

**COUNTY OF MILWAUKEE**  
**Housing Division**  
**Department of Health & Human Services**  
**INTER-OFFICE COMMUNICATION**

**DATE:** January 11, 2011

**TO:** Chairman Michael Mayo, Milwaukee County Board of Supervisors

**FROM:** Geri Lyday, Interim Director, Department of Health & Human Services  
*Prepared by Gary Bottoni, Program Coordinator – Housing Division*

**SUBJECT:** From the Interim Director, Department of Health and Human Services,  
Requesting Authorization to Accept Community Housing Development Funds for  
Housing for Persons with Disabilities

**Issue**

Approval to accept \$575,000 in federal HOME Community Housing Development Organization (CHDO) funds and HOME program income to Movin' Out, Inc, to provide 11 housing units for persons with permanent disabilities in Brown Deer is requested. This total includes \$500,000 for project costs and \$75,000 for CHDO operating costs. This request is in addition to a request for \$2,250,000 in County Housing Trust Funds for this project, as well as 20 Section 8 rental vouchers.

**Background**

Milwaukee County, representing 16 suburban communities, along with the Cities of Wauwatosa and West Allis, participate as a consortium in the federal HOME Investments Partnerships Program. The consortium is required to set aside 15% of each annual allocation for use exclusively by non-profit CHDO's for the development of HOME eligible housing.

Movin' Out was designated a county CHDO in March of 2009. The county has approved two previous projects for Movin' Out. One is for \$368,112 in acquisition/rehab funds and \$55,212 in operating funds for 10 HOME units in the Northport Village Project in Glendale. The second is for \$553,500 for the new construction of 11 HOME units, and \$55,212 in operating funds, for the Berkshire – Greendale Project

The attachment from Movin' Out provides further detail on their current proposal.

Movin' Out, as co-developer and in partnership with Jewish Family Services and General Capital Group, seeks \$500,000 to be used in conjunction with an application for federal Section 42 Affordable Housing Tax Credits through the Wisconsin Housing and Economic Development Authority (WHEDA), for the construction of an \$11.27 million, 60 unit affordable mixed use housing project in Brown Deer. The project would be located at approximately Bradley Road and Sherman Boulevard. Movin' Out would provide 11 one and two-bedroom units to persons with permanent disabilities receiving long-term care services necessary to remain independent

from Jewish Family Services. The third partner in this project is General Capital Group. In existence since the 1980s, General Capital has an established record of developing over 700 affordable housing units in Southeast Wisconsin. Several of their projects have been developed in partnership with non-profits, including St Catherine Residence and Jewish Family Services.

This project is 60 units. Of this total, 20 would be reserved for persons with disabilities. The balance would be provided as affordable, moderate income family and workforce housing. The project developers state they will “stress socialization and interaction, as the primary goal of the facility is to integrate persons with physical and intellectual disabilities in successful independent environments”.

The Section 42 Tax Credit application is due on February 4, 2011.

Movin’ Out also seeks \$75,000 in CHDO operating funds, which would be used to maintain local staff to oversee the project’s completion, the provision of resident services, and to pursue further development opportunities.

To meet the total request (\$575,000), the county would need to pledge pending, but currently not in hand, resources.

At this time, the county has \$66,219 in existing CHDO funding, as well as \$279,995 in available program income, for a total of \$346,214. Program income is principally repayments of prior HOME funded loans.

The 2011 HOME funding will include an estimated \$170,000 in new CHDO set-aside funding. In addition, the County typically takes in over \$100,000 in loan repayments in a year.

Prior year CHDO set-aside, uncommitted balance	\$ 66,219
Available program income	\$ 279,995
Pending CHDO set-aside (est)	\$ 170,000
Pending program income (est)	<u>\$ 58,786</u>
	\$ 575,000

The County could forgo the future pledge of pending funding and commit only the existing resources (\$346,214).

It is noteworthy that this project depends upon the approval of LITC funding. The provision of local governmental assistance is looked upon very favorably in the LITC approval process, and could help to secure the award. Furthermore, it is unlikely this project would close before the 4<sup>th</sup> quarter of 2011, at which time the pending funding would be secured.

The developer could accept an approval of \$346,214, with the balance (\$228,786) approved contingent upon receipt by the County.


The HOME Program has a 20 year affordability requirement for newly constructed housing. During this period, units must meet income and rent limits or the initial HOME investment must be recaptured. Consistent with this requirement and the assistance approved for the previous two CHDO projects and with the description of the available and pending funds given above, staff will recommend that project funds be provided as a 0% interest loan, with payment deferred for 40 years.

### **Recommendation**

- 1) Approval of a 0% interest, deferred payment loan in the amount of \$500,000 for the project as described above, contingent upon receipt of pending funds and contingent upon award of Section 42 tax credits, and execution of a CHDO development agreement consistent with the requirements of the HOME Program.
- 2) Approval of \$75,000 in CHDO operating funds, contingent upon execution of an agreement consistent with the requirements of the HOME Program.

### **Fiscal Effect**

Approval of this recommendation will result in the expenditure of \$575,000 in federal HOME CHDO set-aside funds allocated to the County, and HOME program income derived from HOME funded loan repayments.

  
\_\_\_\_\_  
Geri Lyday, Interim Director  
Department of Health and Human Services

cc: Lee Hollowy, County Executive  
Renee Booker, Director - DAS  
Antionette Thomas-Bailey, DAS  
Glenn Bultman - County Board Analyst  
Linda Durham - Committee Clerk

1  
2  
3  
4 From the Interim Director, Department of Health and Human Services, Requesting  
5 Authorization to Accept Community Housing Development Funds for Housing for Persons with  
6 Disabilities, by adoption of the following:  
7

8 WHEREAS, Milwaukee County with the Cities of Wauwatosa and West Allis participates  
9 as a Consortium in the federal HOME Investments Partnerships Program; and  
10

11 WHEREAS, HOME participants are required to set aside 15% of each annual allocation for  
12 use by non-profit Community Housing Development Organizations (CHDOs) to produce  
13 HOME eligible housing; and  
14

15 WHEREAS, having been designated a County CHDO, Movin' Out, Inc, as co-developer  
16 and in partnership with General Capital Group and with Jewish Family Services, has requested  
17 \$500,000 to be used in conjunction with federal Section 42 Affordable Housing Tax Credits to  
18 construct a 60 unit affordable housing project, of which 11 units would be reserved for, in  
19 conjunction with long term care services provided to, persons with disabilities, at approximately  
20 Bradley Road and Sherman Boulevard in Brown Deer; and  
21

22 WHEREAS, Movin' Out also seeks \$75,000 in CHDO operating funds to maintain local  
23 staff to oversee the project and the provision of services, and to pursue further projects; and  
24

25 WHEREAS, Movin' Out's proposal presents an opportunity to provide affordable income  
26 and rent capped, newly constructed units to persons with disabilities that are integrated into the  
27 community; and  
28

29 WHEREAS, the HOME CHDO set-aside fund balance is \$66,219, and there is \$279,995 in  
30 program income (repayments from prior HOME loans), for a total of \$346,214 currently  
31 available to the County; and  
32

33 WHEREAS, the HOME CHDO set-aside for 2011 is estimated to be \$170,000, and further  
34 program income of \$58,786 is anticipated in 2011; and  
35

36 WHEREAS, Movin' Out has indicated that a commitment of \$346,214 in funds now  
37 available, with additional funding of \$228,786 contingent upon its receipt by the County, for a  
38 total of \$575,000, would significantly enhance the pending application for Housing Tax Credits;  
39 now therefore  
40

41 BE IT RESOLVED, that the Interim Director of the Department of Health and Human  
42 Services, or her designee, is authorized and directed to enter into a development agreement  
43 consistent with HOME requirements, to provide \$500,000 in HOME CHDO funds and HOME  
44 program income, as a 0%, deferred payment loan, payable in full in 40 years, to Movin' Out,  
45 Inc, to construct 11 units for persons with disabilities, at Bradley Road and Sherman Boulevard,

46 Brown Deer, contingent upon receipt of pending HOME funds and anticipated program income,  
47 and award of Section 42 Affordable Housing Tax Credits: and

48

49 BE IT FURTHER RESOLVED, that the Interim Director of the Department of Health and  
50 Human Services, or her designee, is authorized and directed to enter into an agreement  
51 consistent with HOME requirements to provide \$75,000 in CHDO operating funds to Movin'  
52 Out, Inc; and

53

54 BE IT FURTHER RESOLVED, that the Interim Director of the Department of Health and  
55 Human Services is authorized and directed to carry out all steps necessary to accomplish the  
56 objective of this resolution.

## MILWAUKEE COUNTY FISCAL NOTE FORM

**DATE:** Oct 14, 2009

Original Fiscal Note

Substitute Fiscal Note

**SUBJECT:** From the Interim Director, Department of Health and Human Services, Requesting Authorization to Accept Community Housing Development Funds for Housing for Persons with Disabilities

**FISCAL EFFECT:**

- |   |  |
|---|--|
| <input checked="" type="checkbox"/> No Direct County Fiscal Impact<br><input type="checkbox"/> Existing Staff Time Required<br><input type="checkbox"/> Increase Operating Expenditures<br>(If checked, check one of two boxes below)<br><input type="checkbox"/> Absorbed Within Agency's Budget<br><input type="checkbox"/> Not Absorbed Within Agency's Budget<br><input type="checkbox"/> Decrease Operating Expenditures<br><input type="checkbox"/> Increase Operating Revenues<br><input type="checkbox"/> Decrease Operating Revenues | <input type="checkbox"/> Increase Capital Expenditures<br><input type="checkbox"/> Decrease Capital Expenditures<br><input type="checkbox"/> Increase Capital Revenues<br><input type="checkbox"/> Decrease Capital Revenues<br><input type="checkbox"/> Use of contingent funds |
|---|--|

*Indicate below the dollar change from budget for any submission that is projected to result in increased/decreased expenditures or revenues in the current year.*

	Expenditure or Revenue Category	Current Year	Subsequent Year
<b>Operating Budget</b>	Expenditure		
	Revenue		
	Net Cost		
<b>Capital Improvement Budget</b>	Expenditure		
	Revenue		
	Net Cost		

## DESCRIPTION OF FISCAL EFFECT

In the space below, you must provide the following information. Attach additional pages if necessary.

