

Housing Forward: CDD Financing for Housing Development and Housing Services Application

This application form should be used for projects seeking funding from City of Madison Request for Proposals #2020-8976; Housing Forward: CDD Financing for Housing Development and Housing Services. Applications must be submitted electronically to the City of Madison Community Development Division by **noon on November 25, 2020**. Email to: cddapplications@cityofmadison.com

APPLICANT INFORMATION

| | | | |
|---|---|------------------|---|
| Proposal Title: | <u>The Urban Economic Empowerment Center</u> | | |
| Amount of Funds Requested: | <u>\$50,000</u> | Type of Project: | <input type="checkbox"/> Development <input checked="" type="checkbox"/> Housing Services |
| Name of Applicant: | <u>Urban League of Greater Madison</u> | | |
| Mailing Address: | <u>2222 S. Park Street, Suite 200</u> | | |
| Telephone: | <u>(608) 729-1200</u> | Fax: | <u>(608) 729-1205</u> |
| Project/Program Contact: | <u>Ruban L. Anthony, Jr.</u> | Email Address: | <u>ranthony@ulgm.org</u> |
| Financial Contact: | <u>Jim Horn</u> | Email Address: | <u>jhorn@ulgm.org</u> |
| Website: | <u>https://ulgm.org</u> | | |
| Legal Status: | <input type="checkbox"/> For-profit <input checked="" type="checkbox"/> Non-profit <input type="checkbox"/> Non-profit (CHDO) | | |
| Federal EIN: | <u>39-1098146</u> | DUNS #: | <u>106722812</u> |
| Registered on SAM: | <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No | | |
| Community Housing Development Organization: | <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No <input type="checkbox"/> CHDO Application Attached | | |

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/aaFormsID.cfm>.

LOBBYING RESIGTRATION

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. You may register at <https://www.cityofmadison.com/clerk/lobbyists/lobbyist-registration>.

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: Ruben L. Anthony, Jr.

By submitting this application, I affirm that the statements and representations are true to the best of my knowledge.

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

Date: November 24, 2020

PROPOSAL OVERVIEW

1. Please provide a brief overview of the proposal. Describe the impact of the proposed development or program on the community as well as other key characteristics. *(Please limit response to 300 words including spaces).*

ULGM is seeking funds to support our growing Economic Empowerment Center with enhanced and expanded financial empowerment coaching and homebuyer education services. City funds will support our efforts to respond to Wisconsin's startling racial disparities in wealth and Black homeownership as highlighted in a 2020 report by the National Realtors Association. The requested funds will leverage a timely opportunity to expand our financial and homebuyer education services in tandem with several new housing and economic development projects including a Homeownership & Wealth Building Program Innovatively financed with New Markets Tax Credits (NMTC) and a South Madison Black Business Hub. We will match the \$50,000 in requested City funds with an additional \$50,000 in funding from our NMTC allocation plus an additional \$50,000 of ULGM fundraising.

Since announcing the new homeownership program this summer, we have developed a pipeline of 57 aspiring homebuyers. The requested funds will allow us to provide financial empowerment coaching and homebuyer education to these families plus recruit, train, and coach at least 50 others.

Objectives for year 1: Create a full-time ULGM position focused on financial empowerment coaching and homebuyer training; become HUD certified in the areas of Financial Management/Budget Counseling, Pre-purchase Counseling, and Pre-purchase Homebuyer Education; develop and implement an innovative program of culturally sensitive financial empowerment and homebuyer education for the 57 aspiring homebuyers on our list; recruit, train, and coach at least 50 additional families during the first year of the program; ensure at least 16 families are prepared for successful purchase of homes owned by ULGM and provide ongoing support; help at least 10 additional homebuyers complete training and purchase a home; ensure other participating families are progressing towards readiness to purchase a home by establishing a financial empowerment plan, improving their credit and savings, and increasing their knowledge of homeownership skills.

Number of unduplicated households estimated to be served by this project: 100

HOUSING FORWARD GOALS & OBJECTIVES

2. Please check which of the following goals outlined in the Request for Proposals are met with this proposal:

1. Preserve, improve and expand the supply of affordable housing for homeowners and renters.
2. Improve housing stability for homebuyers.

AFFORDABLE HOUSING NEEDS

3. Describe your agency's knowledge of and experience in identifying affordable housing needs of the City of Madison.

For more than 20 years, the Urban League has operated a lease-to-purchase homeownership program. The program was the first in Wisconsin, and one of the first in the nation to utilize Section 42 Low Income Housing Tax Credits for an affordable housing program focused on home ownership. Throughout the life of the program, financing and technical support from the City of Madison CDBG office was a key to our success. In 2009-2010, the Urban League also successfully participated in two U.S. Housing & Urban Development Neighborhood Stabilization Project grants to acquire and renovate homes for this program.

The program has successfully acquired, renovated, and leased 58 single family homes scattered throughout the City of Madison. All but 3 homes of the homes have been sold to participating families, with the remaining homes scheduled to be sold to the participating families in 2021. The program served families between 40% and 60% of Dane County Median Income; 85% of those served were families of color; 65% were single-parent, female-headed households, and the average household size of participating families was 5. An analysis of the program conducted several years ago found that families that participated who the program for eight years or more saw their cumulative assets grow from \$8,494 to \$248,725 and their average household income grow 77% from \$30,062 to \$53,143 during their participation in the program. On average, ULGM gifted \$50,000 in equity to the 55 homes sold thus far, totaling over \$2,700,00. The program won the Wisconsin Fair Housing Network Award in 1998 and a National Community Partnership award from Mutual of America in 2018.

Over the course of the last 12 months, our Board of Directors and Executive Leadership have worked to reimagine the ULGM's housing and economic development strategy. On November 3, ULGM closed on \$5,000,000 of New Markets Tax Credit financing to launch our newest Homeownership & Wealth Building Program. ULGM acquired 16 single-family homes, with a majority located in the rapidly gentrifying South Madison neighborhood. Homes are undergoing extensive renovation and will be sold to low and moderate income families in 2021. ULGM will directly provide interest-only financing plus a wealth building financial empowerment account.

