,385	62,196	64,062	65,984
Utilities (gas/electric/fuel/water/sewer)	64,188	66,114	68,097	70,140	72,244	74,412	76,644	78,943	81,312	83,751	86,264	88,852	91,517	94,263
Property Mgmt	47,966	49,405	50,887	52,414	53,986	55,606	57,274	58,992	60,762	62,585	64,463	66,397	68,388	70,440
Operating Reserve Pmt	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Replacement Reserve Pmt	24,071	24,793	25,536	26,303	27,092	27,904	28,742	29,604	30,492	31,407	32,349	33,319	34,319	35,348
Support Services	16,047	16,528	17,024	17,535	18,061	18,603	19,161	19,736	20,328	20,938	21,566	22,213	22,879	23,566
Other (List)														
	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0
<b>Total Expenses</b>	438,712	451,874	465,430	479,393	493,775	508,588	523,845	539,561	555,748	572,420	589,593	607,280	625,499	644,264
<b>Net Operating Income</b>	240,174	240,591	240,884	241,047	241,074	240,958	240,691	240,266	239,676	238,912	237,966	236,830	235,493	233,948
<b>Debt Service:</b>														
First Mortgage	189,333	189,333	189,333	189,333	189,333	189,333	189,333	189,333	189,333	189,333	189,333	189,333	189,333	189,333
Second Mortgage	0	0	0	0	0	0	0	0	0	0	0	0	0	0
AHF City Interest Loan	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other (List)														
	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0
<b>Total Debt Service</b>	189,333	189,333	189,333	189,333	189,333	189,333	189,333	189,333	189,333	189,333	189,333	189,333	189,333	189,333
<b>Total Annual Cash Expenses</b>	628,045	641,207	654,763	668,726	683,108	697,921	713,178	728,894	745,081	761,753	778,926	796,613	814,832	833,597
<b>Total Net Operating Income</b>	50,841	51,258	51,551	51,714	51,741	51,625	51,358	50,933	50,343	49,579	48,633	47,497	46,160	44,615
<b>Debt Service Reserve</b>	0	0	0	0	0	0	0	0	0	0	0	0	0	0
<b>Deferred Developer Fee</b>	0	0	0	0	0	0	0	0	0	0	0	0	0	0
<b>Cash Flow</b>	50,841	51,258	51,551	51,714	51,741	51,625	51,358	50,933	50,343	49,579	48,633	47,497	46,160	44,615

\*Including laundry facilities, vending machines, parking spaces, storage spaces or application fees.

<b>DCR Hard Debt</b>	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.26	1.26	1.25	1.24	1.24
<b>DCR Total Debt</b>	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.27	1.26	1.26	1.25	1.24	1.24

**Assumptions**

Vacancy Rate	5.0%
Annual Increase Income	2.0%
Annual Increase Expenses	3.0%
Other	

**Lutheran Social Services**  
**Grandfamily Need Identification and Service/Marketing Plan**  
**Madison, WI**

**Overview of Need:**

Grandfamilies are one of the fastest growing segments of non-traditional families in America. Currently, about 7.8 million children in the United States live in households headed by grandparents or other relatives. Unfortunately, in over a third of these Grandfamily homes neither of the children's biological parents is located in the home. These numbers are echoed throughout the State of Wisconsin and the Madison area where:

- In Wisconsin, 78,351 Children under the age of 18 live in a home where the grandparents were the householders. Of those, 25,617 children lived in homes where the grandparents are responsible for them (US 2010 Census).
- In Madison, 680 children under the age of 18 live in a home where the grandparents were the householders. Of those, 553 children lived in homes where the grandparents were responsible for them (American Community Survey of the Census).

Research indicates that the difficult circumstances that lead to children living with their Grandparents are exacerbated when these families encounter difficulty accessing services that would be beneficial to the family. In many cases the families are not even aware of the services that may be available to them. According to an article prepared by the Annie E. Casey Foundation (2012), Grandfamilies often do not receive the supportive services they qualify for including:

- SNAP
- Child Care Assistance
- Housing Assistance
- TANF
- Mental Health Services
- Parenting Supports

**Why invest resources in assisting Grandfamilies?**

There is substantial research that demonstrates that placing children in care of relative is less traumatic and offers many positives compared to children receiving no-relative care. Children in Grandfamilies feel a greater sense of stability and permanence (Helton, J., 2011). They also have more positive feelings about being displaced and are more likely to stay connected to their siblings (Rolock, N. & Testa, M., 2006).

## **Lutheran Social Services Role in Assisting Grandfamilies:**

Lutheran Social Services (LSS) has a strong history of providing wraparound service coordination and case management services to residents of housing complexes in numerous locations throughout Wisconsin and Upper Michigan. LSS also is recognized as a provider of choice in the state for partnering with development companies to develop affordable housing through the Low Income Housing Tax Credit program (LIHTC).

Lutheran Social Services will utilize a wraparound service coordination model where Grandfamilies will be given a single point of entry to accessing community services. An on-site service coordinator will meet with the Grandfamilies to complete an intake assessment and develop a strength based plan of care. The LSS service coordinator will work with the caregivers to identify existing natural supports, such as other relatives and faith based organizations, and other areas of potential needs to fill gaps in supports and build a supportive team.

## **Scope of Services:**

LSS will provide wraparound service coordination to Grandfamilies, linking them to supportive community services with a desired outcome of keeping the caregivers and children in a stable housing, and strengthening their bonds as a familial group. Specific services offered by LSS include:

- Completion of an intake assessment to identify strengths and areas of need for the caregivers and their grandchildren.
- Development of a strength based plan of care. This plan may include identifying other family members for support, referral to other community agencies, and identification of additional resources. Grandfamilies will also be linked with programs that support parenting, self-sufficiency, employment opportunities and financial assistance and management.
- The LSS Wraparound Service Coordinator will facilitate programming and supportive services for Grandfamilies. This will be done through:
  - An on-site presence by the Service Coordinator. LSS staff will have an office at the Apartment complex where families can schedule appointments or drop in for support and services.
  - Facilitation of educational training and events. These will be based on the needs of the residents and can focus on resident identified issues such as, positive parenting, budgeting, employment, and benefit eligibility.
  - Access to pre-existing LSS services in the Madison including mental health counseling and psychiatric care through telehealth.

In addition to providing Grandfamilies access to LSS services the on-site wraparound service coordinator will refer residents to other community resources based on their individual plan of care. Currently LSS is in process of developing community partnerships with the following:

- Kinship Care of Dane County will provide access to a Kinship Care worker to assist Grandfamilies in identifying and applying for qualified State and County funding.
- Wisconsin Senior Employment Program, in coordination with the Job Centers of Wisconsin, will provide subsidized, part-time work experience to obtain the skills necessary for obtaining permanent employment.
- UW Extension Dane County will provide onsite trainings and educational events of no cost to our Grandfamilies. Training topics include;
  - Financial coaching and one to one consultations,
  - Nutritional education programs on topics such as choosing healthy diets on a limited budget and shopping strategies for spending wisely at the grocery store,
  - The Strengthening Families Program which focuses on providing care givers with the skills necessary to improve family relationships, reduce problem behaviors, and provide effective parenting techniques.

LSS will also assist the property management group in outreach efforts with community partners to raise awareness of this unique opportunity with the target population. LSS will work with the management company to market the low-income units to other Grandfamilies in need.

We strongly believe that through provision of the wrap around service model the targeted families will strengthen their family relations, identify additional necessary and beneficial resources, and positively impact their length of tenancy in this community.

# GrandFacts

State fact sheets for grandparents and other relatives raising children

AARP, The Brookdale Foundation Group, Casey Family Programs, Child Welfare League of America, Children's Defense Fund, and Generations United have partnered to produce state and national **GrandFacts** fact sheets for grandparents and other relatives raising children. The state fact sheets include state-specific data and programs as well as information about foster care, public benefits, educational assistance and state laws. Visit [www.grandfactsheets.org](http://www.grandfactsheets.org) to find this and all **GrandFacts** state fact sheets.

## Wisconsin

### The Children

- 78,351 children under age 18 live in homes where the householders are grandparents or other relatives (5.9% of the children in the state.) (U.S. 2010 Census)
  - Of these, 59,346 live with grandparents who are the householders (4.4% of the children in the state) and 19,005 live with other relatives who are the householders (1.4% of the children in the state). (U.S. 2010 Census)
- 25,617 children live in homes with grandparent householders where grandparents are responsible for them\*
  - Of these children, 10,055 have no parents present in the home.\*

### The Grandparents\*

- 26,802 grandparents are the householders and are responsible for their grandchildren living with them. Of these:
  - 64% of the grandparents are White and not Hispanic, 21% are Black/African American, 3% are American Indian and Alaska Native, 2% are Asian, and 8% are Hispanic/Latino, and may be of any race.
  - 38% have no parents of the children present in the home.
  - 73% are under age 60.
  - 17% live in poverty.\*\*
- 6,414 grandparents in Milwaukee are the householders and are responsible for their grandchildren living with them.

\*Comparable data are not currently available for homes where other relatives are the householders.

\*\*100% of poverty level.

Data not specifically cited are taken from the U.S. Census Bureau 2005-2009 American Community Survey 5-Year Estimates, Detailed Table B09006 and Subject Tables S1001 and S1002. Additional data on related topics and sub-state areas can be found on the Census Bureau website at <http://factfinder.census.gov>



## GRANDPARENTS AND OTHER RELATIVES RAISING CHILDREN: HOUSING NEEDS AND CHALLENGES

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### INTRODUCTION

According to the U.S. Census 2000, about six million children across the country are living in households headed by grandparents or other relatives.<sup>1</sup> More than 2.4 million of these grandparents have the primary responsibility for meeting the basic needs of these children.<sup>2</sup> Factors such as parental substance abuse, incarceration, HIV/AIDS, death, poverty, and even military deployments are causing growing numbers of grandparents and other relatives to step forward to keep families together. Grandparent-and other relative-headed families face multiple barriers, which include poor access to physical and mental health care as well as difficulty enrolling children in school and securing legal assistance.

Finding safe and affordable housing is also a significant challenge for these families. Many families live in small units in buildings with occupancy standards that limit the number of occupants allowed in their unit. Others live in housing designated for older adults and those with disabilities and fear that the addition of children will lead to eviction. While government subsidized elderly housing does not legally exclude children, there is a widespread belief among housing professionals that children are not allowed. Private housing landlords may also attempt to evict tenants when a family's composition changes, despite the fact that eviction on this basis is illegal. Furthermore, in many localities, housing officials tell caregivers they are required to have legal custody of the children to qualify for housing assistance even though the law does not require it.

The National Family Caregiver Support Program (NFCSP)<sup>3</sup> was created in 2000 as part of the Older Americans Act (OAA). Administered by the Administration on Aging (AoA) of the U.S. Department of Health and Human Services (DHHS), the NFCSP allows for all states, working in partnership with Area Agencies on Aging (AAA) and local community-service providers, to offer five categories of support services for grandparents and other relatives aged 60 and older who are relative caregivers of children, and family caregivers of individuals aged 60 and older.<sup>4</sup> One of the categories of supportive services provided under the NFCSP is disseminating information to caregivers about available services. This fact sheet provides information about a specific type of housing program for grandparents and other relatives raising children, as limited availability of adequate affordable housing is one of the primary difficulties these caregivers face.

### GRANDFAMILIES HOUSE

GrandFamilies House in Boston, Massachusetts opened October 1998 in response to the need for affordable housing for relative caregiver families. It is the nation's first housing program specially designed for grandparent-headed families. Two local non-profit organizations, Boston Aging Concerns - Young & Old United, Inc. (BAC-YOU) and the Women's Institute for Housing and Economic Development, co-developed the project. Using a mix of public and private financing, BAC-YOU obtained 100 Section 8 vouchers from the Massachusetts Department of Housing and Community Development and the Boston Housing Authority, in addition to federal HOME housing program funds.

The House is comprised of 26 two, three, and four bedroom apartments that have safety features for both older adults and children, including grab bars in the bathrooms and electrical outlet covers, in addition to extensive communal program

space. For tenants who have Section 8 vouchers, their rent obligation is no more than 30% of their income.

Supportive services are critical to the success of GrandFamilies House, which offers an on-site resident services coordinator, a live-in house manager, educational services, and assistance with accessing outside services. The GrandFamilies van is available to residents, providing them access to transportation for grocery-shopping, educational and recreational field trips, and other events. In addition, the YWCA-Boston offers an on-site program called Generations Learning Together (GLT). GLT features a preschool and school-age program that serves as a summer camp when schools are closed. The after-school program focuses on developing and improving math, computer, and science skills. Through this program, all residents also have access to a computer learning center, tutoring, and homework assistance. In addition, BAC-YOU and the YWCA offer educational workshops, intergenerational community events, holiday celebrations, and respite outings for grandparents.

GrandFamilies House is now operated by Nuestra Comunidad Development Corporation. For additional information, contact Stephanie Chacker at (617) 436-0394.

### HOUSING DEMONSTRATION PROJECTS

Many organizations have contacted Generations United and BAC-YOU for information on housing for grandparents and other relative raising children. There are many groups around the country that have built, or are in the process of developing, similar housing programs including those in *Phoenix, AZ; Sacramento, CA; Santa Clara, CA; New Haven, CT; Chicago, IL; Baltimore, MD; Detroit, MI; Trenton, NJ; Buffalo, NY; New York, NY; Cleveland, OH; Dayton, OH; Oklahoma City, OK; Philadelphia, PA; Nashville, TN; and Tacoma, WA.*

The following is a sample of some of the innovative housing projects underway for grandparents and other relatives raising children:

#### PHOENIX, ARIZONA

- Phoenix GrandFamilies Place will consist of 110 low-cost two, three, and four bedroom apartments for grandparents of any age that qualify for federally subsidized housing with court-ordered rights to their grandchildren up to 18 years of age.
- The project will include a YMCA with day care and a community resource center; to support residents and other grandparents that have questions about guardianship related issues.
- For additional information, contact Representative Leah Landrum Taylor's office at (602) 926-5864, or [llandrum@azleg.state.az.us](mailto:llandrum@azleg.state.az.us)

#### CHICAGO, ILLINOIS

- The Chicago Department on Aging is building a 10-unit facility with a child care and senior center on the property; completion is set for 2006.
- GRANDFamilies Program of Chicago, Inc., a community based Grandparent Resource and Support Center, is assisting the City of Chicago with its grand-families housing project.
- The Chicago Department on Aging is purchasing single-family housing and will deed them to social service agencies to rent to kinship families with housing vouchers.

- For additional information, contact Linette Kinchen at (773) 651-8800 or [grandfamilies1@sbcglobal.net](mailto:grandfamilies1@sbcglobal.net)

## 📍 BATON ROUGE, LOUISIANA

- Urban Restoration Enhancement Corporation recently renovated Urban Villa Apartments (Grandparent's House), which will serve grandparents raising grandchildren.
- The multi-family facility will house 30, two-bedroom, one-bath units, and provide comprehensive supportive services.
- For additional information, contact Ronnie Edwards at (225) 356-8871 or [ronnieedbr@yahoo.com](mailto:ronnieedbr@yahoo.com)

## 📍 BALTIMORE, MARYLAND

- Communities of Care of Maryland is developing a community of adoptive parents at Clare Courts in Northeast Baltimore. The facility will have amenities such as an Intergenerational Center with a reading room, garden, computer lab, and meeting space.
- Communities of Care is developing a pilot program to assist adoptive families of sibling groups who need larger housing to become homeowners in an affordable manner.
- For additional information, contact Duane St. Clair at (410) 381-4788 or [duamestclair@excite.com](mailto:duamestclair@excite.com)

## 📍 DETROIT, MICHIGAN

- Church of the Messiah Housing Corporation (CMHC) is developing Champlain Village; it will consist of a 40 unit apartment building with 11 units designated for grandparents raising developmentally disabled grandchildren.
- The housing will be part of a larger development with additional rental town homes, a community center with daycare, and single-family homes for sale.
- The proposed ground breaking of Champlain Village is scheduled for September, 2005.
- For additional information, contact Frances Howze at (313) 567-7966 ext. 225 or [fhowze@messiahhousing.com](mailto:fhowze@messiahhousing.com)

## 📍 NEW YORK, NEW YORK

- Presbyterian Senior Services (PSS) and West Side Federation for Senior & Supportive Housing (WSFSSH) are constructing GrandParent Apartments in the South Bronx from the ground up and tailored to fit the needs of both older and younger residents.
- The six-story building will provide 40 two-bedroom and 10 three-bedroom apartments and a one-stop resource center serving relative-headed families that live in the building or community.
- Support services that are provided by PSS include case management, parenting workshops, childhood development, support groups, daycare, counseling, legal assistance, respite care, and after school tutoring and recreation.
- For additional information, contact David Taylor, Executive Director at (212) 874-6633 or [dtaylor@pssusa.org](mailto:dtaylor@pssusa.org)

## 📍 CLEVELAND, OHIO

- The Fairhill Center is planning to renovate two large buildings on its campus and convert them to apartments which will form the core of "Kinship Village."
- This project will create 20 to 25 apartment units which will be let at market- and "affordable" rates to grandparents and other relative caregivers raising children, to campus employees and to seniors willing to volunteer some of their time to work with the kinship families.

- Nearby on the campus will be an intergenerational school, where about a quarter of the children are being raised by grandparents. There will also be access to other relevant services and programs offered by Fairhill Center.
- For additional information, contact Michael Gathercole at (216) 421-1350 ext 118, or [mcg@fairhillcenter.org](mailto:mcg@fairhillcenter.org)

## HOUSING LEGISLATION

Grandparents and other relatives raising children provide a tremendous service to their family and community at large. Among the range of difficulties these caregivers often face are inadequate conditions for families living in or requiring public housing. In recognition of the growing need for federal housing legislation to support these families, the LEGACY Intergenerational Housing Bill was created. Several of the LEGACY Bill provisions were added to the American Dream Downpayment Act (P.L. 108-186). The Act passed both the House and the Senate and was signed into law by the president on December 16, 2003.

### The American Dream Downpayment Act requires HUD to implement the following provisions:

- Create national demonstration projects that provide opportunities within HUD's Section 202 program to develop housing specifically for grandparents and other relatives raising children.
- Train and educate front line workers who, through no fault of their own, may be misinterpreting policies that affect the grandparent-and other relative-headed families.
- Conduct a national study of the housing needs of grandparents raising grandchildren.

## CONCLUSION

Despite the endeavors of a few notable initiatives, the housing needs of intergenerational families headed by grandparents and other relatives have not received the attention they deserve. Concurrent with the implementation of federal legislation, additional community based interventions are needed in both the public and private sectors in order to help address the special housing needs of these families.

This document was supported, in part, by a grant, No. 90-CG-2633 from the AoA, Department of Health and Human Services. Grantees express freely their findings and conclusions. Points of view or opinions do not, therefore, necessarily represent official Administration on Aging policy.

For further information, please contact: Generations United (GU), 1333 H Street N.W., Suite 500W, Washington, D.C. 20005-4752, Phone: (202) 289-3979, Fax: (202) 289-3952; e-mail: [gu@gu.org](mailto:gu@gu.org). The GU web site at [www.gu.org](http://www.gu.org) contains additional information about grandparents and other relatives raising children.

*Generations United (GU) is the only national membership organization focused solely on improving the lives of children, youth, and older people through intergenerational strategies, programs, and policies. GU represents more than 100 national, state, and local organizations representing more than 70 million Americans. GU serves as a resource for educating policymakers and the public about the economic, social, and personal imperatives of intergenerational cooperation. GU provides a forum for those working with children, youth, and older adults to explore areas of common ground while celebrating the richness of each generation.*



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<sup>1</sup> U.S. Census Bureau, Census 2000. Summary File 1, Table P28, Relationship by Household Type for Population Under 18 Years.

<sup>2</sup> Simmons, T. & Dye, J.L. (October 2003.) Grandparents Living with Grandchildren: 2000. U.S. Census Bureau, Census 2000 Brief, C2KBR-31. U.S. Census Bureau, Washington, DC.

<sup>3</sup> Public Law 106-501. Section 316.

<sup>4</sup> For more information about the NFCSP, please go to [www.gu.org](http://www.gu.org) for a fact sheet and user guide about the program or to the AoA website at [www.aoa.gov](http://www.aoa.gov).



2015

# THE STATE OF GRANDFAMILIES IN AMERICA



**generations  
united**  
Because we're stronger together®

**Grandfamilies or kinship families are families in which children reside with and are being raised by grandparents, other extended family members, and adults with whom they have a close family-like relationship, such as godparents and close family friends.**

photo courtesy of Children's Defense Fund



# Introduction

Children do best in families. When children cannot remain with their parents, the comfort of a grandparent, aunt or cousin eases the trauma of separation. Compared to children in non-relative care, children being raised by relatives have more stability, are more likely to maintain connections with brothers and sisters, and preserve their cultural heritage and community bonds. Despite growing recognition that keeping

children with relatives improves their outcomes, many federal and state policies present barriers to prioritizing and supporting relatives raising children.

In this second edition of the annual State of Grandfamilies in America report, Generations United identified key state laws and policies specifically designed to address barriers and better support the diverse and unique population of

grandparents and other relatives raising children. We evaluated all 50 states and the District of Columbia based on the availability of these laws and policies. Our goal is to elevate top states in key areas and encourage policymakers, advocates and leaders in those and all states to do more to support grandfamilies.



## Key Findings

To identify states with the most promising laws and policies to support grandfamilies, Generations United used the following criteria: percentage of children in foster care who are placed with relatives, education and health care consent laws, de facto custody laws, policies that eliminate barriers to Temporary Assistance for Needy Families (TANF) and opt-ins to the following federal programs: National Family Caregiver Support

Program (NFCSP), Guardian Assistance Program (GAP), and Lifespan Respite. The states were then given an overall rating based on point values for each law and policy. Knowing that grandfamilies are very diverse and different policies support different types of grandfamilies, we largely weighed the laws and policies equally.

