GENERAL APPLICATION

This application form should be used for projects seeking funding from City of Madison Request for Proposals **#2025-14027**: **Financing for Affordable Homeownership Development, Programs, and Services**. Applications must be submitted electronically to the City of Madison Community Development Division by **noon on September 26, 2025.** Email to: cddapplications@cityofmadison.com. Any questions, contact mdavila-martinez@cityofmadison.com.

APPLICANT INFORMATION

Applicant Name: Urban League of Greater Madison			
Proposal Contact Name:	Jamal M. Mosley		
Email (Proposal Contact):	Jmosley@ulgm.org		
Financial Contact Name:	Jim Horn		
Email (Financial Contact):	Jhorn@ulgm.org		
Legal Status: ☒ Non-Profit ☐ Private/For-Profit ☐ Other			
Federal EIN:	39-1098146		
Registered on SAM? ☒ Yes ☐ No		**SAM/ UEI #:** LN6MF4ZB1L67	
Community Housing Development Organization?		☐ Yes ☒ No ☐ 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 https://www.cityofmadison.com/civil-rights/contract-compliance/affirmative-action-plan.

LOBBYING REGISTRATION

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

Name [illegible] Date: September 26, 2025

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 initials you are electronically signing your name as the submitter of the application and agree to the terms listed above.

ORGANIZATIONAL CAPACITY: COMPLETE ONCE

1. Describe your agency's experience with **current or past awards**, including challenges, successes, opportunities, and areas of improvement. If you are a **new applicant**, explain your capacity to undertake the proposed project and identify any resources, partnerships, or expertise you will rely on.

The Urban League of Greater Madison (ULGM) has played a pivotal role in advancing homeownership opportunities and financial literacy for under-served communities in Madison. Over more than two decades, ULGM has implemented a variety of innovative programs, received recognition and critical funding, and made a measurable impact on families of color and low- to moderate-income households. Some example of our successes include:

- **City of Madison Funding and HUD Certification:** ULGM has been a recipient of City of Madison funding during the past two affordable homeownership funding cycles. This financial support was instrumental in enabling ULGM to achieve HUD Certification for its Financial Empowerment, Pre- and Post-Purchase education and counseling program.
- **Comprehensive Financial Empowerment Programming:** Current programming is designed to educate and prepare first-time homeowners through group and individualized sessions with subject matter experts in financial literacy, mortgage lending, real estate, home inspection, and insurance. Over the last two years, ULGM's programs have:
  - ✓ Reached more than 250 families through HUD-certified Financial Literacy Workshops.
  - ✓ Helped over 200 families complete Pre-Purchase Homebuyer Education Workshops and earn First Time Homebuyer Certificates.
  - ✓ Delivered Post-Purchase Workshops to more than 75 families.
  - ✓ Provided ongoing, individualized counseling to 30 families, resulting in increased financial stability, higher credit scores, increased income and savings, and enhanced knowledge of the home buying process.
  - ✓ Supported at least 15 families in successfully purchasing a home.

  Notably, 90% of those served are first-generation or first-time homebuyers, 80% are Black households or other families of color, and 90% have incomes below 80% of Dane County's median (with 40% earning less than 60% of the median).
- **Award-Winning Lease-to-Purchase Program:** ULGM's lease-to-purchase homeownership program, supported by the City of Madison, helped nearly 60 under-served families become first-time homeowners. The program concluded successfully in 2021, with all Community Development Block Grant (CDBG) funds repaid to the City. The program won both the Wisconsin Fair Housing Network Award (1998) and the National Community Partnership Award from Mutual of America (2018).
- **Innovative Homeownership Models:** ULGM's lease-to-purchase program was the first of its kind in Wisconsin to utilize Section 42 Low Income Housing Tax Credits for affordable housing that leads to homeownership. The program acquired, renovated, and leased 58 single-family homes, ultimately resulting in 100% of participating families securing mortgage financing and purchasing their homes. An analysis revealed substantial gains in assets and income for long-term participants, with average household assets growing from $8,494 to $248,725 and incomes increasing by 77%.
- **Recent Wealth Building Initiatives:** In 2020, ULGM launched a new Homeownership and Wealth Building Program, acquiring and renovating 16 single-family homes using New Market Tax

Credit financing and a City of Madison grant. Fifteen of these homes have already been sold to Black families, with a sixteenth pending, all to households earning less than 80% of Dane County's median income and overcoming substantial barriers to homeownership.

- **Ongoing Training and Support:** As a HUD-certified housing counseling agency through the National Urban League (a HUD-approved Intermediary), ULGM benefits from ongoing training, technical support, best practices, and data management resources. This enables the organization to maintain high standards and adapt to evolving community needs.

Challenges

- **Entrenched Barriers to Homeownership:** Many families served by ULGM face significant barriers such as limited credit history, lack of funds for down payments, and a lack of knowledge about the home buying process. Overcoming these challenges requires intensive, individualized support and ongoing financial coaching.
- **Program Scalability & Funding Limitations:** While City of Madison funding has been critical, the scale of need in the community far exceeds available resources. Moreover, it can often take 2 years or even more for families to achieve their goal of homeownership, which does not always align well to 12-month funding cycles.
- **Lack of Affordable Homes:** There is a sever shortage of homes in Madison that are affordable to low- and moderate-income households, even when families are eligible for downpyment assistance programs.

Opportunities

- **Data and Impact Tracking:** As programs expand, maintaining robust data management and impact tracking systems is essential to ensure ongoing effectiveness and meet HUD and community standards. ULGM is exploring data system to better track our participants' financial health indicator improvements over time.
- **Pursuing Additional HUD Training Areas:** ULGM is considering expanding its counseling and education offerings to address topics such as resolving and preventing delinquency. As concerns about the strength of our economy grow, this may become a greater need in the community.
- **Leveraging Community Partnerships:** Continuing to expand our collaborations with local, regional, and national partners, as well as the City of Madison, will enable ULGM to maximize resources, share expertise, and enhance program impact. For example, we are excited to host the 2026 Homebuyers Roundtable meetings in the new Urban League Hub building.
- **Expanded Housing Development and Innovative Financing Models:** Building on its experience with lease-to-purchase and New Market Tax Credit financing, ULGM plans to continue to pilot and scale innovative models to address persistent affordability gaps. This may include options such as condominiums, town homes, and other alternative housing developments for ownership and wealth building.

The Urban League of Greater Madison's experience with homeownership and financial education awards demonstrates a strong track record of innovation, measurable impact, and community engagement. Our partnership with the City of Madison has been instrumental in this work. While significant challenges remain, ULGM's successes and ongoing commitment to improvement position it as a leader in advancing economic stability and wealth-building for families of color and low- to moderate-income households in Madison. Continued investment and collaboration will be key to sustaining and expanding this important work.

2. Do you or any team members have outstanding legal matters or ongoing litigation? If so, provide brief details. Specifically, list:

a. Any foreclosure, default, or bankruptcy within the past ten years.
b. Any litigation related to financing or construction projects within the past five years.
c. Any Chronic Nuisance Abatement or Nuisance Case notifications issued by the Madison Police Department or Building Inspection within the past five years.
d. Any unresolved Building Inspection citations resulting in Municipal Court Complaints within the past five years.
e. Any litigation with the City of Madison, or within the State of Wisconsin, within the past five years.

The Urban League of Greater Madison (ULGM), in partnership with gener8tor, has been involved in ongoing legal proceedings concerning their entrepreneurial business accelerator program. Initially, Case #2024CV002407 was brought against ULGM, but this case was dismissed in favor of ULGM on April 28, 2025. Despite the dismissal, the plaintiff chose to re-file under Case #2025CV001928 on June 9, 2025. ULGM maintains confidence in its position, asserting that the case lacks merit and anticipating a favorable outcome with the expectation that the court will dismiss the case once again.

In addition to the aforementioned lawsuit, ULGM is addressing a municipal citation issued by the City of Madison concerning the construction of the Black Business Hub. The citation involves a site plan modification error related to landscaping, as well as a misunderstanding about the procedural steps required to correct the issue. ULGM is actively collaborating with city officials to resolve the matter and expects to have an approved corrective action plan completed within the next 60 days.

ULGM has no other chronic nuisance, building inspection citations, nor any other litigation with the City of Madison or others. ULGM is proactively managing both its legal defense and compliance obligations. The organization remains confident in its legal standing and is committed to resolving municipal matters efficiently and in partnership with City of Madison staff.

SUBMIT THE FOLLOWING QUESTIONS FOR EACH PROJECT PROPOSAL.

PROPOSAL #1

1. PROJECT SUMMARY	
Name of Proposal:	Urban League of Greater Madison Homebuyer Education Program
Proposal Type:	Programs/Services: Homebuyer Education
Proposal Summary: The Urban League of Greater Madison (ULGM) is requesting funds for financial literacy and homebuyer education as part of our growing Urban Economic Empowerment portfolio of income and wealth building programs which includes our Homeownership 2.0 program, the Black Business Hub, the Black Business Accelerator & Loan/Grant Program, our array of Adult Workforce Development programming, and more. The requested funds will sustain and build on the work we have done over the last four years to launch new programming to develop single family housing for sale and to implement coaching and training programs that prepare first-time homeowners and support their ongoing success. The proposed programming will deliver HUD-certified financial	

literacy and homebuyer education as defined in RFP #2025-14027 with the goal of supporting families of color and low-income families in the City of Madison who are looking to achieve and maintain greater economic security and build wealth through the "American dream" of homeownership. ULGM will provide high quality, culturally-responsive financial empowerment education and individualized counseling, help with household budgeting, help repairing credit and increasing savings, and guidance accessing affordable and appropriate financial services and homebuyer assistance programs. ULGM is proposing to provide at least 120 low- and moderate-income families annually with group education and counseling in one or more of the following areas in which ULGM is HUD-certified: • **Counseling** in the areas of: *Pre-Purchase/Homebuyer Counselling and Home Maintenance* and *Financial Management for Homeownership*; • **Group Education** areas of *Financial Literacy Workshops*, *Pre-Purchase Homebuyer Education Workshops*, and *Non-Delinquency Post-Purchase Workshops*. ULGM also operates as part of the National Urban League's network of HUD-certified agencies. As a longtime and well-respected HUD Intermediary, the National Urban League assisted ULGM with the initial certification process and with maintaining our ongoing certification. ULGM is part of an ongoing community of practice with nearly 30 other Urban League affiliates that receive ongoing training, pass-through funding, culturally relevant curriculum, best practices, access to a HUD-approved data management system, and other technical assistance and monitoring to ensure services meet high program standards and effectively meet the needs of our clients and our community.

Number of households served:	120
Amount Requested from CDD:	$50,000
Total Proposal Budget:	$306,059

1A. DEVELOPMENT PROPOSAL ONLY

Specify the target price of project homes (estimate):	$ ______
Will the homes be permanently affordable? [Yes/No]	______
Do you have site control? [Yes/No]	______
If yes, what is the site address:	______
Is the site currently occupied?	______
If proposing to build on Owl Creek Vacant Lots detailed above, list addresses of lots. If interested in all six lots, write "All".	______

2. PROJECT DESIGN

List any features that make your proposal unique:

- For **Development Proposals** - Provide a detailed description of the **sustainability** and **accessibility** features incorporated into the project design, including their estimated incremental costs to construction. If any of the required sustainability or accessibility features **cannot** be met, explain why they are not feasible for this project.
    - If you are proposing **additional** sustainability or accessibility features that exceed the standard requirements, specify:
        - The specific features being added
        - How many units will include these enhancements

- The estimated incremental cost associated with these enhancements

- For **Programs/Services** - What innovative or unique elements will your program include to enhance its impact or reach? For example, describe any targeted partnerships, culturally specific approaches, scalability features, or methods of tailoring services to meet the diverse needs of the community (e.g., income levels, racial/ethnic groups, or other demographics). How do these features set your program apart from others?

The Urban League's financial empowerment and homebuyer education program offers a variety of unique and innovative program elements, such as:

A Holistic Continuum of Economic Empowerment Programming: The Urban League of Greater Madison (ULGM) stands out through its comprehensive approach to economic empowerment. The program integrates a wide range of initiatives under the economic empowerment umbrella, including career training programs that support individuals and families in increasing their income, entrepreneurial support through the Black Business Hub accelerator program, and academic support and college, career and community readiness initiatives for youth. Additionally, volunteer opportunities, leadership development programs, and other community engagement activities contribute to a robust continuum of programming. This holistic approach is exemplified by the success story of Devvin Smith and his family, who achieved homeownership with support from ULGM's services. https://youtu.be/KL7PGkvhtxE

The Black Business Hub & Entreprensurship Developming Programming: With the opening of The Black Business Hub in 2024, ULGM expanded its programmng and reach exponentially. The Hub is a new 80,000 square foot center for business and entrepreneurial development. Since opening, The Hub has hosted over 600 events, meetings, trainings, and other community engagement activities. In addition to the facility, ULGM has launched an array of education and programming to support existing small business owerns and aspiring entrepreneurs. Morever, the facility includes an unprecedented array of onsite small business support and financial services including a Summit Credit Union Branch, an Associated Bank office, the Madison offices of WWBIC, Forward Community Invesments, Hope Community Capital, WEDC, Madison Black Chamber of Commerce, and more. Programming offered at The Hub provides many new synergisitc opportunities for collaboratoin with the Urban League's Financial and Homebuyer Education programming. Morever, many of the thousands who have visited the building to do business, attend a meeting, or particpate in an event are prospective participatns for the Urban League's financial and homebuyer education programming

Connection to a National Network: ULGM is actively pursuing HUD certification via the National Urban League (NUL), a HUD-certified Intermediary. This affiliation enables ULGM to participate in a community of practice alongside 28 other Urban League affiliates, all of which are HUD-approved counseling and training agencies. Through this network, ULGM staff gain access to ongoing training from both NUL and HUD experts, receive culturally relevant curriculum resources, benefit from the sharing of best practices, and utilize a HUD-approved data management system. The partnership also offers pass-through funding opportunities, technical assistance, and program monitoring, ensuring ULGM's services consistently meet high standards and effectively address the needs of clients and the community.

Cultural Responsiveness, Awareness, and Trust within Underserved Communities: ULGM's longstanding presence—spanning 50 years locally and more than 110 years nationally—has established deep awareness and trust within underserved communities. The organization's reputation is reinforced by the fact that most participants learn about ULGM's programs through word-of-mouth from friends, relatives, or colleagues. This level of trust is a critical asset for recruiting participants. The programming is delivered by staff who reflect the cultural backgrounds and experiences of those they serve. The curriculum is intentionally designed to be culturally responsive, incorporating peer voices and facilitating peer-to-peer support to enhance engagement and effectiveness.

Collaboration and Partnerships: ULGM's effectiveness is further enhanced through strong collaborations with a wide variety of partners, including government agencies, non-profits, faith communities, for-profit enterprises, and grassroots organizations. Each year, ULGM engages with more than 100 partners across programs. The organization is deeply embedded in the region's workforce development, education, small business development, and affordable housing systems. Collaborations extend to banks, credit unions, realtors, housing advocates, contractors, and other stakeholders essential to the homebuying process. These extensive networks not only support participant recruitment but also enable ULGM to refer individuals to additional resources tailored to their unique needs.

3. PROJECT READINESS

Provide a summary of the steps already completed and those remaining to demonstrate project readiness.

- For **development proposals**, include land acquisition, financing, zoning approvals, or other pre-construction milestones. Reminder that multi-family proposals have additional requirements including pre-application meeting and DAT meeting that should be included in the timeline.
- For **programs and services**, include steps such as participant outreach plans, hiring and training staff, securing partnerships, timeline for utilizing funds, or developing program materials.