The Urban League also has a long standing partnership with numerous public agencies and private organizations working to address affordable housing needs in the City of Madison. For example, we have been part of the Third Sector network of non-profit housing developers and served on the Board of Directors for the Dane County Homebuyers Roundtable. In helping our clients obtain mortgage financing, we have developed close working relationships with multiple area financial institutions, including Summit Credit Union, U.S. Bank, Old National Bank, UW Credit Union, and others.

4. Please describe the anticipated demand for the proposed target populations intended to be served.

An October 2020 article by USA Facts highlighted Census data which showed that in 2019, the homeownership rate among white non-Hispanic Americans was 73.3%, compared to 42.1% among Black Americans. This 31.2 percentage point difference was the largest gap since the Census' time series began in 1994. Also in 2020, a report by the National Realtors Association reported that Wisconsin had the 3rd lowest Black homeownership rate in the country at 23%. In Dane County, rate has been hovering around 10% to 13%.

The scale of need is clearly substantial. The Urban League has experienced this over the last several months. Simply through casual word of mouth, the Urban League has built a roster of 57 families aspiring to become homeowners. With more exposure to the process of homeownership, help navigating the resources available such as down payment assistance programs, and culturally sensitive coaching and education, there are likely thousands more families ready to embark on the pathway to becoming homeowners. For example, as part of its "1,500 Jobs, 1,500 Families" initiative, the ULGM has been helping Madison residents secure good, career pathways jobs with companies such as Exact Sciences and CUNA Mutual Group and in sustainable industries such as construction and healthcare. The Urban League believes hundreds of these individuals and families are ready and well positioned to take steps towards greater economic self-sufficiency, including preparation for home ownership and other financial empowerment goals such as increasing their savings and improving their credit scores. Similarly, the Urban League serves over 1,500 youth annually through our various programs, and we would seek to engage their parents as a pipeline of potential participants for the proposed financial and homebuyer education programming.

AGENCY OVERVIEW

5. Describe the Agency's Mission Statement and explain how this project supports the Mission Statement.

In our nation, homeownership has long been a pathway to the middle class, and the resultant multi-generational financial stability that helps individuals and families thrive. Sadly, while Madison is "the best place [in the country] to live for many," for African Americans and other people of color, the disparities in education, income, wealth, and other quality of life indicators – which are larger than virtually any place in the nation – create a different reality. For example, the national homeownership rate for Black Americans is approximately 42%, for the State of Wisconsin it is 23%, and for Dane County it is barely 10% and has been trending downward.

Over the course of decade since the last major housing crisis, City of Madison resources and policy attention have focused on the need to address the shortage of affordable rental housing as well as the crisis of homelessness. This is also evident in the private, non-profit sector as the availability of HUD certified homebuyer education programs as shrunk and other homeownership programs have scaled back – including the Urban League's longstanding lease-to-own single family program. We are excited to see a renewed focus on homeownership as part of the City's affordable housing strategy. Moreover, as the Urban League recommits to bolstering its housing and economic development efforts, we believe the time is right for a renewed collaboration with the City of Madison to to disrupt this trend.

For example, our newly launched Homeownership & Wealth Building program is designed to allow ULGM to provide direct financing to 16 aspiring homeowners through a no-down-payment, interest-only product, thus allowing us to help families locked out of the traditional mortgage market due to insufficient savings or marginal credit scores. However, we also know that we must do more. The funds requested from the City of Madison will allow us to serve more families by helping more families see that homeownership is an option and providing them the education and one-on-one coaching to prepare for home ownership. The proposed option leverages our longstanding credibility and relationships with both the African American community and the stakeholders in the homeownership industry such as financial institutions and other non-profit housing developers to work alongside the City in changing the narrative. We will add to the array of HUD certified homebuyer training available in Madison, we will bring new resources to to address this need, we will ensure cultural relevance in all that we do and more broadly across the system, we will innovate in our approaches using new tools such as virtual programming, and we will engage more families and connect them to appropriate resources within the Urban League and more broadly in the community.

6. Please describe the capacity of your agency to secure the total financing necessary to complete your proposed project, and past performance that will contribute to the success of the proposed program.

The Urban League of Greater Madison has maintained a vibrant and growing operation serving Greater Madison for over 50 years. Our annual operating budget has grown three-fold over the last decade from \$897,000 to nearly \$3 million. Our major funding sources have been stable and annual independent audits conducted by Wegner CPAs have disclosed no findings. Our latest (December 31, 2019) audited financial statements shows net assets of \$2.6 million including three permanent endowments held at the Madison Community Foundation valued currently at over \$186,000. Fiscal management and accounting is provided by a full-time Chief Financial Officer. Jim Horn has served in that role since 2010. Mr. Horn has almost 30 years of financial management experience in the public and private sector.

We have an extensive track record of successful fundraising and grants management. Our funding portfolio is diversified, such that in 2020, no single source comprised more than 15% of our total operating budget. Our grant funding sources include local grants from United Way of Dane County, City of Madison, Dane County Department of Human Services, Madison Metropolitan School District, and the State of Wisconsin. Nearly 20% of our funding comes from annual donations from individuals and corporate sponsorship with another 5% coming from earned revenue.

On November 3, 2020, the Urban League closed on New Markets Tax Credit financing that included approximately \$50,000 to cover a portion of the cost to provide financial coaching and homebuyer training over the next two years. We anticipate additional grants, contributions, and in-kind support for this and related programming from several of our key partners in the financial industry including Associated Bank, BMO Harris Bank, Summit Credit Union, U.S. Bank, and others. We are also exploring possible funding through the National Urban League, which has been the recipient of funds from HUD to support affiliates conducting HUD certified financial counseling and homebuyer education programs.