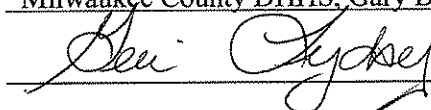
- A. Briefly describe the nature of the action that is being requested or proposed, and the new or changed conditions that would occur if the request or proposal were adopted.
- B. State the direct costs, savings or anticipated revenues associated with the requested or proposed action in the current budget year and how those were calculated.<sup>1</sup> If annualized or subsequent year fiscal impacts are substantially different from current year impacts, then those shall be stated as well. In addition, cite any one-time costs associated with the action, the source of any new or additional revenues (e.g. State, Federal, user fee or private donation), the use of contingent funds, and/or the use of budgeted appropriations due to surpluses or change in purpose required to fund the requested action.
- C. Discuss the budgetary impacts associated with the proposed action in the current year. A statement that sufficient funds are budgeted should be justified with information regarding the amount of budgeted appropriations in the relevant account and whether that amount is sufficient to offset the cost of the requested action. If relevant, discussion of budgetary impacts in subsequent years also shall be discussed. Subsequent year fiscal impacts shall be noted for the entire period in which the requested or proposed action would be implemented when it is reasonable to do so (i.e. a five-year lease agreement shall specify the costs/savings for each of the five years in question). Otherwise, impacts associated with the existing and subsequent budget years should be cited.
- D. Describe any assumptions or interpretations that were utilized to provide the information on this form.

Federal HOME funds now available to allocate to this project include a CHDO set-aside balance of \$66,219 and \$279,995 in program income (repayments of previous HOME loans), for a total of \$346,214.

This project anticipates, and funding commitment is contingent upon receipt of, a pending HOME CHDO set-aside of \$170,000, and future program income of \$58,786, for total project funding of \$575,000.

Department/Prepared By Milwaukee County DHHS, Gary Bottoni, Program Coordinator

Authorized Signature



Did DAS-Fiscal Staff Review?  Yes  No

<sup>1</sup> If it is assumed that there is no fiscal impact associated with the requested action, then an explanatory statement that justifies that conclusion shall be provided. If precise impacts cannot be calculated, then an estimate or range should be provided.



Housing solutions for adults  
and children with disabilities

600 Williamson Street  
Madison, WI 53703  
Phone: 608-251-4446  
Fax: 608-819-0623  
Toll Free: 1-877-861-6746  
e-mail: [info@movin-out.org](mailto:info@movin-out.org)  
[www.movin.out.org](http://www.movin.out.org)

Mr. Michael Mayo Sr.  
Chairman, Milwaukee County Board of Supervisors  
901 N. 9th Street, Room 201  
Milwaukee, WI 53233

Dear Chairman Mayo;

This letter serves as an application for an award of Federal HOME funding in the amount of 500,000 plus CHDO operating funds of \$75,000 for the proposed project described in this submission. Included in this letter is a description of the project, an updated description of Movin' Out, the other project partners, a project budget and project timetable. We would like to be included on the next County Economic and Community Development Committee agenda to have our proposal considered and hopefully advanced and approved. We are asking that Milwaukee County consider and approve our application for these funds prior to February 4, 2011, which is the application submission deadline for the upcoming Wisconsin Housing and Economic Development Authority (WHEDA) Low Income Housing Tax Credit cycle. Obtaining tax credits is critical to the economic viability of the project. In turn, obtaining County HOME funds is critical to the underwriting of the project. Additionally, a commitment of HOME funds helps make our WHEDA application more competitive from a scoring standpoint.

### **Description of Movin' Out.**

As you know Movin' Out was approved two years ago by Milwaukee County as a Community Housing Development Organization (CHDO). Movin' Out continues its mission providing affordable housing opportunities and resources to households which include a person with a permanent disability. Further, Movin' Out strives to provide highly integrated housing solutions and does not develop or operate group living type housing or any other form of congregate housing. The project described in this funding application is consistent with that mission.





During the past year Movin' Out has made significant strides in establishing itself in Milwaukee County. We just recently made arrangements to have an office in Fox Point in Milwaukee County. We are about to close on our first project of 10 condo units using a combination of Milwaukee County HOME funding and HUD 811 financing located in Glendale. Additionally we are expecting to close later this spring on an additional 11 HOME units which are part of a 90 unit independent senior housing project located in Greendale. We have worked to establish new partnerships with both for profit developers and human service providers to carry out these projects.

Movin' Out has experience with the type of project described in this proposal. Last week we closed on a similar project located in Stoughton Wisconsin (Dane County) That project is a 33 unit affordable multifamily project financed in the same way as the project we are currently requesting these funds for in Milwaukee County. We believe this approach to be both very marketable and sustainable over time for the target population providing much needed housing stock for some of Milwaukee County's most vulnerable citizens.

### **Project Description**

The proposed project is collaboration between three housing groups. Movin' Out acting as a HOME Program CHDO will work with the project sponsor Jewish Family Services who will be the long term owner of the project. Jewish Family Services (JFS) is a Milwaukee County based nonprofit human services provider (please see the attached information regarding JFS). The third member of this collaboration is a for-profit housing developer General Capital Group (information enclosed) who will provide development services. Movin' Out will coordinate with these two partners to carry out the development of this 60 unit affordable family project located in the Village of Brown Deer. This project meets the mission of both Movin' Out's and JFS by integrating and including 20 units of housing representing 33% of the project which will be reserved for low income people with permanent disabilities. The balance of the units will provide much needed family and workforce housing to the area. The project has also requested County assistance in the form of project based Section 8 Certificates and County Trust Funding to ensure affordability of these units for their target population. Below is a more comprehensive description of the project.

### **Bradley Village Overview**

Movin' Out, General Capital Group and JFS propose to develop a new 60-unit residential facility in the Bradley Village neighborhood at Bradley Road and Sherman Boulevard. The layout of the building, parking and pedestrian facilities reinforces the Traditional Neighborhood Development (TND) design intended for the Bradley Village neighborhood. The primary building is placed on Bradley Road, comfortably reflecting the scale and pedestrian orientation of the Bradley

Village Shopping Center and proposed 2/3-story townhomes to the west. A primary pedestrian entrance and building signage is placed on the north side (street side) of the building, while primary vehicular drop-off, surface parking and access to underground parking is placed on the south side of the building in a residential courtyard framed by the existing Bradley Village Shopping Center building and the new residential facility. The courtyard itself includes gazebo/pavilion, trellis structure and other outdoor amenities for resident use.

The new residential facility will include approximately 60 residential units (one and two bedroom apartments). All units will include full kitchens, as it is the intention of the facility to have residents live independently and cook for themselves. Each floor will include community areas for gathering, laundry facilities and amenity rooms (e.g. fitness center, business center and the like). The three story building and underground parking will be fully served by two elevators, creating a high degree of access for all residents.

The entire east end of the ground floor of the building will likely include offices for JFS and a new senior center for the Village of Brown Deer. These uses will be completely separate from the function of the residential portion of the building, with separate secure entries and identification signage. The offices include approximately 1,200 square feet and the senior center will comprise approximately 3,000 square feet. Parking for these facilities will be shared with the residential facility on a day-to-day basis; however, a new shared surface parking lot directly south of the Bradley Village commercial buildings will accommodate parking for large events.

Residents in the facility will include clients of JFS and other organizations who serve clients with physical and intellectual disabilities from age 18 and older, together with tenants from the general public. All residents will be served with a high level of support services ranging from assistance with financial matters (maintaining household budgets, paying bills, etc.) to employment training and counseling, as their individual situations require. The facility will stress socialization and interaction, as the primary goal of the facility is to integrate persons with physical and intellectual disabilities in successful independent environments.

Finally, it is the intention of this development to successfully integrate this new facility with the concept for Bradley Village as a mixed use traditional neighborhood with a strong pedestrian orientation and high quality physical design.

### **Financial Request to Milwaukee County**

We are requesting that Milwaukee County provide a loan of \$2,250,000 to the Project and project base 20 of its section 8 rental vouchers. General Capital

Group will apply to WHEDA for an allocation of section 42 Federal Income Tax Credits in the February, 2011 cycle. The credits are the primary driver of the capital structure which will be utilized to finance the Project. Additionally, a key component of the structure (which, based upon its terms fills a gap between sources and uses, and which assists in competitively scoring the tax credit application) would include a permanent, long term loan from the County to the Project upon the following terms:

Loan Amount:	\$2,250,000 (2 separate notes)
Interest Rate:	County cost of funds + .25% (blends today to 5.5%)
Term:	20 yrs (right to prepay without penalty)
Amortization:	35 yrs (balloon principal payment due yr 20)
Fee:	.25% of the loan amount

The Project's sources and uses of funds are presently projected as follows:

<u>Sources:</u>	Milwaukee County 1 <sup>st</sup> mortgage	\$2,250,000
	Tax credit equity	8,520,000
	Home funds	<u>500,000</u>
		\$11,270,000
 <u>Uses:</u>	Land	\$900,000
	Bldg/Site	7,700,000
	Financing/Soft costs	2,328,000
	Reserves	<u>342,000</u>
		\$11,270,000

### **Project Timeline**

The project development team has negotiated site control. The WHEDA Tax Credits are awarded through an annual state-wide competition. After the February submission WHEDA evaluates all applications and announces approximately mid April.. If successful the project will move forward to assemble the balance of its financing, develop construction documents and close in the 4<sup>th</sup> quarter of 2011.. Occupancy would be expected within about a year of closing.

## HOME Request

Movin' Out is requesting \$500,000 in HOME project funds to assist 11 of the 20 units set aside for people with disabilities. Additionally Movin' Out is requesting \$75,000 in CHDO Operating funds which are used to support Movin' Out's development activities (staff time, overhead and other project related costs) associated with this project. The proposed project will be structured to meet the County's HOME Program required CHDO activities. Project Ownership will be turned over to Jewish Family Services or an affiliate formed by JFS to own the project.

We look forward to continuing expanding our housing efforts in Milwaukee County, to assisting low income families who include a member with a permanent disability and working with you and the Commission on this exciting project and others we are also in the process of planning. Please contact me with any questions or if you need any additional information.