### BASED ON THIS FRAMEWORK, THE STUDY FOUND THE FOLLOWING:

- The top 10 states with grandfamily-friendly laws and policies are California, Hawaii, Idaho, Illinois, Louisiana, Montana, New Jersey, Oklahoma, Texas, and Washington. These states met more than half of our criteria.
- Only four states secured a passing grade (above 60%).
- All states had at least one grandfamily-friendly law or policy.
- No state scored 100% and had all of the laws and policies.
- Almost 65% of children in grandfamilies live in states with 50% or less of the laws and policies.<sup>1</sup>
- Compared to previous years, on average states are doing a better job placing children with relatives when they must enter foster care.
  - ▶ *Nationally the number of children placed with relatives when they are in foster care increased from 24% in 2008 to 28% in 2013.*
  - ▶ *10 states have increased this number by at least 10%: Idaho, Indiana, Iowa, Louisiana, Maryland, Mississippi, Montana, Oregon, Vermont, and Wyoming.*<sup>2</sup>



The study made clear that despite progress, most states still have a long way to go to ensure a comprehensive set of supports for grandfamilies. Additionally, crucial supportive programs such as kinship navigators, legal services, and housing exist only in small pockets of the country. While some states had individual laws and policies, no state demonstrates a strong, comprehensive overall framework of key supports needed to ensure all children and caregivers in grandfamilies get the support they need to succeed and thrive.

## Who are Grandfamilies?

For the purposes of this report grandfamilies are families where grandparents or other relatives step forward to raise children when parents are unable to care for them. Sometimes a parent is still living in the household but not providing for most of the basic needs of a child, such as a teen parent. In other instances, grandparents receive a call in the middle of the night from child protective services and become full-time, sole caregivers to their grandchildren in a matter of hours. While grandparents are more often the relative that steps in, these scenarios also play out with aunts, uncles, older siblings, and even close family friends.

Grandfamilies are diverse and come together for a variety of reasons—including parental job loss, out of state employment, military deployment, divorce, deportation, illness, death, substance abuse, incarceration, or mental illness. Grandfamilies live in every area in the country, and represent all income levels, all races, and all ethnicities.

Grandparents or other relatives often take on the care of children with little or no chance to plan in advance. Consequently, they typically face unique challenges. Many caregivers lack a legal relationship to the children and cannot access educational enrollment, school services, immunizations or health care on their behalf. Others may have a legal

relationship, but taking on sudden caregiving responsibilities often means they do not have suitable housing. Many caregivers are in their prime retirement savings years and rather than continuing to save, they find themselves providing for their grandchildren. For retired caregivers living on a fixed income, they may not have the finances to take on the many extra expenses of raising children.



**7.8 million** children live in grandfamilies, where grandparents or other relatives are the householders.<sup>3</sup>

## Supportive Policies for Grandfamilies

A comprehensive package of supportive state laws and policies is required to meet the diverse and unique needs and circumstances of grandfamilies. This report examines and ranks which states have the following laws and policies specifically designed to support grandfamilies:

- **education and health care consent laws**
- **de facto custody laws**
- **policies that eliminate barriers to Temporary Assistance for Needy Families (TANF)**
- **opt-ins to the following federal programs: National Family Caregiver Support Program (NFCSP), Guardian Assistance Program (GAP), and Lifespan Respite.**

We also use one additional criterion, which is our only outcome based criterion. It focuses on the percentage of children in foster care who are placed with relatives. This tells us which states are doing a better job of prioritizing relatives and supporting the many benefits to children of living with relatives.

No single law or policy among our criteria will benefit every child in a grandfamily. For example, children being raised outside of the foster care system may benefit only from a health care consent law or supportive TANF policy while children raised in foster care with relatives may benefit most from a Guardianship Assistance Program.

It is important to note that there are many additional federal and state programs critical to grandfamilies, including Supplemental Nutrition Assistance Program (SNAP), Medicaid, Children's Health Insurance Program, Social Security, Supplemental Security Income, and Medicare. Tax credits, including the Earned Income Tax Credit (EITC), can also be important sources of support. We do not assess the states based on these federal programs or credits, because they are available in every state and tend to not have as many state-level variations as TANF, the NFCSP, Lifespan Respite or GAP.

Critical community-based programs such as housing, legal services, kinships navigators, and support groups have produced many positive outcomes for children, caregivers and the families as a whole, but are also not part of our assessment criteria. Research confirms that these types of programs can reduce costs, increase permanency and stability for children and youth, result in fewer days in child welfare custody, lower rates of foster care re-entry, reduce behavioral problems of children and youth, and increase caregiver strengths.<sup>4</sup> We do not assess the states based on these programs, because they tend to be limited to only certain parts of a state, if they exist at all. However, we affirm their importance, and have highlighted several of these critical programs throughout the report.

## The Only Safe Place He Had

As a line lead for his job in the mobile canning and bottling industry, the farthest Chad Dingle has ever traveled is about five hours from his Oregon home. But, in life, he has traveled more than any 23-year-old should ever have to go.

With his mother and father trapped in alcoholism and drug abuse, Dingle spent infancy and his toddler years neglected and abused - memories that only came back in nightmares - until his grandmother could get full custody when he was 3 and she and her newly-wed husband could adopt him when he was 4, diagnosed with something not a lot of people knew about at the time: Post Traumatic Stress Disorder (PTSD).

"One thing I've noticed is that most people go to grandma's house and get spoiled," Dingle said. "But for me, it was the only safe place I had. I never liked going back to my parents' house. Getting to live with grandma was like 'going to grandma's house' all the time. I had more love there than anywhere else in my life."

The journey toward wholeness continued through the PTSD, bullying from other children, anger, depression, cutting, suicidal thoughts and much more. "It was a tough position (for my grandmother) to be in. She wasn't my mom, but she was. She dropped everything, including a good job, and became a stay-at-home mom for me - everything to provide the safest home for me."

The years of learning how to navigate the complex legal, emotional, financial and physical issues have resulted in three books written to help families in similar situations. In her book, *Second Time Around: Help for Grandparents Who Raise their Children's Kids*, Dingle's mom, Joan, stressed the critical role that quality, professional counseling and support services play in helping grandfamilies succeed and thrive. Together, Dingle and his mom wrote *Addiction & Families* and the just-released *Raising Children of Alcoholics & Drug Users*.

"It took me a long time because I was a rebel as a kid," Dingle said. "I couldn't wrap my head around the fact that (my mom/grandmother) did save my life. She is the strongest woman I've ever known. I'm a complete mama's boy. I know where my half siblings are now - really messed up - and that could have been me."

Today, Dingle still grapples with residual matters. For example, he said he contacted his birth father two years ago and is still trying to figure out whether he wants him in his life. "It's been a lot," Dingle reflected.

Yet, any miles he travels will now include his wife. "We were high school sweethearts - went to separate high schools and had about five or six years when we hardly ever saw each other," Dingle said. And, they will include the couple's baby, expected with great excitement this year.

"Family doesn't have to be blood. It really comes down to the relationships you can have," Dingle said. "Whoever loves you, and you love, is your family."

For more information about Chad Dingle and Joan Callander Dingle, including their books, [visit http://addictskids.com](http://addictskids.com).



**1 in 10**  
grandparents live with  
their grandchildren<sup>5</sup>

## More Than a House: A Community for Grandparents Raising Grandchildren

In the Bronx borough of New York City, an apartment building rises above the streets, safely housing grandparents who are raising their grandchildren, giving all of them – young and old – a supportive community where they can nurture a positive family future.

The Grandparent Family Apartments building – a joint venture of PSS and the West Side Federation for Senior and Supportive Housing – has pioneered a successful model that draws attention from around the world.

“Primarily, these are situations where the grandparents have really stepped up and taken on an enormous responsibility,” said PSS Executive Director Rimas J. Jasin. “They don’t have the income or, often, the physical resources. But, family is important to them, and they’ve made the commitment to do what they can.”

The 50-unit building opened in 2005, after years of planning and intermediary measures to help the suddenly increasing number of lower-income grandparents who took custody of their grandchildren during the crack cocaine and AIDS epidemic of the 1990s. Whether in senior-only housing or in homes that became too small overnight, these grandparents needed to move.

Jasin said everyone involved understood that the adults and the children needed shelter and much more. “That’s why we built more than an apartment. We made sure, through the PSS Kinship Program, that there is a supportive environment with social services, skill building workshops, programming for the kids, counseling, intergenerational activities, etc.”

“That’s the one big difference between our building and other similar buildings: It’s a real community, and we have staff on site who foster that value,” Jasin said. Our families know they’re part of something special, and they’re proud of that. Plus, we’ve grown together over the last 10 years, learning from each other, so there is that dynamic of community and an expectation for people to be supporting members of that community.”

About 60 grandparents and 100 grandchildren live in the Grandparent Family Apartments. One measure of success is that last year, more than 90 percent of the children progressed to their next grade in school.

Jasin noted, “Putting into words why this place is great is hard. We’re able to help them navigate systems and situations, the grandparents support one another and, in the end, these kids have a much better chance than they would have on their own.”

**Children fare well in the care of their relatives. Compared to children in non-relative care, children being raised by relatives have more stability, are more likely to maintain connections with brothers and sisters and preserve their cultural heritage and community bonds.**







## Free Los Angeles Clinic Leads Caregivers through the Legalities of Guardianship

Every Monday through Wednesday, two attorneys and a handful of volunteers go to the courthouse in downtown Los Angeles to help as many as 50 people who line up each day, a majority of them wanting guardianship over children whose parents are unable or unwilling to care for them.

This is the Pro Per Guardianship Clinic, a program of Public Counsel - the nation's largest pro bono law firm - founded in 1970 by the Los Angeles County and Beverly Hills Bar Associations.

All of the various legal services provided at the clinic are free, explained Directing Attorney Martha Matthews, clinic Supervising Attorney Ylianna Perez-Guerrero and clinic Social Worker Beth Tsoulos.

"They're coming to court on their own because they're not being represented by a lawyer, and at the clinic, we first see what each person needs," said Perez-Guerrero. With guardianships, for example, Matthews said, "It's a whole process with paperwork for temporary, then permanent guardianship, and including notification to all relatives involved, as well as a hearing. Often, we have to explain that they are the petitioner in a legal case."

"We don't take sides because we're not anyone's lawyer," added Perez-Guerrero. "A lot is listening to people's sad stories - grandparents the most - and they can come into the clinic stressed and upset. There are days when we (Perez-Guerrero and staff attorney Nicole Rivera-Vazquez) prepare between 20 and 25 guardianships. It can be tough, long and emotionally draining."

Tsoulos said, "As a social worker, I have a different connection. Caregivers are there for a legal service, but I can ask what else might be going on with the child. Everyone seems to need help applying for benefits, and I can help them explore what is available. There are a lot of families that need mental health intervention and other kinds of support, too."

Even with the long day of waiting and going through the process - sometimes with the young children they've taken in - everyone agreed that the people being helped realize they can't navigate the legal system on their own.

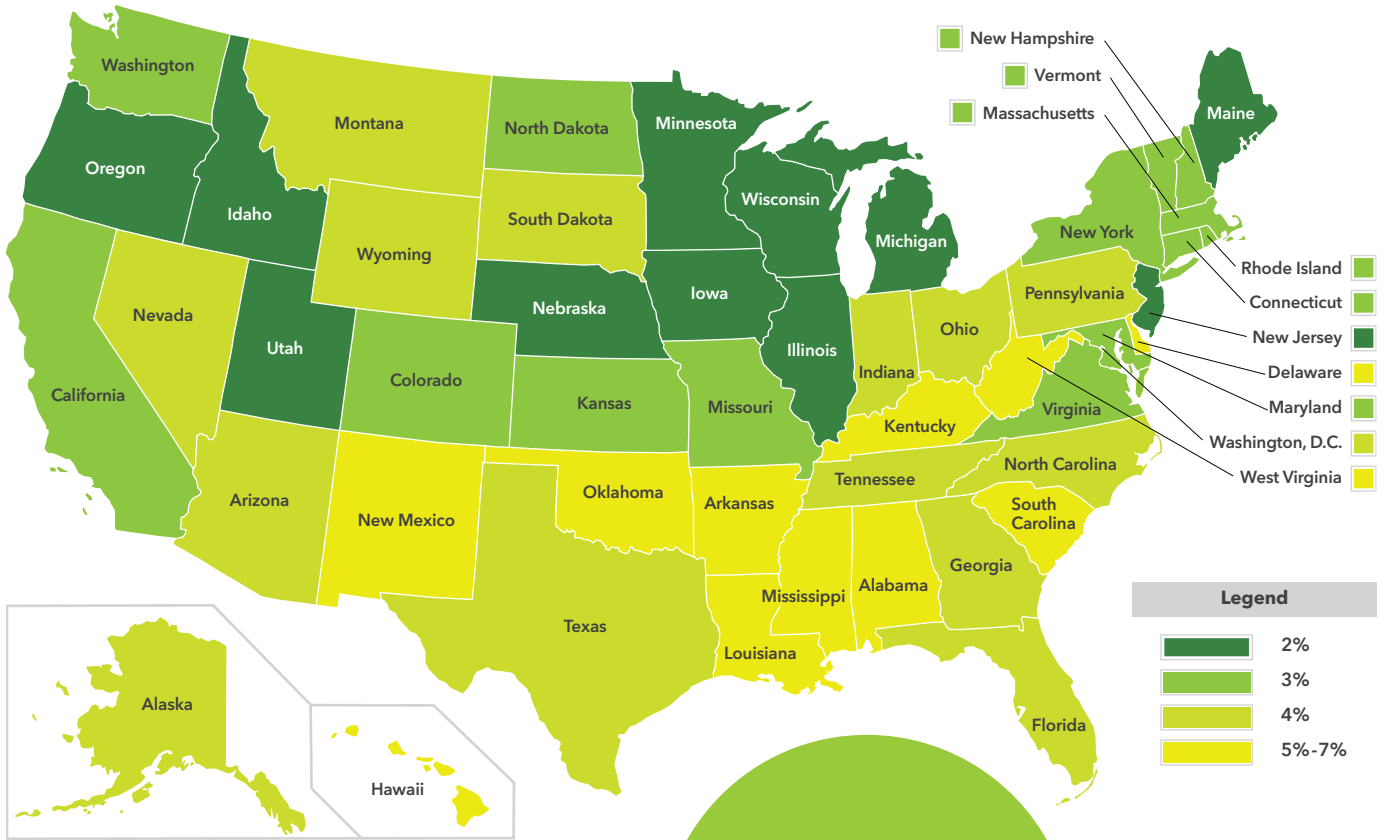
"By about 1 p.m., they've signed and filed papers. People are calm and in a much better place," said Tsoulos. "This clinic makes a huge difference in their lives."

Without the clinic, L.A. County would spend more money on unprepared petitioners. Caregivers would suffer more lost work time and overall income by going to court numerous times. "I think there would be more children in the foster care system," said Tsoulos. "And, without guardianship, grandparents and other caregivers could see a child taken back into a dangerous and damaging situation," said Matthews.

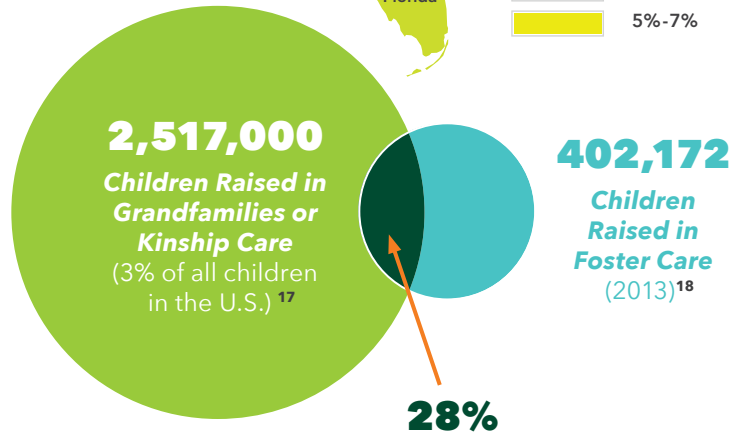
**For more information, visit <http://www.publiccounsel.org>.**



# Children Being Raised in Grandfamilies<sup>14</sup> or Kinship Care<sup>15</sup> (2013-2015)

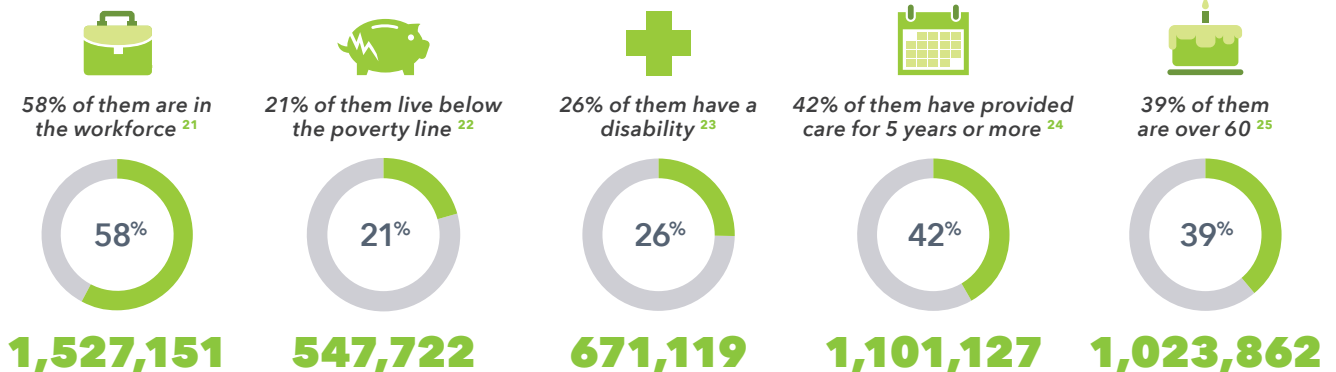


**\$4 Billion** - amount grandparents and other relatives save taxpayers each year by raising children and keeping them out of foster care<sup>16</sup>



## GRANDPARENTS RESPONSIBLE FOR GRANDCHILDREN (2014)

2,631,546 Grandparents are responsible for grandchildren<sup>20</sup>



## Criteria

### Relative Foster Care

Relative foster care refers to cases in which the children are placed in the legal custody of the state by a judge, and the child welfare system then places the children with grandparents or other relatives. In these situations, the child welfare agency retains legal custody, while the relatives have physical custody only.<sup>26</sup> ***Eighteen states place at least a 1/3 of the children in foster care with relatives.***

### Education and Health Care Consent Laws

Education and health care consent laws allow relative caregivers who do not have a legal relationship to the children in their care to access health care on behalf of the children and enroll them in public school. Generally, both types of consent laws allow a caregiver to complete an affidavit under penalty of perjury that they are the primary caregiver of the child; then, by presenting the form, can consent to treatment, have the children receive vaccinations or enroll the children in school.<sup>27</sup> ***Seventeen states currently have education consent laws and 26 states have health care consent.***

### De Facto Custody

Some states have enacted innovative de facto custody laws that essentially provide that if a relative has been raising a child for a defined period of time, the first step in proving his/her case to secure legal custody of the child is met. Then, the relative can go on to prove that he or she should be awarded legal custody, because it is in the child's best interests.<sup>28</sup> ***Twelve states have enacted de facto custody laws.***

### Temporary Assistance for Needy Families (TANF)

TANF provides two types of monthly financial support to help grandfamilies stay together: family grants and child-only grants. Each state determines the eligibility for its TANF program and the amount of assistance to be provided. Although TANF policy explicitly states that children cared for by relatives can receive TANF assistance, many kin families do not access it to meet the needs of children they are unexpectedly raising. Only about 12 percent of grandfamilies receive any TANF assistance, even though the majority of children being raised by kin live in poverty and qualify for the program.<sup>29</sup> TANF is an important program, because it is often the only source of financial support for grandfamilies outside the child welfare system.<sup>30</sup>

**Caregivers also report experiencing benefits, such as having an increased sense of purpose in life, and birth parents may value that their children remain connected to family and friends.**

In evaluating the states, we looked at a number of state TANF policies that help grandfamilies access TANF. ***Seventeen states had most of the useful TANF policies that we use as assessment criteria and only two had all.***

- *Allows adults with a family like relationship to the children to be eligible for TANF grants.*
- *Has at least one of the work-related extensions for certain categories of kin applying for family grants - too ill to work, over age 59, needed in the home to care for an incapacitated household member or providing care to young children.*
- *Has at least one of the time limit exemptions or extensions for certain categories of kin applying for family grants - too ill to work, over age 59, needed in the home to care for an incapacitated household member or providing care to young children.*
- *Eliminated asset limit tests for TANF recipients, so that children can receive TANF and caregivers can have sufficient savings for retirement, a home, and education costs.*

### National Family Caregiver Support Program (NFCSP)

The NFCSP provides grants to states and territories to fund a range of supportive services that assist caregivers. The federal law states that up to ten percent of the funding appropriated for the NFCSP can be used to provide services to grandparents or relatives age 55 or older who are raising relatives' children.<sup>31</sup> ***Only seven states use the full ten percent of NFCSP funds to serve grandfamilies.***

### Guardianship Assistance Program (GAP)

GAP is a federal option that allows states to use Title IV-E child welfare monies to provide monthly assistance for children who exit the child welfare system into guardianships with relatives who have been their licensed caregivers. This option allows children who would otherwise languish in long-term foster care with relatives to exit into a permanent living arrangement with them.<sup>32</sup> ***Thirty-one states, the District of Columbia, and five tribes have GAP.***

### Lifespan Respite Care Program

The Lifespan Respite Care Program is funded by the US Department of Health and Human Services to implement statewide systems of coordinated, community-based respite for family caregivers of individuals with special needs of all ages.<sup>33</sup> ***Thirty states have Lifespan Respite Care programs or maintain services through state coalitions.***

**One in four**  
children who live with their  
grandparents are poor  
(25%)<sup>34</sup>



## 18 States

place at least a 1/3 of the children in foster care with relatives.