7. Please describe the agencies or development teams experience using federal HOME, CDBG or EECBG funds.

The Urban League of Greater Madison has successfully managed City of Madison CDBG funds for over 20 years. These funds were used to acquire and renovate 54 single family homes scattered throughout the City of Madison. These City of Madison CDBG funds were used to help leverage funds from WHEDA for the State's first lease-to-own homeownership program using the LIHTC program. The Urban League has successfully repaid all but three of these CDBG loans, with the final three to be repaid in 2021 when the associated homes are sold to the participating families.

We also collaborated with the City of Madison CDBG office following the housing crisis of 2008 in securing and deploying Neighborhood Stabilization funding from the U.S. Department of Housing & Urban Development. In 2009, the League served as the co-developer of a newly constructed 30,000 sq. ft. Center for Economic Development & Workforce Training in the heart of Madison's oldest multi-cultural neighborhood. We then sold 12,000 sq. ft. to the Madison Public Library and currently manage about 4,500 sq. ft. of rental space in the facility. Earlier this summer, we embarked on a collaborative effort to develop a Black Business Hub in the South Madison area. The project is drawing inspiration from the Sherman Phoenix in Milwaukee, with plans for more robust business development ecosystem and strong anchor tenants. A talented project management team of ULGM staff and community leaders is advising the project through an accelerated planning process with the goal of opening by summer of 2022.

The Urban Economic Empowerment Center team also has extensive experience related to organizational leadership and housing development. The Center is led by ULGM CEO, Ruben L. Anthony, Jr., who holds a PhD in Urban and Regional Planning. He served nearly 20 years with the Wisconsin Department of Transportation where he oversaw a \$3.25 billion budget and 3,600 staff. He is also the architect of the "Wisconsin Model" for increasing disadvantaged business enterprise (DBE) participation and is himself a business owner. Edward Lee, who serves as Senior Vice President has more than 25 years of tenure with the Urban League of Greater Madison, and extensive experience in program development, fundraising, and the management of high impact, multi-sector collaborations. The ULGM Director of Housing Development, Kyle Ervin, will serve the project team as direct supervisor of the program and its staff. Kyle has a degree in Finance, and he recently relocated from New York City where he was responsible for real estate development and asset management for a 2,000 member non-profit organization which provides housing to 4,000+ individuals with disabilities, people in poverty, and people facing homelessness. His financing, asset management, and compliance experience includes extensive work with LIHTC projects. Finally, the ULGM's Housing Program Coordinator - Vickie Wright - has worked for over 20 years with our Lease-to-purchase Homeownership Program where she recruited and coached nearly 50 families successfully into home ownership. She has experience with LIHTC certification and compliance and served several terms on the Dane County Homebuyers Roundtable. The requested City of Madison funds will be used to add a full-time position to this team who will be responsible for leading the development and implementation of our HUD certified financial empowerment and homebuyer education programming. The person to be hired will have a demonstrated track record serving diverse communities and an aptitude to develop innovative programming that engages our target audience.

8. How does your agency reflect and engage the experiences of the target populations you serve or intend to serve, including black, indigenous, and other people of color, into your agency's operations and housing programs?

The engagement of citizens from diverse racial, ethnic, and socio-economic backgrounds has been the essence of the Urban League mission since its founding more than 100 years ago at the national level and more than 50 years ago locally. Of the individuals served through our various programs annually, nearly 80% were persons of color - African Americans comprised the largest segment of persons of color served, followed by Latino and then Asian individuals; 55% were female and 45% were male. The Urban League has also been a leader at ensuring that our governance and paid staffing reflect the diversity of the community that we serve: 65% of our board are persons of color and likewise 63% of our staff team are persons of color. As with all of our current staff, the staff hired to operate the proposed program will be required to demonstrate experience effectively meeting the needs of diverse populations. The proposed program receives strategic and technical guidance from the ULGM's Housing Committee, on which 70% of the members are African American. ULGM will conduct annual customer satisfaction and needs surveys from participants to ensure programming is responsive to their needs and expectations. Likewise, ULGM engages thousands of Black individuals and families and other people of color through our programs, events, and activities each year where we collect formal and informal feedback on needs and program design. We also work as part of the Dane County Employment & Training Network, United Way HIRE Initiative, and the new DreamUp Opportunity Calculator which are important opportunities to engage with our target population to understand needs and shape our program model. Likewise, we partner with countless other community organizations that share commonality with our mission and purpose to guide our work.

9. Describe how your agency promotes and supports equity in internal policy and procedures and within the community and the greater Madison area.

As Dane County's oldest African-American led organization, racial equity is the core of both our internal operations and our external work within the community. Internally, for example, our staff reflect the communities that we serve. Currently, 70% of our staff team are persons of color, with roughly half male and half female. Moreover, 100% have demonstrated experience and success working with diverse racial and socio-economic populations. An internal survey a few years ago found that, much like those we serve, more than two-thirds of our staff team were first-generation college graduates. Likewise, two-thirds of our Board of Directors are African American, including our Board Chair, Assistant Treasurer, Secretary, and Immediate Past Chair. We view everything that we do through the lens of social justice and racial equity. The result is that we have established a deep trust within Greater Madison's African American and other communities of color. We believe the single biggest indicator of this trust is the fact that the most cited reason among our clients for how they heard about us was "word-of-mouth from family and friends."

Externally, the Urban League also plays an essential advocacy and community engagement role on issues and opportunities that address racial equity. Our board and staff serve on countless boards, committees, commissions, consortiums, and advisory groups that bring voice and perspective to the needs and aspirations of Dane County's African American community. We also host Wisconsin's largest annual convening of business and community leaders committed to workforce diversity and economic inclusion. We provide or have recently provided fiscal management and technical assistance to numerous other black-led community serving agencies including UMOJA Magazine, Foundation for Black Women's Wellness, the Madison Black Chamber of Commerce, Rebalanced-Life Wellness Association, Alpha Kappa Alpha sorority's alumni association, the Martin Luther King, Jr. Coalition, and others.