ULGM has the readiness to begin operation of the program immediately if awarded funding. The Program Director, Jamal Mosley is already HUD-certified as a Homeownership Education & Counselor and has been employed by the Urban League for for the past year. Vicki Wright has been working with the Urban League's homeownership program since 2000 and Allison Mullee has been working in a consultant role with the program since 2021, and prior to that worked for Wisconsin Affordable Housing Corporation, the managing partner in the Urban League's award winning lease-to-purchase homeownership program.

Program materials such as worskshop presentations and participant handouts have already been created to align with HUD standards and with a focus on idenfitied local needs and cultural responsiveness. ULGM collects feedback from participants and reviews these materials after every class and makes adjustments and enhancements as necessary based on that feedback. ULGM also attends the National Urban League's annual Whitney M. Young, Jr. Conference in New York where training is provided by national experts to the group of Urban League affiliates involved in homeownership education programming.

ULGM has partnerships in place with numerous other subject matter experts and community resources that will continue to provide training and other expertise and resources. This includes Project Home, Madison Gas & Electric, Associated Bank, Summit Credit Union, Thrivant Financial, UW Credit Union, Homebuyers Roundtable of Dane County, Third Sector, and others. As with our cuccirulum, ULGM is constantly striving to develop new partnerships that enhance our programming. For example, the Urban League is currently exploring a partnership with Own-It to collaborate on HUD-certified pre-purchase homebuyer education.

ULGM also has extensive networks and systems in place to conduct outreach to engage historically underserved households with incomes at or below 80% of the Area Median Income in our programming. This includes recruitment through other divisions of ULGM programming, our network of hundreds of nonprofit and government partners, robust social media networks, and extensive grassroots outreach ranging from community events to door-to-door canvassing.

Matching funds of $287,000 from the Roots & Wings Foundation have been committed through 2027. ULGM also anticipates renewal of a HUD subgrant through the National Urban League of approximately $10,000 in the fall of 2025.

One program enhancment being explored for 2026. This would include a virtual option for our pre-purchase homebuyer education class. We are have already recorded past sessions, and exploring option to utilize them for an online class.

4. PROJECT FEASIBILITY – Developer/Administrator Capacity

Identify team members / partnerships for this project, along with their relevant training, certifications, licenses, experience, and contribution to the proposed project.

Jamal M. Mosley has worked as ULGM's Director of Financial Empowerment and Homebuyer Education since 2024. He brings a solid foundation in finance and proven dedication to community empowerment to his work. Jamal has been a HUD-Certified Housing Counselor since 2020. Prior to his work at the Urban League, Jamal worked at Movin' Out, Inc. and in financial aid roles at multiple colleges and universities. He has more than five years of experience leading financial literacy workshops, developing homebuyer education curricula, and providing one-on-one counseling to help clients build credit, manage debt, and prepare for homeownership. His expertise in curriculum development, data analysis, and outreach ensures program effectiveness and lasting impact. He is known for his commitment to serving diverse populations and regularly volunteers with various groups in the community.

Allison Mullee has been involved with the Urban League's homeownership program in various capacities for nearly 20 years. Since 2021, she worked in a part-time Program Coordinator/Consultant role with the program. Prior to that, she worked with the ULGM's lease-to-purchase program through her role with Wisconsin Affordable Housing Corporation, which was managing partner of the program. She possesses a strong background in real estate and financial literacy education. She has been broker and owner of her own real estate firm since 2009, and prior to that worked for 5 years as a Real Estate Broker Associate with RE/MAX. She has extensive experience guiding individuals and families through financial planning, budgeting, credit building, and the homebuyer process. She has an excellent understanding of the challenges faced by first-time homebuyers and those seeking financial stability.

Vickie Wright has worked as a Housing Program Coordinator for the Urban League of Greater Madison for nearly 26 years. She has been involved in ULGM's Homeownership 1.0 which used a lease-to-own model to help 58 low- and moderate-income families become homeowners, ULGM Homeownership 2.0 which used a New Market Tax Credit Model to help 16 families become first-time homeowners, and has been involved with all aspects of ULGM's financial and homebuyer education programming. She is a skilled administrator and has helped document household eligibility and ongoing compliance with LIHTC and NMTC requirements. She is deeply knowledgeable about housing and homeownership resources in Dane County and previously served for many years on the Dane County Homebuyers Roundtable board od directors.

ULGM has partnerships in place with numerous other subject matter experts and community resources that will continue to provide training and other expertise and resources. This includes Project Home, Madison Gas & Electric, Associated Bank, Summit Credit Union, Thrivant Financial, UW Credit Union, Homebuyers Roundtable of Dane County, Third Sector, and others. As with our cuccirulum, ULGM is constantly striving to develop new partnerships that enhance our programming. For example, the Urban League is currently exploring a partnership with Own-It to collaborate on HUD-certified pre-purchase homebuyer education.

5. PROJECT FEASIBILITY – Financial Capacity

Explain your approach to fulfilling financial obligations for the proposal, including any secured funding:

- For **development proposals:** Address developer equity, construction financing, other funding sources you are leveraging, and subsidy needs.
- For **programs/services proposals**: Address management of program costs, staff compensation, other sources of funding you are leveraging, and operational sustainability.

ULGM has extensive experience managing program costs, including City of Madison grants as well as other federal, state, county, and foundation funds. ULGM CEO, Ruben L. Anthony, Jr., 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 comprised of multiple federal funding sources. Edward Lee, who serves as Executive Vice President has nearly 30 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 including the programs described above using CDBG funding. ULGM's Chief Financial Officer, Jim Horn also has extensive experience working with CDBG and other federal funding sources. Mr. Horn has 14 years of experience working for ULGM and almost 30 years of financial management experience in the public and private sector including work with Dane County, WHEDA, and Porchlight.

ULGM has secured matching funds for the program from the Roots & Wings Foundation of approximately $275,000 for 2026 and 2027. In addition, ULGM has successfully received HUD funds for the program through subgrants from the National Urban League of approximately $10,000 for each of the last two years. Those funds had been projected to increase beginning in FY2026, however given the recent space of federal cuts, we are less certain that they will increase, but believe they will continue at the current level. ULGM also has a successful track record of securing other private donations from individuals as needed.

6. PROJECT FEASIBILITY – Project Management and Timeline

Provide a project timeline for the contract term, including key milestones:

- For **development proposals:** real estate acquisition, bid process, construction start/end, marketing, and unit sale completion, etc. (2 year-max timeline)
- For **programs/services proposals:** marketing, outreach, service delivery, completions, etc. (annual timeline)

The requested funds will be used to support aspiring homeowners within the City of Madison to achieve and maintain greater economic security by providing high quality, culturally-responsive financial education and individualized counseling, guidance accessing affordable and appropriate financial products and services, and help repairing credit and increasing savings. ULGM is requesting $50,000 of annual of funding from the City of Madison and is committed to matching that with at least $ 256,059 of funding from other sources. Programming will be aimed at serving Black and other low-income and under-served populations throughout the City of Madison. Moreover, given the ULGM's locations in South and Southwest Madison, we estimate that at least 30% of those we serve will be from South or Southwest Madison neighborhoods.

ULGM will offer free group education in the following three areas as defined by HUD:

- Financial Literacy Workshops
- Pre-purchase Homebuyer Education Workshops
- Non-Delinquency Post-Purchase Workshops

ULGM will offer free one-on-one counseling in the following two areas as defined by HUD:

- Pre-Purchase/Homebuying
- Home Maintenance and Financial Management for Homeowners (Non-Delinquency Post-Purchase)

Enrollment: The enrollment process is designed to be accessible and inclusive. Participants can complete enrollment either online or through a paper application, ensuring flexibility and broad accessibility. The process requires pre-registration for classes, which helps with planning and ensures that sessions are tailored to the needs of those attending. The enrollment form gathers essential information that is required by City of Madison and HUD, including basic contact details, household demographics, and general information about participants' financial or homeownership goals. This approach allows ULGM to better understand the backgrounds and aspirations of their attendees, ensuring that programming is relevant and appropriately targeted.

Group Education: The three categories of group education classes listed above build on each other, but each can also be taken individually depending on the needs and interests of the individual participant. A notable strength of the program is its commitment to **cultural responsiveness**, especially as it relates to the Black experience. The workshops are intentionally designed to address and acknowledge the structural racism that has contributed to significant racial disparities in homeownership and access to the "American dream." This focus demonstrates ULGM's dedication to equity and social justice in all of our educational offerings. Another key aspect of our program is a **cohort style** approach. ULGM has extensive experience with cohort style programming. This structure encourages peer-to-peer learning and support, allowing individuals with shared experiences and similar goals to connect, uplift, and inspire one another. The cohort model not only enhances engagement but also contributes to the overall effectiveness of the program by building lasting networks of support. Our program format is **action-oriented**. Each session encourages participants to set specific goals and develop actionable plans. This approach increases the likelihood that attendees will apply what they learn to their real-life financial situations.

Financial Literacy Workshops: These classes will focus on financial empowerment in the context of preparing for home ownership. Classes will be offered at least 3 times per year. Each class will run 2 hours per week for 3 weeks. The workshops are intended for small groups, with an average class size of 10 to 12 participants to foster a supportive learning environment, encourage participation, and allow for more individualized instruction. **Session #1** will focus on basic financial literacy topics including developing a household spending plan, budgeting and financial organization, tracking finances, attitudes about money, attitudes toward money and financial decision-making, and selecting and using banking and financial services. **Session #2** will focus on an array of concepts related to debt including understanding manageable debt, strategies to reduce debt through goal setting, identifying expenses to cut, and protecting against consumer scams and predatory debt. **Session #3** will focus on credit and savings. Topics will include understanding how credit scores are calculated, obtaining and using credit wisely, reading and interpreting credit reports, steps to improve credit scores, and saving for retirement and homeownership. Each session will address additional participant-identified topics as appropriate.

Pre-Purchase Homebuyer Education Workshops: ULGM's Pre-Purchase Homebuyer Education Class is designed to equip aspiring homebuyers with the essential knowledge and skills needed to navigate the home buying process confidently. The workshop is structured to foster group learning, with classes offered at least four times per year and group sizes averaging 15 to 20 participants. Each session spans eight hours, divided over three days to enhance retention and encourage participant engagement. The Urban League leverages multiple venues to increase accessibility, including ULGM Center for Workforce & Economic Development at 2222 S. Park Street, The Black Business Hub at 2352 S. Park St., and the Southwest Employment Center located at 1233 McKenna Blvd. Additionally, ULGM is looking to pilot a virtual option in 2026, which could further broaden reach and accommodate diverse needs, especially for those unable to attend in person.

The workshops are led by ULGM's HUD-certified housing counselors, ensuring that instruction is grounded in industry standards and best practices. Supplemental trainers are carefully selected long-term partners who are recognized subject matter experts in their respective fields, including mortgage lending, real estate, home inspection, title services, and insurance. This multidisciplinary approach enriches the learning experience by providing participants with varied perspectives and expertise. Inviting successful alumni from previous ULGM homeownership programs adds a valuable peer-to-peer component, allowing current participants to learn from real-life experiences and practical insights.

The curriculum is comprehensive, covering all major aspects of the homebuying process. Key topics include:

- Assessing financial readiness: determining affordability and qualification limits
- Understanding and comparing mortgage products
- Insights into current market conditions
- Home warranties and lending options
- Fees, credit scores, and budgeting strategies
- Making an offer and negotiating terms
- Maximizing the relationship with a realtor
- Fair housing laws, RESPA, borrower's rights, and predatory lending awareness
- Homeownership insurance: choosing appropriate coverage
- Property taxes and ongoing home maintenance responsibilities
- The home closing process and related obligations

The breadth of topics ensures that participants leave the workshop with a holistic understanding of both the opportunities and responsibilities associated with homeownership. Individuals who complete this class plus at least one hour of individualized counseling will receive a certificate documenting that they completed a HUD-approved pre-purchase program.

Post-Purchase Workshops: The Urban League's post-purchase homebuyer workshops are designed to support new homeowners as they transition into long-term, successful ownership. Offered at least twice each year, these workshops are held in small group settings of eight to ten participants, ensuring personalized attention and opportunities for meaningful discussion. Each session lasts for two hours, providing ample time to delve deeply into a variety of essential topics that help homeowners protect and grow their investment. The curriculum covers continued financial education, emphasizing the importance of effective budgeting and saving strategies to maintain financial stability. Participants also receive guidance on ongoing credit monitoring and management, which is crucial for maintaining healthy credit scores and accessing future financial opportunities, such as home equity loans. In addition, the workshops address energy efficiency practices that can lower utility costs and contribute to a more sustainable lifestyle. Homeowners learn the basics of home maintenance and repairs, empowering them to handle routine issues and prevent costly problems down the road. Other relevant topics are introduced as needed to address the evolving needs of participants, ensuring that each class delivers practical, actionable knowledge for long-term homeownership success.

Other Workshops: In addition, ULGM may offer other one-time classes on special topics as needed. Past examples have included retirement planning, investing, and student loan management.

One-on-one counseling services One-on-one counseling is a key component of our Financial Empowerment and Homebuyer Education Program. Counseling services are designed to provide tailored support and guidance to individuals and families pursuing financial stability and homeownership. This service combines personalized assessment, ongoing education, and expert guidance to help participants achieve their unique financial and housing goals. Enrollment begins with a comprehensive application form that gathers essential contact and demographic details, along with information about each applicant's financial situation, homeownership objectives, current housing and employment status, personal needs, challenges, and other relevant factors. This thorough intake ensures that our staff can develop an individualized action plan for every client.

Upon submission of the completed application, ULGM staff will review the information and schedule an initial one-on-one intake meeting. This first session typically lasts between one and two hours, providing ample time to establish rapport and begin the planning process. Prior to the appointment, clients receive instructions on obtaining a free credit report and are encouraged to bring a copy, along with documentation of household income and expenses. At the meeting, clients are also provided with a disclosure form that outlines confidentiality policies and clarifies that ULGM does not endorse specific housing programs or maintain a financial interest in any housing services to which clients may be referred. During the initial counseling session, ULGM staff perform a household budget analysis, review credit history, identify areas for improvement, and discuss the client's readiness for homeownership. This collaborative process enables clients to clarify their long-term and short-term financial and homeownership goals. We then work with each client to develop a customized action plan, which details specific objectives, challenges to address, actionable steps, the party responsible for each step, and estimated timelines for completion.

Action plans often include recommendations to participate in group education classes, continued one-on-one counseling sessions, and referrals to additional community resources. As clients progress toward homeownership readiness, counseling sessions reinforce critical topics covered in pre-purchase workshops, such as evaluating the decision to purchase a home, navigating the home shopping process, understanding mortgage financing, preparing for home inspections, exploring down payment assistance programs, accessing unbiased resources like HUD.gov, and managing issues that may arise during homeownership—including refinancing and mortgage default. Clients also receive guidance on what to expect during the financing and closing process.

The typical engagement with the one-on-one counseling component ranges from six to twenty-four months, depending on individual needs and progress. Counseling sessions are scheduled every 30 to 45 days until the client successfully closes on a home. This sustained, structured approach ensures that clients receive continuous support, expert advice, and the educational resources necessary to make informed decisions and achieve lasting financial empowerment.