Sincerely



Dave Porterfield  
Real Estate Developer  
Movin' Out, Inc.

cc:

Supervisor Theodore Lipscomb - Chairman, Milwaukee County Economic and Community Development Committee

Gary Bottoni, Housing Division

**Primary Village Street**  
 Specific final location to be flexible to allow alternative development scenarios

**New Pocket Park**  
 Buffers scale of development to the west

**New JFS Housing Development**  
 60 Units w/ underground parking  
 Separate pedestrian entry to Bradley Road

**Entry to Ground Floor Offices**

**Ground Floor Community Space**  
 To have its own identity and separate secure entry

**Additional Parking**

**Existing Bradley Village Shopping Center**  
 Establishes scale/architectural identity

**Covered Drop Off**  
 Shared between housing facility, offices and new community center

**South Facing Courtyard**  
 With covered pavilion and vineyard

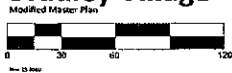
**Additional Parking**

**Future 8-Plex Units**  
 Per original Master Plan  
 Layout is flexible to accommodate alternative scenarios

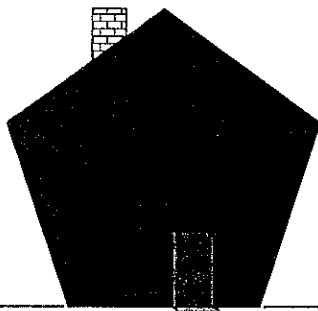
**New Shared Parking Facility**  
 For shops, housing and community facility  
 55 total additional spaces

**Seasonal Farmers Market**  
 Creates built edge on Sherman  
 Sales stalls used for parking on non-market days

**Bradley Village**



Movin' Out, Inc.  
2009 Annual Report



Paths to Housing

Movin' Out, in partnership with people with disabilities and their allies, creates and sustains community-integrated, safe, affordable housing solutions.

Please visit our website: [www.movin-out.org](http://www.movin-out.org)  
Send questions or messages to our email address at: [info@movin-out.org](mailto:info@movin-out.org)

608 251 4446  
Toll free 877 861 6746

### Board of Directors

*Officers:* Jean MacCubbin, President  
James P Carter, Vice President/Treasurer  
Howard Cagle, Secretary

*Members:* Maureen Arcand  
Susan Helgeson  
Carol Keen  
Ron Miller  
Nino Pedrelli  
Arlyn Sandow  
Mary Skadah  
Sinikka Santala

### Movin' Out Staff

Howard Mandeville, Executive Director  
Paula Tiffany, Housing Counseling  
Amy McGrath, Planning and Operations  
Amy Wedekind, Housing Counseling  
Rebecca Wiese, Housing Counseling  
Dave Porterfield, Property Development  
Mary Myers, Property Coordination

Movin' Out, Inc.  
600 Williamson Street  
Madison, WI 53703

# Movin' Out, Inc.



With each passing year, Wisconsin citizens with disabilities are finding their best path to a new housing situation and Movin' Out is taking new paths to make their housing plans a reality. For Movin' Out, 2009 was a year of economic uncertainty. The economy created real risks for almost everyone, including the very low income households who rely on Movin' Out. Interestingly, it also created some opportunities for low-income people with disabilities to secure affordable housing.

In 2009 we were fortunate to witness successes small and large which changed people's lives for the

better. The economic climate created openings for Movin' Out to meet our mission in new ways. We have learned that being clear about our mission and operating with fluidity and flexibility will allow us to take advantage of change, even in a climate of risk and doubt.

This report captures our continued agency growth: a decrease in new homeowners counseled but an increase in renters worked with; new rehab and development activities; loss of some funders, a gain of others. Most importantly, we describe successful work with households to find stable, lasting housing solutions for people with disabilities.

## Lifetime Achievement



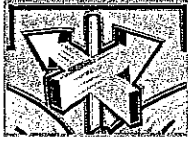
Maureen Arcand - At the Goodman Center in Madison WI on the occasion of her 80<sup>th</sup> birthday celebration and lifetime of achievement.

In 2009, Board Member, Maureen Arcand (with her family) was kind enough to "give" Movin' Out her 80<sup>th</sup> birthday party. Movin' Out held an event for 200 people, featuring a celebration of Maureen and an awards ceremony for outstanding achievements by housing advocates. Maureen was presented with the first "Arcand Outstanding Lifetime Achievement Award" for her life's achievements in Dane County, some of which include *mother of six, welfare rights organizer, community leader, home owner, disability advocate, county board supervisor, mentor, teacher, researcher on aging and cerebral palsy, and past president of Movin' Out, Inc.* The mayor and county executive addressed the audience and Congresswoman Tammy Baldwin read accolades into the federal congressional record.

### Additional Award Recipients

Outstanding Young Disability Advocate:	Sadler Bell
Arcand Outstanding Family Advocacy:	LOV Dane
Arcand Outstanding Housing Advocacy:	Tim Radelet
Arcand Unstoppable Spirit Award:	Marcie Brost





## The Homeowner Path

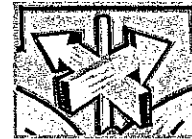


While pundits questioned the wisdom and value of continuing to extend the opportunity of home ownership to citizens with low household incomes, Movin' Out home owners demonstrated that while they are among the lowest income home-owning households, they are also stable and successful in their home ownership. While virtually all of the 1,000 Movin' Out home owners maintained their homes successfully, in 2009 Movin' Out assisted an additional 70 first time home buyers to achieve their dream. Movin' Out assisted an additional 26 home owners to complete rehab and accessibility projects to improve their homes and stabilize their ownership.

The federal department of Housing and Urban Development (HUD) approved

pairing Movin' Out's home-ownership loans with FHA-insured financing. HUD authorized Movin' Out to provide funds for closing costs and rehabilitation assistance to home buyers and home owners using FHA financing. Movin' Out is the only Wisconsin agency approved as a statewide program. Only three other Wisconsin non-profit agencies have earned the HUD approval and they each serve a specific metro area. Lenders and their underwriters can find detailed guidelines for linking Movin' Out secondary financing with a FHA mortgage on the Movin' Out web page: [www.movin-out.org](http://www.movin-out.org). In 2009, HUD also recertified Movin' Out as a HUD housing counseling agency and authorized HUD funds to supplement the costs of Movin' Out housing counseling.

## A Path to Affordable Rent



In 2009 Movin' Out made a concerted commitment to assume the risks inherent in property development in order to purchase or create new, affordable rental housing for people with disabilities. We knew the need was significant and determined that the agency had both the strength and the capacity to do so. However, the challenges are great, not the least of which is securing financing for a timeline that can easily exceed two years from initial planning to move-in day for the first tenants.

For contractors and developers the costs of building one unit at a time isn't feasible, so most housing for people with special needs is built with the intent of having all units occupied by people with disabilities in one or more large buildings. Movin' Out does not support housing that congregates people with disabilities into a self-contained environment. We choose to develop

housing where people with disabilities have opportunities to integrate themselves into their neighborhood like any other new tenant would, rather than be stigmatized by an address. In order to make rents affordable over the long term, a significant subsidy amount has to go into the development project and still these transactions often require multiple mortgages.

With a lot of creativity, community commitment and even a little luck, Movin' Out doubled the number of its rental units in 2009. Movin' Out now provides affordable rentals tailored to the needs of people with disabilities to 62 tenants who are "at home" in 35 distinct units. The rental homes are located in Madison, Mount Horeb, Milwaukee, Shawano, and West Bend.

# Assets and Liabilities



Current Assets: \$ 670,393  
 Fixed Assets: \$2,305,578  
 Non-current Assets: \$2,828,003

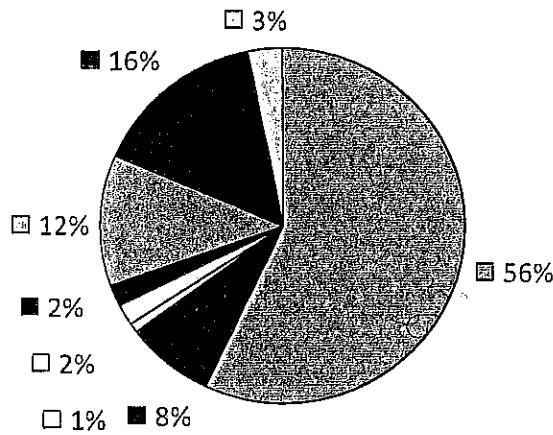
Current Liabilities: \$ 109,179  
 Long-term Liabilities: \$4,663,132

TOTAL ASSETS \$5,803,974

Total Liabilities: \$4,772,311  
 Total Net Assets: \$1,021,663

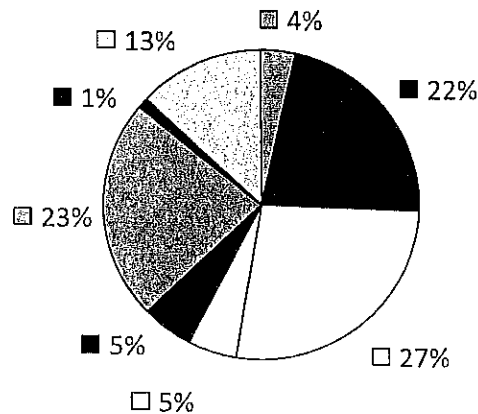
TOTAL LIABILITIES  
 AND NET ASSETS \$5,803,974

## Expenses by Percent of Budget



- ▣ Salaries and contract personnel
- ▣ Occupancy and operations
- ▣ Training and travel
- ▣ Professional Fees
- ▣ Insurance
- ▣ Mortgage debt
- ▣ Rental properties
- ▣ Property development

## Revenue Type by Percentage



- ▣ Grants
- ▣ Contracts
- ▣ Counseling and Loan Fees
- ▣ Contributions/Other
- ▣ Foundations
- ▣ Rental Income
- ▣ Technical Assistance Fees
- ▣ Development Fees

# 2009 Program Activities



- ◆ Information and Assistance Calls  
800+ calls were received from 67 counties and 8 other states.
- ◆ Housing Plans  
303 housing plans were developed working one on one with a housing counselor. 30% of those counseled were minority households. Ninety-six households either purchased or rehabbed their home, others are still being counseled, and still others have a plan in place that resulted in retaining rental housing for at least one more year.
- ◆ Housing Trust  
The greatest barrier to using the Movin' Out trust was removed in 2009. State legislation was passed that has allowed marketing of the trust to resume and we anticipate being able to work with families to explore this housing option. Movin' Out's charitable, pooled housing trust can hold and manage homes for the lifetime use of people with disabilities. The trust offers a way for parents to contribute to ensuring that a safe, secure home is permanently available to their son or daughter with a disability, and that their home is part of a legacy of permanent, affordable housing for people with disabilities. When a home is placed into the trust Movin' Out provides any needed property management for that home which can increase as needs increase or family and friends are no longer available to help out.