10. List Percent of Staff Turnover in 2019: 26%

11. Divide the number of resignations or terminations in calendar year 2019 by total number of budgeted positions. Do not include seasonal positions. Explain if you had 20% or more turnover rate. Discuss any other noteworthy staff retention issues or policies in place to reduce staff turnover.

There has been no staff turnover at the director level in the previous year. However, there was a 26% turnover rate (9 of 34 staff members) at the direct program staff level in 2019. These positions often draw candidates who are early in their career. The professional experience and leadership development that our program staff gain through the Urban League often leads them into other professional roles. Also, two of the staff who left in 2019 left the Madison region due to family and/or career opportunities. Two of our entry-level staff of color were promoted into team lead/supervisory roles, and several others have been matched with career mentorship and other professional development to support their long term career goals.

12. Indicate by number the following characteristics for your agency's current staff and Board of Directors.

| DESCRIPTOR | STAFF | BOARD |
|--|-------|-------|
| GENDER | | |
| Female | 18 | 5 |
| Male | 15 | 9 |
| Unknown/Other | 0 | 0 |
| TOTAL GENDER | 33 | 14 |
| AGE | | |
| Less than 18 yrs old | 0 | 0 |
| 18-59 Yrs | 27 | 11 |
| 60 and older | 6 | 3 |
| TOTAL AGE | 33 | 14 |
| RACE* | | |
| White/Caucasian | 10 | 5 |
| Black/African American | 17 | 9 |
| Asian | 2 | 0 |
| American Indian/Alaskan Native | 2 | 0 |
| Native Hawaiian/Other Pacific Islander | 0 | 0 |
| MULTI-RACIAL: | | |

| | | |
|--|-----------|-----------|
| | | |
| Black/AA & White/Caucasian | 0 | 0 |
| Asian & White/Caucasian | 0 | 0 |
| Am Indian/Alaskan Native & White/Caucasian | 0 | 0 |
| Am Indian/Alaskan Native & Black/AA | 0 | 0 |
| Balance/Other | 2 | 0 |
| TOTAL RACE | 33 | 14 |
| | | |
| ETHNICITY | | |
| Hispanic or Latino | 2 | 0 |
| Not Hispanic or Latino | 31 | 14 |
| TOTAL ETHNICITY | 33 | 14 |
| | | |
| PERSONS WITH DISABILITIES | 1 | 0 |

*These categories are identified in U.S. Department of Housing and Urban Development (HUD) Standards.

13. The following attachments are included with this application:

- Housing Development – Owner-Occupied (Complete Attachment A and Budget Workbook)
- Housing Development – Rental (Complete Attachment B and Budget Workbook)
- Housing Services (Complete Attachment C and Budget Workbook)
- Homebuyer Education (Complete Attachment D and Budget Workbook)

Note: Proposals for housing services should only complete Worksheets 1-3 (Agency Overview, Capital, and Expenses) in the Budget Workbook. Proposals for housing development should complete Worksheets 1-4 (Agency Overview, Capital, and Expenses, Proforma). Proposals for homebuyer education services should only complete Worksheets 1 and 5 (Agency Overview and Homebuyer Education Budget).

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

- A completed Application Budget Workbook, showing the City's proposed financial contribution and all other proposed financing.
- A current list of Board of Directors, with home addresses included for each board member.
- For development proposals, a detailed map of the site and a second map using the AHF Affordable Housing Targeted Area Map showing the site in the context of the City.
- For development proposals, 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.
- For development proposals, a recent market study or analysis, if available at the time of application.
- For applicants seeking EECBG funds, an energy audit, prepared by a certified Focus on Energy auditor, if available at the time of application.
- For rental development proposals with more than one owner, a Project Organizational Chart, including ownership interest percentages.

NOTE: If an appraisal, market study, or capital 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 prior to receiving a loan agreement.

ATTACHMENT D – Financial Literacy and Homebuyer Education

1. Please describe in detail what services your agency intends to offer to participants if this proposal is funded.

The intent is to offer trainings which will empower local community members to pursue and maintain stable housing solutions, with the ultimate goal of increasing home ownership and building wealth among populations of color in the Madison area. ULGM will offer trainings which address key steps on the path to home ownership and financial independence. Instruction will be ordered to increase participants confidence in their ability to execute a path towards that goal. Trainings will be delivered by ULGM staff certified through HUD's Neighborworks curriculum. Courses will be supplemented with contributions by training staff from local banks and experienced real estate professionals to offer an evidence-based look into certain subject matter. Supplemental trainers will be subject matter experts who are employed by long time partners and contributors to ULGM programming. Priority will be given to the knowledge areas of credit, fair housing, property management, housing economics and personal finance. ULGM will systematically engage with each Housing 2.0 borrowers in year 1 to structure their adherence to:

- „ Setting financial goals and making decisions
- „ Knowing the importance of savings and investing
- „ Developing a budget and spending plan
- „ Tracking expenses
- „ Getting credit and using it wisely
- „ Understanding and repairing credit reports, stressing the importance of paying bills on time
- „ Using banking and other financial services
- „ Protecting oneself against consumer scams and predatory lending

Housing 2.0 trainings will be ordered according to the 7-year timeline of ULGM's single family homeownership program, which began in November of 2020. Homeowners will begin to occupy their homes in December, with two rounds of introductory meetings in Spring and late Summer 2021, barring restrictions of in-person gatherings. ULGM's homeowners are required to complete 5 training courses over the 7 year compliance period of their loans. Each must attend 1 in-person consultation per year to review their adherence to the priorities above. Attendance is mandatory for borrowers to ensure recoverable portions of their loan in the form of down payment assistance evaporate at refinancing.