## 26 States

currently have health care consent laws and 17 states have education consent.

## 12 States

have enacted de facto custody laws.

## 17 States

had most of the useful TANF policies that we use as assessment criteria and only two had all.

## Only 7 States

use the full ten percent of NFCSP funds to serve grandfamilies.

## 31 States

the District of Columbia, and five tribes have GAP.

## 30 States

have Lifespan Respite Care programs or maintain services through state coalitions.

## My Grandmother: One of the Greatest People I've Ever Known

At this point in her life, Nikki Johnson-Huston has met a lot of outstanding people. She is a Philadelphia attorney with two master's degrees, an advocate for the poor, an in-demand speaker, a technology entrepreneur and much more. But without the grandmother who raised her - the grandmother who instilled in her the confidence to "be excellent" - her life might have taken a different path.

That is because when she was 2, Johnson-Huston's father left the family, her mother fell into substance abuse and her childhood saw roughly six months of moving from hotels and motels to couches and homelessness, as well as meals eaten at the mission, foster care, hand-me-down clothes and shoes that didn't fit - instability at every turn.

Then, her mother sent her to live with her grandmother - a woman born in Mississippi in 1920 who had endured her own extremely tough times, yet persevered to give her children a better life.

"I remember getting off of the Greyhound bus," Johnson-Huston said. "My grandmother hugged me and said, 'You are fortunate enough to live in the greatest country in the world, to be born to the greatest generation of women who will have ever lived up until this time. What are you going to do with this opportunity?'"

Having been out of school awhile, she faced being held back, but her grandmother insisted on an assessment. "She always talked about how much she valued education as a vehicle to empowerment. It was something that was not available to her," Johnson-Huston said. "I ended up testing gifted in math and English, and it labeled me as a smart kid. That was important, being a young black girl in those circumstances."

Even with a disability received when a car and the bus she was riding collided, her grandmother moved forward, changing her Section 8 housing voucher, applying for social services and doing everything necessary to give her granddaughter a "normal life. My grandmother got less money than a foster parent would have gotten," Johnson-Huston said. "She got the minimal food stamps and welfare. We had a more robust safety net around us because she was elderly and disabled. And, she could stretch a dime in a way my mother never could. She had age and maturity, and I got the benefit of that."

"She provided a lot of stability. There is something about living with someone who loved me from the day I was born," Johnson-Huston added. "That's why I feel so strongly about kinship care."

Ultimately, Johnson-Huston learned from her grandmother that morals, character and hard work were much more important than being poor. "My grandmother had a sense of optimism, strength, grace and elegance that far transcended her economic status. She also taught me a sense of gratitude, that there will always be someone who has less than us, and we can help them."

Johnson-Huston said, "I was 21 when she passed, and on our last weekend together, she said, 'I am so proud of the woman you've become.' She believed I was going to do something fantastic in my life, for myself and for others. She left me a healthy, happy, functional adult." And by achieving and giving back to others via the confidence her grandmother imparted, Johnson-Huston said, "No family deserves to go through what we did, but I've found a way for all of that to have meaning. I've realized your life can be something more."

## Methodology

Once Generations United identified laws and policies that were crafted to reflect the unique challenges grandfamilies face, we researched and compiled information on which states had them. We included the District of Columbia in this analysis, but did not include U.S. territories and tribes. The sources for all of the data are included in the endnotes. We assigned point values for each law and policy. Knowing that grandfamilies are very diverse and different policies support different types of grandfamilies, we largely weighed the laws and policies equally. Four points were given to a state for having GAP, De Facto Custody, Lifespan Respite, Consent laws (2 for education consent and 2 for health care consent) and for using more than 9.5% of NFCSP for grandfamilies. We scored states on the percentage of children in relative foster care on a scale of zero to eight points (8=45% or higher; 7=40-44%; 6=35-39%; 5= 30-34%; 4= 25-29%; 3= 20 - 24%; 2=15-19%; 1=10-14%; 0=below 10%). Recognizing the importance of this criterion, which is the only one to measure outcomes, rather than policy, we precluded any state from our top rating if they scored a zero on this item. Finally we gave states one point for each of the supportive TANF policies they implemented up to 4.

## Limitations

This report evaluates states based on the existence of laws and policies trending across states that are specifically designed to support grandfamilies. It is not intended to be an exhaustive list of supportive grandfamilies' laws and policies. With the exception of the criteria measuring the number of children in foster care with relatives, states were not evaluated on outcomes, the degree to which policies were effectively implemented and accessed, or the availability of supportive community-based programs. Further research should explore criteria in these areas to fully assess each state's support for grandfamilies. Additionally, further research is needed to assess the availability of supportive laws and policies for grandfamilies in tribes and U.S. territories.

## Conclusion

Our nation benefits tremendously from the sacrifices grandfamilies make to keep their families intact. From athletes and celebrities to business leaders, from recent college graduates to the President of the United States, individuals raised in grandfamilies contribute immeasurably to the health and welfare of our nation. We invite you to join us and work to improve federal and state laws and policies to better recognize, support and honor these important families.

## Resources

**Generations United's National Center on Grandfamilies** is a leading voice for issues affecting families headed by grandparents and other relatives. [www.gu.org](http://www.gu.org).

**The Grandfamilies State Law and Policy Resource Center** serves as a national legal resource in support of grandfamilies within and outside the child welfare system. [www.grandfamilies.org](http://www.grandfamilies.org)

**GrandFacts** are state fact sheets for grandfamilies that provide state-specific data, information and helpful links. [www.grandfactsheets.org](http://www.grandfactsheets.org).

**Advocates for Families First** works to build a unified national movement in support of kinship, foster, and adoptive families who care for children and youth. [www.advocatesforfamiliesfirst.org](http://www.advocatesforfamiliesfirst.org)

**The National Indian Child Welfare Association** works to support the safety, health, and spiritual strength of Native children along the broad continuum of their lives. [www.nicwa.org](http://www.nicwa.org)

**The Relatives as Parents Program (RAPP)** is a major initiative of The Brookdale Foundation Group that promotes the creation or expansion of services for grandfamilies. [www.brookdalefoundation.org](http://www.brookdalefoundation.org)

## When Grandparents Suddenly Become Parents Again, Kinship Caregiver is There to Help

It doesn't matter what brings them to the door. Kinship Navigator Lynn Urvina, from Family Education and Support Services, knows that when people walk into her office, they need someone to listen to them and they need immediate help.

Usually, they are grandparents, suddenly raising grandchildren whose parents are unable to care for them. They are outside of the formal child welfare system and may or may not have custody of the children in their care. They are trying to stretch dollars, spaces and time to keep their family together.

Urvina is one of several navigators with Washington state's Kinship Caregiver Support Program (KCSP) who annually connects roughly 2,200 relatives raising 3,300 children in the counties she serves with legal resources; support groups; training opportunities, such as parenting classes; social services and limited funds that can help lead them through this often challenging situation.

"One of the things you hear over and over again is the overwhelming confusion and emotion at the beginning," Urvina said. "They're wondering if this is for a month or two or for the rest of their lives. What grandmother has extra beds for the three grandchildren who show up? It's not easy."

Urvina continued, "The other thing I see a lot are people really struggling with the fact that their children are not capable of parenting - whatever the reason. They feel helpless, and they feel like they've failed. We can connect them with counseling, but I also encourage them to come to a support group and listen to people who have made it over that hump. And, it doesn't cost them anything except to show up."

The funds Urvina can offer caregivers must fall into specific categories because KCSP is a state program. She said money typically is needed for food, diapers, cribs/beds, utility bills, auto repairs and gas cards.

And, while it can be tough trying to cover three of Washington's far-flung counties, Urvina said, "I love what I do. If I can help a family calm down and create a loving environment for the children, it's worth it. This is important work, and I know I've made a difference in some of these people's lives."

**For more information, visit <https://www.dshs.wa.gov/altsa/home-and-community-services-kinship-care/kinship-care>.**





**Generations United's National Center on Grandfamilies** is a leading voice for issues affecting families headed by grandparents and other relatives. Through the Center, Generations United leads an advisory group of organizations, caregivers and youth that set the national agenda to advance public will in support of these families. Center staff conduct federal advocacy and provide technical assistance to state level practitioners and advocates and trains grandfamilies to advocate for themselves. The Center raises awareness about the strengths and needs of the families through media outreach, weekly communications, and awareness raising events. It offers a broad range of guides, fact sheets and tools for grandfamilies, which cover issues from educational and health care access to financial and legal supports and can be found at [www.gu.org](http://www.gu.org).

## Acknowledgements

Generations United gratefully acknowledges the following dedicated individuals and organizations whose work and support made this report possible: Chad Dingle; Nikki Johnson-Huston; Lynn Urvina from Family Education and Support Services; Ylianna Perez-Guerrero, Beth Tsoulos, and Martha Matthews from Public Counsel; and Rimas Jasin from PSS for sharing their stories. Generations United staff Sheri Steinig, Jaia Peterson Lent and Ana Beltran for authoring this report, Adam Otto and Bonnie Her for compiling the research, and Cathy Jenkins for writing the program profiles and personal stories. We also thank members of the National Center on Grandfamilies Advisory Council, our Grandfamilies National Partnership and Advisory Group, and GrAND network of relatives raising children for their valuable guidance and feedback during this process. Finally, we extend our gratitude to The Florence V. Burden Foundation, Verizon Foundation, and Pfizer whose support made this project possible.

## Design and Layout:

Theodore Topolewski / Design + Communication

## Photo Credits:

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## Disclaimers:

This report was funded in part by The Florence V. Burden Foundation, Verizon Foundation, and Pfizer. We thank them for their support but acknowledge that the ideas, findings, and conclusions presented in this report are those of Generations United alone and do not necessarily reflect the opinions of these organizations.

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14. **Grandfamilies** is often the term used to describe these families. Other terms include kinship care, relative care, and grandparent-headed households.



15. Annie E. Casey Foundation uses the following definition of Kinship Care for their data: *Children in kinship care is derived from the relationship to householder items on the Current Population Survey Annual Social and Economic Supplement. Children are considered to be in kinship care when all of the following conditions are true: a parent is not present in the household; the child is not a foster child to the householder; the child is not a housemate/ roommate / border with no relatives in the household; the child is not a householder; and the child is not a spouse or unmarried partner of the householder. The analysis excludes group quarters population.*
16. Generations United calculated this figure based on the federal share of the 2011 national average minimum monthly foster care maintenance payment (\$301) for 1.1 million children. The number of children is approximately one-half of the children being raised in grandfamilies outside of the formal foster care system. We use this number in our calculation due to a conservative estimate that the other half already receives some type of governmental financial assistance, such as a Temporary Assistance for Needy Families (TANF) child-only grant. We also know that a number of children in grandfamilies have special needs that would warrant higher monthly foster care maintenance payments. The cost of 1.1 million children entering the system would represent all new financial outlays for taxpayers.
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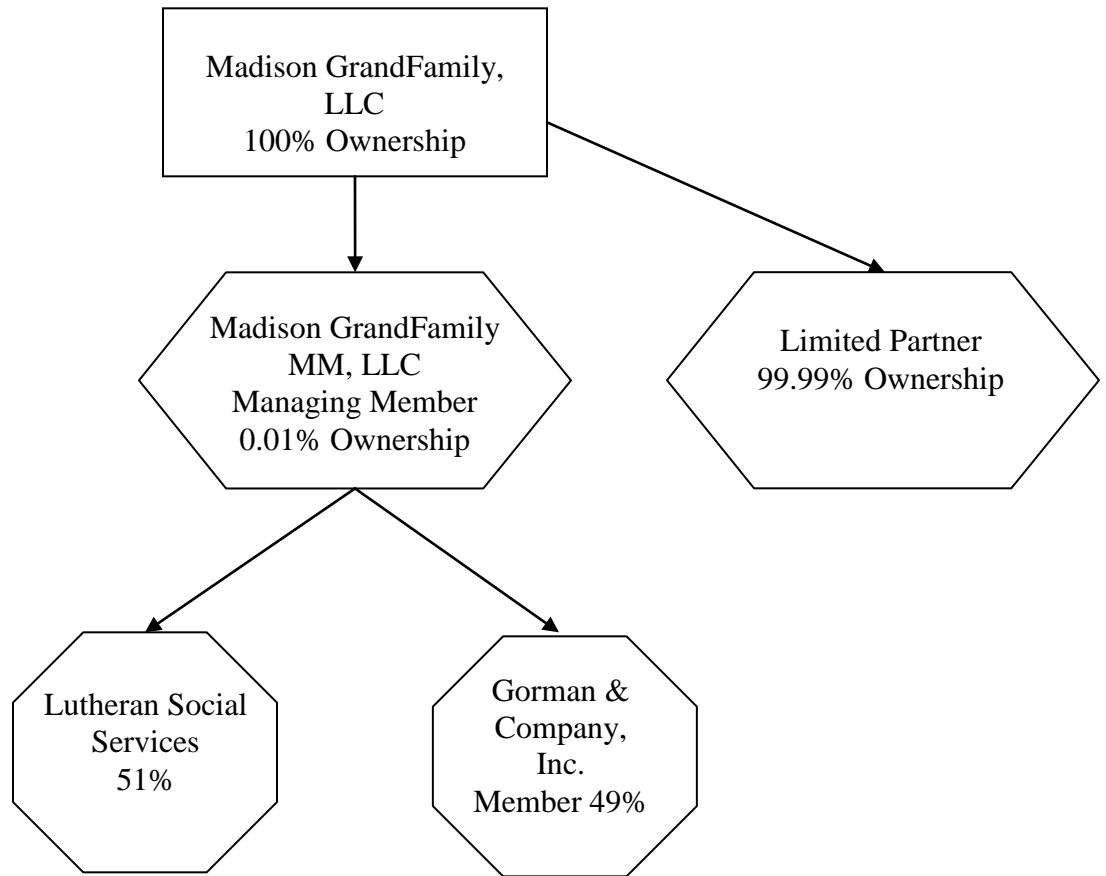


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## Ownership Structure Flow Chart





## **Maps**

The final site is yet to be determined. It is anticipated that a site will be selected within the City of Madison's "Preferred Areas" with close proximity to community services.

# GORMAN & COMPANY, INC.

## HISTORY

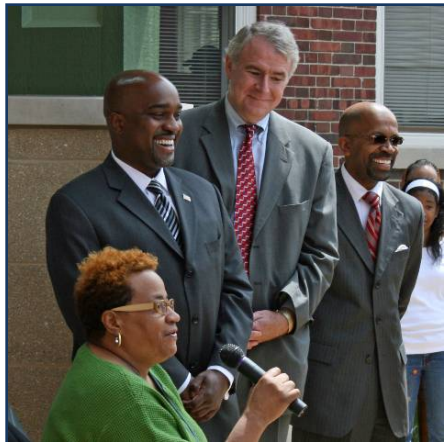
Gary J. Gorman started Gorman & Company in 1984 to develop, syndicate, and manage multifamily housing properties. As it enters its thirtieth year, Gorman & Company has become one of the largest and most respected multifamily development firms in the region. Currently Gorman & Company employs over 200 people.

Gorman & Company has been ranked among the top 50 affordable housing developers nationally by Affordable Housing Finance. With over 70 community revitalization projects in the portfolio, Gorman & Company has experience developing some of the nation's highest quality workforce housing and neighborhood revitalization projects.



## PHILOSOPHY

Gorman & Company works closely with local governments and community groups to help communities meet their development, planning, economic and social goals. Gorman's staff brings a broad range of development, design, construction, and real life experience to the development process and applies those skills to solve problems and help communities bring their plans to reality.



Gorman & Company brings a wide range of development experience to its communities. Its neighborhoods range from upscale condominium communities to mixed-use developments in downtown redevelopment areas. Gorman's unique affordable housing communities offer high quality amenities that serve the creative class, seniors, accessibility-challenged, entrepreneurs, families, and individuals.

Gorman & Company has developed innovative and catalytic properties in partnership with communities in Wisconsin, Illinois, Florida, Mississippi, Colorado, and Arizona.





## EXPERIENCE

### **MIXED-USE**

Gorman & Company, recognizing that community needs include more than housing, has expanded its offerings to build mixed-use properties across the country. These properties are integrated into downtown redevelopment plans and will be anchors for neighborhood and economic redevelopment. Depending on the community's needs, the mix of uses may include both affordable and market-rate apartments, market-rate condominiums, and retail and nonprofit space. Gorman's mixed-use developments often feature live-work areas, designed to allow residents to work from home and contribute to the community's economic diversity and development.

### **VILLARD SQUARE GRANDFAMILY**

#### **MILWAUKEE, WI**

Villard Square GrandFamily Milwaukee is a mixed-use development that addresses two strong needs of Northwest Milwaukee – relocation of a neighborhood library that was housed in a blighted building, and housing for families where grandparents are the primary caregivers for their children's kids. Villard Square was recently awarded a national award from [Affordable Housing Finance](#) for Best Master-Planned/Mixed-Use Development, The Milwaukee Mayor's Design Award, Public Policy Forum's Project of the Year for Best Public-Private Cooperation, and the 2012 MANDI LISC State Farm Insurance Building Blocks Award for a real estate project that contributed significantly to the enhancement of the community.



### **PARK EAST ENTERPRISE LOFTS**

#### **MILWAUKEE, WI**

These stylish urban lofts provide entrepreneurially-minded residents with creative space in their units and also unit and project amenities that give them the opportunity to start businesses from their homes. Community amenities include multiple conference rooms, office spaces, copy and media/presentation center, and a library. The development also has a community kitchen, community room with rooftop patio and fireplace, and health facility. This property has helped spur redevelopment of the Park East corridor in Milwaukee and is across the street from Manpower International's world headquarters. In 2007 Park East received an award of excellence in urban design from Milwaukee Mayor Tom Barrett, received a 2007 WCREW award, was a large project finalist in the 2007 MANDI awards, and was an [Affordable Housing Finance's](#) reader's choice finalist.



## **STATE AT MAIN**

### **RACINE, WI**

State at Main is the northern anchor of Racine's downtown redevelopment. This mixed-use community provides 16,800 square feet of retail, 84 active-adult affordable apartment homes and 23 market-rate condominiums. This multi-faceted development brings a vibrant urban feel to Racine's reemerging downtown. Located across the street from Belle Harbor, State at Main is helping Racine meet its goals of bringing and keeping more people and employment back to downtown Racine. State & Main received a recognition award from Sustainable Racine.



## **GRAND RIVER STATION**

### **LA CROSSE, WI**

Grand River Station Apartments is comprised of a number of components which include a transit center, retail, rental housing, and a parking deck. The rental housing component of this development includes 72 units targeted to artists and entrepreneurs. The design of the units includes live/work space and project amenities such as a business center, artists' workspace, and an art gallery to cater toward these populations. The first floor transit center serves as a hub for public transportation in downtown La Crosse consisting of 10,000 square feet and also located at ground level. The third floor of the building has a parking deck available to all residents.



## **GRACIE'S VILLAGE**

### **TEMPE, AZ**

Gracie's Village, completed in late 2013, is the result of a partnership with Grace Community Church. The development includes 55 affordable units for families, a 20,000 SF retail thrift store operated by the Church, and services such as after-school programs, computer training, job training, and financial education. The property is also adjacent to two light rail stops along Apache Blvd.



## **DISTRESSED NEIGHBORHOODS**

Gorman & Company's ability to assemble the resources necessary to tackle tough developments has made it an industry leader in partnering with communities to address housing needs. Gorman & Company's partnerships with community groups, investors, federal and state agencies, and municipalities have brought millions of dollars of investment to help invigorate these distressed neighborhoods.

Gorman & Company has a deliberate business objective of working in areas where there are high barriers to entry. It prides itself on being able to make significant differences in communities throughout the state and region.

### **AVALON MADISON VILLAGE**

#### **MADISON, WI**

Gorman & Company's work with the City of Madison and the Allied Drive Neighborhood Association to identify and address the needs of residents in and around this challenged neighborhood led to the development of Avalon Madison Village. In order to accomplish this goal Gorman & Company facilitated a community job fair, helped fund a community center and job training program, donated a parcel of land for a future day care, and is working with various local groups to bring much needed services to this area. The 104-unit five-building community is equipped with a community building, computer learning center, workout room and theatre. Avalon Madison Village is a recipient of the Allied-Dunn Marsh Neighborhood's "Outstanding Business" award.



### **LINDSAY COMMONS**

#### **MILWAUKEE, WI**

The contribution of this development to the emerging Midtown Neighborhood in Milwaukee has drawn national attention. The efforts of the City of Milwaukee, the Department of Housing and Urban Development, the Wisconsin Housing and Economic Development Authority, and Gorman & Company to redevelop Lindsay Commons highlights Gorman & Company's ability to revitalize neighborhoods and to work closely with governmental and community agencies to accomplish their goals.

Lindsay Commons required significant rehabilitation to convert its former institutional appearance into an attractive development that would compete for and maintain residents into the distant future. The financing included multiple layers from multiple sources and made the deal one of the most complicated and difficult projects Gorman & Company has ever put together.





## **NORTHSIDE HOUSING INITIATIVE**

**MILWAUKEE, WI**



Gorman & Company's Northside Housing Initiative is composed of seven phases of scattered-site rehabbed and newly constructed homes in Milwaukee's northside. All of these phases have involved purchasing foreclosed vacant lots, homes, or duplexes from the City of Milwaukee and putting these properties back on the tax rolls after extensive renovation. By early 2016, Gorman & Company, Inc. will have constructed and rented over 200 single-family and duplex units on Milwaukee's northside. Gorman also works with Northcott Neighborhood House to create a unique workforce development program to train chronically unemployed local residents with challenged backgrounds. This program trains men and woman to perform construction trade work and hazardous demolition work. After individuals complete the training program, Gorman hires Northcott and their recent trainees to perform finish carpentry, roofing, siding and demolition on our Northside Housing Initiative properties.