## 2009 Homeowner Households

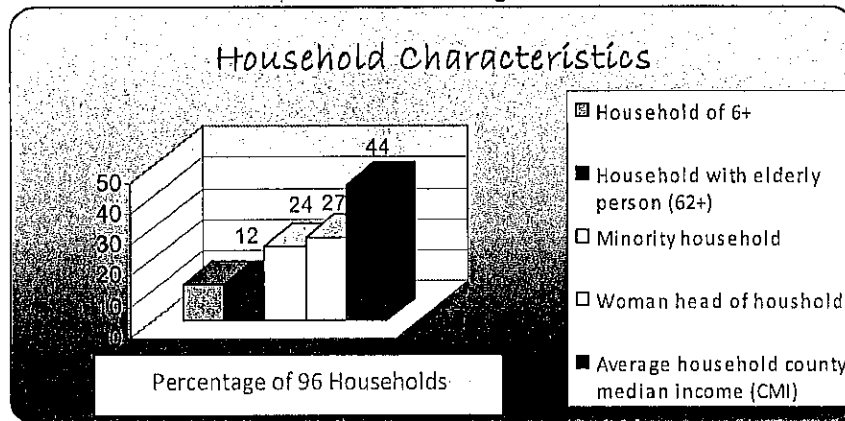
70 New Homeowners representing 22 Counties

Homebuyers had an average household income of 46% of county median

26 Homeowners with completed Rehab Projects representing 16 Counties

Households doing rehab had an average income of 39% of county median

Of the 96 households that completed rehab or purchased their first home, there were a total of 235 household members (102 children; 133 adults). The 96 households were comprised of the following:



100% of households had one or more members with a disability.

# 2009 Rental Households

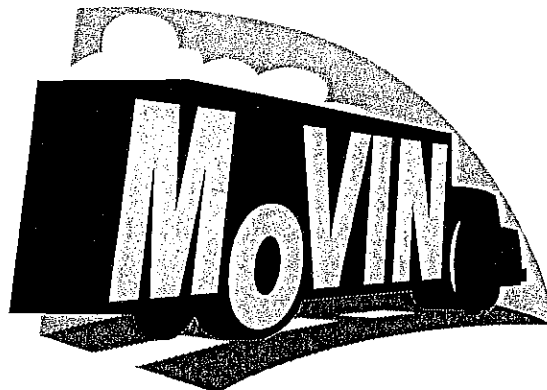


Managing a rental program has its challenges but it also presents an opportunity to participate in some of Movin' Out's most visible outcomes. Two of the year's projects are described below:

## From Displacement to Self-Direction

At risk of displacement from homes they had rented for years, 15 women and their residential support provider collaborated with Movin' Out to secure spacious, newly renovated homes in the Stonebridge Condominium neighborhood on Madison's east side. Movin' Out made all of the homes *visit-able* (zero-step entrances, wider doorways, and a main floor bathroom), some fully accessible, and improved them with new finishes, décor, and appliances. Movin' Out secured funding from the HUD 811 program and Madison's HOME program to purchase the units, improve them, and put in place rent subsidies that make the homes affordable forever. The 12 units are dispersed among 300 units in Stonebridge, insuring

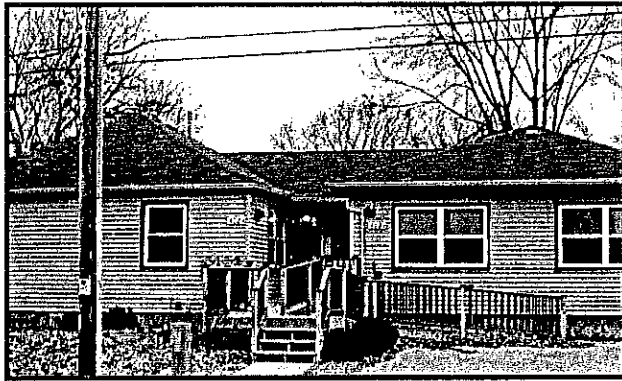
community integration while also enhancing efficiencies for the residential support agency that purchased a 13<sup>th</sup> Stonebridge unit for caregivers. Because the HUD 811 funding includes rent subsidies for tenants, many of the women had their first opportunity as self-directing adults to choose to live alone rather than having to share a home for economic reasons.



## Accommodations and Additions

Movin' Out took on a well-worn property, from another non-profit, that needed substantial work inside and out. Our tenant had lived there for 13 years. As the years go by, she needs more modifications that allow her to remain in her own home. Her house sits on a big lot. So, in 2009, we confirmed funding from Madison's HOME program and the Federal Home Loan Bank's AHP program and developed a plan to

completely remodel her home and build a new second unit to accommodate two other tenants. The tenant in the existing unit and her support team worked with us from the beginning to factor in the big and small details that would tailor the improvements to the woman's preferences as well as her current and future needs. The second unit was built to specifications reflecting the



Both men had lived alone in their own apartments and wanted to maintain as much autonomy as they could, while at the same time realize cost savings in sharing a home. We designed the new unit so it could function as two integrated units: roomy bedrooms, each with its

preferences and needs of two men with disabilities. The new unit is entirely barrier free and accommodates all the tenants' belongings including their sound systems, large TV, wheel chairs and therapy equipment.

own adjoining living room, individual bathrooms, and a shared kitchen and dining area. The layout succeeds in offering each tenant the privacy they both value while also providing companionship and affordable rent.



*It doesn't happen without you.*

**2009 Funders ...**

- HUD 811 Program
- HUD Housing Counseling
- City of Madison Community Development HOME program
- HOME Consortium of Waukesha, Washington, Ozaukee & Jefferson Counties
- Federal Home Loan Bank of Chicago and Bank Mutual
- Federal Home Loan Bank of Chicago and Anchor Bank
- Helen Bader Foundation
- Madison Community Foundation
- Dane County Department of Human Services
- Dane County CDBG Commission
- Wisconsin Department of Commerce HCRI program
- United Way of Dane County

**...and Donors**

**Corporate/Organizations/Groups**

- Associated Bank
- Astar Capital Mngt.
- Augusta Realty
- Badger Cab
- Bruner Realty
- Capitol Bank
- Community Living Alliance
- Deephaven Farm
- Disability Rights

- Foley & Lardner LLP
- Grampa's Gun Shop
- Johnson Block & Co.
- Luedtke Chiropractic
- MACLT
- Madison Development Corporation
- M & I Bank
- Mt. Horeb Class of '47

- Realtor's Association of South Central WI
- Rehab for WI
- Scholz Law
- Scooter Software
- Sletten Trust
- West Bend Mutual Insurance
- US Bank





## Individual Donors

Nancy/Dylan Abraham  
Diane Adams  
Richard Ades  
Marge Aiello  
Brian Alme  
Donald Anderson  
Mary/Joseph Arcand  
Jim Arcand  
Joe Arcand  
Rose Arcand  
Jim/Ann Arcand  
Barb Arcand-Campbell  
Anne Arnesen  
Barbara/Fred Arnold  
Jonathon Barry  
Mary Kay Baum  
Peter/Betsy Bazur-Leidy  
Angela Bennett  
Shiva Bldar-Sielaff  
Daniel/Ann Bier/Knapstein  
Shelly/Olwny Blake-Hansen  
Christin Bohleber  
Diane Bowen  
Marcie Brost  
Betty/David Campbell  
Lisa Campbell Nelson  
Larry Carrington  
Chuck Chvala  
Paul/Ellen Dietrich  
Joe/Jean Dietrich  
Diane Dietrich  
Ann Dietrich  
Margaret Dietrich  
Bob/Nan Dietrich  
Michael/Cheryl Dolohanty  
Dennis/family Dolohanty  
Mary Dolohanty  
Patrick/Carol Dolohanty  
Colleen/Rick  
Dolohanty/Callahan  
Mary Beth/Patricia  
Dolohanty/Coussa  
Linda/Dan Dolohanty/Young  
John Donnelly  
Linda Dorn  
Malcom Einerson  
Nelson Eisman  
Faith Ellestad  
Mary Ann Fahl  
Maribeth/Joseph Fox-Chmielewski  
Karen/Jim Foxgrover  
Jack/Eleanor Frame  
John Franz  
Roy/Terri Froemming/Johnson  
Eve Galanter