All trainings other than the Housing 2.0 introductory meetings will be open to the public and promoted to waitlist applicants. This includes the entire HUD Neighborworks curriculum. There will be substantially more HUD Neighborworks trainings offered than are mandatory for ULGM's Housing 2.0 participants. ULGM is focused on developing a pipeline of eligible families for future housing placement and offering the opportunity to achieve benefits similar those available through Housing 2.0 to all families who complete trainings in advance of formal acceptance into a ULGM sponsored housing program. ULGM will clearly communicate each participant's status at the time of application/attendance and as they progress. There will be tracking of applicants based on the trainings attended and "cohorts" monitored based on their housing status. ULGM will seek to foster productive connections among each group through targeted communications.

2. Please identify the geographic area(s) and/or target neighborhoods this program intends to serve.

Target neighborhood(s) are the predominantly African American enclaves in south Madison which surround Urban League's headquarters at 2222 South Park Street. Outreach will be conducted through the network of organizations which partner with ULGM throughout the city. This includes larger areas of NE and East Madison where local church leaderships are active partners in identifying community members who would benefit from programs offered. The empowerment of homeowners in these disadvantaged communities is critical at a time when many of their neighborhoods are seeing outside investment and increased risk of gentrification and displacement. Homeownership programs promote neighborhood revitalization from within to strengthen the character and interconnectedness of existing communities.

3. Please describe the target population intended to be served, including any preference that will be given to a specific population. Explain how this proposal will address, reduce, and/or eliminate barriers to housing experienced by the proposed target population.

As noted in this proposal and in the Dane County Housing report for 2019, disproportionately low homeownership and high incidents of severe rent burden among the African American community of Madison are critical issues which Urban League is uniquely positioned to address. ULGM can very efficiently deploy Housing Forward resources in combination with its existing new markets tax credit funding to expand the impact of programs already in progress. ULGM has unmatched relationships and connections within organizations who serve these communities most directly. Our housing programs draw from many of the same families who participate in other long term ULGM programming. This creates sense of trust and credibility which is essential to expanding relationships into more complex areas of training and personal development. Our group of 60+ applicants is poised to increase as ULGM prepares its 2nd round of local marketing of the program. ULGM is actively promoting training opportunities as part of this process to encourage those applicants who are outside the income restrictions for the current program to position themselves for future opportunities. ULGM is additionally interested in collecting information which allows us to track families potentially in need of eviction prevention services. Applicants data will inform underwriting, deal structure and subsidy consideration in on-going predevelopment of ULGM housing initiatives. It should be noted that ULGM's predevelopment pipeline includes early-stage partnerships with providers to evaluate the interconnection of housing stability, education and health outcomes in south Madison.

4. Please describe your agency's affirmative marketing strategy, including what strategies it will include to engage the target population.

Urban League's formal announcement of the program was carried on most major news outlets. Our website directs inquiries to the main Urban League office number and respondents are emailed or mailed the application form. All information from phone/email inquiries is recorded in addition to the order in which an inquiry versus an application is received. Urban League conducts informal marketing through a network of local church leaders who are provided the application thresholds for the program. Applicants must complete an application within 3 weeks of their direct or indirect expression of interest in the program, in order to secure a position in the queue. ULGM operates an extensive array of programs and community events and activities which engage over 5,000 community members annually. We will leverage this deep reach in the community to recruit participants for this program. For example, our workforce programs have served placed nearly 1,500 individuals into sustainable, career pathway jobs over the last 5 years. Many of these individuals and families aspire to homeownership as part of their life goals. Similarly, ULGM has full-time paid staff working with youth and their families in 11 area middle schools. We are also part of a wide variety of robust community collaborations and networks to help recruit families for this program including the United Way HIRE Initiative, the Dane County Employment & Training Network, the Construction Employment Initiative, and the new DreamUp Opportunity Calculator project.

5. Please describe how your agency will retain program participants throughout the duration of the homebuyer education program.

Participants who are borrowers through the NMTC program must complete all required trainings or repay their down payment assistance grant at year-7 refinancing. Prospective members in ULGM housing programs who receive HUD/ ULGM certifications for completion of training programs will maintain eligibility to receive future down payment assistance which is not recapturable. They will receive priority consideration from ULGM in future housing placement efforts based on the timing of their application. All applicants who do not meet the current program threshold requirements are encouraged to participate in trainings in anticipation of future ULGM housing opportunities or those available through sister agencies.

6. Describe how the proposed homebuyer education program is innovative and/or different from other programs currently offered in the community. Explain how this education program will serve the targeted population in a way that traditional homebuyer education courses are not able to do.

Urban League will combine HUD curriculum with in-person trainings offered by local partners in the form of banks, property managers, investment professionals. We will build on our recent experience converting our workforce programs from all in-person to programming that also includes virtual elements to increase accessibility and participation. We also plan to combine our own inventory of homes with other homeownership program and resources available in the community. We will ensure our programming is deeply rooted in the experience of the Black community. We will also leverage longstanding partnerships to ensure our approach is collaborative. For example, the intent is to build connections with the "real world" business community and prospective future lenders. ULGM has arranged with the contractors for the homes' rehabs to offer in addition to their 1 year workmanship warranty, an in-house "commissioning" walk thru to instruct homeowners on the particulars of their homes operations/improvements. ULGM will use targeted communications to form cohorts of homeowners and prospective

homeowners who can share resources on their journey to housing stability and financial independence. ULGM is uniquely positioned to make these resources available to housing applicants, as our business development, vocational programming and rent-to-own programs have achieved similar inter-connectedness with the organization as the centerpiece in families navigating of career development and other complex life challenges for more than 40 years. Urban League has received 2 requests from housing-focused organizations seeking administrative assistance and access to referrals, acknowledging Urban League's unique connection to certain communities in need within south Madison.

7. If this proposal is for a program already operated by your organization, please explain the outcomes of the program to date, including success rates, number of persons from the target population who have closed on their homes, etc.