## **DR. WESLEY L. SCOTT SENIOR LIVING FACILITY**

**MILWAUKEE, WI**

Working in collaboration with the Milwaukee Urban League on its former headquarters, *Dr. Wesley Scott* has breathed new life into the challenged Metcalfe Park Neighborhood. Currently full with a waiting list, this senior development provides a housing choice that hadn't existed previously in the neighborhood. The development provides 80 high quality one- and two-bedroom apartments for seniors who are from the neighborhood or other parts of the City. Residents enjoy a vibrant community room, exercise studio, chapel, craft room, beauty salon, and nurse station. Property management coordinates intergenerational activities with the adjacent Next Door Foundation, a Buffett Foundation-funded early childhood center. *Dr. Wesley Scott* is a proud recipient of a 2007 WCREW "Heart of Community" award for residential excellence and is a 2007 MANDI award winner.



## **ADAPTIVE REUSE OF HISTORIC PROPERTIES**

Gorman & Company has successfully demonstrated its capacity to develop affordable housing with both new construction and the adaptive reuse of historic properties. Over the past several years, Gorman & Company has become a leader in the region in converting historic buildings into loft apartments. It has successfully partnered with municipalities to convert blighted and run-down buildings into treasured community assets and landmarks. These properties become symbols of community rejuvenation, provide much needed housing for households at a variety of income levels, increase the tax base and boost civic pride. Previous uses of the converted properties include manufacturing facilities, hospitals, schools, warehouses, office space and a theatre. These conversions are anchors for redevelopment throughout these communities and serve as catalysts for further economic development.

### **SHERMAN PARK SENIOR LIVING COMMUNITY**

#### **MILWAUKEE, WI**

Sherman Park Senior Living Community is a development located in the center of the Milwaukee Sherman Park Neighborhood. Gorman & Company, Inc. collaborated with the Sherman Park Neighborhood Association and the Milwaukee Department of City Development to create a site plan that provides for 68 units of senior housing. This development saved a historic neighborhood school (Jackie Robinson Middle School) and provided a much needed catalyst for the Sherman Park neighborhood to maintain its forward momentum.



### **BLUE RIBBON LOFTS**

#### **MILWAUKEE, WI**

Located on the edge of The Brewery redevelopment of the 20-acre Pabst complex, Blue Ribbon Lofts is the former keg house and parking storage facility for Pabst Brewing. Gorman & Company's development and architectural teams worked to design a compelling plan that meets the live-work needs of its artist and entrepreneurial residents. The 95-unit redevelopment has one-, two-, and three-bedroom units and 66 parking spaces. Its amenity rich package includes a fitness center, movie theater and education center, business center, conference rooms, artisan workshop and studio spaces, and music studio. Its location on one of the most prominent hills near downtown ensures that Blue Ribbon Lofts will be a legacy landmark to Milwaukee's rich history and bright future.





## **OLD MOLINE HIGH SCHOOL LOFTS**

### **MOLINE, IL**

Originally constructed in 1915 and serving as a high school until 1959, the former Moline High School was converted into office space that was poorly maintained. Formerly vacant and subjected to frequent



vandalism, the former school has been renovated into 60 loft apartments overlooking the Mississippi River and valley. The development consists of one-, two-, and three-bedroom units that target artists and the “creative class.” Amenities in the building are specifically designed to complement this particular lifestyle – art gallery, exercise facility and movie theater. Old Moline High School Lofts was accomplished through a strong partnership between Gorman & Company, the City of Moline, the Moline Housing Authority, and Renew Moline.

## **MAJESTIC LOFT APARTMENTS**

### **MILWAUKEE, WI**

Completed in December of 2004, this 14-story historic building was converted from office space to 135 loft apartments in downtown Milwaukee. Residents enjoy the convenience of downtown life and building amenities including a basketball court, a putting green, game room, cyber lounge, and theatre. Its proximity to the award-winning Grand Avenue Mall was a pioneering affordable rental housing development in the central business district. Residents enjoyed unparalleled proximity to employment, services, restaurants, and entertainment.



## **KUNZELMANN-ESSER LOFTS**

### **MILWAUKEE, WI**

Gorman & Company converted a well-known furniture store in an emerging redevelopment area into 67 live-work artists’ loft apartments. The property has unique amenities such as a dark room, wood workshop, painters’ studio, pottery kiln, and several gathering places and has made a significant contribution to a neighborhood’s renaissance on Milwaukee’s near south side. Kunzelmann-Esser is a quarterly fixture in Gallery Night, Milwaukee’s multi-site focus on artist venues and the works contained therein.



## **MITCHELL WAGON LOFTS**

**RACINE, WI**



Located in Racine's arts district, this former wagon manufacturing plant was converted into 100 high-quality artist live-work lofts. This development breathed new life into a changing city and is receiving national attention for its instrumental role in assisting Racine's revitalization.

## **HISTORIC FIFTH WARD LOFTS**

**MILWAUKEE, WI**

Gorman & Company converted a large Romanesque building into 98 large loft apartments with brick and exposed timber finishes - preserving a piece of Milwaukee's history. This development was a catalyst for the economic rejuvenation of the Historic Fifth Ward. The Department of City Development credits it with stimulating 110 million dollars in investment in the area.



## **QUISLING TERRACE**

**MADISON, WI**

Preserving a historic neighborhood treasure, Gorman & Company transformed a well-known but abandoned medical clinic near the University of Wisconsin - Madison campus and in the shadow of Wisconsin's State Capitol into 60 art-deco styled lofts.



## **GARTON TOY FACTORY LOFTS**

**SHEBOYGAN, WI**



Gorman & Company converted a former toy factory along the Sheboygan River near downtown Sheboygan, WI into 72 large loft apartments. City leaders have credited the toy factory and Gorman's companion *Riverwalk Apartments* as key catalytic contributions to Sheboygan's recent downtown resurgence.



## **GUND BREWERY LOFTS**

### **LA CROSSE, WI**

The adaptive reuse of the historic Gund Brewery has restored a community landmark, created highly desired workforce housing, and brought millions of dollars in investment to an area that the City of La Crosse is targeting for redevelopment. Located just south of La Crosse's downtown, Historic Gund Brewery Lofts are adjacent to Gundersen Lutheran Medical Center, La Crosse's largest employer. By teaming up with Gundersen Lutheran Medical Center and the City of La Crosse, Gorman has been able to create 85 units of workforce housing that serves employees of Gundersen and other nearby employers including the University of Wisconsin – La Crosse, Viterbo College and Franciscan-Skemp.



## **BREWHOUSE INN & SUITES**

### **MILWAUKEE, WI**

The Brewhouse Inn & Suites is part of downtown Milwaukee's newest sustainable neighborhood known as The Brewery. For more than 150 years, the Pabst Brewery was a main focal point of downtown Milwaukee. The brewery closed its doors in 1996, leaving an uncertain future for the downtown block that it occupied. In 2006, the brewery complex was purchased by philanthropist Joseph Zilber's investment group to create The Brewery, a complex that will house residential, office and retail space—and with the Brewhouse Inn and Suites, a 90-room all-suite green hotel, as the flagship project.



The Brewhouse Inn & Suites consists of two historic buildings located within the historic Pabst Brewery district. The buildings date back to the late 1800's. With over 132,000 total square feet of space to utilize, The Brewhouse allows for an opportunity to mix both commercial and hotel space. The hotel includes 90 guest suites and a restaurant on the first floor.

## **NEW CONSTRUCTION**

### **BLUE WATER**

#### **TAVERNIER, FL**

Blue Water is a 36 unit development on a 2.7 acre site on Tavernier Key in Monroe County. Gorman & Company teamed with Duany Plater-Zyberk, an internationally renowned architectural and planning firm to focus on creating innovative design approach to housing. The team was competitively selected by the Florida Keys (Monroe County, FL) to develop viable workforce housing. The County contributed land, fees and entitlements to the project.



### **WET-NET VILLAS**

#### **ISLAMORADA, FL**

Wet-Net Villas is a 36-unit development located in Islamorada in the Florida Keys. The project is designed to serve as high-quality, affordable rental housing for the Village's workforce and was completed in early 2014. The units are situated in 18 duplexes with carports for each unit.



Wet Net Villas is adjacent to Overseas Highway at Mile Marker 81, the major highway through the Florida Keys. The Village of Islamorada consists of five islands in the chain of islands comprising the Keys. This area includes restaurants and small stores all within a half mile of Wet Net Villas. Amenities include a community room, library, and computer lab.

### **GLENDALE ENTERPRISE LIVE-WORK LOFTS**

#### **GLENDALE, AZ**

Glendale Enterprise Live-Work Lofts is a 28-unit, mixed income development specifically designed to serve the city's downtown workforce as a "live-near-work" development. Gorman & Company, along with ABIL, plans on working closely with Glendale's largest employers to understand their workforce housing needs. The idea, in part, will be to offer Glendale Enterprise Live-Work Lofts as an asset to companies in their efforts to recruit and retain employees. In addition, some of the unit designs, and most of the common amenities, are designed to allow entrepreneurial people to further their work and small businesses.





## **MOLINE LIVE-WORK LOFTS**

### **MOLINE, IL**

In the Quad Cities, Gorman & Company created a mixed-use, mixed-income, 69-unit "live-work" development. The development is the result of an innovative partnership that includes: the city; the local Housing Authority; a business-focused nonprofit organization; and three of the region's largest employers. The development features live-work units that have commercial street entrances, activating the street and allowing small business owners to combine their office, studio, and residence in one place.



## **THE LOFTS AT MCKINLEY**

### **PHOENIX, AZ**

The Lofts at McKinley is 60-unit, mixed-use, affordable development specifically designed to serve independent seniors 55 years and better in the city's downtown core. The Lofts at McKinley is a 3-story, urban loft building. It fronts W. McKinley St. and N. 5th Avenue in downtown Phoenix's historic Roosevelt Neighborhood. It involves a subterranean, podium parking structure with three stories of residential units constructed on top of the podium. Amenities are targeted towards the creative class, with a computer graphics lab, a clay potters room, and a painting studio.



It involves a subterranean, podium parking structure with three stories of residential units constructed on top of the podium. Amenities are targeted towards the creative class, with a computer graphics lab, a clay potters room, and a painting studio.

## **ESCOBEDO AT VERDE VISTA**

### **MESA, AZ**

Escobedo is the redevelopment of a blighted, vacant public housing development that was built in the 1940s and originally housed African American U.S. Air Force pilots during World War II. Phase I, completed in 2013, includes 70 affordable housing units and a new headquarters for Save the Family Foundation. Phase II commenced construction in mid-2014 and will add 62 units, including 30 units of permanent supportive housing for the chronically homeless.



## LION'S RIDGE

### VAIL, CO

Lion's Ridge was originally a 10-acre affordable rental property that was built in 1981. Gorman & Company is partnering with Wright and Company, Inc. and the Town of Vail to rebuild a portion of the units into Workforce Housing that is affordable for local employees.

Gorman will create 113 one- and two-bedroom apartments plus one manager office unit that will renew the dilapidated site. Amenities for tenants include an onsite park/play area, bus stop, secured storage spaces inside each unit, easy access to a pedestrian/bike path, and stunning views. The project started construction in July 2014 and is scheduled to be completed on time in 2016.



## TERRAZA DEL SOL

### DENVER, CO

Terraza del Sol is a mixed-use development in Denver incorporating 42 units of affordable housing and the primary office for a local community nonprofit organization. To be developed by Gorman & Company's Colorado Office, the project showcases our ability to deliver workforce housing in the local Denver market. Terraza del Sol applied for and received a 9% low-income housing tax credit allocation from CHFA in fall 2014 and broke ground in fall 2015.



The building will embrace healthy living goals and include a fitness room, interior bike storage and a large outdoor terrace with gathering and play space for families. Other amenities include a community lounge and media room. Key to the overall approach is Mi Casa Resource Center, which will open its new organizational headquarters and Family Economic and Education Center on the main floor of the building. At nearly 20,000 square feet, the space will house Mi Casa and its core partners, providing entrepreneurial training; business counseling and microloans; career training, coaching and job search assistance; financial coaching; tax preparation;

English as a Second Language programs; GED test preparation and computer literacy classes; and legal consultations. Sources for the development include: DURA Westwood TIF, City of Denver HOME, State of Colorado HOME, 9% tax credit equity.



## DEVELOPMENT TEAM

### GARY J. GORMAN

#### PRESIDENT

After completing his B.A. in Economics and Law Degrees from the University of Wisconsin at Madison, Mr. Gorman began his career as a practicing attorney focusing on representation of developers and real estate syndicators. In 1984 Mr. Gorman formed a firm for the purpose of developing and syndicating multifamily real estate projects. After the passage of the Tax Reform Act of 1986, Mr. Gorman specialized in the development of affordable multifamily rental communities utilizing the tax credit created by Section 42 of the 1986 Tax Reform Act.



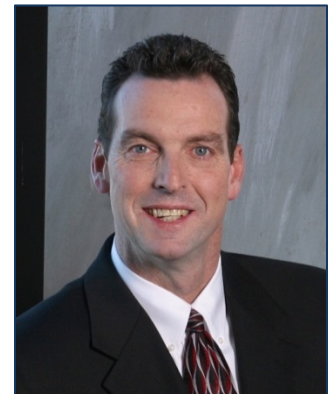
Gorman & Company, Inc. is now a major developer of affordable rental housing as well as historic renovations. The firm has offices in Wisconsin, Illinois, Arizona, Colorado, and Florida, as well as projects in six states. Gorman & Company, Inc. has in-house design and construction divisions that have successfully completed over \$900 million of new construction and major renovations. Its affiliated property management firm manages over five thousand units.

Mr. Gorman serves as a board member for Catholic Charities and Northern Bankshares, Inc. Mr. Gorman also serves as a member of the Steering Committee for the Housing Credit Group of National Association of Homebuilders (NAHB) and on the Advisory Board for the Federal Home Loan Bank of Chicago.

### TOM CAPP

#### CHIEF OPERATING OFFICER

Tom Capp has directed Gorman & Company's real estate development since 1994. Under his direction, the company has focused on urban revitalization, mixed-income housing, historic preservation and the preservation of affordable housing. Prior to joining Gorman & Company, Mr. Capp was a Senior Associate at Camiros, Inc., an urban planning firm based in Chicago.



Mr. Capp is a former public official having served as mayor of Fitchburg, Wisconsin, where he also served as chairman of the city's Planning Commission and chairman of its Economic Development Commission. As executive assistant to Dane County Executive Rick Phelps from 1993-1994, he directed land use and development policy for Dane County (Madison, Wisconsin and surrounding areas).

Mr. Capp has a degree in Economics and Political Science from the University of Illinois at Champaign-Urbana. Tom has served on many industry boards and commissions. He currently serves on the Board of Directors of the National Housing and Rehabilitation Association. In 2007 he was appointed by the White House as a Panel Expert for the Preserve America Summit, an initiative created by executive order to modernize our nation's approaches to historic preservation. He is a frequent speaker and presenter at conferences sponsored by state housing authorities, planning associations, and housing industry groups such as NCSHA, NH&RA, and IPED.

## **EDWARD (TED) MATKOM**

### **WISCONSIN MARKET PRESIDENT**

Ted Matkom has held the role of Wisconsin Market President over the past six years with Gorman & Company and has also served as General Counsel for the past eight years. Ted has a wealth of experience in developing both residential and commercial real estate developments. Ted has served five years on the board of directors for Menomonee Valley Partners, the non-profit development entity designated to revitalize Milwaukee's Menomonee Valley industrial park. Ted has been President of The Corridor, Inc., a nonprofit organization that has been charged with helping to redevelop the "30th Street Corridor" in the heart of Milwaukee for the past three years. He has also been appointed for the past three years to the Board of Directors for the Milwaukee Area Workforce Investment Board, Inc.



Ted has a Bachelor of Arts in International Relations and Political Science from the University of Wisconsin-Madison, and a Doctorate of Law from Marquette University.

## **BRIAN SWANTON**

### **ARIZONA MARKET PRESIDENT**



Brian Swanton is the Arizona and Southwestern US Market President for Gorman & Company, which specializes in the development of affordable housing, renovation of historic buildings and revitalization of traditional urban neighborhoods.

Mr. Swanton was formerly the President and CEO of Community Services of Arizona, Inc., where he directed the preservation and construction of over 2,300 units of housing in 29 residential communities across Arizona and successfully refinanced and/or repositioned 1,702 units in the organization's multi-family portfolio. Mr. Swanton also spent 8 years of his career in the public sector, having served as the Housing Development Manager for the City of Scottsdale, as well as other positions in housing and community development with the City of Glendale, AZ, the Arizona Department of Housing, and the City of Quincy, MA.

Mr. Swanton holds a Master of Public Administration and a Bachelor of Science in Urban Planning, both from Arizona State University where he currently teaches graduate and undergraduate courses in housing finance and neighborhood revitalization. Brian is also certified as a Housing Development Finance Professional by the National Development Council. Brian is currently the Chairman of the Board of Directors for the Arizona Housing Alliance, Arizona's only statewide affordable housing advocacy organization.

## **HANA ESKRA**

### **FLORIDA MARKET PRESIDENT**

Hana Eskra serves as Florida Market President for Gorman and Company. Her experience includes more than 18 years of affordable housing development consultation and financial feasibility and project management services, as well as housing policy analysis and implementation. Ms. Eskra has worked for local governments and both non-profit and for-profit housing development organizations. She has an operational knowledge of nearly all aspects of affordable housing.



Ms. Eskra has been directly involved in the development of over \$140 million of affordable multi-family and single family housing units and has worked with local officials to create housing policies that encourage the development of affordable housing in their communities. In her previous positions, Ms. Eskra worked for a national non-profit to acquire, recapitalize and rehabilitate a failing low-income housing tax credit portfolio and was Acting Director of Miami-Dade County's Office of Community and Economic Development. In that capacity, she managed 120 employees and oversaw a \$400 million operating and capital budget that incorporated federal, state and local funding for affordable housing. Ms. Eskra has also worked as a technical advisor for a Florida statewide affordable housing organization, providing technical assistance and training to non-profits and local governments. She also was the Director of Real Estate for the Greyston Foundation, a non-profit community development corporation located in Yonkers, New York. Ms. Eskra has a Master of Public Administration from the University of North Carolina at Chapel Hill and wrote her Master's thesis on the low-income housing tax credit. She resides in Miami, Florida.

## **KIMBALL CRANGLE**

### **COLORADO MARKET PRESIDENT**

Kimball is the Colorado Market President for Gorman & Company. Since expanding Gorman to the Colorado marketplace in 2014, Ms. Crangle initiated a mixed-use, urban infill revitalization project in the Westwood Neighborhood of Denver which will break ground in summer 2015. She is also assisting in a Workforce Housing development currently under construction in the Town of Vail. Ms. Crangle was formerly Senior Developer for Denver Housing Authority, the largest Public Housing Authority in Colorado and the Rocky Mountain Region.



While at the Denver Housing Authority, she directed the redevelopment of a 17.5-acre distressed Public Housing site into a nationally-acclaimed mixed-income, mixed-use, transit-oriented community. Focusing on the delivery of energy-responsible buildings that also improved the health of residents, Kimball leveraged over \$100 million in funding to accomplish six phases of development at the site. Ms. Crangle also served in previous roles in the affordable housing sector as: the Director of Development for the Adams County Colorado Housing Authority; the Executive Director of the Colorado Community Land Trust; and Senior Analyst at Paramount Financial Group. Kimball's career has focused on understanding all elements of affordable housing development – from policy through financing, construction, and

implementation. Kimball holds a Masters of Urban Planning from the University of Colorado – Denver as well as a Bachelor of Science in Economics from the University of Kansas. She is also credentialed as a Certified Commercial Investment Manager (CCIM). Kimball is active in ULI and serves on the Colorado NAHRO Board.

## **ANDRÉ BLAKLEY**

### **ILLINOIS MARKET PRESIDENT**

André Blakley previously served as the Director of Real Estate Transactions for Mercy Housing, Inc., and was primarily responsible for the long term preservation and recapitalization of Mercy Housing's portfolio which was comprised of 265 properties totaling approximately 18,000 units of multifamily, senior, and permanent supportive housing. His duties included solving challenging refinance & resyndication strategies utilizing FHA-insured, conventional, and multi-layered LIHTC transactions. Mr. Blakley also assisted with the up-front deal structuring of LIHTC investments, partnership negotiations, and wind down of Investments.



Prior to joining Mercy Housing Lakefront, Mr. Blakley served as an Investment Analyst for The Richman Group Affordable Housing Corporation, one of the nation's largest private equity firms, where he assisted in originating, structuring, and closing approximately \$75MM in low income housing tax credit investments. His prior roles include Senior Consultant for Baker Tilly Virchow Krause, LLP, Disposition Manager for The National Equity Fund, Inc., and Housing Credit Manager for the Oklahoma Housing Finance Agency.

Blakley holds a Bachelor of Science in Business Administration and Minor in Theological Studies from Mid-America Christian University in Oklahoma City, OK. His professional affiliations include National Development Council's Housing Development Finance Professional and the Consortium for Housing and Asset Management.

## **ZACH JOHNSON**

### **PROJECT DEVELOPMENT MANAGER**

Zach Johnson has worked for Gorman & Company since 2008. In his previous role as Real Estate Analyst, he developed financial models for numerous projects in various markets. Mr. Johnson completed the financial budgeting and forecasting process from predevelopment through construction and operations. He now serves as Project Development Manager in Arizona, where he works directly with our Arizona Market President. Mr. Johnson received his degree in Finance from UW-Whitewater.