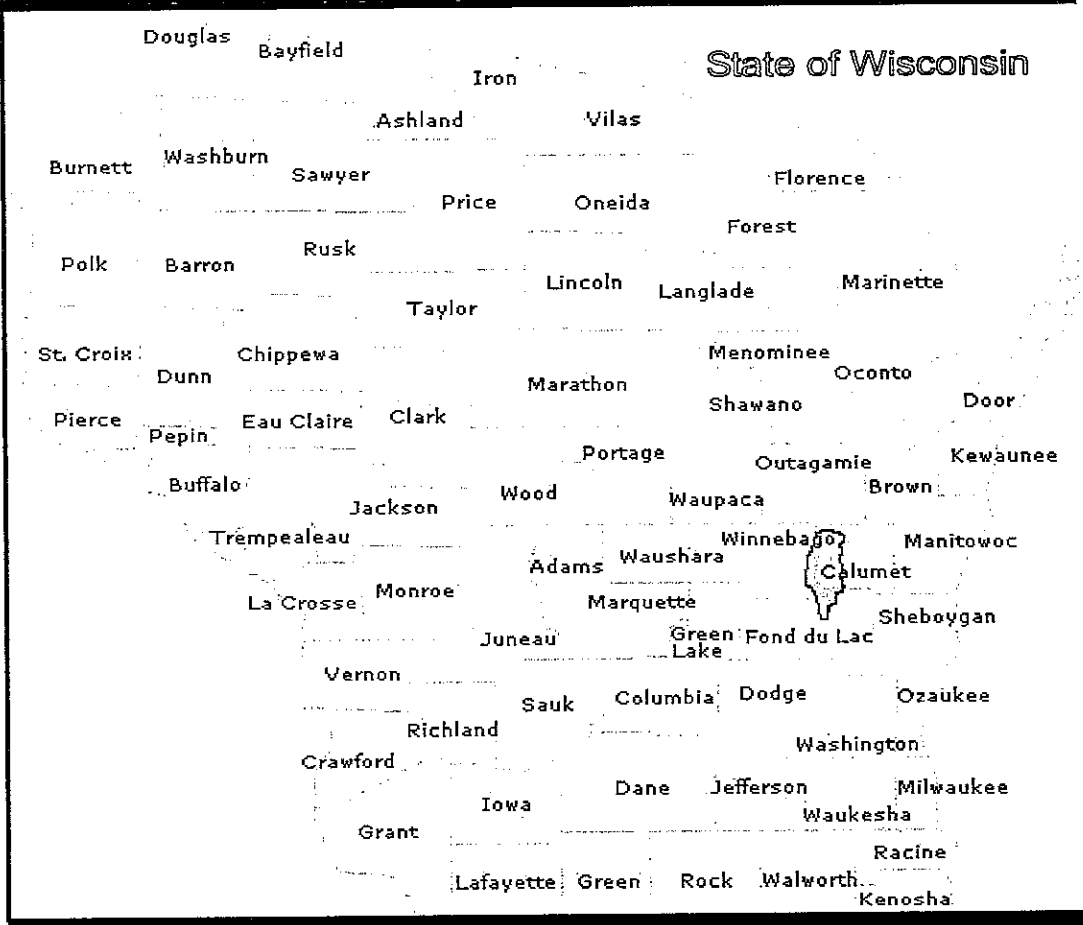
Patrick/Doris Glancy  
Larry Gleasman  
Ken Golden  
Lynn Green  
Dianne Greenley  
Ruth Gullerud  
Chris Hendrickson  
Pam Hill  
Tom Hirsch  
Caroline/Bob Hoffman/Kann  
Rita Hohlstein  
Stephen/Julie Hooper  
Steven/Frances Hopkins  
Barbara Hummel  
In Memory of Jerry Vogt  
in Memory of Rose Brost  
Sarah Jamison  
Linda Jorgenson  
James Kalscheur  
Jennifer Kamenick  
Jesse Kaysen  
Kim Kessler  
Diana Keyes  
Mary Klopp  
Joyce Knutson  
Melissa Korth  
Nancy Livingston  
Dean Loomis  
Jean MacCubbin  
Howard Mandeville  
Shirley Martin  
Russell Martin  
Frank/Carol Martin/Petrucci  
Roger/Jean Maxwell  
Kathryn Mazack  
Anna McCabe  
Amy McGrath  
Duncan McNelly  
Lori Mettel  
Charlotte/Alan Meyer/Kruger  
Ron/Kristen Millier/Engel  
Karen/Jim Mitchell  
Myra Moran  
Marianne Morton  
Michael Moskoff  
Kathryn Mueller  
Melissa Mulliken  
Mary Myers  
Helene Nelson  
Julie Nichols-Younes  
David Nispel  
John/Connie O'Brien  
Jennifer Ondrejka  
Larry Palm  
Nino Pedrelli

Rick Phelps  
David Porterfield  
Stefanie Primm  
Janis Reek  
Dan Remick  
Ron Rosner  
Dan Rossiter  
Paul Rusk  
Sinikka Santala  
Gregory/Mary Scallisi  
Christopher Schieble  
Greg/Lisa Schultheiss  
Marsha Seltzer  
Constance/Thomas Seversin  
Betsy Shiraga  
Audrey Short  
Mary/Joseph Skadahl  
Marilyn/David Slautterback  
Stan/Jane Spencer  
Jeff/Cheryl Spitzer-Resnick  
Caroline Standford-Taylor  
Megan Stark  
LaVerne Starkson  
Michael Steinhauer  
Henry/Ruth Steinhauer  
Tom Swant  
Mark Sweet  
Mary Sykes  
Susan Tess  
Alun Thomas  
Gib Thompson  
Paula Tiffany  
Patricia Torkildson  
Kim Turner  
Claudia Vlisides  
Peg Volkman  
Richard Wagner  
Stephen Webster  
Amy Wedekind  
Judy Wenkman  
Paul/Ellen White  
Amy Whitehead  
Rebecca Wiese  
Judith Wilcox  
Marilyn Wilson  
Donna Winnick  
Jayn Wittenmeyer  
Beth Wroblewski  
Theresa Wyatt  
Paul Yochum  
Daniel/Linda Young  
Judy/Red Zitske  
Dave Zweifel

*Thank You*

# Movin' Out, Inc: Providing Services Statewide Since 1996

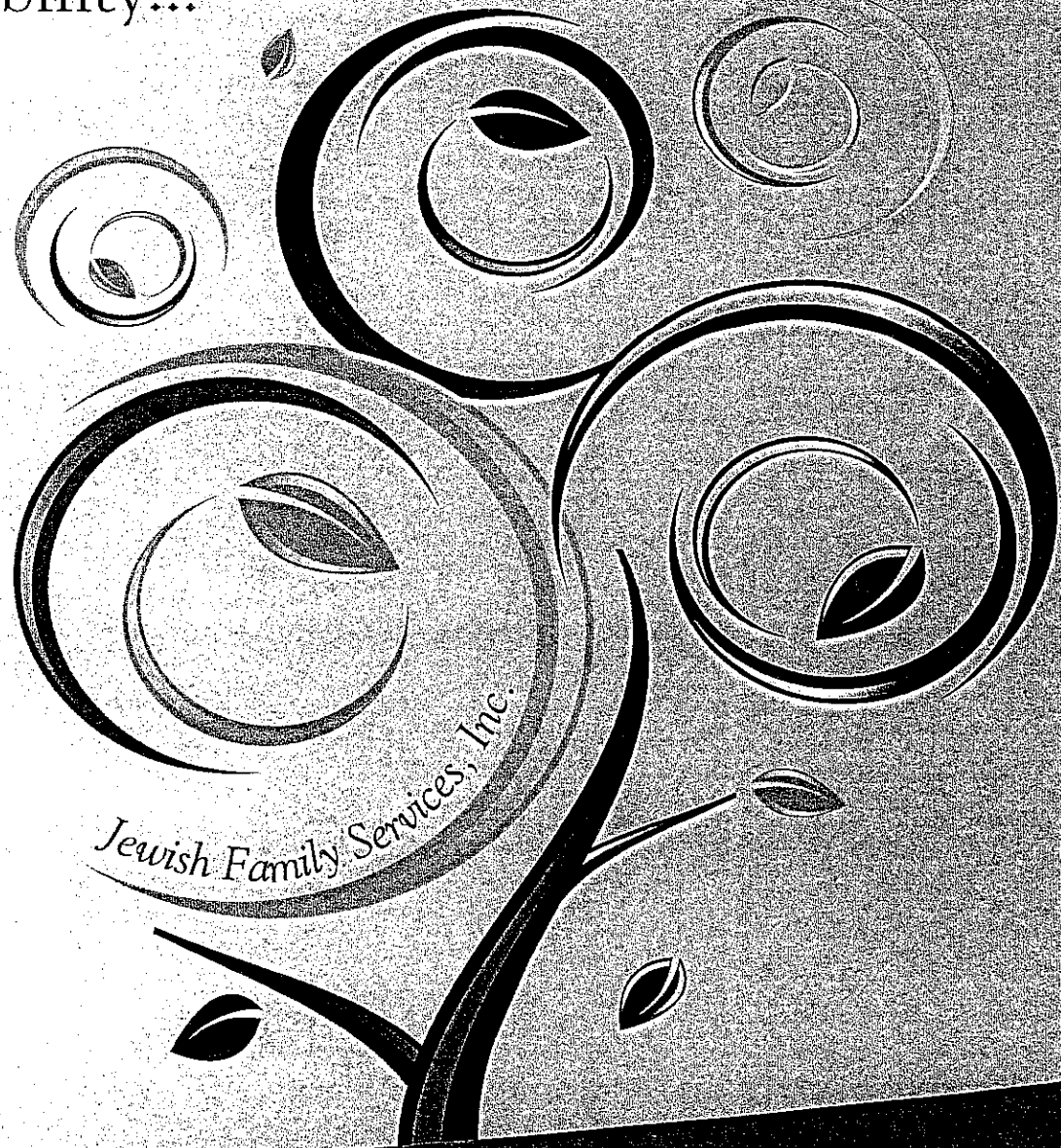
Movin' Out offers some programs and services on a statewide basis and others in limited geographical areas. By 12/31/09, 1098 households in 67 Wisconsin counties had worked with us to purchase a new home or to rehab or make accessibility modifications to an existing home.



Adams	42	Marathon	4
Ashland	5	Marinette	10
Barron	2	Marquette	6
Bayfield	3	Menominee	0
Brown	61	Milwaukee	168
Buffalo	2	Monroe	4
Burnett	5	Oconto	14
Calumet	7	Oneida	13
Chippewa	5	Outagamie	27
Clark	1	Ozaukee	1
Columbia	18	Pepin	2
Crawford	26	Pierce	0
Dane	235	Polk	2
Dodge	16	Portage	19
Door	3	Price	0
Douglas	8	Racine	15
Dunn	3	Richland	34
Eau Claire	27	Rock	61
Florence	0	Rusk	4
Fond du Lac	6	Sauk	15
Forest	2	Sawyer	2
Grant	4	Shawano	5
Green	9	Sheboygan	9
Green Lake	4	St. Croix	2
Iowa	2	Taylor	1
Iron	0	Trempealeau	3
Jackson	2	Vernon	21
Jefferson	15	Vilas	2
Juneau	13	Walworth	16
Kenosha	8	Washburn	2
Kewaunee	1	Washington	2
La Crosse	30	Waukesha	3
Lafayette	5	Waupaca	4
Langlade	5	Waushara	13
Lincoln	2	Winnebago	23
Manitowoc	9	Wood	5

Welcome to Possibility...