The proposed program is new expansion and enhancement of the ULGM's past homeownership programming. In partnership with the City of Madison, ULGM has successfully acquired, renovated, and leased 58 single family homes scattered throughout the City of Madison. All but 3 homes of the homes have been sold to participating families, with the remaining homes scheduled to be sold to the participating families in 2021. The program served families between 40% and 60% of Dane County Median Income; 85% of those served were families of color; 65% were single-parent, female-headed households, and the average household size of participating families was 5. An analysis of the program conducted several years ago found that families that participated who the program for eight years or more saw their cumulative assets grow from \$8,494 to \$248,725 and their average household income grow 77% from \$30,062 to \$53,143 during their participation in the program. On average, ULGM gifted \$50,000 in equity to the 55 homes sold thus far, totaling over \$2,700,00. The program won the Wisconsin Fair Housing Network Award in 1998 and a National Community Partnership award from Mutual of America in 2018.

As that program has wound down, the ULGM has renewed its commitment to addressing the racial homeownership gap. The requested funds from the City will support a new HUD certified financial empowerment and homebuyer education program. The new program will help train and provide ongoing support for 16 families who will be getting prepared to purchase 16 homes that were acquired and are being renovated by ULGM in 2021. The proposed program will also recruit, train, and coach additional families who will be prepared for homeownership now and into the future. This includes building a pipeline of potential homebuyers for additional homes that ULGM may acquire in the future. It also includes preparing and assisting families to purchase homes through conventional financing and other homebuyer assistance programs available in the Greater Madison, including resources through the City of Madison's downpayment assistance program and similar programs.

8. Describe how your agency is part of the larger system of services and/or housing resources for first-time homebuyers. How will your agency partner with other organizations (e.g. financial institutions, community partners, etc.) and systems to support your agency's project participants?

The ULGM has earned a strong reputation over the years as an effective collaborator. We will approach this proposed program in the same way, with a goal to fill unmet needs, leverage our unique strengths and resources, and ultimately tie into the larger system of housing resources in Greater Madison. We believe the niche to be filled here is ensuring that there is more culturally sensitive financial empowerment and homebuyer education available to Black and other individuals and households of color in the Greater Madison. As described more fully above, ULGM has a deep reach into the underserved community of potential homebuyers, as well as deep respect and trust in these communities. Through our past homeownership initiative and our many other programs, we have extensive partnerships with the local financial industry which we can build upon. For example, we have worked closely with UW Credit Union, U.S. Bank, Old National Bank, and Summit Credit Union to successfully help participants in our lease-to-own program successfully obtain mortgages at the completion of our program. Our Housing 2.0 Committee includes representation from three area banks. ULGM has been part of Third Sector, and in the past one of our team members served on the Dane County Homebuyers Roundtable. Also, as noted above, we are part of numerous workforce and economic development collaboratives within the City of Madison that can serve as a pipeline into this program and other housing resources in Dane County

PROPOSAL TIMELINE

Describe activities/benchmarks by month/year to illustrate how your project will be implemented.

| Activity/Benchmark | Estimated Month/Year of Completion |
|---|---|
| Closed Financing for 16 single family homes with mortgage loan products to support low risk wealth building/financial literacy opportunities for low income borrowers | Nov 2020 |
| Hire team to administer training curriculum as part of homeownership program, capable of highly structured financial planning and assistance in collaboration with low income applicants to match them with homeownership solution appropriate to their financial circumstances, family dynamics and personal history | June 2020 - January 2021 |
| Close 16 single family homes as lender authorized under the State of Wisconsin Department of Financial Institutions | Dec 2020 - August 2021 |
| Offer Round 1 of ULGM-authored introductory training to homeowners accepted into Housing 2.0 | March 2021 |
| Offer ULGM-authored introduction to Homeownership/Rental Pipeline and combination with HUD Neighborworks eviction prevention and credit building trainings to applicants uneligible for Housing 2.0 and those referred from partner agency programs | March 2021 - December 2021 |
| Offer Round 2 of ULGM-authored introductory training to homeowners accepted into Housing 2.0 | August 2021 |
| Offer mandatory, self-selected trainings to Housing 2.0 borrowers and those prospective or active participants in ongoing ULGM homeownership programs | December 2021 - December 2027 |
| Hire and onboard Financial Empowerment & Homebuyer Education Manager | January 2021 |
| Secure HUD Counseling Certification 5 families not in ULGM housing 2.0 to purchase homes thru ULGM administered process Total of 10 families not in Housing 2.0 to purchase homes thru ULGM administered process | June 2021 July 2021 December 2021 |

1. AGENCY OVERVIEW

This chart describes your agency's total budget for 3 separate years. Where possible, use audited figures for 2019 Actual.

| Account Description | 2019 Actual | 2020 Budget | 2021 Proposed |
|----------------------------------|------------------|------------------|------------------|
| A. PERSONNEL | | | |
| Salary (including benefits) | 1,812,151 | 1,967,903 | 2,085,849 |
| Taxes | 116,202 | 131,954 | 141,778 |
| Subtotal A | 1,928,353 | 2,099,857 | 2,227,627 |
| B. OPERATING | | | |
| All "Operating" Costs | 658,489 | 459,836 | 482,828 |
| Subtotal B | 658,489 | 459,836 | 482,828 |
| C. SPACE | | | |
| Rent/Utilities/Maintenance | 125,069 | 132,573 | 134,842 |
| Mortgage/Depreciation/Taxes | 128,713 | 108,703 | 96,379 |
| Subtotal C | 253,782 | 241,276 | 231,221 |
| D. SPECIAL COSTS | | | |
| Subcontracts | 20,005 | 22,000 | 22,000 |
| Deposits to Reserves | 35,000 | 35,000 | 35,000 |
| Debt Service (Excl Mortgage) | | | |
| Other: (Specify) | 195,658 | 187,625 | 167,825 |
| Subtotal D | 250,663 | 244,625 | 224,825 |
| Total Operating Expenses: | 3,091,287 | 3,045,594 | 3,166,501 |
| REVENUE | | | |
| Direct Public Grants | 1,509,746 | 1,678,098 | 1,723,098 |
| Direct Public Support | 739,080 | 479,452 | 849,138 |
| Indirect Public Support | 425,147 | 371,000 | 365,906 |
| Miscellaneous Revenue | 55,882 | 12,800 | 13,260 |
| Restricted Funds Released | 348,869 | 393,957 | 104,000 |
| Program Income | 257,671 | 110,287 | 111,099 |
| Total Income | 3,336,395 | 3,045,594 | 3,166,501 |
| Net Income | 245,108 | - | 0 |