Goals & Objectives: The Urban League's Financial Empowerment and Homebuyer Education Program has established a set of ambitious and measurable goals. These include the following:

- At least 75 families will participate in HUD-certified Financial Literacy Workshops annually.
- At least 75 families will complete a HUD-certified Pre-Purchase Homebuyer Education Workshop and earn a First Time Homebuyer Certificate.
- At least 50 families will complete a HUD-certified (Non-Delinquency) Post-Purchase Workshop.
- At least 35 families will receive ongoing, HUD-certified individualized financial literacy and pre-purchase counseling and demonstrate one or more indicators of increased financial stability and/or homebuyer readiness, such as increased credit score, income, savings, or knowledge of the home buying process.
- At least 15 families will successfully purchase a home.
- At least 90% of those served will be first-generation or first-time homebuyer households.
- At least 80% of those served will be Black or other families of color.
- At least 90% of those served will be families earning less than 80% of Dane County median income, and at least 40% will earn less than 60% of the median income.
- At least 90% of those receiving post-purchase counseling will make successful progress as homeowners, including on-time mortgage payments, increased savings or credit, and improved homeownership skills.

Marketing & Outreach: ULGM will use a variety of strategies to engage under-served community members in the proposed programming. This will include a combination of broad messaging as well as targeted outreach. For example, ULGM's various social media channels currently have nearly 13,000 followers and our email newsletter has over 11,000 subscribers. ULGM employees a full-time Director of Communications that can help market programming through print, broadcast, and online media. ULGM also employs a full-time Manger of Recruitment for our workforce programs and a Volunteer Manager who do extensive community outreach and tabling at community events where they can assist program staff with outreach and recruitment. ULGM also operates two auxiliaries, the Urban League Young Professionals, and the Urban League Guild. In addition to having members who may be aspiring homeowners, these auxiliaries can help promote the program. UMOJA Magazine, the region's premier publication devoted to positive news about the African American Community is an affiliated entity and housed at the ULGM. UMOJA magazine can help promote programming and feature stories that highlight successes of the program. ULGM has similarly strong relationships with other media sources that serve Black and BIPOC communities such as Capital City Hues, Madison 365, and La Communidad.

ULGM also coordinates numerous community engagement events each year that will be leveraged to share information about the programs. This includes: the Unity Picnic, which draws over 600 community members each summer to the south side for a family-focused event with food, entertainment, and fellowship; the Martin Luther King, Jr. Breakfast, another family-focused event that brings together nearly 1,000 Black and other families of color to honor the achievements of outstanding middle and high school youth; the Madison Region Economic Development & Diversity Summit and the Urban Cabaret which are two signature community engagement events that attract over 1,000 BIPOC attendees each year. In addition to these large-scale signature events, ULGM hosts dozens of smaller events, meetings, forums, and other gatherings where the proposed programming can be promoted. The Urban League's new Black Business Hub offers another opportunity to engage prospective participants. In it's first of operation, The Hub hosted over 600 meetings, training classes, pop-up markets, and other events that drew thousands of people into the space.

In addition to these broad community outreach opportunities, ULGM's existing programs will be a critical pipeline of participants for the proposed financial education and homeownership readiness programming. ULGM's workforce development programs have placed over 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 where they provide during and after school programming to thousands of low-income youth each year, many of whom may have parents who aspire to become homeowners. Moreover, through our programs ULGM staff have developed working relationships with educational assistants, MSCR staff, other para-professional staff, and other non-profit staff who may likewise be good candidates for the proposed programming. See how ULGM's coaching and training has helped MMSD Educational Assistant Kimberly Robinson realize the dream of homeownership for her family: https://youtu.be/s-rih-Gg-qY.

Finally, ULGM is an active partner in numerous community collaborations and networks that we can tap to help recruit families for this program. This includes the United Way HIRE Initiative, the Dane County Employment & Training Network, the Construction Employment Initiative, Parsley, Schools of Hope, United Way 211, Third Sector, and many others.

Timeline: The Urban League of Greater Madison (ULGM) has outlined the following proposed timeline for its financial empowerment and homebuyer education program for 2026. The schedule reflects the variety of educational courses, workshops, counseling sessions, and outreach initiatives described above. Note that dates are subject to change based on community needs and commitment to coordinate with other community programming.

Promotional Materials

- December 2026: Develop new promotional materials, including flyers, brochures, and web pages to increase program visibility and engagement.

Family Enrollment and Counseling

- January 2026: Begin enrolling and providing one-on-one counseling to at least 12 new families each quarter. This ongoing initiative ensures that families receive personalized guidance throughout the year.

Homebuyer Education Courses

- February 2026: Operate Homebuyer Education Course
- May 2026: Operate Homebuyer Education Course
- July 2026: Operate Homebuyer Education Course
- September 2026: Operate Homebuyer Education Course

Potential Course Dates:

- February: 3rd, 10th, 17th
- May: 5th, 12th, 19th
- July: 14th, 21st, 28th
- September: 1st, 8th, 15th

Financial Empowerment Series

- March 2026: Operate Financial Empowerment Series
- April 2026: Operate Financial Empowerment Series
- October 2026: Operate Financial Empowerment Series

Potential Series Dates:

- April: 7th, 14th, 21st
- October: 6th, 13th, 20th

Home Maintenance Workshops

- March 2026: Operate Fall Home Maintenance Workshop
- September 2026: Operate ULGM's Fall Home Maintenance Workshop

Potential Workshop Dates:

- March: 10th
- September: 29th

Homeownership Fair

- June 2026: Host the annual Homeownership Fair, a key event for outreach and education.

7. COMMUNITY NEED

Alignment: Explain how your project aligns with the City's goals for affordable housing and community development and identify the target population served for your project (including income levels and other demographic factors). Note if your proposal aligns with any of the preferences identified in the RFP.

The Urban League's financial education and homebuyer education programming is strongly aligned to the City of Madison's goals to expand pathways to homeownership and strengthen long-term housing stability—especially among low- to moderate-income households and communities that have faced systemic barriers. The Urban League's programming responds to these priorities by providing HUD-certified financial literacy education, individualized counseling from HUD-certified housing counselors, and pre-purchase education to aspiring first-time homebuyer and new first-time homeowners. These services empower participants to build financial capability, understand and improve credit, manage debt, increase savings, access down payment assistance programs and affordable mortgage products, and ultimately realize generational wealth.

By equipping Madison residents with these tools, the Urban League not only expands access to homeownership but also enhances the sustainability of homeownership for those most at risk of housing instability. This approach ensures that affordable housing initiatives are not only about increasing supply, but also about supporting families in maintaining stable homes and building wealth over time.

ULGM's programming is specifically designed to serve low- to moderate-income households, focusing on those with incomes at or below 80% of AMI, and with particular emphasis on supporting families of color who continue to face systemic barriers to homeownership and wealth building. In 2024, 90% of households enrolled in the Financial Empowerment Series and/or Homebuyer Education programs earned less than 80% of AMI, with at least 40% earning less than 60% of AMI. These statistics demonstrate a strong commitment to reaching the most vulnerable populations in Madison.

The demographic focus ensures that historically underserved households—particularly those impacted by racial and economic disparities—are actively engaged and supported in their efforts to achieve greater economic stability and realize the long-term benefits of homeownership. This aligns with the City's equity-focused approach to community development and affordable housing.

The Urban League's programming goes beyond simply educating people on the homebuying process; it helps participants develop the financial skills and knowledge necessary for long-term stability. By addressing both immediate barriers and the broader challenges of financial empowerment, the program strengthens Madison's communities and supports the City's vision of inclusive, sustainable development.

Economic Mobility: How will your proposal help participants or residents achieve economic mobility, particularly in underserved communities?

- For **development proposals**, explain how the project aligns with the income levels of the area (describe what the median income of the census tract where the development will be located) and promotes generational wealth-building and well-being.
- For **programs/services proposals**, describe how your program fosters financial empowerment and economic mobility through education, support, or direct assistance.

The proposed programming provides culturally relevant financial empowerment education, coaching, and referrals to other community resources for aspiring homeowners from historically underserved households with incomes at or below 80% of the Area Median Income as determined by HUD annually, as well as ongoing training to ensure families successfully maintain homeownership and realize generational wealth.

These classes will focus on applying financial literacy concepts and principles. Classes will be offered at least 3 times per year. Each class will run 2 hours per week for 3 weeks. The average group size for each class will be 10 to 12 individuals. Session #1 will focus on basic financial literacy topics including developing a household spending plan, budgeting, organizing, and tracking your finances, attitudes about money, setting financial goals and making decisions, and selecting and using banking and other financial services. Session #2 will focus on navigating debt including understanding what is manageable debt, concrete ways to reduce debt through goal setting, identifying expenses to cut, and protecting oneself against consumer scams and predatory debt. Session #3 will focus on credit including how credit scores are calculated, obtaining credit and using it wisely, obtaining and reading your credit report, and tangible steps to improve your credit score. Session #3 will focus on savings strategies including saving for retirement and saving for homeownership. This session will also address any additional topics that participants identify they wish to learn more about. Each session will be presented in an action-oriented way with participants asked to set specific goals and create and work through the development of an action plan at each workshop.

Expand: Explain how your project will expand opportunities for first-time homebuyers and reduce existing disparities in rates of homeownership between different segments of the Madison population.

ULGM is focused on providing a holistic continuum of programming to reduce income, homeownership, wealth, and other economic disparities that challenge out community. Our workforce development programs provide coaching, training, job placement, and ongoing job coaching to help individuals and families increase their income. Over 1,500 families have secured new or better jobs over the past five years through our programs. These families constitute a strong pipeline of participants for the proposed financial education and homebuyer readiness programming being proposed here.

For many of these families and others in the community, the proposed programming is able to provide a continuum of group education and individualized counseling services to help them better understand and manage their finances as their incomes grow, address debt and credit challenges, and understand the homebuying process, and responsibilities of homeownership.

Thanks to our HUD certification, ULGM is next able to provide those families who are nearing readiness to purchase a home with the pre-purchase group education and individualized counseling to navigate the homebuying process. The certification received through our program will unlock participants' access to wide variety of downpayment assistance programs including those offered by the City of Madison as well as many private financial institutions. Moreover, ULGM will leverage its connections with nonprofit and other housing developers to help connect these individuals with affordable homes. This may include options such as condominium, town homes, and other alternative homeownership options. Furthermore, in the coming years, ULGM hopes to undertake additional efforts to directly develop more affordable homeownership opportunities such as we did through our prior two homeownership development projects which created 84 single family units that were successfully sold to families below 80% of AMI.

As indicated elsewhere, the Urban League's longstanding work in this area has allowed us develop strong relationships and credibility to reach underserved individuals and families. This will allow us to ensure that at least 90% of those served will be low- and moderate income families earning less than 80% of AMI and 80% of those served will be families of color, with the largest segment being Black families who have one of the lowest homeownership rates in the City.

This project will help aspiring homebuyers better understand the home buying process. Classes will be led and facilitated by ULGM's HUD-certified Housing Counselors. Supplemental trainers will be long-term and trusted partners to ULGM who are subject matter experts such as lenders, realtors, home inspectors, title companies, and insurance providers. Classes will be offered at least four times per year for groups averaging 15 to 20 people.

Classes are scheduled for a total of eight hours spread over three days with an hour of counseling required by a ULGM Housing Counselor to receive a certificate of completion. The certificate of completion is a requirement to be eligible to access down payment assistance programs in the city of Madison and successful completion of the course will satisfy that requirement. Classes will be held on consecutive Tuesdays at The Hub, located at 2352 S. Park St. In addition, successful participants from prior ULGM homeownership programs will be invited to share their experiences.

Topics covered in this workshop will include, but are not limited to: figuring out how much you can afford; understanding and shopping for different mortgage products and finding which are the right fit; current market conditions; home warranties; lending options, fees, credit scores, and budgeting; making an offer; how much home you can qualify for and afford; making an offer; selecting and getting the most out of working with your realtor; knowing your rights (fair housing, RESPA, borrower's rights, predatory lending, etc.); understanding and shopping for homeownership insurance; understanding the obligations of homeownership such as property taxes and home maintenance; understanding the home closing process.

PROPOSAL #2

Proposal was asked to be resubmit.
Go to page 37 for revised version.

1. PROJECT SUMMARY	
Name of Proposal:	Urban League of Greater Madison Down Payment Assistance Program
Proposal Type:	Programs/Services: Homebuyer Assistance (Down Payment)

Proposal Summary:

This project expands opportunities for first-time homebuyers by targeting historically underserved households, particularly those earning at or below 80% of the Area Median Income in South Madison. By providing down payment assistance, culturally relevant financial education, individualized coaching, and connections to community resources, the program removes key barriers that have historically limited access to homeownership. Focusing outreach on underrepresented residents in low- to moderate-income (LMI) census tracts in South Madison, the program directly addresses disparities in homeownership rates, helping families from underserved communities build equity, achieve financial stability, and move toward generational wealth.

The Urban League Greater Madison (ULGM) has been a recipient of City of Madison funding during the past two City of Madison affordable homeownership funding cycles in the financial literacy and homebuyer education category. The City of Madison's financial support was critical in helping ULGM achieve HUD Certification for our Financial Empowerment, Pre- and Post-Purchase education and counseling program. Moreover, for many years, ULGM successfully ran an award-winning lease-to-purchase homeownership program. Programming is designed to educate and prepare first-time homeowners and community members for financial success via group and individualized programming that offers opportunities to learn from subject matter experts in financial literacy, mortgage lending, real estate, home inspections, appraisals, and insurance. The requested City of Madison funds will allow ULGM to continue to provide HUD-certified financial literacy and homebuyer education, as outlined in RFP #2025-14027, with the goal of supporting even more families of color and low- to moderate- income households in the City of Madison as they work to achieve and sustain economic stability and build wealth through homeownership. ULGM will deliver high-quality, culturally responsive financial empowerment education and individualized counseling, including assistance with household budgeting, understanding credit, how to create a savings plan, and guidance in accessing down payment assistance programs and other homebuyer assistance programs. Programming will include cohort-style in-person group training and one-on-one counseling. We are requesting $50,000 annually of funding from the City of Madison and will match that with at least $135,000 annually of funding from other sources.

ULGM is a HUD-certified housing counseling agency through the National Urban League which is a HUD-approved Intermediary. As an Intermediary the National Urban League (NUL) has helped 28 affiliates and over 100 staff become HUD certified. In addition to assistance with the certification process, ULGM will be part of an ongoing community of practice with other Urban League affiliates that will receive ongoing training, pass-through funding, culturally relevant curriculum, best practices, onboarding to a HUD-approved data management system, and other technical assistance and monitoring to ensure services meet program standards and effectively meet the needs of our clients and our community.
ULGM has HUD certifications in the counseling areas of Pre-Purchase/Homebuyer Counseling and Home Maintenance and Financial Management for Homeownership, as well as in the group education areas of Financial Literacy Workshops, Pre-Purchase Homebuyer Education Workshops, and Non-Delinquency Post-Purchase Workshops. In the future, we may pursue additional areas of training and counseling based on community needs, such as Resolving and Preventing Delinquency.

Number of households served:	5
Amount Requested from CDD:	$300,000
Total Proposal Budget:	$300,000

1A. DEVELOPMENT PROPOSAL ONLY

Specify the target price of project homes (estimate):		$ _____
Will the homes be permanently affordable? [Yes/No]		_____
Do you have site control? [Yes/No		_____
If yes, what is the site address	_____	
Is the site currently occupied	_____	
If proposing to build on OwlCreek Vacant Lots detailed above, list addresses of lots. If interested in all six lots, write “All”.	_____	

2. PROJECT DESIGN

List any features that make your proposal unique.