### **EMILY BURNS DEVELOPMENT COORDINATOR**

Emily Burns joined Gorman & Company in 2014. In her role, Ms. Burns supports the COO; coordinates systems management; and coordinates development in the Illinois market. Prior to joining Gorman & Company, Ms. Burns worked extensively in affordable housing policy and development in nonprofits in Chicago. Ms. Burns holds a B.S. in Sociology and Spanish from Beloit College and a Master's Degree in Urban Planning and Policy from the University of Illinois at Chicago.

### **DUANE BUSCHER FINANCIAL ANALYST**

Duane Buscher serves as Financial Analyst for Gorman & Company, focusing primarily on underwriting Low-Income Housing Tax Credit projects. Mr. Buscher works closely with the Market Presidents and Construction Accounting team at all stages of the development process to evaluate project feasibility and conduct proforma analysis. Mr. Buscher joined the team at Gorman & Company in September 2014, having most recently worked in a similar role as an Underwriter for the Missouri Housing Development Commission. Mr. Buscher has a BA in Psychology and a Master's Degree in Urban Planning from the University of Kansas.

### **MEGAN SCHUETZ DEVELOPMENT ASSOCIATE**

Megan Schuetz serves as Development Associate for Gorman & Company with primary focus on the Wisconsin and Arizona markets. Since 2006, Ms. Schuetz has worked under the direction of the COO and Market Presidents in all markets to assist in building Gorman's presence nationwide. Ms. Schuetz coordinates developments from inception through completion including preliminary site research and proposals, funding applications, and due diligence associated with closings. Previous to her employment with Gorman, Ms. Schuetz worked as a marketing assistant and project coordinator at multiple firms in Madison, Wisconsin. She has previously attended the University of Wisconsin-Madison.

### **RACHEL SNETHEN DIRECTOR OF EB-5 REGIONAL CENTER**

Rachel Snethen joined Gorman & Company in 2010. In her role, Ms. Snethen directs EB-5 regional center activities. Ms. Snethen serves as a key communicator between EB-5 attorneys, economists, developers, and marketing partners in China. Ms. Snethen previously served as an office manager for a mid-size law firm in Madison, Wisconsin. Ms. Snethen holds a MBA and B.S. in Management from Franklin University and an Associate's Degree in Real Estate from Madison College.

### **NICOLE SOLHEIM DEVELOPMENT ANALYST**

Nicole Solheim serves as Development Analyst for Gorman & Company, in the Colorado and Florida markets. Ms. Solheim works with the Market Presidents to identify potential projects, secure funding and prepare applications, coordinate real estate closings, and track projects from inception through completion. Previous to her employment with Gorman & Company, Ms. Solheim worked for a commercial real estate development firm and for an economic development nonprofit organization in Madison, Wisconsin. Ms. Solheim has a BBA in Real Estate and Urban Land Economics and a Master's Degree in Urban and Regional Planning from the University of Wisconsin-Madison.



## OTHER KEY EXECUTIVES

### **JOYCE WUETRICH**

#### **DIRECTOR OF ASSET MANAGEMENT**

Joyce joined Gorman & Company in 1989 and currently is the Director of Asset Management. She is responsible for financial analysis of the performance of the portfolio managed by Gorman & Company, as well as properties in the markets outside of Wisconsin/Illinois. She is involved in the development process from the asset management perspective, and is responsible for all investor and lender communications. Joyce is also responsible for refinancing, dispositions, and restructuring of properties, as well as supervising risk management. Prior to joining Gorman & Company she was the legal administrator for a Madison-based law firm. Joyce holds a degree in accounting from Upper Iowa University and is a Certified Public Accountant. She is the chair of the board for the Southwest Chapter of the American Red Cross, is a member of WCREW, MAMHA, NAHMA and IREM.



### **MIKE REDMAN**

#### **CONTROLLER**

Mike joined Gorman & Company in 2014 as the Corporate Controller. He directly supervises all aspects of the accounting department including oversight of the budget process, tax preparation, and audit. He brings to Gorman & Company many years of diverse work experience from such industries as hotel development and management, construction, retail, and transportation. His background includes being a member of corporate leadership teams and serving in various leadership roles such as CFO, Controller, and Vice President – Finance. Mike holds a degree from Upper Iowa University and is a Certified Public Accountant. He is a member of the AICPA and WICPA and has served on boards of not-for-profit organizations.



## GENERAL CONTRACTING

Gorman General Contractors, LLC serves as General Contractor on Gorman & Company, Inc. development projects. The company believes that the best way to ensure high quality and timely construction is to build its own projects. This level of accountability leads to greater attention to detail and the ability to support each construction phase. Gorman continually improves its construction practices with each successive development because everything is done in-house. Gorman General Contractors, LLC has constructed 48 multifamily communities and has often led the way with communities and with State Housing Authorities in establishing higher targets for minority and emerging sub-contractors.

Because it continues to build superior relationships with strong subcontractors, Gorman General Contractors, LLC is able to achieve top quality results and often finishes its projects ahead of schedule. Gorman's construction team consists of project managers, on-site field superintendents, and a Director of Construction - all of whom daily oversee work in progress. When challenges arise on the job site, Gorman General Contractors is positioned to quickly resolve issues through close collaboration with its in-house architectural staff.



### RON SWIGGUM

#### DIRECTOR OF CONSTRUCTION



Ron has over 16 years of experience in project management, encompassing cross-functional projects, price/cost management, budgetary and competitive estimating, coordination of design professionals, space planning, life cycle costing, contract administration, development and training of personnel, strategic business planning, risk management, proformas, staff leadership, P&L oversight, and customer relations. Ron recently directed construction for the largest "Green Communities" Public Housing Authority development to date east of the Mississippi River and is currently overseeing construction GC for an innovative "workforce housing" development in Monroe County, Florida (Florida Keys). Ron also served as Construction Project Manager for award winning Gorman & Company affordable housing development in Glendale, AZ.

## **BEN SHUNK**

### **PROJECT MANAGER**

Ben has spent the last 13 years overseeing all phases of multimillion-dollar construction projects for private and public-sector clients. Project experience includes retail, hospitality, multi-family, senior living, low income housing, section 3, Davis Bacon, educational, Green Building and office tenant improvements. Ben manages all aspects of projects from project inception through warranty including: preconstruction, subcontractor scoping and contracting, field supervision, subcontractor change orders, payment applications, budget reporting and forecasting, QAQC, scheduling and closeout. Ben is also an active Board member with Valley Partnership, has chaired the annual Community Project and serves on the Events committee. Ben is also active with ULI and ICSC, and holds an Arizona State real estate license. Ben graduated from Arizona State University with an undergraduate degree in Construction Management.

## **ROB PADLEY**

### **PROJECT MANAGER**

Rob has over 17 years of experience in construction management roles, starting his career as a Field Superintendent and quickly ascending to the role of Project Manager. His background and field experience are important components when performing critical project functions such as conceptual estimating, scheduling, establishing comprehensive scopes of work, contract negotiation, field quality reviews and complete budget oversight. Rob has also been involved in helping to develop innovative workforce development programs with select training centers in the Milwaukee area, including Northcott Neighborhood House, and fostering relationships with Small Business Enterprises (SBE's) registered with the City of Milwaukee. Since coming to Gorman & Company, Inc. in 2010 Rob has overseen the construction of over 530 multi-family units across a broad range of project types including new ground up construction, urban infill sites, historical rehabs, adaptive reuse and acquisition rehab of existing buildings.

## **CHAD OBRIGHT**

### **PROJECT MANAGER**

Chad has worked in the construction industry since 1989. Most of his experience is in new construction and remodeling of single family homes, duplexes and apartment buildings. In 2013, Chad completed the project management work on two scattered site projects (90 units combined) and in 2014 will be completing another project with 42 scattered site units. All of these focused in the economically challenged location on the north side of Milwaukee Wisconsin. Further, as a part of the 2013 projects Chad added to his commercial build out resume by managing both contracts and site construction for Gorman & Company's leasing center for the north side projects. Chad's specific areas of skill include: office coordination with field personnel, managing the competitive bid process to meet budgetary constraints; development and negotiation of contracts with subcontractors and suppliers; risk management; coordination and management of the RFI and submittal process; coordination of work with the architects/city inspectors/investment inspectors; monthly project invoice review/approval; and assisting in estimate budgeting for future projects to determine viability.

## **JOE DELEO**

### **PROJECT MANAGER**

With nearly 30 years of practical experience, Joe has been involved with numerous successful construction projects and a nearly countless amount of construction dollars put in place. He has spent the majority of his career as a construction executive in New York's fast paced and competitive commercial contracting segment. As an owner of a mid-sized general contracting firm, he has provided an array of construction related services to a long list of prestigious clients including Kraft – General Foods, AKZO-Nobel Chemicals, Union Carbide, PepsiCo and Novatis. In addition to a long list of private clients, Joe has an equal proven track record on a large number of public works projects and has a deep repertoire of school and municipal works projects completed as well. With a strong focus on communication and administrative controls, Joe is now helping Gorman & Company Inc. develop a strong market presence in the State of Florida.

## **TOM JONES**

### **ESTIMATOR/PROJECT MANAGER**

Tom has over 20 years of overall experience in design, project management, budgetary and competitive estimating, space planning, on-site construction and customer relations. Tom's project experience includes single family homes and developments, multi-family, senior living and office tenant improvements.

As Chief Estimator at Gorman & Company, Tom provides facility assessments, budgets (both conceptual and hard) and value engineering on projects for all five of Gorman & Company's markets. Attention to detail and precision estimates help Tom to ensure the success of projects. Tom attended MATC and holds a Residential Design degree along with having a Wisconsin Dwelling Contractors License and a State of Wisconsin Certified UDC Construction Building Inspector License.

## **MIKE RITTER**

### **PROJECT MANAGER**

Mike has been working in the construction industry since 1997. Having earned a BA in Environmental Design from University of Wisconsin –Green Bay, he then pursued his career in construction working in both commercial and residential construction including both renovation and new construction. Mike worked as a laborer, rough carpenter, finish carpenter, foreman, draftsman, designer, service technician, superintendent, project manager, and owner's representative. This broad experience allows a full understanding of all aspects of the project.

Projects that Mike has completed include residential, medical, hospitality, retail, office, and restaurant. He also has experience in open remodels. This type of project demands an additional layer of organization, communication, negotiation, and coordination with subcontractors and management. Mike's strong field background lends to his strength in the project management position with an emphasis in estimating, scheduling, and communication. His design and drafting experiences lends well to working with Owners, Architects, City Inspectors and Reviewers. Mike's work as an Owner's Representative would showcase his skills in the financial side of the projects with skills including, draw preparation and review, change order process and review, overall budget tracking including multiple funding sources, and partners. Mike has worked to set initial budgets and schedules and then followed through to ensure the projects come in on time and on budget.

## ARCHITECTURE

Gorman & Company Architecture and Design was formed in 1998. It has designed 34 innovative affordable multifamily developments in 5 states. Gorman's architects have specialized in: historic adaptive reuse; mixed use, mixed income; and the preservation of existing affordable housing. Projects designed by Gorman & Company have won many awards and have attained the highest standards of sustainable/green design and accessible design.



### **BEN MARSHALL**

#### **DIRECTOR OF ARCHITECTURE**

Ben has more than 16 years of experience in architectural design and construction administration. He is a registered Architect in Wisconsin and Arizona. His experience encompasses a wide range of commercial and residential building types. Since 2010, he has been the staff architect at Gorman and Company, Inc. specializing in multi-family housing and rehabilitation projects. Prior to joining Gorman and Company, Ben was with a firm recognized as a regional leader in the design of multi-family housing. He has been responsible for architectural design and construction administration for over 600 housing units in the past 7 years.



### **CHRISTOPHER DEAN**

#### **ARCHITECTURAL CAD/BIM MANAGER**

Christopher Dean began working in the construction industry after training in drafting from the US Army. Chris enhanced his knowledge in Computer Aided Drafting (CAD) at Platt College in San Diego, CA. Before joining Gorman & Company Chris was CAD Manager and Network Administrator for an engineering firm specializing in aquatic recreation. At Gorman & Company Chris contributes above and beyond his CAD duties, incorporating the newest technologies in architectural drafting to provide for a new level of modeling and reporting for estimates.

### **PETER MEYER**

#### **LEAD ARCHITECT, ARIZONA**

Peter Meyer has been a registered architect in Wisconsin for the past 10 years. Mr. Meyer is experienced in design and construction administration of single and multi-family residential and commercial projects in both new construction and rehabilitation. He has been a Project Architect at Gorman & Company since 2011.

## **MARC OTT**

### **LEAD ARCHITECT, WISCONSIN**

Marc Ott has more than 18 years of experience in construction, and commercial and residential architectural design. For the past 13 years he has had a strong emphasis on multi-family housing while working with many of the industries leaders in Wisconsin and Iowa. In 2010 he completed the first Energy Start Certified Multi-Family housing development in the United States. Marc loves the challenges of finding creative ways and practical solutions to complex problems.

## **PATRICK PATRELLO**

### **LEAD ARCHITECT, ILLINOIS**

Patrick Patrello has more than 15 years of experience in commercial and residential architectural design. He is a registered Architect in Illinois, Wisconsin, Florida, Michigan, Colorado, Arizona, Arkansas and is NCARB certified. His experience includes a wide range of construction types and occupancy classifications including adaptive reuse and new construction. Prior to joining Gorman & Company, Patrick worked for the City of Detroit. Previously, he was with an award winning Chicago architecture firm recognized as a leader in the design of mid to high-rise residential and mixed-use developments. Patrick received his Bachelors and Masters of Architecture degrees from the University of Michigan. He is passionate about urban redevelopment.

## **ERCAN ELDEM**

### **LEAD ARCHITECT, FLORIDA**

Ercan Eldem is a registered architect in Florida as well as Germany and has more than 30 years of national and international experience in residential and mixed-use architecture. He received his degree in architecture from the University of Applied Science in Cologne, Germany. Ercan is a Member of the AIA (American Institute of Architects) and registered with NCARB (National Council of Architectural Registration Boards). During his first 7 years in the industry he gained knowledge with various projects located in Germany, Austria, Turkey and Yemen. First as a project manager and later in his own company, he worked on landmark buildings, single family and duplex homes, multi-family, retail, and mixed use projects. He also became a registered expert in heating and sound insulation in Germany. In 1999 he moved to Atlanta, Georgia, and started to work as a project manager for an architectural office. He became an expert in multi-family residential and mixed use buildings. Ercan joined the Gorman Team in 2014.

## **SARAH PONKO**

### **LEAD ARCHITECT, COLORADO**

Sarah received her Bachelors of Architecture from the University of Notre Dame, School of Architecture. She is a licensed architect in the State of Colorado since 2010. Her professional portfolio demonstrates proficiency across a wide range of project types including multi-family, commercial/retail, mixed use, renovations, and hospitality. Sarah is an active member of the AIA (American Institute of Architects), CSI (Construction Specification Institute), and is registered with NCARB (National Council of Architectural Registration Boards). Sarah strives to deliver thoughtful design, organization, empathy, and consistent communication on every project. She is passionate about developing rewarding and lasting professional relationships with all members of the project team.



## PROPERTY MANAGEMENT

Gorman & Company formed its management division in 1991. The management company has earned high marks from local communities and state agencies for its professional criteria in resident selection, as well as its capacity to work with complicated compliance issues. Gorman & Company, Inc. manages 38 apartment communities, 35 of which are affordable housing properties.

The philosophy of the management division is to create an environment where regional managers are accountable for the operations of their portfolio, and property managers are expected to operate their property as a small business within authorized budgets and guidelines. An integral part of this team is the Director of Education, who is responsible for recruitment of qualified team members, as well as training and support for all management operations.

### **LAURA NARDUZZI**

#### **DIRECTOR OF PROPERTY MANAGEMENT**

Laura received her degree in Hotel and Restaurant Management from the University of Wisconsin – Stout in 1989. She began her hotel career with The North Central Group, a hotel management and development company. She held various positions in her 20 year tenure with that company including the Vice President of Operations. In that role, she was responsible for a \$90 million highly reputable hotel portfolio of Hilton and Marriott brands which received several brand awards. She joined Gorman & Company in 2009 and now is the Director of Property Management.

She directly oversees the operations of Gorman & Company's management division as well as supervises several corporate functions including Human Resources, Facilities, Marketing, Training and Compliance. She works closely with the third party management companies insuring Gorman & Company's standards are synonymous across all markets. Laura works closely with Development, Design and Construction in the development process to insure strong viability and long term sustainability.



**LORI M. SIMONSON**  
**DIRECTOR OF EDUCATION**

Lori has 23 years of experience in Residential Multi- Family Property Management. Prior to joining Gorman & Company, she was employed by RAM Development where her responsibilities were the day to day operations of condominium conversion/sales. Prior to RAM Lori Purvis was with Equity Residential Properties, the largest publicly traded owner and developer of multi family housing. During her 13 year career with Equity Residential, Lori held many positions ranging from Assistant Manager, Property Manager, Regional Trainer/Mentor and General Manager of 700+ units. Lori holds a Real Estate license as well as a Condominium Association Managers license in Florida. Lori also attended Palm Beach Community College where she received her certification as an EMT/Paramedic. Lori has completed the coursework for the Housing Credit Compliance Professional designation, and also serves on the Real Estate Advisory Board for Madison College.

**JAMES R. BUSSE**  
**REGIONAL MANAGER**

Mr. Busse received his B.B.A. in Finance and Investment Banking from the University of Wisconsin, Madison. Mr. Busse holds a Certified Property Manager designation from the Institute of Real Estate Management and a licensed Real Estate Broker in the state of Wisconsin. Mr. Busse has over 35 years of development and management experience and is experienced in multifamily, Section 42 and commercial management.

**SONJA DROSTE**  
**REGIONAL MANAGER**

Sonja Droste has 26 years experience in the management of residential real estate. Sonja oversees all new development lease-ups in addition to being a Regional Manager for a portfolio of 11 properties including Section 8, Tax Credits and new construction. Prior to joining Gorman & Company, Inc. Sonja Droste was a regional manager for Insignia Management Company out of Greenville, SC. overseeing 2800 + units. She was responsible for the Wisconsin, Illinois, Minnesota, Nebraska and Iowa regions. Sonja Droste is a Certified Occupancy Specialist and holds a Wisconsin Broker License.

**BEN KUEPERS**  
**INFORMATION TECHNOLOGY MANAGER**

Ben received his Bachelor's degree from the University of Wisconsin – Stout in Telecommunications Systems. Ben has been involved with Information Technology since his graduation in the spring of 2000. Prior to joining Gorman & Company, Ben was a Systems Engineer for Modern Business Technology. Ben holds many technology certifications including his Microsoft Certified Systems Engineer certificate and his Cisco Certified Network Associate certificate.



## Gorman & Company, Inc. Development Experience

### Villard Square GrandFamily Milwaukee

3427 W. Villard Ave. Milwaukee, WI



**Status:** Complete

**Date Project Commenced:** 7/15/10

**Number of Units:** 47

**Ownership Type:** Rental

**Type of Development:** Mid-rise

**Type of Housing:** Affordable Rental Apartments, Mixed Use

**Completion Date:** 8/30/11

**Type & Size of Units:** 1 BR, 2BR, 3BR

**Income levels served:** 50% and 60% AMI

Villard Square GrandFamily Milwaukee is a mixed-use development that addresses two strong needs in Northwest Milwaukee – relocation of a neighborhood library that was housed in a building that was failing, and housing for families where grandparents are the primary caregivers for their childrens' kids. The project consists of 47 apartments and a branch of the Milwaukee Public Library. Gorman & Company and Northwest Side CDC partnered with the Milwaukee Public Library System to complete the project.

**Amenities:** Movie theatre, rooftop garden & playground, exercise studio, beauty salon, business center, and a counseling lounge.

**Total Project Development Costs:** \$9,485,354

**Total Project Construction Costs:** \$6,611,495

**Sources:** Section 42 - LIHTC - 9% Tax Credits - \$4,978,367

Mortgage - \$1,285,000

LID/CDBG (Northwest Side CDC Loan – 3<sup>rd</sup> Mortgage) - \$1,155,000

TCAP – 2<sup>nd</sup> Mortgage - \$ 1,295,847

1602 Exchange Funding - \$771,140

**Investor – Boston Capital**

## Sherman Park Commons

3245 N. 37<sup>th</sup> Street, Milwaukee, WI 53216



**Status:** Complete

**Date Project Commenced:** 10/1/11

**Number of Units:** 68

**Ownership Type:** Rental

**Type of Housing:** Rental, Historic Rehab

**Completion Date:** 7/30/12

**Type & Size of Units:** 1 BR, 2 BR

**Income levels served:** 50% and 60% AMI

Sherman Park Commons was the result of collaboration with the Sherman Park Neighborhood Association and the Milwaukee Department of City Development. The development saves the historic Jackie Robinson Middle School and provides a much needed catalyst for the neighborhood to maintain its forward momentum. The site provides an opportunity to help stabilize an area that has been suffering from disinvestment, unemployment and foreclosures.

Gorman & Company transformed the school into 68 units of senior affordable housing. The reuse of the building allows seniors from the neighborhood to stay close to their families, friends, and the community to which they are connected. Gorman & Company also saw the renovation of this historic school building as an opportunity through innovative art media to showcase Milwaukee's African American culture and history. The wide and tall hallways, stairwells and other common areas within the school offer an open canvas to portray the culture and history of the African American community in the Sherman Park neighborhood and Milwaukee as a whole.