A N N U A L  
R E P O R T  
2008 - 2009





## Officers

Nathan Fishbach  
Chair

Roberta London  
Chair-Elect

Miriam Fleming  
Vice-Chair

Robyn Glick Jensen  
Vice-Chair

Randy Nelson  
Treasurer

Stuart Mukamal  
Assistant Treasurer

Judith Cranberg  
Secretary

## Directors

Ellen Abrahamson

Marc Nakamanshah

Carla Miller

Frankie Olin

Nancy Edna Patsman

Suzanne Rabin

James Ryan

Bonnie Orr

Michael Smith

Yvonne S. Smith

Robert S. Smith

Robert Smith

John Miller

William H. H. H. H.

William H. H. H. H.

David Shana

Randy M. M. M. M.

David Miller

Shirley Selig

Amy Shapiro

Ben Shapiro

Oliver Shapiro

Alan White

Benjamin White

Karen Zelensky

Herb Zorn

# 2008-2009

## Mission

The mission of the Board of Directors is to ensure that the organization's resources are used effectively and efficiently to support the organization's mission and vision.

The Board of Directors is committed to the organization's mission and vision and to the highest standards of integrity and ethical conduct.

## Vision

The Board of Directors envisions a future where the organization is recognized as a leader in its field, providing high-quality services and programs that meet the needs of the community.

The Board of Directors is committed to the organization's vision and to the highest standards of integrity and ethical conduct.

## Values

The Board of Directors is committed to the following values: integrity, transparency, accountability, and excellence. These values guide the organization's actions and decisions.

The Board of Directors is committed to the organization's values and to the highest standards of integrity and ethical conduct.

# WELCOME TO POSSIBILITY

## A Message from Leadership

All year we read about financial stresses facing non-profit organizations. JFS was not immune. Our Board of Directors made difficult decisions and our staff made personal sacrifices to enable us to keep our promises to our clients and fulfill our mission. Last year, we served almost 3,000 clients through our major programs of clinical and counseling, exceptional needs and older adult services.

The result was that JFS ended the year with close to a balanced budget. We can move ahead with initiatives to expand life's possibilities for current and new JFS clients. Some really wonderful things are happening:

- Ground breaking took place in July 2009 for *Deerwood Crossing* which will open in July 2010. We are fortunate to have secured a tax credit investor and construction lender this year, which has propelled this project forward. This unique "age in place" affordable housing complex will offer independent living and a range of care levels in an exciting and modern 66-unit apartment building.
- We are refurbishing Habush House with upgraded electrical systems, new furnaces and new landscaping.
- Progress also is being made toward finding transitional housing alternatives for participants in our Young Adults Independence Project (YAIP). We now expect that our partnerships with *Homes for Independent Living and Movin' Out, Inc.* will make a number of affordable housing options, with appropriate staffing support, available to our consumers within nine to twelve months.
- More than 350 people attended our spring community-wide conference on depression and suicide. The conference will lead to further enhanced community programming and additional training for our clinical staff, enabling us to reach out and reduce barriers for people in need of services.
- Our Keshet program ended the year with a balanced budget for first time in five years.
- We began planning to provide counseling services at two charter schools in Milwaukee and received funding to do a pilot study of counseling needs of at-risk children and their parents in 15 additional charter schools.
- The Board completed a Succession Planning document to guide the agency in case of emergency or planned retirements and departures.

The many letters and calls we receive from clients and their families are testament to the effectiveness and compassion of our staff. We want to thank the Board, our donors and our staff for their dedication to the mission of this agency and to turning possibility into reality for so many of our clients.



Sylvan Leabman  
President/CEO



Nathan Fishbach  
Chair, Board of Directors

*Sylvan Leabman*      *Nathan Fishbach*



# Exceptional Needs

*Welcome to Possibility, Welcome to Keshet*

With the birth of every baby comes wonder and excitement at all the possibilities that lie ahead. For parents of a child who has learning disabilities, wonder and excitement often give way to uncertainty about what the possibilities will be for their child.

Keshet expands the possibilities for children with diverse abilities, linking them to a whole range of services to help them reach their potential. Keshet, Hebrew for "rainbow," guides families toward their children's "pot of gold." Its staff collaborates with a variety of organizations and skilled professionals within the Jewish educational, social and cultural community.

Deborah Gollin credits the program with enabling her 11-year-old grandson to learn, grow and flourish.

### **Unconventional customized approach**

A.J. was born prematurely and weighed less than two pounds. He survived a rocky beginning, but over the years A.J. has been diagnosed with a variety of conditions that have made learning a challenge for him, sometimes a frustrating one.

When A.J. was finishing pre-school, the Gollins searched for a kindergarten that would be able to support A.J.'s learning needs. They learned about Keshet and the resources the program provides for children like their grandson. Having taught first grade for 10 years, Deborah was well aware that every child has

a different learning style. Keshet Director Jody Margolis and her staff of highly qualified professionals specialize in identifying and supporting each child's individual learning style.

"What we provide is an individualized educational program that is tailor made for each student," explains Jody. "We work closely with teachers, family members and other support services for the benefit of the total child."

A.J. receives individualized instruction combined with support in the mainstream classroom, and Keshet's services take much of the frustration out of learning. With Keshet's help, A.J. is learning strategies that help him be successful academically and socially. A.J.'s family receives daily reports on his progress, along with recommendations, involving the whole family in helping him develop his skills.

*"Keshet is a necessity. These are the children of the future. We are blessed to be able to help them receive a Jewish education."*

*~Marilyn & Marvin Zetley*

School is just one "color" in his Keshet rainbow. His Bar Mitzvah is not too far in the future, and Keshet will help A.J. with his preparation for the big event. He has developed the confidence to make new friends and try new activities like tennis, ice skating and kickball. He loves Harry Potter and Harry Houdini, wields a mean "Star Wars" light saber, takes golf lessons, and participates in First Stage Milwaukee's children's theater program.

Deborah proudly reports that A.J.'s teachers describe him as a "mensch-y" kid. She firmly believes that A.J. is outperforming original academic expectations and without Keshet he would be a different kid with a different future.

"Honestly, I don't know where A.J. would be without Keshet. I wish we would have found it earlier," Deborah says. "Without Keshet, A.J. would have slipped through the cracks. Every single recommendation Keshet has made has led us in the right direction. The positive reinforcement and support from Keshet teachers and staff have increased A.J.'s self-esteem and self-confidence. Keshet is all about making A.J. the most successful he can be in every part of his life."

#### **Every child deserves a rainbow**

Keshet reaches out to families with kids as young as two or three years old through its preschool support program. For most children, the program's services are available through the eighth grade and to help students make the crucial transition to high school. The highly visible JFS program also engages in community advocacy for educational programming.

Keshet helps turn challenge into possibility.



*(l-r) James Gollin, A.J., Deborah Gollin*



# Older Adult Services

*Welcome to Possibility, Welcome to Deerwood Crossing*

“When it comes to housing, moderate-income older adults have fallen between the cracks,” says Gina Botshtein, JFS Vice President of Older Adult Services.

Affluent seniors have almost endless possibilities; those at the other end of the income scale have more limited options. But if a 55-plus couple with a modest income has one partner who is in good health and another who requires assistance, an ideal living situation may be all but impossible to find.

That is about to change with the opening of Deerwood Crossing in July, 2010.

## Identifying the need

A couple was unable to find a place where he could get medical help while she could live independently. An insulin-dependent man had to enter a nursing home simply because he couldn't handle a syringe. A woman was forced into a nursing home prematurely by her dwindling funds. These are the situations JFS staff heard about from their clients and from others in the community. These were the kind of people who needed a place like Deerwood Crossing.

Deerwood Crossing has been three years in the planning. JFS needed to determine if anecdotal information would be supported by hard data. The agency sent more than 850 surveys to seniors age 70 and above and to sandwich generation

members between the ages of 45-65. Even Gina was surprised by the astounding 28% response rate – five times higher than the normal return rate. More than 50 percent of seniors and 79 percent of adult children responded that there was a need for an affordable retirement community with assisted living services.

Gina says, “I don't think we understood how great the need was. Our waiting list grew quickly to over 100 names in just one year, and is still growing.”

Imagine the possibilities. A market analysis, exploration of possible sites and search for funding took time and persistence. Thanks to a \$10.4 million tax credit award from the Wisconsin Housing and Economic Development Authority (WHEDA) and a \$750,000 gift from the Daniel M. Soref Charitable Trust, the project's financing package closed on June 10, 2009. Ground was broken in July 2009.

*“The Daniel M. Soref Charitable Trust is pleased to provide major financial support for Deerwood Crossing. This new facility allows JFS to expand the services it provides to older adults in the Milwaukee area, providing needed services to help these older adults age in a place with dignity.”*

*—Audrey & Burt Strnad*

### Deerwood Crossing opens summer of 2010

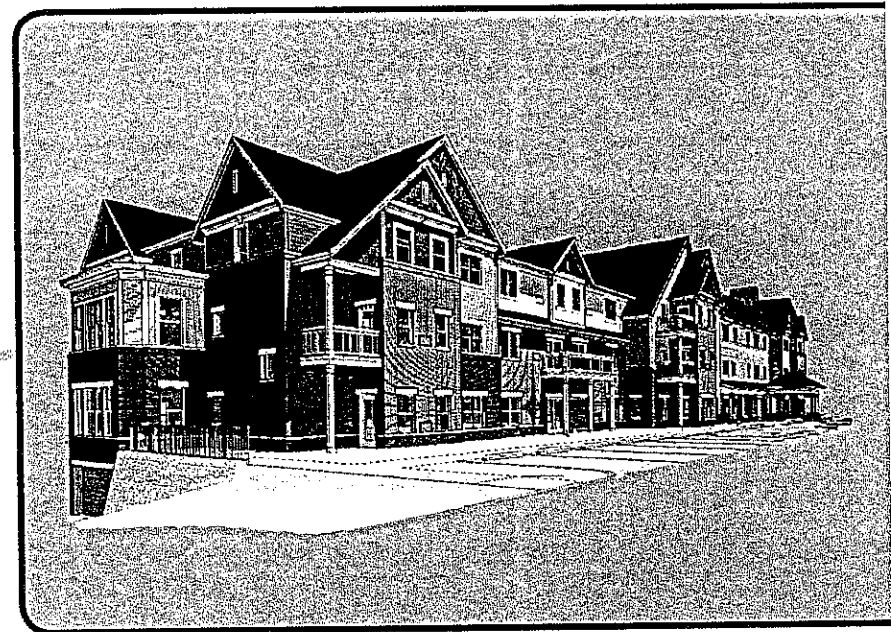
Just one year later, the new 66-unit apartment complex will open its doors at 4195 West Bradley Road in Brown Deer. Deerwood Crossing will offer studio, one-bedroom and two-bedroom units to individuals 55 or older and adult couples, including senior living with an adult child. Applicants must have an income of less than 60 percent of the Milwaukee County median income, though they need not be county residents to apply. Apart from age and income, the only requirement is that residents be capable of making sound decisions on their own.