- For **Development Proposals** - Provide a detailed description of the **sustainability** and **accessibility** features incorporated into the project design, including their estimated incremental costs to construction. If any of the required sustainability or accessibility features **cannot** be met, explain why they are not feasible for this project.
    - If you are proposing **additional** sustainability or accessibility features that exceed the standard requirements, specify:
        - The specific features being added
        - How many units will include these enhancements
        - The estimated incremental cost associated with these enhancements
- For **Programs/Services** - What innovative or unique elements will your program include to enhance its impact or reach? For example, describe any targeted partnerships, culturally specific approaches, scalability features, or methods of tailoring services to meet the diverse needs of the community (e.g., income levels, racial/ethnic groups, or other demographics). How do these features set your program apart from others?

The program would support the Homebuyer Education program permitting historically underserved first-time homebuyers to utilize a HUD-certified housing counseling agency to be guided through the entire homebuying process, become eligible for down payment assistance, and be eligible to apply for the down payment assistance program with ULGM. With the opening of ULGM’s Black Business Hub in 2024, Madison region’s premiere enterprise center has become home to many social events, and retail and other businesses and serves as an excellent conduit to promote the program. Through word of mouth and referrals from some of our key community partner networks, increased marketing and targeted outreach, ULGM has the potential to reach historically underserved households with incomes at or below 80% of the Area Median Income who are ready to embark on the pathway to becoming homeowners on the south side of Madison and the city of Madison

3. PROJECT READINESS

Provide a summary of the steps already completed and those remaining to demonstrate project readiness.

- For **development proposals**, include land acquisition, financing, zoning approvals, or other pre-construction milestones. Reminder that multi-family proposals have additional requirements including pre-application meeting and DAT meeting that should be included in the timeline.
- For **programs and services**, include steps such as participant outreach plans, hiring and training staff, securing partnerships, timeline for utilizing funds, or developing program materials.

ULGM has made progress toward ensuring program readiness by creating and maintaining a pipeline of underserved households with incomes at or below 80% of the Area Median Income that are ready to emabrk on the journey to homeownership. ULGM will continue to utilize strong community partnerships with local mortgage lending institutions, real estate professionals, and nonprofit organizations to support participant referrals and resource sharing. Additional steps will focus on targeted outreach to underserved households with incomes at or below 80% of the Area Median Income that either want to purchase a home on the south side of Madison (as illustrated on LMI census tract) or underserved households with incomes at or below 80% of the Area Median Income that reside on the south side of Madison and that would like to purchase in the City of Madison. Project funds will be applied immediately to support staff development and outreach, with full program rollout scheduled within the first quarter of 2026.
ULGM has the readiness to begin operation of the program immediately if awarded funding. The Program Director, Jamal Mosley is already HUD-certified as a Homeownership Education & Counselor and has been employed by the Urban League for for the past year. Vicki Wright has been working with the Urban League's homeownership program since 2000 and Allison Mullee has been working in a consultant role with the program since 2021, and prior to that worked for Wisconsin Affordable Housing Corporation, the managing partner in the Urban League's award winning lease-to-purchase homeownership program.

Feedback from Homebuyer Education Course participantswill be utilized to identify local needs and cultural responsiveness. ULGM collects feedback from participants and reviews these materials after every class and makes adjustments and enhancements as necessary based on that feedback. ULGM also attends the National Urban League's annual Whitney M. Young, Jr. Conference in New York where training is provided by national experts to the group of Urban League affiliates involved in homeownership education programming.

ULGM has partnerships in place with numerous other subject matter experts and community resources that will continue to provide training and other expertise and resources. This includes Project Home, Madison Gas & Electric, Associated Bank, Summit Credit Union, Thrivent Financial, UW Credit Union, Homebuyers Roundtable of Dane County, Third Sector, and others. As with our cuccirulum, ULGM is constantly striving to develop new partnerships that enhance our programming. For example, the Urban League is currently exploring a partnership with Own-It to collaborate on HUD-certified pre-purchase homebuyer education.

ULGM also has extensive networks and systems in place to conduct outreachto engage historically underserved households with incomes at or below 80% of the Area Median Income in our programming. This includes recruitment through other divisions of ULGM programming, our network of hundreds of nonprofit and government partners, robust social media networks, and extensive grassroots outreach ranging from community events to door-to-door canvassing.

4. PROJECT FEASIBILITY – Developer/Administrator Capacity

Identify team members / partnerships for this project, along with their relevant training, certifications, licenses, experience, and contribution to the proposed project.

Jamal M. Mosley has worked as ULGM's Director of Financial Empowerment and Homebuyer Education since 2024. He brings a solid foundation in finance and proven dedication to community empowerment to his work. Jamal has been a HUD-Certified Housing Counselor since 2020. Prior to his work at the Urban League, Jamal worked at Movin' Out, Inc. and in financial aid roles at multiple colleges and universities. He has more than five years of experience leading financial literacy workshops, developing homebuyer education curricula, and providing one-on-one counseling to help clients build credit, manage debt, and prepare for homeownership. His expertise in curriculum development, data analysis, and outreach ensures program effectiveness and lasting impact. He is known for his commitment to serving diverse populations and regularly volunteers with various groups in the community.

Allison Mullee has been involved with the Urban League's homeownership program in various capacities for nearly 20 years. Since 2021, she worked in a part-time Program Coordinator/Consultant role with the program.

Prior to that, she worked with the ULGM's lease-to-purchase program through her role with Wisconsin Affordable Housing Corporation, which was managing partner of the program. She possesses a strong background in real estate and financial literacy education. She has been broker and owner of her own real estate firm since 2009, and prior to that worked for 5 years as a Real Estate Broker Associate with RE/MAX. She has extensive experience guiding individuals and families through financial planning, budgeting, credit building, and the homebuyer process. She has an excellent understanding of the challenges faced by first-time homebuyers and those seeking financial stability.

Vickie Wright has worked as a Housing Program Coordinator for the Urban League of Greater Madison for nearly 26 years. She has been involved in ULGM's Homeownership 1.0 which used a lease-to-own model to help 58 low- and moderate-income families become homeowners, ULGM Homeownership 2.0 which used a New Market Tax Credit Model to help 16 families become first-time homeowners and has been involved with all aspects of ULGM's financial and homebuyer education programming. She is a skilled administrator and has helped document household eligibility and ongoing compliance with LIHTC and NMTC requirements. She is deeply knowledgeable about housing and homeownership resources in Dane County and previously served for many years on the Dane County Homebuyers Roundtable board of directors.

ULGM has partnerships in place with numerous other subject matter experts and community resources that will continue to provide training and other expertise and resources. This includes Project Home, Madison Gas & Electric, Associated Bank, Summit Credit Union, Thrivent Financial, UW Credit Union, Homebuyers Roundtable of Dane County, Third Sector, and others. As with our curriculum, ULGM is constantly striving to develop new partnerships that enhance our programming.

5. PROJECT FEASIBILITY – Financial Capacity

Explain your approach to fulfilling financial obligations for the proposal, including any secured funding:

- For **development proposals:** Address developer equity, construction financing, other funding sources you are leveraging, and subsidy needs.
- For **programs/services proposals**: Address management of program costs, staff compensation, other sources of funding you are leveraging, and operational sustainability.

Type here

6. PROJECT FEASIBILITY – Project Management and Timeline

Provide a project timeline for the contract term, including key milestones:

- For **development proposals:** real estate acquisition, bid process, construction start/end, marketing, and unit sale completion, etc. (2 year-max timeline)
- For **programs/services proposals:** marketing, outreach, service delivery, completions, etc. (annual timeline)

Example : 03/2025 - Begin Outreach

The requested funds will be used to support aspiring homeowners within the City of Madison to achieve and maintain greater economic security by providing high quality, culturally-responsive financial education and individualized counseling, guidance accessing affordable and appropriate financial products and services, and help repairing credit and increasing savings. ULGM is requesting $50,000 of annual of funding from the City of Madison and is committed to matching that with at least $ 256,059 of funding from other sources. Programming will be aimed at serving Black and other low-income and under-served populations throughout the City of Madison. Moreover, given the ULGM's locations in South and Southwest Madison, we estimate that at least 30% of those we serve will be from South or Southwest Madison neighborhoods.

ULGM will offer free group education in the following three areas as defined by HUD:

- Financial Literacy Workshops
- Pre-purchase Homebuyer Education Workshops
- Non-Delinquency Post-Purchase Workshops

ULGM will offer free one-on-one counseling in the following two areas as defined by HUD:

- Pre-Purchase/Homebuying
- Home Maintenance and Financial Management for Homeowners (Non-Delinquency Post-Purchase)

Enrollment: The enrollment process is designed to be accessible and inclusive. Participants can complete enrollment either online or through a paper application, ensuring flexibility and broad accessibility. The process requires pre-registration for classes, which helps with planning and ensures that sessions are tailored to the needs of those attending. The enrollment form gathers essential information that is required by City of Madison and HUD, including basic contact details, household demographics, and general information about participants' financial or homeownership goals. This approach allows ULGM to better understand the backgrounds and aspirations of their attendees, ensuring that programming is relevant and appropriately targeted.

Group Education: The three categories of group education classes listed above build on each other, but each can also be taken individually depending on the needs and interests of the individual participant. A notable strength of the program is its commitment to **cultural responsiveness**, especially as it relates to the Black experience. The workshops are intentionally designed to address and acknowledge the structural racism that has contributed to significant racial disparities in homeownership and access to the "American dream." This focus demonstrates ULGM's dedication to equity and social justice in all of our educational offerings. Another key aspect of our program is a **cohort style** approach. ULGM has extensive experience with cohort style programming. This structure encourages peer-to-peer learning and support, allowing individuals with shared experiences and similar goals to connect, uplift, and inspire one another. The cohort model not only enhances engagement but also contributes to the overall effectiveness of the program by building lasting networks of support. Our program format is **action-oriented**. Each session encourages participants to set specific goals and develop actionable plans. This approach increases the likelihood that attendees will apply what they learn to their real-life financial situations.

Financial Literacy Workshops: These classes will focus on financial empowerment in the context of preparing for home ownership. Classes will be offered at least 3 times per year. Each class will run 2 hours per week for 3 weeks. The workshops are intended for small groups, with an average class size of 10 to 12 participants to foster a supportive learning environment, encourage participation, and allow for more individualized instruction. **Session #1** will focus on basic financial literacy topics including developing a household spending plan, budgeting and financial organization, tracking finances, attitudes about money, attitudes toward money and financial decision-making, and selecting and using banking and financial services. **Session #2** will focus on an array of concepts related to debt including understanding manageable debt, strategies to reduce debt through goal setting, identifying expenses to cut, and protecting against consumer scams and predatory debt. **Session #3** will focus on credit and savings. Topics will include understanding how credit scores are calculated, obtaining and using credit wisely, reading and interpreting credit reports, steps to improve credit scores, and saving for retirement and homeownership. Each session will address additional participant-identified topics as appropriate.

Pre-Purchase Homebuyer Education Workshops: ULGM's Pre-Purchase Homebuyer Education Class is designed to equip aspiring homebuyers with the essential knowledge and skills needed to navigate the home buying process confidently. The workshop is structured to foster group learning, with classes offered at least four times per year and group sizes averaging 15 to 20 participants. Each session spans eight hours, divided over three days to enhance retention and encourage participant engagement. The Urban League leverages multiple venues to increase accessibility, including ULGM Center for Workforce & Economic Development at 2222 S. Park Street, The Black Business Hub at 2352 S. Park St., and the Southwest Employment Center located at 1233 McKenna Blvd. Additionally, ULGM is looking to pilot a virtual option in 2026, which could further broaden reach and accommodate diverse needs, especially for those unable to attend in person.

The workshops are led by ULGM's HUD-certified housing counselors, ensuring that instruction is grounded in industry standards and best practices. Supplemental trainers are carefully selected long-term partners who are recognized subject matter experts in their respective fields, including mortgage lending, real estate, home inspection, title services, and insurance. This multidisciplinary approach enriches the learning experience by providing participants with varied perspectives and expertise. Inviting successful alumni from previous ULGM homeownership programs adds a valuable peer-to-peer component, allowing current participants to learn from real-life experiences and practical insights.

The curriculum is comprehensive, covering all major aspects of the homebuying process. Key topics include:

- Assessing financial readiness: determining affordability and qualification limits
- Understanding and comparing mortgage products
- Insights into current market conditions
- Home warranties and lending options
- Fees, credit scores, and budgeting strategies
- Making an offer and negotiating terms
- Maximizing the relationship with a realtor
- Fair housing laws, RESPA, borrower's rights, and predatory lending awareness
- Homeownership insurance: choosing appropriate coverage
- Property taxes and ongoing home maintenance responsibilities
- The home closing process and related obligations

The breadth of topics ensures that participants leave the workshop with a holistic understanding of both the opportunities and responsibilities associated with homeownership. Individuals who complete this class plus at least one hour of individualized counseling will receive a certificate documenting that they completed a HUD-approved pre-purchase program.

Post-Purchase Workshops: The Urban League's post-purchase homebuyer workshops are designed to support new homeowners as they transition into long-term, successful ownership. Offered at least twice each year, these workshops are held in small group settings of eight to ten participants, ensuring personalized attention and opportunities for meaningful discussion. Each session lasts for two hours, providing ample time to delve deeply into a variety of essential topics that help homeowners protect and grow their investment. The curriculum covers continued financial education, emphasizing the importance of effective budgeting and saving strategies to maintain financial stability. Participants also receive guidance on ongoing credit monitoring and management, which is crucial for maintaining healthy credit scores and accessing future financial opportunities, such as home equity loans. In addition, the workshops address energy efficiency practices that can lower utility costs and contribute to a more sustainable lifestyle. Homeowners learn the basics of home maintenance and repairs, empowering them to handle routine issues and prevent costly problems down the road. Other relevant topics are introduced as needed to address the evolving needs of participants, ensuring that each class delivers practical, actionable knowledge for long-term homeownership success.

Other Workshops: In addition, ULGM may offer other one-time classes on special topics as needed. Past examples have included retirement planning, investing, and student loan management.

One-on-one counseling services One-on-one counseling is a key component of our Financial Empowerment and Homebuyer Education Program. Counseling services are designed to provide tailored support and guidance to individuals and families pursuing financial stability and homeownership. This service combines personalized assessment, ongoing education, and expert guidance to help participants achieve their unique financial and housing goals. Enrollment begins with a comprehensive application form that gathers essential contact and demographic details, along with information about each applicant's financial situation, homeownership objectives, current housing and employment status, personal needs, challenges, and other relevant factors. This thorough intake ensures that our staff can develop an individualized action plan for every client.

Upon submission of the completed application, ULGM staff will review the information and schedule an initial one-on-one intake meeting. This first session typically lasts between one and two hours, providing ample time to establish rapport and begin the planning process. Prior to the appointment, clients receive instructions on obtaining a free credit report and are encouraged to bring a copy, along with documentation of household income and expenses. At the meeting, clients are also provided with a disclosure form that outlines confidentiality policies and clarifies that ULGM does not endorse specific housing programs or maintain a financial interest in any housing services to which clients may be referred. During the initial counseling session, ULGM staff perform a household budget analysis, review credit history, identify areas for improvement, and discuss the client's readiness for homeownership. This collaborative process enables clients to clarify their long-term and short-term financial and homeownership goals. We then work with each client to develop a customized action plan, which details specific objectives, challenges to address, actionable steps, the party responsible for each step, and estimated timelines for completion.

Action plans often include recommendations to participate in group education classes, continued one-on-one counseling sessions, and referrals to additional community resources. As clients progress toward homeownership readiness, counseling sessions reinforce critical topics covered in pre-purchase workshops, such as evaluating the decision to purchase a home, navigating the home shopping process, understanding mortgage financing, preparing for home inspections, exploring down payment assistance programs, accessing unbiased resources like HUD.gov, and managing issues that may arise during homeownership—including refinancing and mortgage default. Clients also receive guidance on what to expect during the financing and closing process.