**Amenities:** Theatre, fitness center, playground, community room, computer lab, garden plots, beauty salon

**Total Project Development Costs:** \$14,246,068

**Total Project Construction Costs:** \$9,847,555

**Sources:** Section 42 - LIHTC - 9% Tax Credits - \$11,383,469

Historic Tax Credit Equity - \$2,305,174

Developer Self Financing - Deferred Fees - \$37,425

Mortgage - \$520,000

**Investor – Alliant Capital**



## Quisling Terrace

2 W. Gorham St. Madison, WI



**Status:** Complete

**Date Project Commenced:** 1998

**Number of Units:** 60

**Ownership Type:** Rental

**Type of Development:** Mid-Rise

**Type of Housing:** Affordable, Historic, Mixed Income

**Completion Date:** 2000

**Type & Size of Units:** Studio, 1BR, 2BR

**Income levels served:** 30%, 40%, 50%, 60%, Market

Preserving a historic neighborhood treasure, Gorman & Company transformed a well-known but abandoned medical clinic near the University of Wisconsin – Madison campus and in the shadow of Wisconsin’s State Capitol into 60 art-deco styled lofts.

**Amenities:** Fitness room, community room, roof top terrace

**Total Development Costs:** \$6,987,529

### **Financing Sources & Amounts:**

Mortgage - \$2,791,529

Section 42 - LIHTC - 9% Tax Credits - \$3,716,000

Developer Self Financing - Deferred Fees - \$480,000



## **Avalon Madison Village**

4647 Atticus Way, Madison, WI



**Status:** Complete

**Date Project Commenced:** 2004

**Number of Units:** 104

**Ownership Type:** Rental

**Type of Development:** Mid-Rise

**Type of Housing:** Affordable Rental, Mixed Income

**Completion Date:** 2006

**Type & Size of Units:** 1BR, 2BR, 3BR

**Income levels served:** 30%, 40%, 50%, 60%, Market Rate

In a challenged neighborhood that had not seen new housing produced for decades, Gorman & Company developed a 104-unit, mixed-income affordable housing community. While serving as a symbol of the neighborhood's renewal, the development offers a housing choice that had not existed in the community. Amenities include underground parking, a 3,500 square foot free-standing community house, theater, education center, spray ground, and daycare center.

**Amenities:** Community room, business center, fitness center, movie theater, playground, splash pool, and community gardens.

**Total Development Cost** - \$15,234,422

**Mortgage** - \$6,043,017

**Section 42 - LIHTC - 9% Tax Credits** - \$7,424,259

**City Loan** - \$1,000,000

**Developer Self Financing - Deferred Fees** - \$767,146

## Park East Enterprise Lofts

1407 N. Martin Luther King, Milwaukee, WI



**Status:** Complete

**Date Project Commenced:** 2004

**Number of Units:** 85

**Ownership Type:** Rental

**Type of Development:** Mid-Rise, Mixed-Use

**Type of Housing:** Affordable Rental Apartments, Mixed-Income

**Completion Date:** 2006

**Type & Size of Units:** 1BR, 2BR, 3BR

**Income levels served:** 50%, 60% AMI, Market-Rate

This mixed-use, mixed-income, 85-unit "live-work" development is designed to serve up-and-coming entrepreneurs and other members of a city's "creative class." It is part of a visionary redevelopment district that has been made possible by tearing down an expressway. The development features live-work units that have commercial street entrances, activating the street and allowing small business owners to combine their office, studio, and residence in one place.

**Amenities:** Fitness center, business center with high end printing capabilities, community room, two conference rooms, theater, and gallery space. There is also retail space on the first floor.

**Total Project Development Costs:** \$12,584,791

**Total Project Construction Costs:** \$9,220,052

**Sources:**

Mortgage - \$4,670,000

Section 42 - LIHTC - 9% Tax Credits - \$7,499,250

Developer Self Financing - Deferred Fees - \$308,041

Brownfield Grant - \$107,500

**Investor – Alliant Capital**

## State at Main

141 Main Street, Racine, WI



**Status:** Complete

**Date Project Commenced:** 2005

**Number of Units:** 84

**Ownership Type:** Rental

**Type of Development:** Mid-Rise, Mixed-Use

**Type of Housing:** Affordable Rental Apartments, Mixed-Income

**Completion Date:** 2007

**Type & Size of Units:** 1BR, 2BR, 3BR

**Income levels served:** 50%, 60% AMI, Market-Rate

State & Main is a state-of-the-art, mixed-use, mixed-income development. It combines for-sale condominiums; market-rate apartments; affordable apartments; class-A retail space; and commercial, underground parking. It was identified as the number one priority project in a nationally-acclaimed downtown plan.

**Amenities:** Community room, movie theater, exercise & fitness center, patio with grill, underground parking, and a roof-top terrace.

**Total Project Development Costs:** \$14,218,132

**Total Project Construction Costs:** \$9,539,233

### **Sources:**

Mortgage - \$4,300,000

Section 42 - LIHTC - 9% Tax Credits - \$7,462,000

City Tax Incremental Financing - \$1,650,000

Brownfield & Developer Self Financing - Deferred Fees - \$806,132

**Investor – Centerline**



## **Blue Ribbon Lofts**

901 West Winnebago Street, Milwaukee, WI



**Status:** Complete

**Date Project Commenced:** 2007

**Number of Units:** 95

**Ownership Type:** Rental

**Type of Development:** Mid-rise

**Type of Housing:** Affordable Rental Apartments, Historic Preservation

**Completion Date:** 12/31/08

**Type & Size of Units:** 1BR, 2BR, 3BR

**Income levels served:** 50% and 60% AMI, Market-Rate

Gorman & Company converted the former Keg House of the Pabst Brewery into a 95-unit loft style apartment community. Blue Ribbon Lofts is the lead project in the redevelopment of the Pabst Brewery site, a property rich in local history that includes 26 buildings and over 20 acres of land. The development serves local artists, entrepreneurs and other members of the “creative class” with live-work units and a variety of amenities.

**Amenities:** Theatre, fitness center, music studio, business center, conference room, community room, gallery space, gazebo, picnic area, playground, and underground parking.

**Total Project Development Costs:** \$16,241,799

**Total Project Construction Costs:** \$11,504,859

### **Sources:**

Section 42 - LIHTC - 9% Tax Credits - \$7,236,770

Developer Self Financing - Deferred Fees - \$396,363

Mortgage - \$3,958,975

Subordinate Mortgage - \$812,511

WHEDA Zeros - \$379,955

Federal/State Historic Tax Credit Equity - \$3,457,225

**Investor – CREA & Great Lakes Capital**

## **Dr. Wesley L. Scott Senior Living Community**

2800 W. Wright St., Milwaukee, WI



**Status:** Complete

**Date Project Commenced:** 2004

**Number of Units:** 80

**Ownership Type:** Rental

**Type of Development:** Mid-Rise

**Type of Housing:** Affordable, Mixed Income, Historic

**Completion Date:** 2006

**Type & Size of Units:** 1BR, 2BR, 3BR

**Income levels served:** 36 at 50%, 35 at 60%, 6 Market Rate

Working in a joint venture with the Urban League, Gorman & Company developed an 80-unit senior living community that included the renovation of a historic business college building and newly constructed apartment units. During construction over half of the contracts were awarded to minority-owned businesses. This significant development is seen by many as a sign of hope in a very challenged neighborhood. Dr. Wesley L. Scott Senior Living Community is also a testament to Gorman & Company's commitment to new sustainable design, with a green roof, solar hot water system, and solar panels.

**Amenities:** Community room, exercise room, underground parking, chapel, business center, craft/game room, and library.

**Total Development Cost -** \$10,699,368

**Mortgage -** \$1,775,000

**Section 42 - LIHTC - 9% Tax Credits -** \$8,559,200

**AHP Grant -** \$365,168



## **Grand River Station Apartments**

314 Jay Street, La Crosse, WI



**Status:** Complete

**Date Project Commenced:** 2009

**Number of Units:** 72

**Ownership Type:** Rental

**Type of Development:** Mid-Rise

**Type of Housing:** Affordable Rental Apartments, Mixed-Use

**Completion Date:** 12/15/10

**Type & Size of Units:** 1BR, 2BR, 3BR

**Income levels served:** 30%, 50% and 60% AMI, Market-Rate

Grand River Station Apartments is a mixed-income, mixed-use development incorporating La Crosse's regional transit center, retail space, parking, and rental apartments. The development includes 72 units of affordable and market-rate housing targeted toward artists and entrepreneurs, and units are designed with live/work space. Amenities include a business center, artists' workspace and gallery, fitness room, and green roof with patio area. The first floor transit center serves as a hub for public transportation in downtown La Crosse.

**Amenities:** Theatre, fitness center, business center, conference room, community room, gallery space, salon, workshop/project room, and underground parking.

**Total Project Development Costs:** \$13,119,756

**Total Project Construction Costs:** \$10,271,297

**Sources:**

Exchange Funds - \$9,450,114

Developer Self Financing - Deferred Fees - \$64,196

Mortgage - \$1,930,446

Subordinate Mortgage - \$1,675,000

**Investor – WHEDA**

## Northside Neighborhood Initiative

Scattered Site, Milwaukee, WI



**Status:** Complete

**Date Project Commenced:** 01/2012

**Number of Units:** 40

**Ownership Type:** Rental

**Type of Development:** Duplex

**Type of Housing:** Affordable Rental, Acquisition Rehab

**Completion Date:** 07/31/12

**Type & Size of Units:** 2BR, 3BR

**Income levels served:** 50% and 60% AMI

Northside Neighborhood Initiative is an acquisition and rehabilitation project that addresses one of the most prevalent problems that the City of Milwaukee is facing today: foreclosed properties. The City of Milwaukee's inventory of foreclosed homes that it has acquired over the past several years due to property tax foreclosure has increased dramatically. This project included the acquisition and renovation of 20 foreclosed and vacant duplex properties, restoring them to the City's property tax roll. These larger sized units are ideal for working families and will further the City's efforts to further stabilize these neighborhoods while providing quality affordable housing and preserving the character of the community.

**Total Project Development Costs:** \$7,656,235

**Total Project Construction Costs:** \$5,535,431

### **Sources:**

Section 42 - LIHTC - 9% Tax Credits - \$6,404,218

Mortgage - \$777,245

Developer Self Financing - Deferred Fees - \$84,772

Neighborhood Stabilization Program 3 - \$390,000

**Investor – Alliant Capital**

## Northside Homeowners Initiative

Scattered Sites, North Milwaukee, WI



**Status:** Complete

**Date Project Commenced:** 2011

**Number of Units:** 40

**Ownership Type:** Rent to own

**Type of Development:** Single Family

**Type of Housing:** Affordable Rental Single Family

**Completion Date:** 2012

**Type & Size of Units:** 2 BR, 3BR, 4BR

**Income levels served:** 50% and 60% AMI

Northside Homeowners Initiative is the second single-family, rent-to-own project for Gorman & Company, Inc. The City of Milwaukee and Gorman & Company, Inc. worked together to identify forty vacant lots in neighborhoods that were in close proximity. These clusters allow Gorman & Company, Inc. to create a greater impact and stabilizing effect on these narrowly defined segments of both neighborhoods. Northside Homeowners Initiative is initially developed as single family rental homes under the Low Income Housing Tax Credit program. The development will be converted from rental to homeownership at the end of the 15-year compliance period. In an effort to address the unemployment problem in these communities, Gorman & Company, Inc. worked with Northcott Neighborhood House to create approximately 30 family supporting jobs for unemployed individuals with challenged backgrounds. Northcott Neighborhood House, through its Youth Build and Milwaukee Build programs, trains men and woman with criminal or otherwise challenged backgrounds to perform construction trades. This workforce development program goes above and beyond all other required workforce development programs, reduces recidivism and creates family supporting jobs to individuals who would be hard pressed to find employment in this tight job market.

**Total Development Cost** - \$8,791,727

Section 42 - LIHTC - 9% Tax Credits - \$6,874,080

Mortgage – Bonds - \$1,345,000

Developer Self Financing - Deferred Fees- \$252,647

NSP Funding - \$320,000

**Investor – Alliant Capital**

## Northside Neighborhood Initiative II

Scattered Site, Milwaukee, WI



**Status:** Complete

**Type of Housing:** Affordable Rental, Acquisition Rehab

**Date Project Commenced:** 10/2013

**Completion Date:** 11/30/2013

**Number of Units:** 60

**Type & Size of Units:** 1BR, 2BR, 3BR

**Ownership Type:** Rental

**Income levels served:** 50% and 60% AMI

**Type of Development:** Duplex, Apartment Building

Northside Neighborhood Initiative II is an acquisition and rehabilitation project that addresses one of the most prevalent problems that the City of Milwaukee is facing today: foreclosed properties. The City of Milwaukee's inventory of foreclosed homes that it has acquired over the past several years due to property tax foreclosure has increased dramatically. This project included the acquisition and renovation of 15 duplexes and 2 apartment buildings, all foreclosed and vacant. Northside Neighborhood Initiative II is the fourth phase of Gorman's Northside Housing Initiative. The development furthers the City's efforts to further stabilize these neighborhoods while providing quality affordable housing and preserving the character of the community.

**Total Project Development Costs:** \$9,271,649

**Total Project Construction Costs:** \$6,960,736

**Sources:**

Section 42 - LIHTC - 9% Tax Credits - \$7,393,834

Mortgage - \$1,225,000

Federal Home Loan Bank AHP - \$152,815

Neighborhood Stabilization Program 3 - \$500,000

**Investor – Alliant Capital**



## Northside Homeowners Initiative II

Scattered Site, Milwaukee, WI



**Status:** Complete

**Date Project Commenced:** 01/2013

**Number of Units:** 30

**Ownership Type:** Rental

**Type of Development:** Single Family

**Type of Housing:** Affordable Rental, Acquisition Rehab

**Completion Date:** 12/30/2013

**Type & Size of Units:** 3BR, 4BR

**Income levels served:** 50% and 60% AMI

Northside Homeowners Initiative II is an acquisition and rehabilitation project that addresses one of the most prevalent problems that the City of Milwaukee is facing today: foreclosed properties. The City of Milwaukee's inventory of foreclosed homes that it has acquired over the past several years due to property tax foreclosure has increased dramatically. This project included the acquisition and renovation of 30 foreclosed and vacant single family homes, restoring them to the City's property tax roll. This is the fifth phase of Gorman's Northside Housing Initiative. The large single family homes are ideal for working families and will further the City's efforts to further stabilize these neighborhoods while providing quality affordable housing and preserving the character of the community.

**Total Project Development Costs:** \$7,556,879

**Total Project Construction Costs:** \$5,812,082

**Sources:**

Section 42 - LIHTC - 9% Tax Credits - \$5,999,368

Mortgage - \$875,999

Developer Self Financing - Deferred Fees - \$181,501

Neighborhood Stabilization Program 3 - \$500,000

**Investor – Boston Capital**



## **Metcalfe Park**

2639 N. 26th St., Milwaukee, WI



**Status:** Placed in Service

**Date Project Commenced:** 2005

**Number of Units:** 30

**Ownership Type:** Rental

**Type of Development:** Single Family

**Type of Housing:** Affordable Rental, Mixed Income

**Completion Date:** 2008

**Type & Size of Units:** 1BR, 2BR, 3BR

**Income levels Served:** 10 at 50%, 20 at 60%

Partnering with the Urban League, Gorman and Company developed a lease purchase program aimed at increasing homeownership on scattered sites throughout a challenged city neighborhood. Residents renting one of the thirty 2-4 bedroom newly constructed single family homes have the opportunity to purchase at a substantial market discount at the end of a fifteen-year tax compliance period. This neighborhood gives long-term residents the opportunity to share in the equity at the time of purchase and gives them the opportunity to build credit and homeownership skills prior to owning a home.

**Total Development Cost** - \$5,330,466

**Mortgage** - \$1,200,000

**Section 42 - LIHTC - 4% Tax Credits** - \$2,239,669

**City Tax Incremental Financing** - \$900,000

**Zeros (State Housing Authority), Home Funds, Deferred Fees** - \$990,797

## **Kannenberg Plaza**

1240 Merrill Ave., Wausau, WI



**Status:** Complete

**Type of Housing:** Senior Affordable Rental, Rehabilitation

**Date Project Commenced:** 01/2011

**Completion Date:** 12/1/11

**Number of Units:** 106

**Type & Size of Units:** 1BR

**Ownership Type:** Rental

**Income levels served:** 60% AMI

**Type of Development:** Mid-Rise

The existing Kannenberg Plaza was constructed by the City of Wausau Community Development Authority (‘the ‘CDA’) in or around 1979 and operated by the CDA as Senior HUD Section 8 housing. In an effort to preserve this affordable senior Section 8 housing, the Wausau CDA contracted with Gorman & Company, Inc. to purchase and renovate the property. Gorman & Company worked with the City to secure from HUD increased contract rents under the current HAP contract. The project was financed with 4% tax credits and other gap funding sources.

**Amenities:** Fitness center, community room, business center, playground, and beauty salon

**Total Project Development Costs:** \$8,501,429

**Total Project Construction Costs:** \$3,673,068

### **Sources:**

Section 42 - LIHTC - 4% Tax Credits - \$1,572,749

Developer Self Financing - Deferred Fees - \$197,226

1602 Funding - \$3,172,551

Mortgage – Bonds - \$2,775,000

City Loan- \$783,903

**Investor – Alliant Capital**

## Riverview Towers

500 Grand Ave., Wausau, WI



**Status:** Complete

**Date Selected as Developer:** 2011

**Number of Units:** 149

**Ownership Type:** Rental

**Type of Development:** High-Rise

**Type of Housing:** Senior and Disabled Affordable Rental, Rehab

**Completion Date:** 12/1/13

**Type & Size of Units:** 1BR, 2BR

**Income levels served:** 50% and 60% AMI

Riverview Towers is an existing 149-unit, 10-story tower that has been owned and operated by the Wausau Community Development Authority (CDA) since 1989. All 149 units are operated as ACC units whereby HUD provides the Wausau CDA with an annualized operating subsidy for these units pursuant to an ACC contract. The project serves disabled and senior residents. In an effort to preserve the development, Wausau CDA contracted with Gorman & Company, Inc. to renovate the property through the utilization of mixed-finance. While Gorman & Company will act as developer and general contractor for this project, the CDA will continue to manage this project.

**Amenities:** Fitness center, community room, business center, playground, and beauty salon

**Total Project Development Costs:** \$11,184,781

**Total Project Construction Costs:** \$8,259,111

**Sources:**

Section 42 - LIHTC - 4% Tax Credits - \$7,759,681

First Mortgage – Wausau CDA Loan (reserves) - \$2,500,000

Second Mortgage, AHP Funds - \$750,000

Existing Reserves - \$175,100

**Investor – National Equity Fund**



## Gund Brewery Lofts

2130 South Ave., La Crosse, WI



**Status:** Complete

**Date Project Commenced:** 2005

**Number of Units:** 86

**Ownership Type:** Rental

**Type of Development:** Mid-Rise

**Type of Housing:** Affordable, Mixed Income, Historic Preservation

**Completion Date:** 2007

**Type & Size of Units:** 1BR, 2BR, 3BR

**Income levels served:** 39 at 50%, 29 at 60%, 18 Market Rate

The adaptive reuse of the historic Gund Brewery has restored a community landmark, created highly desired workforce housing, and brought millions of dollars in investment to an area that the City of La Crosse is targeting for redevelopment. Located just south of La Crosse's downtown, Historic Gund Brewery Lofts are adjacent to Gundersen Lutheran Medical Center, La Crosse's largest employer. By teaming up with Gundersen Lutheran Medical Center and the City of La Crosse, Gorman has been able to create 86 units of workforce housing that serves employees of Gundersen and other nearby employers including the University of Wisconsin – La Crosse, Viterbo College and Franciscan-Skemp.

**Amenities:** Community room, community porch, grill, exercise facility, movie theater, and cyber lounge.

**Total Development Cost** - \$12,521,343

**Mortgage** - \$3,070,000

**Section 42 - LIHTC - 9% Tax Credits** - \$7,768,173

**Federal Historic Tax Credit** - \$1,432,293

**Brownfield & Developer Self Financing - Deferred Fees** - \$250,877

**Investor – Alliant Credit Facility**

## Fairbanks Flats

210 Carpenter Street, Beloit, WI



**Status:** Complete

**Selected as Developer:** 2007

**Number of Units:** 16

**Ownership Type:** Rental

**Type of Development:** Flats

**Concept:** Affordable Rental, Historic Preservation

**Completion Date:** 12/31/2008

**Type & Size of Units:** 2BR, 3BR

**Income levels served:** 8 at 50%, 6 at 60%, 2 Market Rate

Gorman and Company, in partnership with the City, the neighborhood and the state housing authority, revitalized Fairbanks Flats, listed on both the State Historical Register and the National Register of Historic Places, into sixteen affordable rent-to-own townhomes. Residents who rent one of the townhomes are given the opportunity to purchase at a substantial market discount at the end of a fifteen-year tax compliance period. This neighborhood can give long-term residents the opportunity to share in the equity at the time of purchase and give them the opportunity to build credit and homeownership skills prior to owning a home.

**Amenities:** Picnic area, playground and gazebo.

**Total Development Cost** - \$3,145,220

Section 42 - LIHTC - 9% Tax Credits - \$2,591,245

Mortgage - \$450,000

City Loan - \$150,000

Developer Self Financing - Deferred Fees - \$132,234

**Investor – Alliant Credit Facility**



## Historic Lofts on Kilbourn

2200 W. Kilbourn Ave., Milwaukee, WI



**Status:** Complete

**Date Project Commenced:** 2003

**Number of Units:** 99

**Ownership Type:** Rental

**Type of Development:** Mid to High Rise

**Type of Housing:** Affordable, Mixed Income, Historic

**Completion Date:** 2005

**Type & Size of Units:** 1BR, 2BR, 3BR

**Income Levels Served:** 49 at 50%, 30 at 60%, 20 Market Rate

An abandoned, historic hospital stood as a symbol of urban decline immediately west of the city's downtown. Gorman & Company worked with a city and a major private university located near the abandoned facility to redevelop the hospital into 99 urban loft apartments. The development now serves as housing for the downtown workforce, university staff and students.