The spacious three-story complex will feature underground parking, dining room, party room, café and juice bar, library and computer lab, exercise room, game room, and a playground for visiting children. Each apartment will have a full kitchen, air conditioning and energy efficient appliances; many will have a washer and dryer. Deerwood Crossing is one block from a bus line, next to a bank and minutes from dozens of stores and restaurants.

On the a la carte menu of services will be personal assistance including medication administration, weekly linen and housekeeping services and chef-prepared meals. Trained staff will be on hand 24 hours a day.

Deerwood Crossing will provide comfortable and affordable housing for a segment of the community that has been overlooked for too long. Possibility will become reality.

For more information or to be added to the waiting list, please call 414-390-5800.





# Counseling & Clinical Services

Welcome to Possibility,

Welcome to JFS Counseling & Clinical Services

Different ages and different stages: each has unique challenges under the best circumstances. When circumstances take a negative turn, the struggle can become too much to handle.

JFS offers a comprehensive range of counseling and outpatient psychotherapy services. Our clinicians, psychologists and psychiatrists are qualified to assess and treat emotional problems ranging from common issues of adjustment to severe behavioral difficulties. Our clinic is licensed by the state of Wisconsin and accredited by the Council on Accreditation.

"This is a hidden gem in the community," says Jim Welsh, JFS' new Vice President of Clinical and Case Management Services. "We have so many services people don't know about."

## Confidential services for all ages

Children's behavioral issues are sometimes the result of things outside of a child's control, like divorce. JFS' innovative Kids in the Middle® program works with children of divorce or separation and their families. Reaching out to kids as young as three-and-a-half, Kids in the Middle offers discussion groups, therapeutic games, art therapy and other approaches to help children cope with their challenging situation. The program works with divorcing or separating parents to help them understand what their children need.

At the other end of the age spectrum, some of JFS' 14 skilled clinicians specialize in emotional issues affecting the elderly, such as serious illness, loss of independence or the passing of a beloved spouse. The very idea of counseling is uncomfortable to many older adults; JFS clinicians offer respectful, sensitive support at times of need.

Referrals for counseling come from physicians, schools and other agencies, but individuals and families can contact JFS directly for an appointment.

## Sliding scale makes help affordable

JFS is one of the few providers left in Milwaukee County that offers a sliding fee scale. With many insurers putting stringent

*"Kids in the Middle provides a place where children of all ages can express their anger, fear and confusion over their parents' divorce. Being with others their same age, they are comforted in knowing that they are not alone in what they are feeling. I am proud to support this program which helps children learn to cope with their emotions."*

*-Suzzy Etinger*

limits on mental-health services, JFS offers fee reductions based on income, so no one is turned away.

"We are a safety net, and that safety net has never been needed more," Jim says.

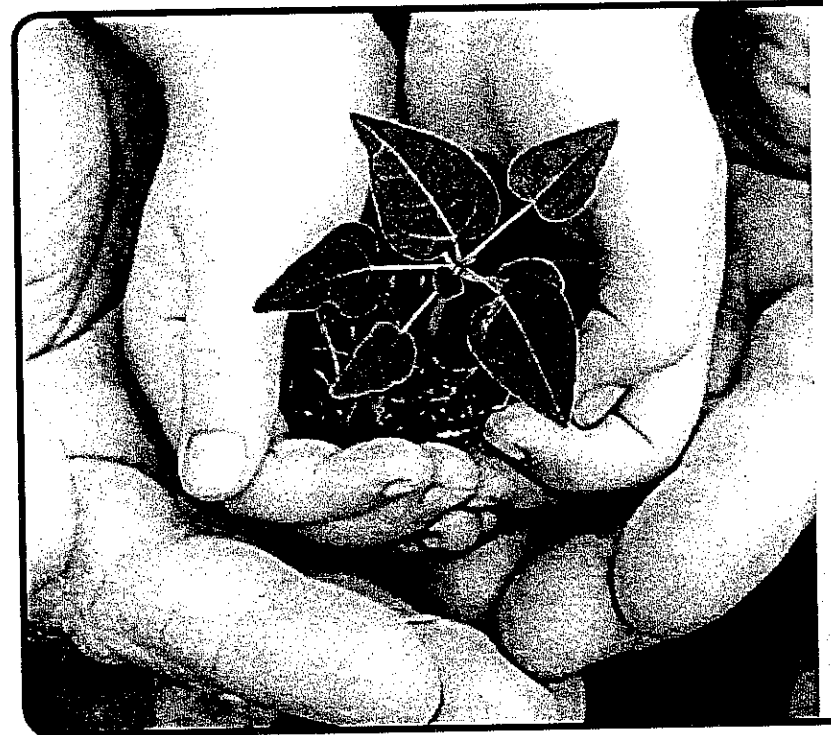
#### **Reaching out to the underserved**

Though JFS clinicians primarily help with individual, couple and family counseling, Jim sees a role for the division in addressing wider social issues.

JFS collaborated with COA Youth & Family Center in Milwaukee's inner city to help children traumatized by gun violence by providing an art therapy program using digital cameras.

The agency also is working to reach out to adult males involved with domestic violence and abuse. These men are less likely to seek counseling and therapy than women, but their role in a healthy family dynamic is a crucial one. JFS is trying to go where these clients are to reach this important group.

Life is challenging, society is complex, and sometimes it all seems more than a little overwhelming. At those times, JFS' counseling & clinical services are here to guide the way to brighter possibilities.





# Volunteer Services

*Welcome to Possibility, Welcome to Volunteer Services*

“Laura” already had a hard time getting around; for years, impaired mobility and diabetes made life a real challenge. When she was stricken with adult-onset blindness, a fulfilling, “normal life” became an even more remote possibility. Small daily tasks caused anxiety. Venturing out tested her waning self-confidence.

She really needed a friend. She found her friend through the JFS Friendly Visitor program.

## Not your usual volunteer

Stacy Trinastic is not your typical JFS volunteer. She’s a 30-year-old graduate student who grew up in Greenfield. She’s a self-proclaimed “gear-head” who helped her dad rebuild a ’69 Chevy. Three years ago, Stacy returned to college to finish her Bachelor’s degree, working to pay her way through school.

“It was time to become a grownup,” she says, and becoming a community volunteer was an important part of that process. She learned that from her parents, Linda and Robert, whose volunteer efforts ranged from political fundraising to little league coaching.

“Volunteering is just what you do in my family,” she explains. “It’s a way to give something back. I looked at my life, and I may not drive a Mercedes, but I have a lot.”

Stacy has a lot of everything – except time. She is pursuing a Master’s degree in psychology and will go on for a doctorate in Behavioral Neuroscience in the field of drug addiction. She continues to work her way through school. She’s a fitness buff, hoping to take on a triathlon. Stacy is also active in Mortar Board, Phi Kappa Phi and Psi Chi honor societies.

She is outgoing, upbeat, and proud of her independence, self-confidence and ability to get things done. That includes volunteering. Her online search of Milwaukee service organizations introduced her to Jewish Family Services.

“I liked what JFS had to offer,” she says. “As a JFS Friendly Visitor I can help instill some of my confidence and independent spirit into the life of a disabled client.”

“JFS was very generous to me and I never forgot how warm and wonderful JFS was to our family. I always wanted to give something back to the agency. I know there are people who have so little connection to the community. In giving blankets to JFS, I feel this is something tangible that they can wrap around themselves and it also gives them a message that people in the community really do care about them.”

—Adrienne

(Adrienne has donated over 35 hand-made fleece blankets in six months)

### Strong support and a gentle push

It has not been easy for Laura to make the transition from the sighted world to the challenging one of the visually impaired. Stacy helps Laura open mail, pay bills, pick up medications and do other routine chores that most people take for granted. They shop for groceries together and Stacy encourages Laura to make better choices at the supermarket to manage her diabetes.

Recently, when Laura needed some shelves installed, Stacy recruited a special guest volunteer – her boyfriend, Warren Heir – to do the job.

“She’s come a long way,” Stacy says, noting that Laura recently went on a camping trip with other visually impaired adults. “She didn’t believe she would enjoy it, but very much did. She needs self-confidence; I give her that little push to help lessen her anxiety.”

What started as a volunteer commitment of eight to 10 hours a month has flourished into what is now sometimes eight to 10 hours a week. Stacy talks to Laura on the phone at least once a day.

Why? They became friends. Welcome to possibility.