APPLICANT & PROJECT NAME:

Urban League of Greater Madison: Urban Economic Empowerment Program

5. HOMEBUYER EDUCATION BUDGET

Please use the below budget to outline all funds contemplated to be used to fund the program, and how funds will be used

Program Funding Sources

| Funding Source | Amount | One-Time or Ongoing? |
|---------------------------------------|------------------|----------------------|
| Public Funds | | |
| City of Madison (Housing Forward) | \$50,000 | Ongoing |
| | | |
| | | |
| Private/Non-Profit Grant Funds | | |
| | | |
| | | |
| Other Funds from Agency Budget | | |
| ULGM General Fundraising | \$25,000 | Ongoing |
| | | |
| Other Funds (Specify Source) | | |
| New Markets Tax Credit Equity | \$50,000 | One-Time |
| Other Fundraising | \$25,000 | Ongoing |
| | | |
| | | |
| Total Funding Sources: | \$150,000 | |

Program Expenses

| Cost Category | CDD Funds | Other Funds | Total Cost |
|--|-----------------|------------------|------------------|
| Personnel Costs: | | | |
| Salary | \$32,500 | \$47,500 | \$80,000 |
| Benefits | \$6,000 | \$9,000 | \$15,000 |
| Taxes | \$3,250 | \$4,750 | \$8,000 |
| Other: Exec. Leadership, fiscal mgmt., admin support | | \$20,000 | \$20,000 |
| Operating Costs: | | | |
| Professional Fees - Corporate Training Partn | \$0 | \$0 | \$0 |
| Insurance | \$500 | \$500 | |
| Audit | \$500 | \$500 | \$1,000 |
| Program Supplies | | \$2,500 | \$2,500 |
| Automobile Costs/Travel | \$500 | | \$500 |
| Other: Marketing and promotional materials | \$1,000 | \$3,500 | \$4,500 |
| Other: Training events, technology and trainn | \$2,500 | \$7,500 | \$10,000 |
| Other/Special Costs: | | | |
| Assistance to Individuals: Senior Transportat | \$500 | | \$500 |
| Other: Space for training and admin | \$1,500 | \$3,000 | \$4,500 |
| Other: Staff professional development | \$1,250 | \$1,250 | \$2,500 |
| Total Costs: | \$50,000 | \$100,000 | \$150,000 |

ADDENDUM #1 TO HOUSING FORWARD RFP APPLICATION

The Housing Forward Request for Proposals offers up to \$6.85 million in funds from local and federal funding sources. Each of these funding sources carries with them various requirements and restrictions. Please select which funds your organization would be willing to accept, if awarded funds through this RFP:

City Levy/Affordable Housing Funds

HOME

CDBG

EECBG

Please note that Housing Services proposals are not eligible to receive EECBG funds. CDD will make the final determination of the appropriate mix of financial sources to awarded proposals, based on the preferences identified above by applicants.



Urban League of
Greater Madison

2020 Board Member Directory – Updated July 2020



Lander Brown

Company: Exact Sciences
Title: Sr. Director, Talent Strategy & Inclusion at Exact Sciences
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Frank Byrne

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Beth Curley-Prestine, *Vice Chair*

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Haben Goitom, *Secretary*

Company: Alliant Energy
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Office: 608.458.6325 | Home: 608.283.9585
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Urban League of
Greater Madison

2020 Board Member Directory – Updated July 2020



James Graham, J.D., CEBS – *Treasurer*

Company: McGladrey

Title: Director of Tax Services

Office: 608.833.2612

Email: Jim.Graham@mcgladrey.com

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Home Address: 7800 Manistee Court | Verona, WI 53593



Anthony Hudson

Company: BMO Wealth Management

Title: Managing Director

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Mobile: (513) 328-1393

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Home Address: W239N2374 Hawks Meadow Ct. | Waukesha, WI 53188



Gloria Ladson-Billings, *Chair*

Company: University of Wisconsin – Madison, School of Education

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Douglas Nelson – *Chair, Fund Development Committee*

Company: Annie E. Casey Foundation

Title: Retired President & CEO/Consultant

Office: 410.303.6975 | Mobile: 410.303.6975

Email: dnelson@aecf.org

Home Address: 9549 Lee Valley Road, Blanchardville, WI 53516



Urban League of
Greater Madison

2020 Board Member Directory – Updated July 2020

Dan O’Callaghan



Company: Carlson Black O’Callaghan & Battenberg LLP
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Work Address: 222 W. Washington Ave., Suite 705 | Madison, WI 53703

LaDonna Reed – Assistant Treasurer



Company: Associated Bank
Title: Senior Vice President and Director of Community Accountability
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Home Address: 16650 Knottingwood Ave, Oak Forrest, IL 60452

Frederic "Ric" Ransom



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Derrick Smith – Immediate Past Chair



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Urban League of
Greater Madison

2020 Board Member Directory – Updated July 2020



Nia Trammell – *Immediate Past Chair*

Note: On board approved hiatus

Company: State of Wisconsin Department of Safety and Professional Services

Title: Deputy Secretary

Mobile: 608.216.5235

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Noble Wray

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Urban League of Greater Madison The Urban Economic Empowerment Center

Response Submission Due Date: January 6, 2021 NOON

Instructions to Applicants:

Please respond ***briefly and succinctly*** to the questions below in-line, unless otherwise specified (e.g. additional documentation requested). Maximum 1/3 a page per question. Please use this Word document to record your answers and return this completed document to cddapplications@cityofmadison.com. Please cc: etabakin@cityofmadison.com. We ask that you refrain from submitting additional documentation not specifically requested at this time or using alternative formats.