The typical engagement with the one-on-one counseling component ranges from six to twenty-four months, depending on individual needs and progress. Counseling sessions are scheduled every 30 to 45 days until the client successfully closes on a home. This sustained, structured approach ensures that clients receive continuous support, expert advice, and the educational resources necessary to make informed decisions and achieve lasting financial empowerment.

Goals & Objectives: The Urban League's Financial Empowerment and Homebuyer Education Program has established a set of ambitious and measurable goals. These include the following:

- At least 100 families will participate in HUD-certified Financial Literacy Workshops annually.
- At least 75 families will complete a HUD-certified Pre-Purchase Homebuyer Education Workshop and earn a First Time Homebuyer Certificate.
- At least 50 families will complete a HUD-certified (Non-Delinquency) Post-Purchase Workshop.
- At least 35 families will receive ongoing, HUD-certified individualized financial literacy and pre-purchase counseling and demonstrate one or more indicators of increased financial stability and/or homebuyer readiness, such as increased credit score, income, savings, or knowledge of the home buying process.
- At least 15 families will successfully purchase a home.
- At least 90% of those served will be first-generation or first-time homebuyer households.
- At least 80% of those served will be Black or other families of color.
- At least 90% of those served will be families earning less than 80% of Dane County median income, and at least 40% will earn less than 60% of the median income.

At least 90% of those receiving post-purchase counseling will make successful progress as homeowners, including on-time mortgage payments, increased savings or credit, and improved homeownership skills.

Marketing & Outreach: ULGM will use a variety of strategies to engage under-served community members in the proposed programming. This will include a combination of broad messaging as well as targeted outreach. For example, ULGM's various social media channels currently have nearly 13,000 followers and our email newsletter has over 11,000 subscribers. ULGM employees a full-time Director of Communications that can help market programming through print, broadcast, and online media. ULGM also employs a full-time Manger of Recruitment for our workforce programs and a Volunteer Manager who do extensive community outreach and tabling at community events where they can assist program staff with outreach and recruitment. ULGM also operates two auxiliaries, the Urban League Young Professionals, and the Urban League Guild. In addition to having members who may be aspiring homeowners, these auxiliaries can help promote the program. UMOJA Magazine, the region's premier publication devoted to positive news about the African American Community is an affiliated entity and housed at the ULGM. UMOJA magazine can help promote programming and feature stories that highlight successes of the program. ULGM has similarly strong relationships with other media sources that serve Black and BIPOC communities such as Capital City Hues, Madison 365, and La Communidad.

ULGM also coordinates numerous community engagement events each year that will be leveraged to share information about the programs. This includes: the Unity Picnic, which draws over 600 community members each summer to the south side for a family-focused event with food, entertainment, and fellowship; the Martin Luther King, Jr. Breakfast, another family-focused event that brings together nearly 1,000 Black and other families of color to honor the achievements of outstanding middle and high school youth; the Madison Region Economic Development & Diversity Summit and the Urban Cabaret which are two signature community engagement events that attract over 1,000 BIPOC attendees each year. In addition to these large-scale signature events, ULGM hosts dozens of smaller events, meetings, forums, and other gatherings where the proposed programming can be promoted. The Urban League's new Black Business Hub offers another opportunity to engage prospective participants. In it's first of operation, The Hub hosted over 600 meetings, training classes, pop-up markets, and other events that drew thousands of people into the space.

In addition to these broad community outreach opportunities, ULGM's existing programs will be a critical pipeline of participants for the proposed financial education and homeownership readiness programming. ULGM's workforce development programs have placed over 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 where they provide during and after school programming to thousands of low-income youth each year, many of whom may have parents who aspire to become homeowners. Moreover, through our programs ULGM staff have developed working relationships with educational assistants, MSCR staff, other para-professional staff, and other non-profit staff who may likewise be good candidates for the proposed programming. See how ULGM's coaching and training has helped MMSD Educational Assistant Kimberly Robinson realize the dream of homeownership for her family: https://youtu.be/s-rih-Gg-qY.

Finally, ULGM is an active partner in numerous community collaborations and networks that we can tap to help recruit families for this program. This includes the United Way HIRE Initiative, the Dane County Employment & Training Network, the Construction Employment Initiative, Parsley, Schools of Hope, United Way 211, Third Sector, and many others.

Timeline: The Urban League of Greater Madison (ULGM) has outlined the following proposed timeline for its financial empowerment and homebuyer education program for 2026. The schedule reflects the variety of educational courses, workshops, counseling sessions, and outreach initiatives described above. Note that dates are subject to change based on community needs and commitment to coordinate with other community programming.

Promotional Materials

- December 2026: Develop new promotional materials, including flyers, brochures, and web pages to increase program visibility and engagement.

Family Enrollment and Counseling

- January 2026: Begin enrolling and providing one-on-one counseling to at least 12 new families each quarter. This ongoing initiative ensures that families receive personalized guidance throughout the year.

Homebuyer Education Courses

- February 2026: Operate Homebuyer Education Course
- May 2026: Operate Homebuyer Education Course
- July 2026: Operate Homebuyer Education Course
- September 2026: Operate Homebuyer Education Course

Potential Course Dates:

- February: 3rd, 10th, 17th

- May: 5th, 12th, 19th
- July: 14th, 21st, 28th
- September: 1st, 8th, 15th

Financial Empowerment Series

- March 2026: Operate Financial Empowerment Series
- April 2026: Operate Financial Empowerment Series
- October 2026: Operate Financial Empowerment Series

Potential Series Dates:

- April: 7th, 14th, 21st
- October: 6th, 13th, 20th

Home Maintenance Workshops

- March 2026: Operate Fall Home Maintenance Workshop
- September 2026: Operate ULGM's Fall Home Maintenance Workshop

Potential Workshop Dates:

- March: 10th
- September: 29th

Homeownership Fair

- June 2026: Host the annual Homeownership Fair, a key event for outreach and education.

- December 2026--Develop standard operation procedure and create promotional materials, including flyers, brochures, and web pages
- January -November 2026-- Provide one-on-one counseling, referrals to mortgage lending institutions, real estate professionals, home inspectors, appraisers, insurance providers and additional resources to eligible households
- February 2026—Invite eligible households to Homebuyer Education Course
- March 2026—Personal Invite to eligible households to attend ULGM's Spring Home Maintenance Workshop in-person or receive recording. (mandatory)
- April 2026-- Invite eligible households to Financial Empowerment Series
- May 2026-- Invite eligible households to Homebuyer Education Course
- April 2026-- Invite eligible households to Financial Empowerment Series
- July 2026-- Invite eligible households to Homebuyer Education Course
- September 2026-- Personal Invite for eligible households to attend ULGM's Fall Home Maintenance Workshop in-person or receive recording. (mandatory)
- September 2026-- Invite eligible households to Homebuyer Education Course
- October 2026-- Invite eligible households to Financial Empowerment Series
- **December 2026--Close on 5 households that successfully purchase a home**

7. COMMUNITY NEED

Alignment: Explain how your project aligns with the City's goals for affordable housing and community development and identify the target population served for your project (including income levels and demographic factors). Note if your proposal aligns with any of the preferences identified in the RFP.

The project aligns with the City's goals for affordable housing and community development by expanding the opportunity for homeownership to five underserved households with incomes at or below 80% of the Area Median Income. Specifically, ULGM would extend the opportunity to a resident located in one of the LMI census tracts in South Madison who would like to purchase a home.

Economic Mobility: How will your proposal help participants or residents achieve economic mobility, particularly in underserved communities?

- For **development proposals**, explain how the project aligns with the income levels of the area (describe what the median income of the census tract where the development will be located) and promotes generational wealth-building and well-being.
- For **programs/services proposals**, describe how your program fosters financial empowerment and economic mobility through education, support, or direct assistance.

The proposed programming would provide relevant down payment assistance, culturally relevant financial empowerment education, individualized coaching, and referrals to other community resources to aspiring homeowners from historically underserved households with incomes at or below 80% of the Area Median Income in the city of Madison. Eligible families would receive ongoing training, support, and access to resources and organizations that specialize in financial planning to ensure households successfully maintain homeownership and realize generational wealth.

The Financial Empowerment series will focus on applying financial literacy concepts and principles. Classes will be offered at least 3 times per year. Each class will run 2 hours per week for 3 weeks. The average group size for each class will be 10 to 12 individuals. Session #1 will focus on basic financial literacy topics including developing a household spending plan, budgeting, organizing, and tracking your finances, attitudes about money, setting financial goals and making decisions, and selecting and using banking and other financial services. Session #2 will focus on navigating debt including understanding what is manageable debt, concrete ways to reduce debt through goal setting, identifying expenses to cut, and protecting oneself against consumer scams and predatory debt. Session #3 will focus on credit including how credit scores are calculated, obtaining credit and using it wisely, obtaining and reading your credit report, and tangible steps to improve your credit score. Session #3 will focus on savings strategies including saving for retirement and saving for homeownership. This session will also address any additional topics that participants identify they wish to learn more about. Each session will be presented in an action-oriented way with participants asked to set specific goals and create and work through the development of an action plan at each workshop.

Expand: Explain how your project will expand opportunities for first-time homebuyers and reduce existing disparities in rates of homeownership between different segments of the Madison population.

The proposed programming would provide relevant down payment assistance, culturally relevant financial empowerment education, individualized coaching, and referrals to other community resources to aspiring homeowners from historically underserved households with incomes at or below 80% of the Area Median Income in the city of Madison. Eligible families would receive ongoing training, support, and access to resources and organizations that specialize in financial planning to ensure households successfully maintain homeownership and realize generational wealth.

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This session will also address any additional topics that participants identify they wish to learn more about. Each session will be presented in an action-oriented way with participants asked to set specific goals and create and work through the development of an action plan at each workshop.
Expand: Explain how your project will expand opportunities for first-time homebuyers and reduce existing disparities in rates of homeownership between different segments of the Madison population.
The project would expand the opportunities for homeownership for underserved households with incomes at or below 80% of the Area Median Income and specifically for residents located in one of the LMI census tracts for South Madison and who would like to purchase a home. It would be designed to help new homeowners successfully manage and sustain homeownership and would make it possible for more underrepresented households in Madison to be able to afford to purchase a home in the city of Madison and begin accruing equity in their home. Program will be supplemented by ongoing support from subject matter experts in financial planning, home repair, and general contracting and post-purchase workshops. **Post-Purchase Workshops:** The Urban League's post-purchase homebuyer workshops are designed to support new homeowners as they transition into long-term, successful ownership. Offered at least twice each year, these workshops are held in small groups of eight to ten participants, ensuring personalized attention and opportunities for meaningful discussion. Each session lasts for two hours, providing ample time to delve deeply into a variety of essential topics that help homeowners protect and grow their investment. The curriculum covers continued financial education, emphasizing the importance of effective budgeting and saving strategies to maintain financial stability. Participants also receive guidance on ongoing credit monitoring and management, which is crucial for maintaining healthy credit scores and accessing future financial opportunities, such as home equity loans. In addition, the workshops address energy efficiency practices that can lower utility costs and contribute to a more sustainable lifestyle. Homeowners learn the basics of home maintenance and repairs, empowering them to handle routine issues and prevent costly problems down the road. Other relevant topics are introduced as needed to address the evolving needs of participants, ensuring that each class delivers practical, actionable knowledge for long-term homeownership success.

Lead Applicant: Urban League of Greater Madison, Inc.

1. AGENCY OVERVIEW

This chart describes your agency's total budget for 3 separate years. Where possible, use audited figures for 2023 Actual.

Account Description	2023 Actual	2024 Budget	2025 Proposed
A. PERSONNEL			
Salary (including benefits)	1,983,983	2,264,411	2,652,445
Taxes	135,381	149,060	187,173
Subtotal A	**2,119,364**	**2,413,471**	**2,839,618**
B. OPERATING			
All "Operating" Costs	1,273,707	1,356,260	1,435,392
Subtotal B	**1,273,707**	**1,356,260**	**1,435,392**
C. SPACE			
Rent/Utilities/Maintenance	297,058	829,121	858,915
Mortgage/Depreciation/Taxes	905,242	1,559,399	1,293,845
Subtotal C	**1,202,300**	**2,388,520**	**2,152,760**
D. SPECIAL COSTS			
Subcontracts			
Deposits to Reserves			
Debt Service (Excl Mortgage)			
Other: (Specify)			
Participant Travel, Supplies, Stipends,	497,879	880,334	911,087
Subtotal D	**497,879**	**880,334**	**911,087**
Total Operating Expenses:	**5,093,250**	**7,038,585**	**7,338,857**
REVENUE			
Direct Public Grants	6,931,247	3,355,479	1,999,619
Direct Public Support	2,100,778	2,803,686	3,059,739
Indirect Public Support	377,708	379,969	391,762
Miscellaneous Revenue			-
Restricted Funds Released			-
Program Income	1,004,319	1,940,910	1,887,737
Total Income	**10,414,052**	**8,480,044**	**7,338,857**
Net Income	**5,320,802**	**1,441,459**	**-**

AGENCY, PROGRAM AND CITY SHARE EXPENSES

Agency & Program: XP003 2025: Urban League of Greater Madison (ULGM) Homebuyer Education UEE Center

ACCOUNT CATEGORY	City of Madison GPR	City of Madison ESG	City of Madison CDBG-CV	City of Madison Other	Non-City Sources	Total Program Budget
A. PERSONNEL						
Salary	23,500				158,659	182,159
Taxes/Benefits	5,000				29,515	34,515
Subtotal A.	28,500	0	0	0	188,174	216,674
B. OTHER OPERATING						
Insurance	200				1,298	1,498
Professional Fees	2,500				36,211	38,711
Audit	500				12,619	13,119
Postage/Office and Program Supplies	300				900	1,200
Equipment/Furnishings/Depreciation	300				2,694	2,994
Telephone	0				0	0
Training/Conferences	1,000				1,500	2,500
Food/Household Supplies	0				0	0
Auto Allowance/Travel	200				300	500
Vehicle Costs/Depreciation	0				0	0
Other (Specify):	0				0	0
Subtotal B.	5,000	0	0	0	55,522	60,522
C. SPACE						
Rent	0				0	0
Utilities	500				1,963	2,463
Maintenance	100				873	973
Mortgage Principal/Interest/Depreciation	900				4,527	5,427
Property Taxes	0				0	0
Subtotal C.	1,500	0	0	0	7,363	8,863
D. SPECIAL COSTS						
Rent Assistance (Rent Arrears, Security Deposit, Application Fee)	0				0	0
Utility Assistance	0				0	0
Assistance to Individuals (Non-Rent or Utility)	15,000				5,000	20,000
Service/Program Subcontracts	0				0	0
Other (Specify):	0				0	0
Subtotal D.	15,000	0	0	0	5,000	20,000
TOTAL (A.-D.)	50,000	0	0	0	256,059	306,059

NOTES:

STAFFING: Include ALL staff working for the program

Staff Position Title	Total Program FTE	City-Funded FTE	Roles and Responsibilities
President/CEO	0.0653	0.0000	Executive leadership, admin support
Chief Financial Officer	0.0653	0.0000	Fiscal Management and reporting
Senior VP	0.0653	0.0000	Executive leadership, admin support
Manager, Homebuyer Educati	1.0000	0.1694	Coaching, Counseling, and Resource referrals
Housing Program Specialist	1.0000	0.1694	Coaching, Counseling, and Resource referrals

AGENCY, PROGRAM AND CITY SHARE EXPENSES

Agency & Program: Urban League Downpayment Assistance Program

ACCOUNT CATEGORY	City of Madison GPR	City of Madison ESG	City of Madison CDBG-CV	City of Madison Other	Non-City Sources	Total Program Budget
A. PERSONNEL						
Salary						0
Taxes/Benefits						0
Subtotal A.	0	0	0	0	0	0
B. OTHER OPERATING						
Insurance						0
Professional Fees						0
Audit						0
Postage/Office and Program Supplies						0
Equipment/Furnishings/Depreciation						0
Telephone						0
Training/Conferences						0
Food/Household Supplies						0
Auto Allowance/Travel						0
Vehicle Costs/Depreciation						0
Other (Specify):						0
Subtotal B.	0	0	0	0	0	0
C. SPACE						
Rent						0
Utilities						0
Maintenance						0
Mortgage Principal/Interest/Depreciation						0
Property Taxes						0
Subtotal C.	0	0	0	0	0	0
D. SPECIAL COSTS						
Rent Assistance (Rent Arrears, Security Deposit, Application Fee)						0
Utility Assistance						0
Assistance to Individuals (Non-Rent or Utility)						0
Service/Program Subcontracts						0
Other (Specify): Downpayment assistance to first time homebuyers.				300,000		300,000
Subtotal D.	0	0	0	300,000	0	300,000
TOTAL (A.-D.)	0	0	0	300,000	0	300,000

NOTES:

STAFFING: Include ALL staff working for the program			
Staff Position Title	Total Program FTE	City-Funded FTE	Roles and Responsibilities

INDIVIDUAL PROGRAM EXPENSES

Applicant Name:

All expenditures must be documented. Only program expenses actually paid out for the period covered may be claimed on this report.