**Amenities:** Resident lounge, movie theatre, meditation lounge, reading lounge, fitness center, community room, and arcade area.

**Total Development Cost** - \$16,387,405

**Mortgage** - \$5,070,000

**Section 42 - LIHTC - 9% Tax Credits** - \$7,252,740

**Federal Historic Tax Credit** - \$2,836,270

**Developer Self Financing - Deferred Fees** - \$1,228,395

## **Majestic Lofts**

231 W. Wisconsin Ave., Milwaukee, WI



**Status:** Complete

**Date Project Commenced:** 2002

**Number of Units:** 135

**Ownership Type:** Rental

**Type of Development:** High Rise

**Type of Housing:** Affordable, Mixed Income, Historic

**Completion Date:** 2004

**Type & Size of Units:** 1BR, 2BR

**Income levels served:** 40%, 50%, 60%, Market Rate

Gorman & Company converted a 14-story historic building that formerly housed a 2,300-seat vaudeville theater, into 135 loft apartments. The classic terra cotta building, constructed in 1908, now serves as vitally needed downtown workforce housing. The building is connected to an urban skywalk system that allows residents to walk indoors to more than 15,000 jobs. The mix of uses in the envelope of the building includes a pharmacy and several shops connected to a major downtown shopping mall. Amenities in the development include a theater, indoor basketball court and putting green.

**Amenities:** Indoor basketball court, resident lounge, cyber lounge, putting green, game room, movie theatre, fitness center, and private mall entrance.

**Total Development Cost** - \$18,026,481

**Mortgage** - \$8,759,720

**Section 42 - LIHTC - 4% Tax Credits** - \$3,282,168

**Federal Historic Tax Credit** - \$3,230,891



## **Mitchell Wagon Factory**

815 8th St., Racine, WI



**Status:** Complete

**Date Project Commenced:** 2002

**Number of Units:** 100

**Ownership Type:** Rental

**Type of Development:** Mid-Rise

**Type of Housing:** Affordable, Mixed Income, Historic

**Completion Date:** 2004

**Type & Size of Units:** 1BR, 2BR, 3BR

**Income levels served:** 50%, 60%, Market Rate

Gorman & Company converted a 250,000-square foot historic building, part of a former wagon factory and automobile plant, into 100 spacious artist lofts. This “live-work” rental community is designed specifically for working artists. The building features several galleries and a wide range of amenities including a painting studio; pottery wheels and a kiln; a darkroom; computer center; woodworking room; and a theater. The development has been featured in *The New York Times* and plays a major role in a city’s plans for a downtown arts district.

**Amenities:** This project is an artist loft community. Amenities include art gallery space, ceramics studio with kiln, media room, painting studio, potters wheel, woodworking shop, photography darkroom, cyber lounge, conference/classroom center, fitness center, theater, outdoor grill, and gated entrance.

**Total Development Cost** - \$15,233,860

**Mortgage** - \$5,025,000

**Section 42 - LIHTC - 9% Tax Credits** - \$6,811,280

**Federal Historic Tax Credit** - \$2,246,491

**Developer Self Financing - Deferred Fees** - \$1,151,089

## **Kunzelmann-Esser Lofts**

710 W. Hist. Mitchell Milwaukee, WI



**Status:** Complete

**Date Project Commenced:** 2000

**Number of Units:** 67

**Ownership Type:** Rental

**Type of Development:** Mid-Rise

**Type of Housing:** Affordable, Historic Preservation

**Completion Date:** 2002

**Type & Size of Units:** 1BR, 2BR, 3BR

**Income levels served:** 50%, 60%

Gorman & Company converted a well-known furniture store in an emerging redevelopment area into 67 live-work artists' loft apartments. The property has unique amenities such as a dark room, wood workshop, painters' studio, pottery kiln, and several gathering places and has made a significant contribution to a neighborhood's renaissance on Milwaukee's near south side. Kunzelmann-Esser is a quarterly fixture in Gallery Night, Milwaukee's multi-site focus on artist venues and the works contained therein.

**Amenities:** This project is an artist loft community. Amenities include art gallery space, ceramics studio with kiln, potters wheel, woodworking shop, photography darkroom, community room, and fitness center.

**Total Development Costs:** \$8,149,092

### **Sources:**

Mortgage - \$4,270,000

Section 42 - LIHTC - 4% Tax Credits - \$1,963,615

Federal Historic Tax Credit - \$1,290,477

Home Loan - \$625,000



## **Baker Block**

101 E. Main Evansville, WI



**Status:** Complete

**Date Project Commenced:** 2000

**Number of Units:** 20

**Ownership Type:** Rental

**Type of Development:** Mid-Rise

**Type of Housing:** Affordable, Historic Preservation

**Completion Date:** 2002

**Type & Size of Units:** 1BR, 2BR, 3BR

**Income levels served:** 30%, 40%, 50%, 60%

Gorman & Company preserved a former downtown commercial building into 20 affordable, Victorian-style apartments to create Evansville's finest apartment community, conveniently located in a prominent downtown location. The project includes rental units available for a variety of income levels.

**Amenities:** Community Room, Off-Street Parking

**Total Development Costs:** \$1,879,295

**Financing Sources & Amounts:**

Mortgage - \$350,000

Section 42 - LIHTC - 9% Tax Credits - \$729,065

Seller Note - \$588,990

Developer Self Financing - Deferred Fees - \$211,240

**Belle Harbor Lofts**  
134 Main St. Racine, WI



**Status:** Complete

**Date Project Commenced:** 2000

**Number of Units:** 78

**Ownership Type:** Rental

**Type of Development:** Mid-Rise

**Type of Housing:** Affordable, Historic, Mixed Income

**Completion Date:** 2002

**Type & Size of Units:** 1BR, 2BR, 3BR

**Income levels served:** 60%, Market

Gorman & Company converted a former grain storage building in downtown Racine and paired that with new construction to create 78 loft apartments. *Belle Harbor*, a former eyesore, is now a proud gatekeeper welcoming visitors to the heart of downtown Racine.

**Amenities:** Movie Theater, resident lounge, fully equipped fitness center, putting green

**Total Development Costs:** \$9,846,964

**Financing Sources & Amounts:**

Mortgage - \$3,208,800

Section 42 - LIHTC - 9% Tax Credits - \$5,236,326

Federal Historic Tax Credit - \$1,129,944

Developer Self Financing - Deferred Fees - \$271,894

## **Knitting Factory Apartments**

2102 W. Pierce Milwaukee, WI



**Status:** Complete

**Date Project Commenced:** 2001

**Number of Units:** 100

**Ownership Type:** Rental

**Type of Development:** Mid-Rise

**Type of Housing:** Affordable, Historic, Brownfield

**Completion Date:** 2003

**Type & Size of Units:** 1BR, 2BR, 3BR

**Income levels served:** 50%, 60%

The Knitting Factory captures Milwaukee's industrial roots. The renovated buildings at 2100 West Pierce Street are historically significant for the innovative work done in the buildings from 1937 to 1951 by Goodwill executives Oliver Friedman and son Robert Friedman, and the employees of Goodwill in creating comprehensive programs and policies to serve people with disabilities. First built in 1912, the VanDyke Knitting Company buildings are notable as one of only a few remaining knitting facilities in Milwaukee, largely intact from the early twentieth century. The property is nestled next to Mitchell Park and the Mitchell Park Horticulture Domes. We are just minutes away from Miller Park, downtown Milwaukee and Lake Michigan.

**Amenities:** Movie Theater, resident lounge, fully equipped fitness center

**Total Development Costs:** \$12,808,100

**Financing Sources & Amounts:**

Mortgage - \$6,530,000

Section 42 - LIHTC - 4% Tax Credits - \$3,081,653

Federal Historic Tax Credit - \$1,964,415

Home Funds, Developer Self Financing - Deferred Fees & Zeros - \$1,232,032



## Historic Fifth Ward Lofts

133 W. Oregon St. Milwaukee, WI



**Status:** Complete

**Date Project Commenced:** 1999

**Number of Units:** 98

**Ownership Type:** Rental

**Type of Development:** Mid-Rise

**Type of Housing:** Affordable, Historic, Mixed Income

**Completion Date:** 2001

**Type & Size of Units:** 1BR, 2BR, 3BR

**Income levels served:** 30%, 40%, 50%, 60%, Market

Gorman & Company converted a large Romanesque building into 98 large loft apartments with brick and exposed timber finishes - preserving a piece of Milwaukee's history. This development was a catalyst for the economic rejuvenation of the Historic Fifth Ward. The Milwaukee Department of City Development credits it with stimulating 110 million dollars in investment in the area.

**Amenities:** Movie Theater, putting green, community room, roof top deck

**Total Development Costs:** \$13,176,435

**Financing Sources & Amounts:**

Mortgage - \$4,358,438

Section 42 - LIHTC - 9% Tax Credits - \$5,456,376

Federal Historic Tax Credit - \$2,232,088

Developer Self Financing - Deferred Fees - \$1,129,533



## **Garton Toy Factory**

830 N. Water St. Sheboygan, WI



**Status:** Complete

**Date Project Commenced:** 1998

**Number of Units:** 72

**Ownership Type:** Rental

**Type of Development:** Mid-Rise

**Type of Housing:** Affordable, Historic, Mixed Income

**Completion Date:** 2000

**Type & Size of Units:** 1BR, 2BR, 3BR

**Income levels served:** 30%, 60%, Market

Gorman & Company converted a former toy factory along the Sheboygan River near downtown Sheboygan, WI into 72 large loft apartments. City leaders have credited the toy factory and Gorman's companion *Riverwalk Apartments* as key catalytic contributions to Sheboygan's recent downtown resurgence.

**Amenities:** Fitness center, community room, heated underground parking

**Total Development Costs:** \$8,503,336

**Financing Sources & Amounts:**

Mortgage - \$2,980,000

Section 42 - LIHTC - 9% Tax Credits - \$3,933,472

Federal Historic Tax Credit - \$1,469,528

Developer Self Financing - Deferred Fees - \$120,336

## **Kenosha Commons**

5500 60th St., Kenosha, WI



**Status:** Complete

**Date Project Commenced:** 2002

**Number of Units:** 48

**Ownership Type:** Rental

**Type of Development:** Mid-Rise

**Type of Housing:** Affordable, Mixed Income, Disabled

**Completion Date:** 2004

**Type & Size of Units:** 1BR, 2BR, 3BR

**Income levels served:** 22 at 50%, 26 at 60%

Working in partnership with a local advocacy organization, Equal Access for Affordable Housing, Gorman & Company developed 100 modern apartments. 48 of the apartments were specifically designed with state-of-the-art features for individuals with physical disabilities. In addition, community amenities such as a swimming and exercise facility are designed to be fully accessible and usable by people with physical disabilities.

**Amenities:** Clubhouse, fitness center, and heated outdoor pool. This project has a focus on the physically disabled with a number of the units and amenities being fully accessible.

**Total Development Cost** - \$5,898,528

**Mortgage** - \$2,145,000

**Section 42 - LIHTC - 9% Tax Credits** - \$3,333,918

**Developer Self Financing - Deferred Fees** - \$419,610

## **Lindsay Commons**

2111 W. Galena St., Milwaukee, WI



**Status:** Complete

**Date Project Commenced:** 2002

**Number of Units:** 115

**Ownership Type:** Rental

**Type of Development:** Mid-Rise

**Type of Housing:** Affordable Rental, Rehabilitation

**Completion Date:** 2004

**Type & Size of Units:** 1BR, 2BR, 3BR, 4BR

**Income Levels Served:** 115 at 60%

Gorman & Company dramatically rebuilt and repositioned a dilapidated Section 8 property working with HUD, city government, the state Housing Authority and three neighborhood organizations. Taking a design that was described as “bomb shelter architecture” and “the worst of barracks-style housing,” 16 buildings and 115 units were transformed into modern, open, livable apartments. The reborn community also contains a new community center, computer lab and playground facilities.

**Amenities:** Computer room and a community room with afterschool programming.

**Total Development Cost** - \$14,687,009

**Mortgage** - \$5,390,200

**Section 42 - LIHTC - 9% Tax Credits** - \$8,157,377

**State Housing Authority Loan** - \$390,000

**Developer Self Financing - Deferred Fees** - \$749,432



## **Windsor Court**

1831 W. Juneau, Milwaukee, WI



**Status:** Complete

**Date Project Commenced:** 2005

**Number of Units:** 239

**Ownership Type:** Rental

**Type of Development:** Mid-Rise

**Type of Housing:** Affordable Rental, Acquisition & Rehabilitation

**Completion Date:** 2008

**Type & Size of Units:** 1BR, 2BR, 3BR

**Income Levels Served:** 239 at 60%

At the request of city housing authority, Gorman & Company is currently rebuilding and repositioning a 239 unit Section 8 property. Working with HUD, city government, the state housing authority, and the local housing authority, Gorman & Company is employing an innovative and unique financing to transform the development. The development preserves and improves existing, affordable Section 8 housing.

**Amenities:** Theatre, fitness center, community room, business center, gazebo, picnic area, and playground.

**Total Development Cost** - \$16,709,541

**Mortgage** - \$6,850,000

**Section 42 - LIHTC - 9% & 4% Tax Credits** - \$9,241,576

**Developer Self Financing - Deferred Fees** - \$357,965

**Home Loan** - \$260,000



## 2014 HIGHLIGHTS

### OUR STORY

We serve many people throughout Wisconsin and Upper Michigan: children, teens, adults and the elderly. We encounter some of them just once, providing a helping hand over a barrier in their journey; we provide others with essential services for years, through the different stages of their lives. We strive to help everyone who comes to us, whether they have needs to be met or a desire to help.

### ABOUT LSS

**106,666** Lives touched

**263** Programs

**1,007** Employees

**1,477** Volunteers

**42,757** Volunteer hours

**95%** Client satisfaction rate

### ABOUT OUR CLIENTS

Male **51%** female **49%**

**32%** age 35-64

**36%** age 17 and under

**49%** have income below the federal poverty guidelines and **51%** earn less than \$10,000 annually

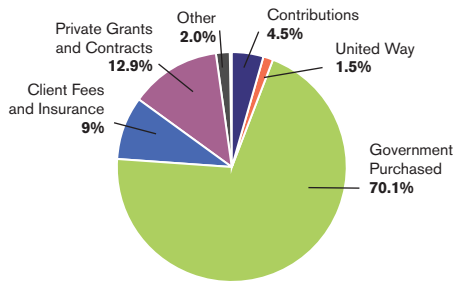
**86%** have a high school diploma and **48%** have some post-secondary education



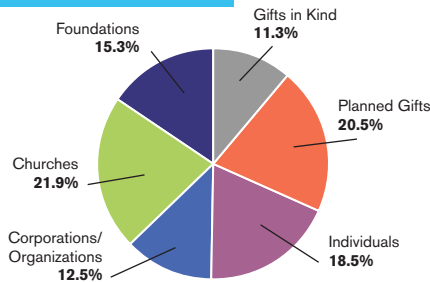
### OUR ACCOMPLISHMENTS

We continuously adapt our mix of services to meet changing needs and make the best use of the generous support provided by congregations of the Evangelical Lutheran Church in America, government programs, community partners and individual donors. We're proud that the individuals we serve give us high marks for helping them toward an improved quality of life.

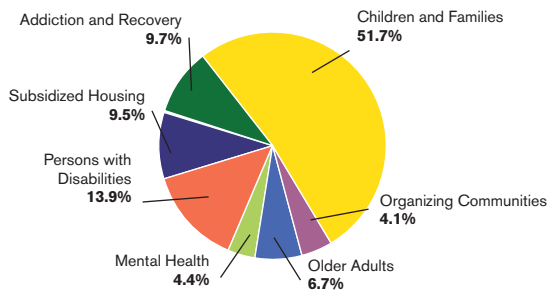
## SOURCES OF REVENUE



## SOURCES OF CONTRIBUTIONS



## WHAT DOLLARS PAID FOR



## 2014 HIGHLIGHTS

### CHANGE IN NET ASSETS

	2014	2013
Revenue and other support	\$ 56,980,646	57,323,153
Expenses	(59,218,937)	(58,180,708)
Investment Income from LSS Foundation	1,526,033	4,510,239
Change in net assets*	\$ (712,258)	3,652,684

\*Excluding one-time charges

### FINANCIAL POSITION

#### Assets

Cash and investments	\$ 2,303,298	3,240,234
Beneficial interest in LSS Foundation	28,030,305	27,730,679
Accounts receivable, net	7,138,761	7,266,288
Property and equipment, net	24,121,505	25,460,361
Prepaid and other	3,602,356	3,494,528
Total assets	<u>65,196,225</u>	<u>67,192,091</u>

#### Liabilities

Accounts payable	\$ 2,269,207	2,203,573
Accrued expenses	5,759,759	6,798,766
Deferred revenue	1,716,076	167,833
Debt	17,985,053	18,305,127
Total liabilities	<u>27,730,095</u>	<u>27,475,299</u>

#### Net Assets

Total liabilities and net assets	<u>\$ 65,196,225</u>	<u>67,192,091</u>
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LUTHERAN SOCIAL SERVICES OF  
WISCONSIN AND UPPER MICHIGAN

CHANGING

LIVES

# WHO WE ARE

Dedicated to representing God's love through programs and services that help people in need, Lutheran Social Services of Wisconsin and Upper Michigan traces its origin to 1882, when Pastor E.J. Homme opened a home for orphaned children in Wittenberg, Wisconsin. Now, our services extend across Wisconsin and Upper Michigan, helping people all along the lifespan with services as essential as housing, and as life-changing as adoption.

**We change lives in many different ways:** with a meal for someone who hasn't eaten lately; a course of treatment for someone struggling with addiction; or a comprehensive set of services for an individual, family or community.

Affiliated with congregations of the Evangelical Lutheran Church in America throughout Wisconsin and Upper Michigan, LSS welcomes and serves people of all faiths and backgrounds. We thank the ELCA churches that support our ministry of social service; we're also grateful to the United Way, county and state governments, corporations, foundations and thousands of caring individuals.





**LSS touches more than  
100,000 lives every year.**

**We operate 263 programs at  
188 sites in 115 communities  
throughout Wisconsin and  
Upper Michigan.**



**Jessica, a client in our residential youth program, recently visited Pastor Homme's grave and said a little prayer: "Pastor Homme, if you can hear me, I want to tell you 'thank you.' I don't know what I would do without this place and the people who care about me."**

**Homme is a nationally recognized residential treatment center for children and adolescents dealing with issues of sexual perpetration, delinquency, victimization, alcohol and drug abuse, cognitive behavioral issues or dual diagnosis. A temporary home to teens from all over the Midwest, the facility is located in Wittenberg, Wisconsin.**



# MISSION VISION VALUES

## OUR MISSION

Motivated by the compassion of Christ, we help people improve the quality of their lives.

## OUR VISION

Change the world – one grace-filled life at a time.

## OUR VALUES

### THE INFINITE WORTH OF EACH PERSON

Each person is a unique creation and child of God.

### DIVERSITY

LSS seeks diversity in its staff and volunteers as well as in those it serves.

### INTERDEPENDENCE

Individuals and organizations are intertwined and must rely on and support one another.

### EXCELLENCE

Excellence is the standard of quality for all services and operations.

### INNOVATION

Ongoing change calls for creativity in developing and providing services.





## WHAT WE DO

LSS strives to provide life-changing services that meet the most urgent needs of individuals and communities throughout Wisconsin and Upper Michigan. We often work in collaboration with county agencies, state organizations and other valued partners.





# WHAT DEFINES US

LSS takes a distinctive approach to providing social services in Wisconsin and Upper Michigan.

First, **we see every client as a one-of-a-kind individual, with a unique history and needs.**

We don't assume we know what's best. We encourage each client to engage with us, to let us know what they think they need most, and to guide us in helping them reach their goals.

Second, **we combine and coordinate as many services as needed to help each client achieve their goals,** removing barriers one by one until their path to a changed life emerges. We call this “wraparound services” – coordinated resources and support that surround clients with the security and confidence they need to move forward in their lives.







**“I WAS IN A SCARY AND HOPELESS SITUATION.**

I was a homeless, single parent dealing with a heart condition. I had to admit I needed help. Reluctantly, I met with a worker for LSS. What a life-changing choice that was. I was spoken to with understanding and compassion, and never felt like I was being judged.

My gratitude is endless. I now receive Social Security, my health is on the road to improvement, and I have a roof over my son’s head and a huge weight off my shoulders. **We have hope and stability now!”**



# HOW WE SERVE

## REMOVING BARRIERS TO A BETTER LIFE

We help clients discover and cope with whatever might be blocking their path to a better, more complete and satisfying life.