Questions:

Program Targeting and Affirmative Marketing

- 1. Are materials available in languages other than English? If not, please explain the plan to develop materials in other languages.**

As part of the program and curriculum development efforts being proposed, ULGM will utilize internal staffing as well as external partnerships to make materials available in other languages. The ULGM's Housing 1.0 program had a proven track record of serving Hispanic families. Of the 46 homes sold thus far, 24% were Hispanic families. Moreover, as the Urban League has sought to expand its homeownership programming over the last two years, we have been committed to collaborations that will serve the needs of Spanish-speaking families. For example, in 2019 and 2020, ULGM applied for JP Morgan Chase Advancing Cities funding in the amount of \$200,000 each for both ULGM and Centro Hispano to add new Financial Empowerment/Homeownership Coaching staff. This is in addition to funding for the two organizations to use for down payment assistance to positively impact Hispanic speaking families. We will continue to seek these sources as a reflection of our commitment to collaborate with diverse communities. Our single-family housing programs are actively supporting the financial education and homeownership among Madison's communities of color.

- 2. Please explain how ULGM has been successful in attracting 57 prospective homebuyers since this past summer.**

- For more than 20 years, ULGM has operated a lease-to-purchase homeownership program. Through our website, complimentary program engagement and word of mouth people contact us to inquire about homeownership, and we maintain an waiting list of those who express interest. We additionally feature content related to housing opportunities on our website – a feature which will expand in the coming months. Urban League has added two permanent housing positions in the past 6 months.

- A number of those on the current interest list were referred from Mt. Zion Baptist Church where the ULGM's CEO serves as Deacon.
- Last summer, ULGM held a press conference to announce the launch of its new homeownership initiative. Several people contacted Urban League to inquire about the program following that event.

ULGM's efforts and the immediate public interest barely scratches the surface of pent-up demand for financial empowerment, homeownership, and wealth building opportunities with the Black community and other communities of color. Over the past five years, as part of our "1,500 Jobs, 1,500 Families" initiative, the ULGM has been helping Madison residents secure good, career pathways jobs with companies such as Exact Sciences, UW Health, CUNA Mutual Group, J.H. Findorff, and many others. These individuals and families are ready and well positioned to take steps towards greater economic self-sufficiency, including preparation for home ownership and other financial empowerment goals such as increasing their savings and improving their credit scores. Similarly, the Urban League serves over 1,500 youth annually through our various programs. The parents of these youth often become engaged in the pipeline of potential participants for the proposed financial and homebuyer education programming.

3. Does ULGM have plans to rejoin the Homebuyers' Roundtable? Will ULGM commit to joining the Roundtable in 2021?

The Urban League is excited to rejoin the Dane County Homebuyers Roundtable in 2021 and beyond. We have a long history of membership in the Roundtable, including one of our staff members who was a member for 13 years and served on the HBRT board from 2004 to 2008. ULGM worked closely with several members of the Homebuyers Roundtable to help 2 more families in our program purchase their homes. There is the potential to resume our activities as an active member of the Roundtable as word of our innovation and capacity in the realm of housing has spread amongst affiliates.

ULGM staff did attend a meeting of the Roundtable in early 2020 at the invitation of Kathy Kamp. Priorities shifted to other areas at the outset of the pandemic. Our Senior Vice President, Edward Lee, has already completed the 2021 membership application and we anticipate at least one other staff member will also join this year. In addition to our efforts as an organization, one of the new hires to our housing program has been an active member of the Homebuyers Roundtable prior to joining the ULGM team. These types of quality hires have been strategic in our overall plan to help strengthen our presence and partnership among our affiliates. ULGM will lean on staff who are already members of the Homebuyers Roundtable to facilitate our commitment to the organization.

Program Innovation and Design

1. Will beneficiaries of the homebuyer education programming be eligible to apply for a home in ULGM's newly expanded lease-purchase program?

Yes. In 2020, ULGM added 16 new single-family homes to its housing portfolio. These homes are in various stages of renovation and will be available for purchase on a rolling basis throughout 2021. These families will be required to complete initial homebuyer readiness training. They will also be required to attend ongoing homeowner training classes and semi-annual one-on-one counseling sessions. The proposed financial empowerment and homebuyer readiness program will also support two additional objectives:

- a. Engage clients from across ULGM's diverse portfolio of programs in the proposed financial and homeownership coaching and education as a pipeline to other first-time homebuyer resources in the community such as the City's down payment assistance program.
- b. Build a long-term pipeline of ready homebuyers as the Urban League undertakes additional housing development projects and adds more single-family homes and condominiums to its portfolio.

2. Would ULGM consider its homebuyer education program supplemental to what is offered by the Homebuyers' Roundtable?

We have not discussed this arrangement yet with the Homebuyers Roundtable. However, we would be very open to a collaborative partnership that is mutually beneficial, and more importantly, improves the quality and quantity of services available to our community. In fact, "collaboration" is very much a core value of the Urban League's approach. In 2017, our prior Homeownership Program was a Community Partnership award winner from the Mutual of America Foundation. The award specifically recognizes "outstanding nonprofit organizations in the United States that have shown exemplary leadership by facilitating partnerships with public, private or social sector leaders who are working together as equal partners, not as donors and recipients." This included collaboration with the City of Madison, WHEDA, U.S. Bank, WAHC, Project Home, FCI, and many others over the years. In fact, every single one of our initiatives across our entire portfolio of youth, adult, and family programming involves extensive partnership, collaboration and efficient deployment of resources.