**Only use whole numbers, if using formulas or amounts with cents, convert to whole number before submitting to CDD.

Pgm Letter	Program Name	Program Expenses	2025 City Allocation	City Portion of Expenses Paid YTD	City Portion of Exp. Billed this Period	City Portion of Exp. Billed YTD	% of City Allocation Spent
A	XP003 Homebuyer Education UEE Center	PERSONNEL	28,500			0	0%
		OTHER OPERATING	5,000			0	0%
		SPACE	1,500			0	0%
		SPECIAL COSTS	15,000			0	0%
		TOTAL	**50,000**	**0**	**0**	**0**	**0%**
B	Urban League Downpayment Assistance Program	PERSONNEL	0			0	0%
		OTHER OPERATING	0			0	0%
		SPACE	0			0	0%
		SPECIAL COSTS	300,000			0	0%
		TOTAL	**300,000**	**0**	**0**	**0**	**0%**
C		PERSONNEL	0			0	0%
		OTHER OPERATING	0			0	0%
		SPACE	0			0	0%
		SPECIAL COSTS	0			0	0%
		TOTAL	**0**	**0**	**0**	**0**	**0%**
D		PERSONNEL	0			0	0%
		OTHER OPERATING	0			0	0%
		SPACE	0			0	0%
		SPECIAL COSTS	0			0	0%
		TOTAL	**0**	**0**	**0**	**0**	**0%**
E		PERSONNEL	0			0	0%
		OTHER OPERATING	0			0	0%
		SPACE	0			0	0%
		SPECIAL COSTS	0			0	0%
		TOTAL	**0**	**0**	**0**	**0**	**0%**
		TOTAL FOR ALL PROGRAMS	**350,000**	**0**	**0**	**0**	**0%**

	PI Funds YTD	PI Received This Period
PROGRAM INCOME (PI) RECEIVED		

REVENUE AND EXPENSE REPORT SUMMARY

CITY OF MADISON
COMMUNITY RESOURCES PROGRAM
APPENDIX IV - PART 1

Name of Applicant: Urban League of Greater Madison (ULGM)

Date of Report:

Period Covered:

Person Completing Report: Jim Horn

Telephone: 608-729-1210

All expenditures must be documented. Only program expenses actually paid out for the period covered may be claimed on this report.

****Only use whole numbers, if using formulas or amounts with cents, convert to whole number before submitting to CDD.**

All Program Expenses	2025 City Allocation	City Portion of Expenses billed this Period	City Portion of Expenses billed Year-to-Date	% of City Budget Spend
A. PERSONNEL	28,500	0	0	0%
B. OTHER OPERATING	5,000	0	0	0%
C. SPACE	1,500	0	0	0%
D. SPECIAL COSTS	315,000	0	0	0%
TOTAL	350,000	0	0	0%

Vendor #:

Contract #:

Budget Adjustments and Method of Reimbursement

1. Agency may alter this budget within 10% of each deliverable by formal notification to assigned Grant Administrator. Changes which would result in modifications in excess of 10% of any original deliverable must receive Community Development Supervisor's written approval prior to contractor commitment of funds.

2. Costs for this project will be reimbursed pending approval by the Community Development Supervisor upon submission of a) a completed program report describing completed activities (Exhibit 3, Program Activity Report) and b) any other reports specified in the agency contract (Exhibit 1, Scope of Services).

3. Any funds not expended by the termination date of the Agreement are not eligible for reimbursement.

PROPOSAL #3

REVISED SUBMISSION FOR HOMEBUYER ASSISTANCE PROPOSAL BEGINS HERE:

1. PROJECT SUMMARY	
Name of Proposal:	Urban League of Greater Madison Down Payment Assistance Program
Proposal Type:	Programs/Services: Homebuyer Assistance (Down Payment)
Proposal Summary:	This project expands opportunities for first-time homebuyers by targeting historically underserved households, specifically low to moderate households located in South Madison. By providing down payment assistance, culturally relevant financial education, individualized coaching, and connections to community resources, the program removes key barriers that have historically limited access to homeownership. Focusing outreach on underrepresented residents in low- to moderate-income (LMI) census tracts in South Madison, the program directly addresses disparities in homeownership rates, helping families from underserved communities build equity, achieve financial stability, and move toward generational wealth. The Urban League Greater Madison (ULGM) has been a recipient of City of Madison funding during the past two City of Madison affordable homeownership funding cycles in the financial literacy and homebuyer education category. The City of Madison's financial support was critical in helping ULGM achieve HUD Certification for our Financial Empowerment, Pre- and Post-Purchase education and counseling program. Moreover, for many years, ULGM successfully ran an award-winning lease-to-purchase homeownership program. Programming is designed to educate and prepare first-time homeowners and community

	members for financial success via group and individualized programming that offers opportunities to learn from subject matter experts in financial literacy, mortgage lending, real estate, home inspections, appraisals, and insurance. The requested City of Madison funds will allow ULGM to continue to provide HUD-certified financial literacy and homebuyer education, as outlined in RFP #2025-14027, with the goal of supporting even more families of color and low- to moderate- income households in the City of Madison as they work to achieve and sustain economic stability and build wealth through homeownership. ULGM will deliver high-quality, culturally responsive financial empowerment education and individualized counseling, including assistance with household budgeting, understanding credit, how to create a savings plan, and guidance in accessing down payment assistance programs and other homebuyer assistance programs. Programming will include cohort-style in-person group training and one-on-one counseling. We are requesting $50,000 annually of funding from the City of Madison and will match that with at least $135,000 annually of funding from other sources. ULGM is a HUD-certified housing counseling agency through the National Urban League which is a HUD-approved Intermediary. As an Intermediary the National Urban League (NUL) has helped 28 affiliates and over 100 staff become HUD certified. In addition to assistance with the certification process, ULGM will be part of an ongoing community of practice with other Urban League affiliates that will receive ongoing training, pass-through funding, culturally relevant curriculum, best practices, onboarding to a HUD-approved data management system, and other technical assistance and monitoring to ensure services meet program standards and effectively meet the needs of our clients and our community. ULGM has HUD certifications in the counseling areas of Pre-Purchase/Homebuyer Counseling and Home Maintenance and Financial Management for Homeownership, as well as in the group education areas of Financial Literacy Workshops, Pre-Purchase Homebuyer Education Workshops, and Non-Delinquency Post-Purchase Workshops. In the future, we may pursue additional areas of training and counseling based on community needs, such as Resolving and Preventing Delinquency.

Number of households served:	5
Amount Requested from CDD:	$75,000
Total Proposal Budget:	$

1A. DEVELOPMENT PROPOSAL ONLY

Specify the target price of project homes (estimate):	$ _____
Will the homes be permanently affordable? [Yes/No]	_____
Do you have site control? [Yes/No	_____
If yes, what is the site address	_____
Is the site currently occupied	_____
If proposing to build on OwlCreek Vacant Lots detailed above, list addresses of lots. If interested in all six lots, write “All”.	_____

2. PROJECT DESIGN

List any features that make your proposal unique.

- For **Development Proposals** - Provide a detailed description of the **sustainability** and **accessibility** features incorporated into the project design, including their estimated incremental costs to construction. If any of the required sustainability or accessibility features **cannot** be met, explain why they are not feasible for this project.
  - If you are proposing **additional** sustainability or accessibility features that exceed the standard requirements, specify:
    - The specific features being added
    - How many units will include these enhancements
    - The estimated incremental cost associated with these enhancements
- For **Programs/Services** - What innovative or unique elements will your program include to enhance its impact or reach? For example, describe any targeted partnerships, culturally specific approaches, scalability features, or methods of tailoring services to meet the diverse needs of the community (e.g., income levels, racial/ethnic groups, or other demographics). How do these features set your program apart from others?

The ULGM Down Payment Assistance program would supplement the ULGM Homebuyer Education program permitting historically underserved first-time homebuyers to utilize a HUD-certified housing counseling agency to be guided through the entire homebuying process, become eligible for down payment assistance, and be eligible to apply for the down payment assistance program with ULGM. With the opening of ULGM's Black Business Hub in 2024, Madison region's premiere enterprise center has become home to many social events, and retail and other businesses and serves as an excellent conduit to promote the program. Through word of mouth and referrals from some of our key community partner networks, increased marketing and targeted outreach, ULGM has the potential to reach historically underserved households with incomes at or below 80% of the Area Median Income who are ready to embark on the pathway to becoming homeowners on the south side of Madison and the city of Madison.

3. PROJECT READINESS

Provide a summary of the steps already completed and those remaining to demonstrate project readiness.

- For **development proposals**, include land acquisition, financing, zoning approvals, or other pre-construction milestones. Reminder that multi-family proposals have additional requirements including pre-application meeting and DAT meeting that should be included in the timeline.
- For **programs and services**, include steps such as participant outreach plans, hiring and training staff, securing partnerships, timeline for utilizing funds, or developing program materials.

ULGM has made progress toward ensuring program readiness by creating and maintaining a pipeline of underserved households with incomes at or below 80% of the Area Median Income that are ready to emabrk on the journey to homeownership. ULGM will continue to utilize strong community partnerships with local mortgage lending institutions, real estate professionals, and nonprofit organizations to support participant referrals and resource sharing. Additional steps will focus on targeted outreach to underserved households with incomes at or below 80% of the Area Median Income that either want to purchase a home on the south side of Madison (as illustrated on LMI census tract) or underserved households with incomes at or below 80% of the Area Median Income that reside on the south side of Madison and that would like to purchase in the City of Madison. Project funds will be applied immediately to support staff development and outreach, with full program rollout scheduled within the first quarter of 2026.
ULGM has the readiness to begin operation of the program immediately if awarded funding. The Program Director, Jamal Mosley is already HUD-certified as a Homeownership Education & Counselor and has been employed by the Urban League for for the past year. Vicki Wright has been working with the Urban League's

homeownership program since 2000 and Allison Mullee has been working in a consultant role with the program since 2021, and prior to that worked for Wisconsin Affordable Housing Corporation, the managing partner in the Urban League's award winning lease-to-purchase homeownership program.

Feedback from Homebuyer Education Course participantswill be utilized to identify local needs and cultural responsiveness. ULGM collects feedback from participants and reviews these materials after every class and makes adjustments and enhancements as necessary based on that feedback. ULGM also attends the National Urban League's annual Whitney M. Young, Jr. Conference in New York where training is provided by national experts to the group of Urban League affiliates involved in homeownership education programming.

ULGM has partnerships in place with numerous other subject matter experts and community resources that will continue to provide training and other expertise and resources. This includes Project Home, Madison Gas & Electric, Associated Bank, Summit Credit Union, Thrivent Financial, UW Credit Union, Homebuyers Roundtable of Dane County, Third Sector, and others. As with our cuccirulum, ULGM is constantly striving to develop new partnerships that enhance our programming. For example, the Urban League is currently exploring a partnership with Own-It to collaborate on HUD-certified pre-purchase homebuyer education.

ULGM also has extensive networks and systems in place to conduct outreach to engage historically underserved households with incomes at or below 80% of the Area Median Income in our programming. This includes recruitment through other divisions of ULGM programming, our network of hundreds of nonprofit and government partners, robust social media networks, and extensive grassroots outreach ranging from community events to door-to-door canvassing.

4. PROJECT FEASIBILITY – Developer/Administrator Capacity

Identify team members / partnerships for this project, along with their relevant training, certifications, licenses, experience, and contribution to the proposed project.

Jamal M. Mosley has worked as ULGM's Director of Financial Empowerment and Homebuyer Education since 2024. He brings a solid foundation in finance and proven dedication to community empowerment to his work. Jamal has been a HUD-Certified Housing Counselor since 2020. Prior to his work at the Urban League, Jamal worked at Movin' Out, Inc. and in financial aid roles at multiple colleges and universities. He has more than five years of experience leading financial literacy workshops, developing homebuyer education curricula, and providing one-on-one counseling to help clients build credit, manage debt, and prepare for homeownership. His expertise in curriculum development, data analysis, and outreach ensures program effectiveness and lasting impact. He is known for his commitment to serving diverse populations and regularly volunteers with various groups in the community.

Allison Mullee has been involved with the Urban League's homeownership program in various capacities for nearly 20 years. Since 2021, she worked in a part-time Program Coordinator/Consultant role with the program. Prior to that, she worked with the ULGM's lease-to-purchase program through her role with Wisconsin Affordable Housing Corporation, which was managing partner of the program. She possesses a strong background in real estate and financial literacy education. She has been broker and owner of her own real estate firm since 2009, and prior to that worked for 5 years as a Real Estate Broker Associate with RE/MAX. She has extensive experience guiding individuals and families through financial planning, budgeting, credit building, and the homebuyer process. She has an excellent understanding of the challenges faced by first-time homebuyers and those seeking financial stability.

Vickie Wright has worked as a Housing Program Coordinator for the Urban League of Greater Madison for nearly 26 years. She has been involved in ULGM's Homeownership 1.0 which used a lease-to-own model to help 58 low- and moderate-income families become homeowners, ULGM Homeownership 2.0 which used a New Market Tax Credit Model to help 16 families become first-time homeowners and has been involved with all aspects of ULGM's financial and homebuyer education programming. She is a skilled administrator and has helped document household eligibility and ongoing compliance with LIHTC and NMTC requirements. She is deeply knowledgeable about housing and homeownership resources in Dane County and previously served for many years on the Dane County Homebuyers Roundtable board of directors.

ULGM has partnerships in place with numerous other subject matter experts and community resources that will continue to provide training and other expertise and resources. This includes Project Home, Madison Gas & Electric, Associated Bank, Summit Credit Union, Thrivent Financial, UW Credit Union, Homebuyers Roundtable of Dane County, Third Sector, and others. As with our curriculum, ULGM is constantly striving to develop new partnerships that enhance our programming.

5. PROJECT FEASIBILITY – Financial Capacity

Explain your approach to fulfilling financial obligations for the proposal, including any secured funding:

- For **development proposals:** Address developer equity, construction financing, other funding sources you are leveraging, and subsidy needs.
- For **programs/services proposals**: Address management of program costs, staff compensation, other sources of funding you are leveraging, and operational sustainability.