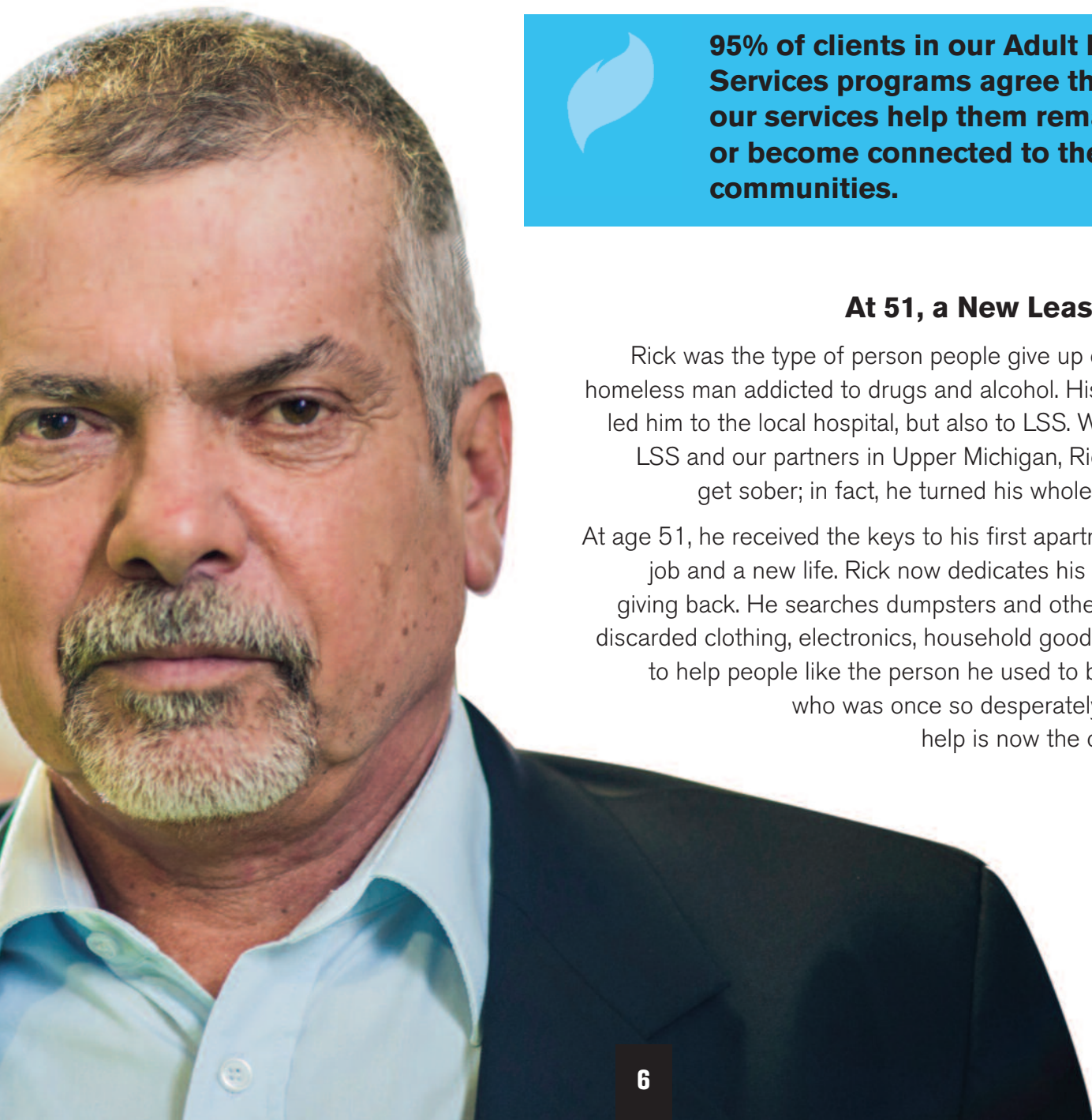


**95% of clients in our Adult Day Services programs agree that our services help them remain or become connected to their communities.**

### **At 51, a New Lease on Life**

Rick was the type of person people give up on: a single, homeless man addicted to drugs and alcohol. His addictions led him to the local hospital, but also to LSS. Working with LSS and our partners in Upper Michigan, Rick was able to get sober; in fact, he turned his whole life around.

At age 51, he received the keys to his first apartment, a new job and a new life. Rick now dedicates his free time to giving back. He searches dumpsters and other places for discarded clothing, electronics, household goods and more, to help people like the person he used to be. The man who was once so desperately in need of help is now the one helping.



## Self-Directed Care through Connections

Our newest service is Connections: an IRIS (Include, Respect, I Self-direct) consultant agency for the state of Wisconsin to provide qualified older adults and adults who have physical or developmental disabilities with a self-directed option for long-term care. Connections IRIS consultants are working with individuals in northeastern Wisconsin counties to help them create personal care plans and locate the services and support they need. Connections helps people with disabilities fulfill their goals for daily living and stay connected with their loved ones, friends and communities.



## Once Isolated, Now Active in the Community

Living in a small, rundown trailer on his own, confined to a wheelchair, Doug didn't really want to make a change. Born with cerebral palsy and cognitive disabilities, Doug was emotionally attached to the place where he had lived with his mom until she died. Still, the trailer had become so dilapidated that other family members refused to visit him. It took six months for counselors from our Individualized Community Supports program to talk Doug into considering a move to a modern, clean apartment. It took another two years to find the right apartment for him. Once he felt comfortable there, he blossomed. Doug now attends local car shows, has fun at karaoke night, eats with friends at a local church, and even does his own banking. Doug's brother and his aunt now come to visit; he has reconnected with his family as well as his community.



### SERVICES FOR PERSONS WITH DISABILITIES

- Case management
- Community living skills and support
- Day services
- Residential services

### SERVICES FOR ADDICTION AND RECOVERY

- Case management
- Intensive outpatient treatment
- Jail programming
- Peer support services
- Taskforce coordination
- Transitional residential services

# CREATING AND PRESERVING FAMILIES

The love of a family is precious and foundational to a happy life. We offer services that strive to preserve families; when that's not possible, we work to create new families through foster care and adoption.

## Opening a Loving Heart

It's not surprising that a young girl whose mother was unable to parent her; whose five older siblings all lived in foster or adoptive homes; and who had moved from place to place for half of her 14 years had difficulty attaching herself to her latest foster family.

LSS foster care social workers created a web of care around the girl. The web included an understanding therapist, a supportive school environment, and the accepting attitude of her foster family. The family made it clear that they did not want her to move to another placement, but to stay with them. The foster parents received training in ways to attend to the needs of a child even when the child rejects them.

It took time and patience, but this child with the difficult past was able to open her loving heart and allow her foster parents to be her mom and dad. She learned that she could express her feelings and opinions, and that even when her foster parents disagreed with her, they would still love her.



“There are children in terrible situations. They’re not safe. They deserve a loving home to experience compassion, empathy and safety, which they may never have had.”



**Last year, 100% of children in our foster care programs were safe in their foster homes.**



## SERVICES FOR OLDER ADULTS AND THEIR FAMILY CAREGIVERS

**Case management**

**Community living skills and support**

**Day services**

**Residential services**

## SERVICES FOR CHILDREN AND FAMILIES

**Adoption services for U.S., foreign-born and special needs children**

**Alternative education for grades 7-12, supported by special education-certified teachers**

**Birth to 3 services for children with developmental delays or disabilities**

**Child abuse and neglect education**

**Child care for children 6 weeks through 12 years**

**Counseling for birth parents considering adoption**

**Counseling to help children cope with divorce**

**Foster care for children in need of a safe, nurturing place to live**

**Parenting education and counseling**

**Runaway services for teens and their families**

**Service coordination for children with disabilities**

**Supervision services for juveniles, including home detention and electronic monitoring**

**Youth treatment center and group home**

## From Refugee to Employee

As a child in Bosnia, Bojana Bozic remembers the day that civil war came right to her door. Her home burned, and her family fled. After nearly 10 years of being displaced and distressed, her family came to the U.S., greeted at the airport in Milwaukee by two case workers from LSS. Bojana and her family spoke no English, but the case workers spoke Serbian, and she remembers their kindness as they helped the family with resources, benefits, and English language classes.

Several years later, Bojana graduated from college with a psychology degree. When LSS offered her a job as a service coordinator at an independent living facility, her mom reminded her of their family's connection to LSS. Bojana has come full circle. She now works as a case manager for victims of human trafficking who relocate to Milwaukee. "What I like best is that I actually help change someone's life every day, for the better," she said.



**“Our daughters’ birthmoms mean so much to us. We came to feel like they were family members. We will always love them for their tremendous, selfless act of love!”**

### **Sammie Fulfills a Dream**

Our domestic adoption program includes open adoption, which enables birthparents to have contact through the years with the adoptive families and their child.

That’s the path chosen by Sammie. At age 15, Sammie was pregnant, frightened and disappointed in herself. With the support of her parents, she asked LSS to help her create an adoption plan for her child.

Sammie looked through the detailed portfolios of more than 70 families who wanted to adopt; she selected Colleen and Bob Gallaher to raise her child, Mary Kate. In doing so, she fulfilled the Gallahers’ dream of being a mom and dad.

In the years ahead, Sammie will continue to share messages, photos and visits with the Gallaher family and Mary Kate as she studies to become a nurse.



**Last year, our domestic and international adoption programs found forever families for 86 children from the U.S. and around the globe; we also completed 358 adoptions of Wisconsin children with special needs.**



## Jonalyn's Journey

When Jonalyn was nine, her father dropped her off at the House of Refuge, a child care center/orphanage in Marikina City, Philippines. When she was 14, Jonalyn asked to become part of the LSS Ambassador Program.

The program, founded in 2007, finds loving homes in the U.S. for Filipino children who are in danger of aging out of the country's adoption system. The program is named for the volunteer "ambassadors," organized by LSS, who

travel to the Philippines every two years to get to know a new group of adoptable older children. They return to the U.S. to find forever families for the children.

For Jonalyn, that dream is coming true. She's in the process of being adopted by the Tomski family: mom Sharon, dad Joel, and four boys, all adopted from the Philippines. Everyone is looking forward to welcoming Jonalyn to her forever family!



# INNOVATING SOCIAL SERVICES DELIVERY

Providing services that help people who are homeless find not just a home, but a more stable life; wrapping services around children dealing with the devastating effects of sexual perpetration, delinquency, victimization and substance abuse; helping people isolated by physical or behavioral issues rejoin their communities – these are some of the ways LSS demonstrates innovation in the delivery of social services.

**“Our family has gained so much from the LSS Welcome Home program. They helped us find and pay for a home suitable for our children and provided us with daily essentials. They brought school clothes for our son, and helped us set goals and focus on completing them. We are so grateful!”**



**Everyone feels more confident wearing new clothes for the start of school, but children in foster care receive just \$150 for clothing for their entire time in the system: that doesn't go far. Our Urban Threads distribution center for brand-new, stylish clothing, donated by individuals and major retailers, helps fill the gap.**

**URBAN**   
**THREADS**  
**BE A PART OF SOMETHING WONDERFUL!**



## A Chance at a Better Life

*A young, homeless couple tells their story:*

The main thing we had in common was that we both felt we were the worst people on earth. We felt we were a total disappointment to our families and had even considered suicide. Our families did not want us to be together, which eventually led to us becoming homeless. We made some very bad choices.

LSS didn't judge us for our past mistakes, they welcomed us. They helped us get part-time jobs, a place to live, counseling to help with our relationship issues, and coaching in decision-making so that we don't ever have to go back to jail again – an experience that neither of us wants to repeat.

We have a lot to learn before we get it right, but we want to stay together. With patience and help from LSS, we might have a chance at a better life and a real future.



**At our new Winnebago County Shelter Care program for youth, 97% of the young people served indicated they were happy with the services they received.**

**97%**  
**satisfaction**

### SERVICES THAT DEVELOP COMMUNITIES

- Clothing distribution
- Correction, restorative and re-entry services
- Daytime resource centers
- Disaster response
- Homelessness and poverty assistance
- Peer support services
- Refugee and immigration services
- Residential services
- Vocational support

### SUBSIDIZED HOUSING SERVICES

- Older adults
- Persons with chronic mental illness
- Persons with developmental disabilities
- Persons with physical disabilities
- Service coordination for subsidized housing

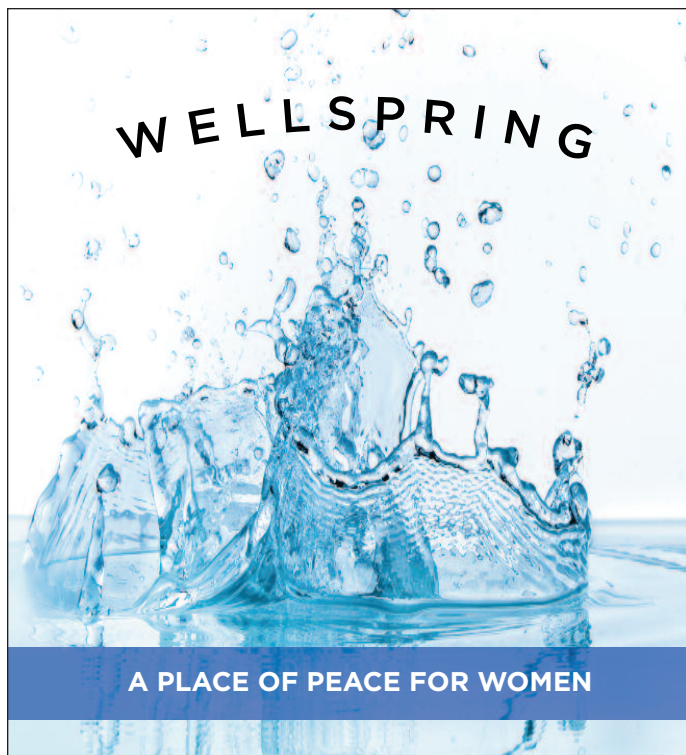
# SERVING WITH SENSITIVITY

Traumatic experiences and mental illness must be acknowledged with sensitivity to how they shape and color our clients' view of the world.

## Creating New Memories

Donna was referred to Wellspring, our daytime drop-in center for women in downtown Green Bay. She was homeless, living in her car and cutting herself to release stress. She had lost two babies to miscarriages, and her fiancé had died six months earlier. With no place to go, she returned to her dysfunctional childhood home, a place with traumatic memories for her. She helped her mother care for her dying father. Three days after he died, her mother kicked Donna out – again.

Wellspring connected Donna with grief support, Al-Anon, counseling to help her cope with the sexual abuse she experienced as a child, housing, financial counseling and classes that would prepare her to work as a certified nursing assistant. Today, she works full time and lives in her own comfortable apartment. She still comes to Wellspring to give and receive support and share good news about her life.



## MENTAL HEALTH SERVICES

**Daytime resource centers**

**Services for co-occurring disorders**

**Financial counseling and  
debt management planning**

**Outpatient counseling for mental health**

**Outpatient counseling for substance abuse**

**Sexual assault victims' services**

**School-based counseling**

**Trauma-informed programming**

"My LSS counselor knows depression and knows me. The sliding scale fee allows me to get help when I need it. My life has been saved. More importantly, I want to be a mother to my children!"

## **Sally and the Clubhouse**

Sally's bipolar disorder cost her two important things: her work and her friends. She has a supportive family, but when her husband was at work and her children at school, she was lonely and depressed.

She found a support group, and some of the members told her about the Spring City Corner Clubhouse, our day center for individuals whose mental illness has affected their work and social lives. At the Clubhouse, Sally found counselors who care, fellow members on the path to success, and a chance to learn computer skills. Through the Transitional Employment Program, she used her new skills to land a rewarding job.

**“I’ve regained my enthusiasm. I wake up and look forward to my day, and I have a new community of friends. What I had once lost, I’ve now regained, thanks to the Clubhouse.”**



## **LIVING WITH DIGNITY**

**Really, no one had any idea what to do with Jerry, a mentally ill alcoholic who was homeless, suicidal and destructive when he drank. The staff at our Community Transition Center in Eau Claire was willing to take him into its daytime programs. Jerry rallied and now lives in his own apartment, where he enjoys being surrounded by neighbors. He recently spoke at a local university about his life as a homeless person. He is very proud of himself.**





# CHANGE A LIFE **TODAY**

## LSS FOUNDATION

Our purpose is to develop gifts and legacies that support the work of Lutheran Social Services of Wisconsin and Upper Michigan. Established in 1977, the LSS Foundation is both the fundraising arm of LSS and a repository for estate and planned gifts that provide sustaining support.

Our volunteer Board of Directors oversees the management of endowed funds and distributions that provide a stable base of ongoing support. We receive gifts and legacies from individuals, as well as annual benevolence and special gifts from congregations of the Evangelical Lutheran Church in America. We're happy to work with individuals, families and congregations to designate gifts for specific ministries and programs of LSS.

For information or to make a gift, please contact:



**Cynthia Halverson, President**

**[cynthia.halverson@lsswis.org](mailto:cynthia.halverson@lsswis.org) | 414-539-5401**

**Rev. James Holmberg, Director of Church Relations**

**[james.holmberg@lsswis.org](mailto:james.holmberg@lsswis.org) | 414-325-3069**

The Foundation is a member of Lutheran Planned Giving of Wisconsin, a partnership of ELCA ministries serving Wisconsin. For information on making a legacy or planned gift in support of ministry through LSS, we encourage you to contact:

**Rev. Larry Westfield, Regional Gift Planner**

**Lutheran Planned Giving of Wisconsin**

**[larry.westfield@elca.org](mailto:larry.westfield@elca.org) | 262-224-9574**





**THE MATIASH CHILDREN**  
from left: Shawn, Tom, Macai, Leo,  
Carly, Josie, Davey and Elias

## THREE BROTHERS FIND A LOVING HOME

Gifts to the Foundation support a variety of LSS programs, including domestic, international and special needs adoption. Our adoption staff finds forever families for children of all ages, including older children and groups of siblings who wish to remain together. That was the case with Leo, Macai and Davey, three brothers who joined the Matiash family after having been through some difficult transitions. The trauma of broken relationships manifested in challenges with their emotional stability, academic achievement and appropriate peer relationships. With Nick and Jody Matiash and their other five children – three biological children and two adopted – the brothers found a loving, stable home. As Jody said, “God heals in amazing ways, and one way is to provide stability in a loving home.” The love of an adoptive family can truly change the life of a child; we at LSS and the LSS Foundation are blessed to be part of the experience.





**LSS** Lutheran Social Services  
of Wisconsin and Upper Michigan, Inc.

647 W. Virginia Street  
Milwaukee, WI 53204  
(800) 488-5181  
(414) 281-4400

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**Appleton**

3003-A North  
Richmond Street  
Appleton, WI 54911  
(920) 730-1326

**Beaver Dam**

809 Park Avenue  
Beaver Dam, WI 53916  
(920) 887-3172

**Eau Claire**

1320 W. Clairemont  
Avenue, Suite. 200  
Eau Claire, WI 54701  
(715) 834-2046

**Homme –  
Wittenberg**

W18105 Hemlock Road  
Wittenberg, WI 54499  
(715) 253-2116

**Janesville**

612 North Randall Avenue  
Janesville, WI 53545  
(608) 752-7660

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**La Crosse**

2307 South Avenue  
La Crosse, WI 54601  
(608) 788-5090

**Madison**

6314 Odana Road  
Madison, WI 53719  
(608) 277-0610

**Marquette, MI**

1029 N. Third Street  
Marquette, MI 49855  
(906) 226-7410

**Superior**

33 N. 25th Street East  
Superior, WI 54880  
(715) 394-2054

**Wausau**

115 N. Sixth Street  
Wausau, WI 54403  
(715) 849-3344

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An agency of



Accredited by





## References

### **City of Milwaukee**

200 E. Wells St.

City Hall Rm. 201

Milwaukee, WI 53202

*Maria Prioletta*, Housing and Neighborhood Development Manager

(414)286-5903

[mpriol@milwaukee.gov](mailto:mpriol@milwaukee.gov)

### **City of LaCrosse**

400 La Crosse St

La Crosse, WI 54601

*Tim Kabat*, Mayor

(608) 789-7500

[kabatt@cityoflacrosse.org](mailto:kabatt@cityoflacrosse.org)

### **City of Sheboygan**

828 Center Ave., Suite 301

Sheboygan, WI 53081

*Mike Vandersteen*, Mayor

(920) 459-3317

[Mayor.Vandersteen@sheboyganwi.gov](mailto:Mayor.Vandersteen@sheboyganwi.gov)

**Self Score Overview Based on WHEDA 2017-18 QAP  
Madison GrandFamily - Location TBD in Madison "Preferred Area"**

<b>Category</b>	<b>Max Pts</b>	<b>Anticipated Score</b>
1. Lower-Income Areas (3 or 5 pts - depending on plan used)	5	5
2. Energy Efficiency and Sustainability	32	
WI Green Built Home Certification - 150+ (20)	20	20
Strong Linkages (walkscore) (2-4 pts)	4	4
Public Transportation w/in 1/2 mile (4)	4	4
Non Smoking Designation (4)	4	4
3. Mixed Income Incentive (15% to max)	0	12
4. Serves Large Families (3BR or larger) (5-10% 1 pt; 11-15% 3 pts; 16%+ 5pts)	5	5
5. Serves Lowest-Income Residents	60	60
6. Integrated Supportive Housing 20% max .75 per unit(15)	15	15
Veterans Bonus (5)	5	5
7. Rehab/Neighborhood Stabilization (Cannot also score in credit usage if ask is below \$850K)	25	0
8. Universal Design	18	18
9. Financial Participation	25	15
10. Eventual Tenant Ownership	3	0
11. Project Team (2 of the 10 points are for non-profit as developer and owner)	12	12
12. Readiness to Proceed	12	12
13. Credit Usage (Acq/Rehab max is 20)	30	30
15. Opportunity Zones	25	10
Services & Amenities (10)	10	
Grocery Store	2	2
Public School	1	1
Senior Center	2	0
Medical Clinic or Hospital	1	1
Library	1	1
Public Park or Trail	1	1
Job Training/Community College/ Continuing Ed	1	1
In-unit internet at no cost	2	2
Community room dedicated to residents	1	1
<b>Total Points (409)</b>	<b>272</b>	<b>231</b>
Set-Aside Category		General





### **Market Study, Appraisal, Capital Needs Assessment**

An official, WHEDA-standard market study has not yet been completed. We can provide a copy of the study upon completion which will be at least two weeks prior to the WHEDA 2017 Application deadline.

An appraisal has not yet been completed. We can provide a copy of the study upon completion which will be at least two weeks prior to the WHEDA 2017 Application deadline.

A Capital Needs Assessment is not needed as this is a new construction project.