Type here

6. PROJECT FEASIBILITY – Project Management and Timeline

Provide a project timeline for the contract term, including key milestones:

- For **development proposals:** real estate acquisition, bid process, construction start/end, marketing, and unit sale completion, etc. (2 year-max timeline)
- For **programs/services proposals:** marketing, outreach, service delivery, completions, etc. (annual timeline)

The Urban League of Greater Madison (ULGM) has outlined the following proposed timeline for the DPA program in 2026. The schedule reflects the variety of educational courses, workshops, counseling sessions, and outreach initiatives described above. Note that dates are subject to change based on community needs and commitment to coordinate with other community programming.

- December 2026--Develop standard operation procedure and create promotional materials, including flyers, brochures, and web pages
- January -November 2026-- Provide one-on-one counseling, referrals to mortgage lending institutions, real estate professionals, home inspectors, appraisers, insurance providers and additional resources to eligible households
- February 2026—Invite eligible households to Homebuyer Education Course
- March 2026—Personal Invite to eligible households to attend ULGM's Spring Home Maintenance Workshop in-person or receive recording. (mandatory)
- April 2026-- Invite eligible households to Financial Empowerment Series
- May 2026-- Invite eligible households to Homebuyer Education Course
- April 2026-- Invite eligible households to Financial Empowerment Series
- July 2026-- Invite eligible households to Homebuyer Education Course
- September 2026-- Personal Invite for eligible households to attend ULGM's Fall Home Maintenance Workshop in-person or receive recording. (mandatory)
- September 2026-- Invite eligible households to Homebuyer Education Course
- October 2026-- Invite eligible households to Financial Empowerment Series

December 2026--Close on 5 households that successfully purchase a hom

ULGM will offer free group education in the following three areas as defined by HUD:

- Financial Literacy Workshops
- Pre-purchase Homebuyer Education Workshops
- Non-Delinquency Post-Purchase Workshops

ULGM will offer free one-on-one counseling in the following two areas as defined by HUD:

- Pre-Purchase/Homebuying
- Home Maintenance and Financial Management for Homeowners (Non-Delinquency Post-Purchase)

Enrollment: The enrollment process is designed to be accessible and inclusive. Participants can complete enrollment either online or through a paper application, ensuring flexibility and broad accessibility. The process requires pre-registration for classes, which helps with planning and ensures that sessions are tailored to the needs of those attending. The enrollment form gathers essential information that is required by City of Madison and HUD, including basic contact details, household demographics, and general information about participants' financial or homeownership goals. This approach allows ULGM to better understand the backgrounds and aspirations of their attendees, ensuring that programming is relevant and appropriately targeted.

Group Education: The three categories of group education classes listed above build on each other, but each can also be taken individually depending on the needs and interests of the individual participant. A notable strength of the program is its commitment to **cultural responsiveness**, especially as it relates to the Black experience. The workshops are intentionally designed to address and acknowledge the structural racism that has contributed to significant racial disparities in homeownership and access to the "American dream." This focus demonstrates ULGM's dedication to equity and social justice in all of our educational offerings. Another key aspect of our program is a **cohort style** approach. ULGM has extensive experience with cohort style programming. This structure encourages peer-to-peer learning and support, allowing individuals with shared experiences and similar goals to connect, uplift, and inspire one another. The cohort model not only enhances engagement but also contributes to the overall effectiveness of the program by building lasting networks of support. Our program format is **action-oriented**. Each session encourages participants to set specific goals and develop actionable plans. This approach increases the likelihood that attendees will apply what they learn to their real-life financial situations.

Financial Literacy Workshops: These classes will focus on financial empowerment in the context of preparing for home ownership. Classes will be offered at least 3 times per year. Each class will run 2 hours per week for 3 weeks. The workshops are intended for small groups, with an average class size of 10 to 12 participants to foster a supportive learning environment, encourage participation, and allow for more individualized instruction. **Session #1** will focus on basic financial literacy topics including developing a household spending plan, budgeting and financial organization, tracking finances, attitudes about money, attitudes toward money and financial decision-making, and selecting and using banking and financial services. **Session #2** will focus on an array of concepts related to debt including understanding manageable debt, strategies to reduce debt through goal setting, identifying expenses to cut, and protecting against consumer scams and predatory debt. **Session #3** will focus on credit and savings. Topics will include understanding how credit scores are calculated, obtaining and using credit wisely, reading and interpreting credit reports, steps to improve credit scores, and saving for retirement and homeownership. Each session will address additional participant-identified topics as appropriate.

Pre-Purchase Homebuyer Education Workshops: ULGM's Pre-Purchase Homebuyer Education Class is designed to equip aspiring homebuyers with the essential knowledge and skills needed to navigate the home buying process confidently. The workshop is structured to foster group learning, with classes offered at least four times per year and group sizes averaging 15 to 20 participants. Each session spans eight hours, divided over three days to enhance retention and encourage participant engagement. The Urban League leverages multiple venues to increase accessibility, including ULGM Center for Workforce & Economic Development at 2222 S. Park Street, The Black Business Hub at 2352 S. Park St., and the Southwest Employment Center located at 1233 McKenna Blvd. Additionally, ULGM is looking to pilot a virtual option in 2026, which could further broaden reach and accommodate diverse needs, especially for those unable to attend in person.

The workshops are led by ULGM's HUD-certified housing counselors, ensuring that instruction is grounded in industry standards and best practices. Supplemental trainers are carefully selected long-term partners who are recognized subject matter experts in their respective fields, including mortgage lending, real estate, home inspection, title services, and insurance. This multidisciplinary approach enriches the learning experience by providing participants with varied perspectives and expertise. Inviting successful alumni from previous ULGM homeownership programs adds a valuable peer-to-peer component, allowing current participants to learn from real-life experiences and practical insights.

The curriculum is comprehensive, covering all major aspects of the homebuying process. Key topics include:

- Assessing financial readiness: determining affordability and qualification limits
- Understanding and comparing mortgage products
- Insights into current market conditions
- Home warranties and lending options
- Fees, credit scores, and budgeting strategies
- Making an offer and negotiating terms
- Maximizing the relationship with a realtor
- Fair housing laws, RESPA, borrower's rights, and predatory lending awareness
- Homeownership insurance: choosing appropriate coverage
- Property taxes and ongoing home maintenance responsibilities
- The home closing process and related obligations

The breadth of topics ensures that participants leave the workshop with a holistic understanding of both the opportunities and responsibilities associated with homeownership. Individuals who complete this class plus at least one hour of individualized counseling will receive a certificate documenting that they completed a HUD-approved pre-purchase program.

Post-Purchase Workshops: The Urban League's post-purchase homebuyer workshops are designed to support new homeowners as they transition into long-term, successful ownership. Offered at least twice each year, these workshops are held in small groups of eight to ten participants, ensuring personalized attention and opportunities for meaningful discussion. Each session lasts for two hours, providing ample time to delve deeply into a variety of essential topics that help homeowners protect and grow their investment. The curriculum covers continued financial education, emphasizing the importance of effective budgeting and saving strategies to maintain financial stability. Participants also receive guidance on ongoing credit monitoring and management, which is crucial for maintaining healthy credit scores and accessing future financial opportunities, such as home equity loans. In addition, the workshops address energy efficiency practices that can lower utility costs and contribute to a more sustainable lifestyle. Homeowners learn the basics of home maintenance and repairs, empowering them to handle routine issues and prevent costly problems down the road. Other relevant topics are introduced as needed to address the evolving needs of participants, ensuring that each class delivers practical, actionable knowledge for long-term homeownership success.

Other Workshops: In addition, ULGM may offer other one-time classes on special topics as needed. Past examples have included retirement planning, investing, and student loan management.

One-on-one counseling services One-on-one counseling is a key component of our Financial Empowerment and Homebuyer Education Program. Counseling services are designed to provide tailored support and guidance to individuals and families pursuing financial stability and homeownership. This service combines personalized assessment, ongoing education, and expert guidance to help participants achieve their unique financial and housing goals. Enrollment begins with a comprehensive application form that gathers essential contact and demographic details, along with information about each applicant's financial situation, homeownership objectives, current housing and employment status, personal needs, challenges, and other relevant factors. This thorough intake ensures that our staff can develop an individualized action plan for every client.

Upon submission of the completed application, ULGM staff will review the information and schedule an initial one-on-one intake meeting. This first session typically lasts between one and two hours, providing ample time to establish rapport and begin the planning process. Prior to the appointment, clients receive instructions on obtaining a free credit report and are encouraged to bring a copy, along with documentation of household income and expenses. At the meeting, clients are also provided with a disclosure form that outlines confidentiality policies and clarifies that ULGM does not endorse specific housing programs or maintain a financial interest in any housing services to which clients may be referred. During the initial counseling session, ULGM staff perform household budget analysis, review credit history, identify areas for improvement, and discuss the client's readiness for homeownership. This collaborative process enables clients to clarify their long-term and short-term financial and homeownership goals. We then work with each client to develop a customized action plan, which details specific objectives, challenges to address, actionable steps, the party responsible for each step, and estimated timelines for completion.

Action plans often include recommendations to participate in group education classes, continued one-on-one counseling sessions, and referrals to additional community resources. As clients progress toward homeownership readiness, counseling sessions reinforce critical topics covered in pre-purchase workshops, such as evaluating the decision to purchase a home, navigating the home shopping process, understanding mortgage financing, preparing for home inspections, exploring down payment assistance programs, accessing unbiased resources like HUD.gov, and managing issues that may arise during homeownership—including refinancing and mortgage default. Clients also receive guidance on what to expect during the financing and closing process.

The typical engagement with the one-on-one counseling component ranges from six to twenty-four months, depending on individual needs and progress. Counseling sessions are scheduled every 30 to 45 days until the client successfully closes on a home. This sustained, structured approach ensures that clients receive continuous support, expert advice, and the educational resources necessary to make informed decisions and achieve lasting financial empowerment.

Goals & Objectives: The Urban League's Financial Empowerment and Homebuyer Education Program has established a set of ambitious and measurable goals. These include the following:

- At least 5 families will successfully purchase a home.
- At least 5 families will complete a HUD-certified (Non-Delinquency) Post-Purchase Workshop.
- At least 5 families will receive ongoing, HUD-certified individualized financial literacy and pre-purchase counseling and demonstrate one or more indicators of increased financial stability and/or homebuyer readiness, such as increased credit score, income, savings, or knowledge of the home buying process.
- At least 5 families earn less than 80% of Dane County median income.
- At least 90% of those receiving post-purchase counseling will make successful progress as homeowners, including on-time mortgage payments, increased savings or credit, and improved homeownership skills.

Marketing & Outreach: ULGM will use a variety of strategies to engage underserved community members in the proposed programming. This will include a combination of broad messaging as well as targeted outreach. For example, ULGM's various social media channels currently have nearly 13,000 followers and our email newsletter has over 11,000 subscribers. ULGM employees a full-time Director of Communications that can help market programming through print, broadcast, and online media. ULGM also employs a full-time Manger of Recruitment for our workforce programs and a Volunteer Manager who do extensive community outreach and tabling at community events where they can assist program staff with outreach and recruitment. ULGM also operates two auxiliaries, the Urban League Young Professionals, and the Urban League Guild. In addition to having members who may be aspiring homeowners, these auxiliaries can help promote the program. UMOJA Magazine, the region's premier publication devoted to positive news about the African American Community is an affiliated entity and housed at the ULGM. UMOJA magazine can help promote programming and feature stories that highlight successes of the program. ULGM has similarly strong relationships with other media sources that serve Black and BIPOC communities such as Capital City Hues, Madison 365, and La Communidad.

ULGM also coordinates numerous community engagement events each year that will be leveraged to share information about the programs. This includes: the Unity Picnic, which draws over 600 community members each summer to the south side for a family-focused event with food, entertainment, and fellowship; the Martin Luther King, Jr. Breakfast, another family-focused event that brings together nearly 1,000 Black and other families of color to honor the achievements of outstanding middle and high school youth; the Madison Region Economic Development & Diversity Summit and the Urban Cabaret which are two signature community engagement events that attract over 1,000 BIPOC attendees each year. In addition to these large-scale signature events, ULGM hosts dozens of smaller events, meetings, forums, and other gatherings where the proposed programming can be promoted. The Urban League's new Black Business Hub offers another opportunity to engage prospective participants. In its first year of operation, The Hub hosted over 600 meetings, training classes, pop-up markets, and other events that drew thousands of people into the space.

In addition to these broad community outreach opportunities, ULGM's existing programs will be a critical pipeline of participants for the proposed financial education and homeownership readiness programming. ULGM's workforce development programs have placed over 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.
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Finally, ULGM is an active partner in numerous community collaborations and networks that we can tap to help recruit families for this program. This includes the United Way HIRE Initiative, the Dane County Employment & Training Network, the Construction Employment Initiative, Parsley, Schools of Hope, United Way 211, Third Sector, and many others.

7. COMMUNITY NEED

Alignment: Explain how your project aligns with the City's goals for affordable housing and community development and identify the target population served for your project (including income levels and demographic factors). Note if your proposal aligns with any of the preferences identified in the RFP.

The project aligns with the City's goals for affordable housing and community development by expanding the opportunity for homeownership to five underserved households with incomes at or below 80% of the Area Median Income. Specifically, ULGM would extend the opportunity to a resident located in one of the LMI census tracts in South Madison who would like to purchase a home.

Economic Mobility: How will your proposal help participants or residents achieve economic mobility, particularly in underserved communities?

- For **development proposals**, explain how the project aligns with the income levels of the area (describe what the median income of the census tract where the development will be located) and promotes generational wealth-building and well-being.
- For **programs/services proposals**, describe how your program fosters financial empowerment and economic mobility through education, support, or direct assistance.

Expand: Explain how your project will expand opportunities for first-time homebuyers and reduce existing disparities in rates of homeownership between different segments of the Madison population.

The Urban League of Greater Madison's Homeownership Program is built on the belief that education, coaching, and access to resources are key drivers of economic mobility. Our program helps individuals and families move from financial instability to long-term wealth-building through a combination of financial education, personalized support, and direct financial assistance.

1. Financial Education and Skill Building

Participants begin with comprehensive homebuyer and financial literacy education, covering budgeting, credit management, savings strategies, debt reduction, and the full homebuying process.

- These workshops build core financial skills and increase confidence in managing money, understanding credit, and making informed financial decisions.
- All educational systems align with HUD-approved curriculum standards, ensuring participants gain practical knowledge that supports both short- and long-term financial stability.

***2.* One-on-One Financial and Housing Counseling**

Each participant works with a HUD-certified housing counselor who provides individualized coaching on credit repair, savings goals, and mortgage readiness.

- Counselors help clients create personalized Action Plans that address barriers to homeownership, such as improving credit scores or reducing debt.
- Ongoing check-ins reinforce accountability and empower clients to take ownership of their financial growth.

3. Access to Direct Financial Assistance

Through coordination with City of Madison Down Payment Assistance (DPA) programs and other local resources, eligible participants receive direct financial support that bridges the affordability gap for first-time homebuyers.

- This assistance transforms financial education into tangible results — turning prepared renters into sustainable homeowners.

- By combining education + counseling + capital, the program removes systemic barriers to homeownership that often prevent wealth accumulation for low- and moderate-income families.

4. Long-Term Economic Mobility and Stability

ULGM's post-purchase counseling and follow-up support help new homeowners maintain stability, manage their assets, and avoid foreclosure.

- Homeownership serves as a foundation for wealth building, enabling families to build equity, strengthen credit, and invest in their communities.
- The ripple effects include greater household stability, improved intergenerational wealth potential, and stronger neighborhoods, particularly in areas like South Madison that have faced historic disinvestment.

Expand: Explain how your project will expand opportunities for first-time homebuyers and reduce existing disparities in rates of homeownership between different segments of the Madison population.

This project expands opportunity by transforming renters in the low-to-moderate income range into homeowners through access, preparation, and support—and it reduces disparities by focusing intentionally on equity, inclusion, and lasting financial empowerment. Through this work, ULGM helps families not only buy homes, but also build wealth and stability that benefit Madison's communities for generations to come. ULGM will achieve these goals via

Targeted Outreach to Underserved Populations

ULGM's program will focus outreach and engagement in South Madison and other historically marginalized neighborhoods where residents have been disproportionately excluded from homeownership opportunities.

- We partner with trusted community organizations, faith-based institutions, and local schools to reach families who might not otherwise connect with traditional mortgage or real estate pathways.
- By meeting residents where they are, the program ensures inclusive participation and builds trust among communities long impacted by systemic inequities.

2. Removing Financial and Structural Barriers

The program expands opportunities by addressing the most common barriers first-time buyers face:

- **Down payment and closing cost gaps** are bridged through direct financial assistance and coordination with the City's DPA programs.
- **Credit and savings barriers** are addressed through one-on-one financial counseling and personalized readiness plans.
- **Systemic inequities in lending and access to information** are countered through culturally competent education, transparent guidance, and advocacy for fair lending practices.

These interventions allow participants to move from "rent-ready" to "mortgage-ready" and ultimately to homeownership, creating a clear and supported path toward wealth building.

3. Building Financial Capability and Long-Term Stability

Every participant completes HUD-approved homebuyer education and counseling, ensuring they understand the responsibilities and long-term benefits of homeownership.

- Post-purchase counseling helps new homeowners maintain stability, manage household budgets, and avoid foreclosure.
- This ongoing support helps protect new homeowners from the risks of financial distress, ensuring long-term success rather than short-term access.

4. Closing Racial and Economic Gaps in Homeownership

Homeownership rates in Madison show significant disparities—particularly among Black and Latino households compared to white households. By combining financial assistance with education and culturally responsive counseling, ULGM's project:

- **Directly increases the number of first-time homebuyers of color** in Madison.
- **Stabilizes neighborhoods** that have experienced disinvestment and gentrification pressures.
- **Advances the City's racial equity goals** by ensuring that public investment in homeownership reaches those most impacted by historical exclusion.

Urban League of
Greater Madison

Responses from Urban League of Greater Madison
to
City of Madison | Community Development Division
2025 Financing for Affordable Homeownership Development, Programs and Services RFP #2025-14027

<u>Instructions to applicants:</u>

Please respond briefly and succinctly to the questions below, in-line, unless otherwise specific (e.g. if additional documentation is requested), with a maximum 1/3 page response per question. Use this Word document to record your answers and return the completed document to CddApplications@CityOfMadison.Com with cc: to MDavila-Martinez@CityOfMadison.Com. Please refrain from submitting additional documentation no specifically requested at this time or using alternative formats.

Questions:

1. **Your proposal identifies specific metrics, outcomes, goals, and objectives. Can you clarify the timeframe associated with these measures? Are they intended to reflect annual outcomes, or the entire two-year contract period?**

   The outcome metrics that are included in the proposal are indicated to reflect annual outcomes. As in past grant cycles, we would welcome the opportunity to review those outcomes with city staff at the end of the year and discuss any suggested modifications for the second year.

2. **Does your proposed budget include resources for interpretation, translation, or other accessibility services?**
   a. **If so, how are those costs reflected or allocated in your budget? If not, how are those services currently provided or funded through your organization's general operations or other partnerships?**

   The budget does not allocate resources specifically for interpretation, translation, or other language-related accessibility services. However, the budget does include $20,000 for "assistance to individuals" which could be allocated to assist any such need that is identified. ULGM does currently employee at least three Spanish-speaking staff members who are available to assist with translation services if needed. We also often work with other partner agencies to address these needs if they arise. If additional financial resources are needed beyond what is budgeted, ULGM would be able to cover them through other general operating funds in our agency budget.

3. **Your proposal mentions launching a virtual class delivery option in partnership with Own It. Do you anticipate expanding this offering more broadly beyond the partnership, or will it remain specific to that collaboration?**
    a. **How will you ensure consistent quality, accessibility, and HUD-aligned content delivery between virtual and in-person classes?**

We appreciate this question and are committed to ensuring that any virtual programming is consistent and of the same quality, accessibility, and meets HUD standards as our in-person programs. We are currently exploring best practices and proven models to ensure this is the case. We are currently in the early stages of the planning and exploring process, and as such our proposal states only that we are “exploring” the possibility of virtual option and that we hope to try a “pilot” in 2026. All of the outcome metrics included in our application are based on our current in-person model of programming. Any pilot virtual programming would be in addition to those outcomes.

Note that the request from Own It for a virtual class came up after our proposal submission. We are still working through the feasibility and if this pilot moves forward, we will be mindful of all the points raised above.

4. **How does the Urban League currently track participant outcomes following completion of homebuyer education—such as home purchases, use of down payment assistance, or continued counseling participation?**

As part of the intake process, all clients participating in individualized coaching/counseling services complete an intake form that captures contact information, household demographics, and financial readiness indicators such as income, credit, and savings. ULGM staff then meet with the client to discuss their short and long-term financial and homeownership goals, establish a plan to meet those goals, and make referrals to other community resources as appropriate. Staff then follow up with clients to monitor progress every 30 days.

Each counseling session is logged in CounselorMax. ConselorMax is a comprehensive, web-based client management system developed by NeighborWorks America to support housing counseling agencies like Urban League in delivering and tracking services related to homeownership education, financial capability, and foreclosure mitigation. CounselorMax is used to record one-on-one and group counseling sessions; track participant outcomes such as home purchases and use of down payment assistance; maintain compliance with HUD standards and grant reporting requirements. The system also includes tools for financial education and counseling including budgeting templates, credit tracking, and action plans.

We are also planning to implement new systems for gathering information from individuals who participate in group trainings but may not elect to participate in ongoing counseling services. For example, we plan to conduct a quarterly electronic survey of all participants in group training to gather information on their progress towards meeting financial and homeownership goals and future needs that we might be able to assist with.

City of Madison | Community Development Division
2025 Financing for Affordable Homeownership Development, Programs and Services RFP #2025-14027

URBAN LEAGUE OF GREATER MADISON (ULGM)

ULGM Down Payment Assistance Program (Progs: Homebuyer Assistance)

Response Submission Due Date: October 31, 2025 at Noon Central Time.

Instructions to applicants:

Please respond briefly and succinctly to the questions below, in-line, unless otherwise specific (e.g. if additional documentation is requested), with a maximum 1/3 page response per question. Use this Word document to record your answers and return the completed document to CddApplications@CityOfMadison.Com with cc: to MDavila-Martinez@CityOfMadison.Com. Please refrain from submitting additional documentation no specifically requested at this time or using alternative formats.

Questions:

1. Upon review, several sections of your Homebuyer Assistance proposal contain information and narrative responses intended for your Homebuyer Education proposal. To ensure a clear and accurate evaluation of your request, please resubmit the Homebuyer Assistance proposal in its entirety.
   A. We sincerely apologize for that, and the Urban League has attached the revised proposal to this email.
2. Can you clarify how many households are expected to receive DPA under this proposal, and the average amount of assistance per household?
   A. The Homebuyer Down Payment Assistance Program would benefit five households located in one of the lowest income census tracts--South Madison--with assistance up to $75,000.
      a. How was the proposed per-household assistance amount determined?
         A. Per household assistance will be determined by various factors such as income, household size, and additional determining factors such as permanently disabilities, veteran status, etc.
      b. Will the full amount of City funds be used directly for DPA, or will a portion be allocated to service delivery or administrative costs? If so, please specify the percentage or amount budgeted for those uses.

A. All the funds being requested will be used for down payment assistance. The training, counseling, and administrative services will be provided as part of the Urban League's homebuyer education program.

3. Is participation in the Urban League's Homebuyer Education course and counseling program a requirement for receiving DPA funds? If not required, what other pathways or partnerships will you use to ensure participating buyers are adequately prepared for homeownership?
    A. Participation in the Urban League Homebuyer Education course ***will be*** a requirement to be eligible for down payment assistance; The Urban League will also accept certificate of completions from partners such as HBRT, as well as other HUD-certified first-time homebuyer programs such as Framework or Movin' Out.
4. Your proposal mentions a focus on South Madison residents and/or households purchasing in South Madison. What factors informed your decision to prioritize this geographic area?

Historic and Ongoing Housing Disparities
South Madison has long been home to a high concentration of Black, Latino, and other underrepresented households who have faced systemic barriers to homeownership—such as discriminatory lending practices, low property appraisal values, and limited access to generational wealth. Prioritizing this area aligns with efforts to close racial homeownership gaps and promote equitable development.

Risk of Displacement and Gentrification
As redevelopment and public/private investments increase in South Madison, long-term residents face growing pressure from rising rents and property values. Supporting residents to become homeowners helps stabilize families, retain community identity, and prevent displacement.

Alignment with City and Community Plans
The City of Madison's South Madison Plan and related initiatives emphasize equitable neighborhood revitalization, affordable housing preservation, and resident ownership opportunities. Our focus directly supports these community-identified priorities.

Existing Relationships and Community Trust
The Urban League of Greater Madison has deep roots in South Madison, maintaining partnerships with neighborhood associations, schools, faith-based organizations, and service providers. This trust and familiarity enhance engagement, outreach, and long-term success of participants.

Opportunity to Leverage Local Investments
Several public and private development projects in South Madison—including affordable housing initiatives and homeownership pilot programs—create an opportunity to align homebuyer education and counseling with concrete pathways to purchase in the community.

5. Can you provide more details on how the Homebuyer Assistance process will operate from start to finish — including intake, eligibility verification, underwriting review, coordination with lenders, and loan closing?

The Urban League of Greater Madison (ULGM) follows a structured, HUD-compliant process to guide homebuyers from initial intake through loan closing. Each stage is designed to ensure programming integrity, equitable access, and long-term homeowner success. This end-to-end process integrates education, compliance, and coordination to ensure every assisted buyer is financially prepared, program-eligible, and supported beyond the closing table. ULGM's experience as a HUD-approved counseling agency positions it to manage this process efficiently and in full alignment with City and HUD requirements.

1. Outreach & Intake

- Community outreach is conducted through workshops, neighborhood events, partner agencies, and digital channels to inform South Madison residents and other eligible households about available down payment assistance (DPA) resources.
- Interested participants complete an initial intake form that collects demographic data, income information, household size, and housing goals.
- Each participant is assigned to a housing counselor who becomes their primary point of contact throughout the process.

2. Eligibility Verification

- ULGM staff verify that applicants meet program eligibility criteria including:
    - Income limits (typically ≤80% AMI, per HUD guidelines)
    - First-time homebuyer status
    - City residency or purchase location within eligible areas
    - Completion of required homebuyer education and one-on-one counseling and sessions

- Staff review supporting documentation (pay stubs, W-2s, bank statements, and tax returns) and maintain files consistent with City and HUD documentation standards.

3. Financial Readiness & Counseling

- Participants receive pre-purchase counseling focused on budgeting, credit improvement, and mortgage readiness.
- ULGM counselors help clients understand mortgage options, loan terms, and affordability thresholds, preparing them for lender engagement.
- A certificate of completion is issued once the participant demonstrates readiness to proceed.

4. Underwriting & Coordination with Lenders

- Once a participant identifies a home and obtains a preliminary mortgage approval, ULGM works closely with the lender and City staff to assemble the DPA application package.
- ULGM staff review documentation for:
  - Income and asset verification
  - Loan-to-value ratios and affordability analysis
  - Compliance with HUD and City underwriting standards
- The completed package is submitted for City review and approval. ULGM maintains active communication with the lender and buyer throughout this stage.

5. Loan Approval & Closing Coordination

- Upon City approval, ULGM facilitates coordination between the lender, title company, and City staff to ensure all DPA and mortgage documents are executed correctly.
- ULGM verifies that:
  - The buyer's contribution and loan terms align with program guidelines
  - Closing disclosures accurately reflect the DPA assistance
  - All compliance and reporting forms are complete before closing

6. Post-Closing Support & Follow-Up

- After closing, ULGM provides post-purchase counseling on budgeting, home maintenance, and property tax management.
- Staff conduct follow-ups periodically, at 6 and 12 months to confirm housing stability, identify any emerging needs, and track long-term program outcomes (e.g., default prevention, continued occupancy).
- Data is reported through HUD-9902 and City reporting systems ensuring accountability and transparency.

a. Who on your team will be responsible for each phase of the process?

   A. Three housing counselors will assist first-time homebuyers through the entire process including, but not limited to, intake, eligibility verification, underwriting review, coordination with lenders, and loan closing; housing counselors will be led by HUD-certified housing counselor Jamal Mosley, who has more than six years of experience leading aspiring homebuyers from the very beginning of their homebuying journey to becoming homeowners.

b. Has Urban League previously administered DPA or similar financial assistance programs? If so, please describe your internal procedures and lessons learned from experience.

   A. Yes. The Urban League of Greater Madison (ULGM) has extensive experience administering financial assistance programs including down payment and closing cost assistance. Through partnerships with the City, local lending institutions, and collaborations with multiple other local organizations, ULGM has managed public and private funds designed to expand homeownership opportunities for low- and moderate-income households.

   ULGM utilizes compliance protocols modeled on HUD and City of Madison standards to ensure accountability and program integrity. Procedures include

   Standardized Intake & Verification:

   Staff collect and verify participant income, assets, household size, and eligibility documentation using consistent forms and checklists.

   Dual Review & File Audit:

   Each DPA or assistance file undergoes at least one secondary review by a program manager or senior counselor before submission to ensure completeness and compliance.

Secure Data Management:
Client information is maintained in CounselorMax, a HUD-compliant case management system, with restricted staff access and encrypted storage of sensitive documents.

B. **Fiscal Oversight:**
ULGM's Finance team tracks all program disbursements, reconciles accounts monthly, and maintains clear separation between program and administrative funds.

C. **Performance Reporting:**
Outcome data (e.g., number of homeowners assisted, funds deployed, follow-up success rates) are tracked and reported to funders per grant requirements and HUD-9902 standards.
Through administering prior assistance programs, ULGM has identified several best practices that have strengthened its operations:

D. **Early Counseling Yields Better Outcomes:**
Clients who complete education and counseling before home search are more likely to remain mortgage-ready and close successfully.

E. **Strong Lender Partnerships Are Essential:**
Maintaining direct communication with lenders and underwriters ensures timely processing and fewer documentation delays.

F. **Consistent Communication Prevents Gaps:**
Regular follow-ups between the buyer, lender, and City staff reduce last-minute issues at closing.

G. **Flexibility and Responsiveness Matter:**
Tailoring support for self-employed or multi-income households improves program access and inclusivity.

c. How familiar is ULGM staff with the City's compliance and reporting requirements for HUD-funded DPA programs?

Urban League housing counselors are highly familiar with the City's compliance and reporting requirements for HUD-funded DPA programs. As a HUD-approved housing counseling agency, community members can be assured that the counselors they work with are trained in federal regulations, program documentation standards, and fair housing requirements.

Our team has extensive experience administering and reporting on HUD- and City-funded programs including homebuyer education, pre-purchase counseling, and financial empowerment. This includes routine collection and verification of data, household composition, eligibility documentation, and evidence of completion of required education and counseling. ULGM staff collaborate closely with City staff to ensure all files meet compliance standards and that reporting is accurate, timely, and consistent with both HUD and City expectations.