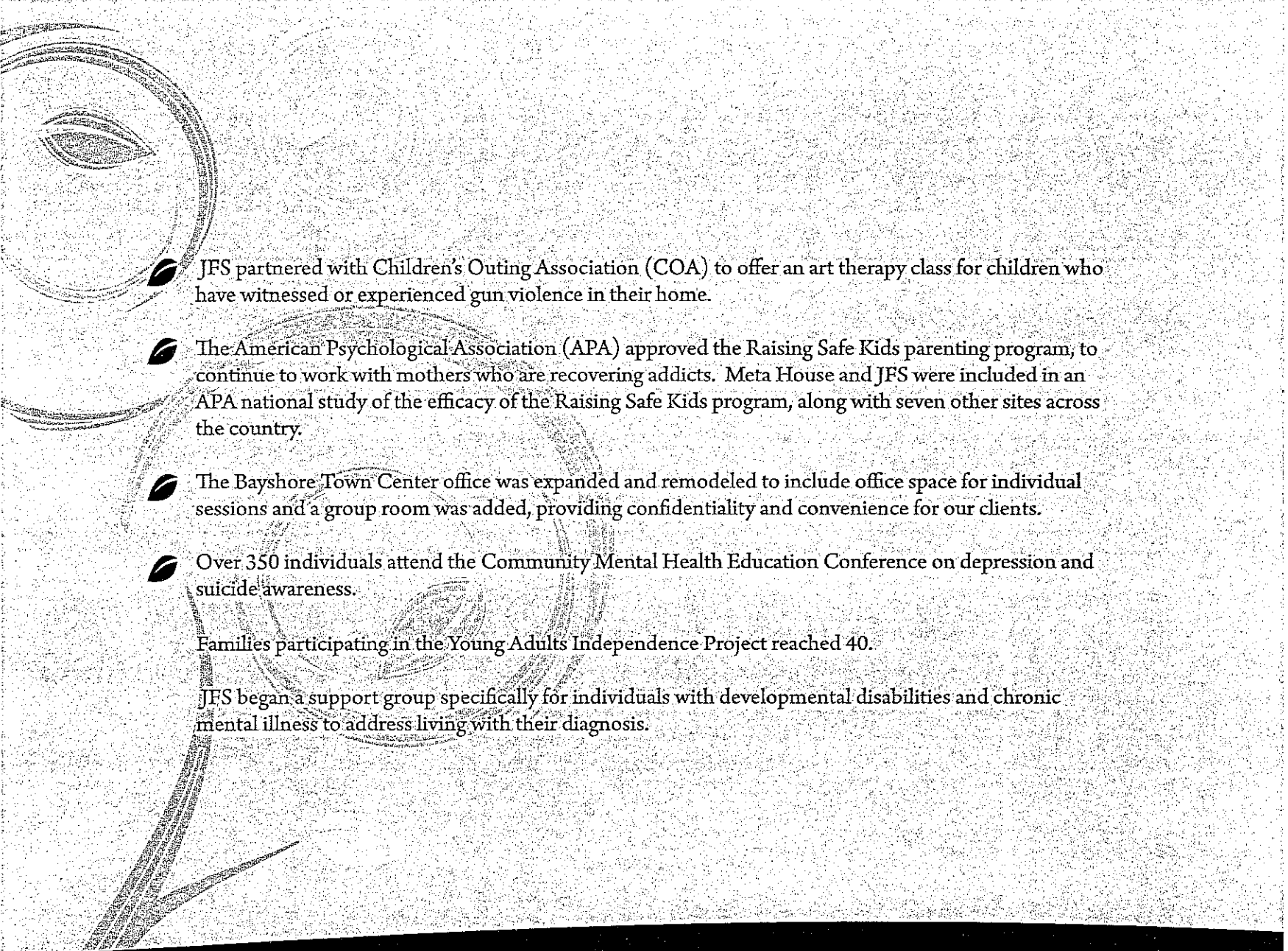


*Stacy Trinastic*



## 2008-09 Highlights

- JFS received a contract from the Milwaukee County Department of Health and Human Services Economic Support Division to provide Food Stamp recertification to those limited English speaking immigrants who are entitled to Food Share program support.
- JFS continues to be a significant provider of Family Care case management services for low-income adults over the age of 60 in Milwaukee County, serving over 550 member clients during the year.
- JFS received \$10.4 million in Affordable Housing Section 42 tax credits from the Wisconsin Housing and Economic Development Authority (WHEDA) and closed on Deerwood Crossing, a 66 unit affordable housing apartment building. Construction began in summer 2009 with a projected completion/move-in date of summer 2010. Associated Community Development, LLC became the tax credit investor. As part of this project, JFS Housing, Inc. was created with the purpose of developing housing to support the mission of JFS. A lead gift from the Daniel M. Soref Charitable Trust helped solidify the financial aspects of Deerwood Crossing, which will be a Residential Care Apartment Complex (RCAC) under Wisconsin law.
- The Honor Your Aging Parent Wellness program presented information to over 130 participants to increase caregiver knowledge of available resources and to increase their comfort level in having difficult conversations with a loved one about issues of aging.
- Gina Botshtein, Vice President of Older Adult Services, was named one of Milwaukee's "Top 40 Under 40" by Milwaukee Magazine and MRA-The Management Association.

- 
- JFS partnered with Children's Outing Association (COA) to offer an art therapy class for children who have witnessed or experienced gun violence in their home.
  - The American Psychological Association (APA) approved the Raising Safe Kids parenting program, to continue to work with mothers who are recovering addicts. Meta House and JFS were included in an APA national study of the efficacy of the Raising Safe Kids program, along with seven other sites across the country.
  - The Bayshore Town Center office was expanded and remodeled to include office space for individual sessions and a group room was added, providing confidentiality and convenience for our clients.
  - Over 350 individuals attend the Community Mental Health Education Conference on depression and suicide awareness.

Families participating in the Young Adults Independence Project reached 40.

JFS began a support group specifically for individuals with developmental disabilities and chronic mental illness to address living with their diagnosis.

# Statistics

July 1, 2008 - June 30, 2009

(unaudited)

## Revenue

Milwaukee Jewish Federation	\$585,000
United Way	374,000
Client Fees	478,000
Memberships	105,000
Foundations, Grants & Government Funds	2,973,000
Contributions	308,000
Endowments	332,000
Special Events, Net	87,000
Other	39,000
<b>Total Revenue</b>	<b>\$5,281,000</b>

## Expenses

Wages & Benefits	\$3,876,000
Purchased Services	778,000
Rents, Utilities & Maintenance	116,000
Office Operations	216,000
Client Assistance	94,000
Staff Transportation	36,000
Other	171,000
<b>Total Expenses</b>	<b>\$5,287,000</b>

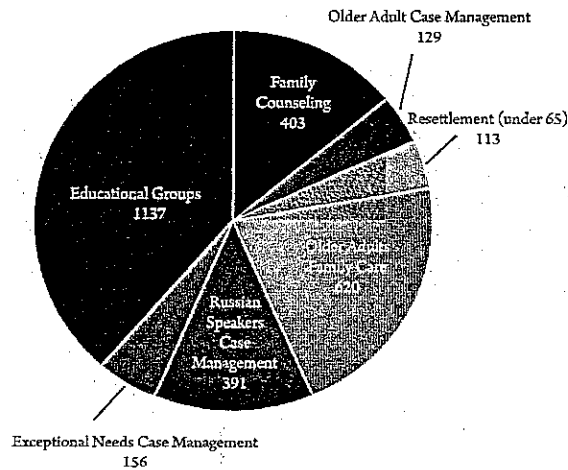
Net Deficit from Operations (\$6,000)

## Endowment Report

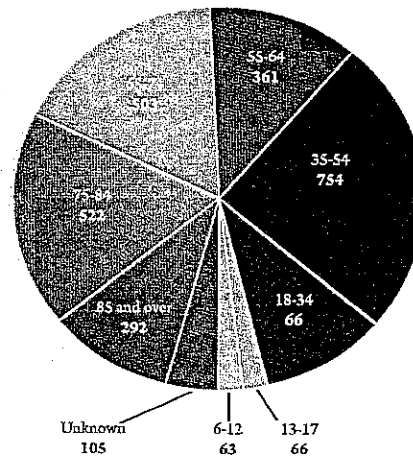
Unrestricted Funds	\$3,628,000
Restricted Funds	
Family Counseling Programs	98,000
Older Adult Services Programs	251,000
Exceptional Needs Programs	119,000
Keshet Program	21,000
Other	163,000
<b>Total</b>	<b>\$4,280,000</b>

\*Endowment balance as of June 30, 2009 \$4,280,000

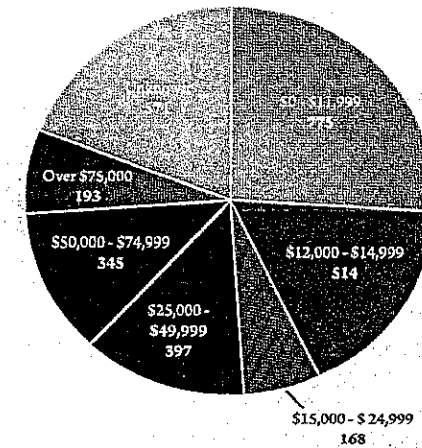
Clients by Program/Service



Clients by Age



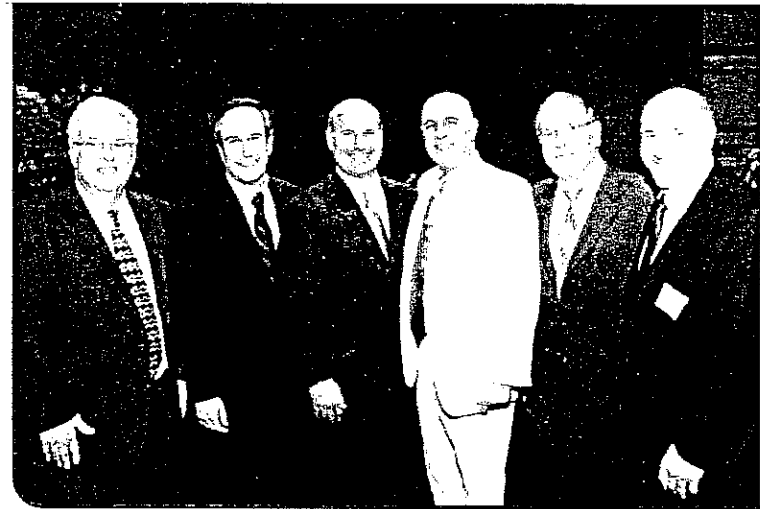
Clients by Income



# Endowments

*These families have chosen to preserve their legacy and support their interests for the future of our community by setting up a named Endowment Fund to:*

Abrahams Ogens Endowment Fund  
Samuel L. & Sara Bornstein Alzheimer Disease Endowment  
Braverman Family Endowment Fund  
Phillip & Mildred Cohen Children's Opportunity Endowment  
Louise and Ralph Eder Endowment  
Beatrice M. Frank & M. P. Frank Developmentally Disabled Endowment  
Sue & Michael Freeman Family Endowment  
Elaine B. & Sidney Friedman Family Endowment Fund  
Ronald C. Glick Memorial Exceptional Needs Endowment Fund  
Ruth and Samuel Gordon LinkAges Endowment Fund  
Keshet Myron & Ann Gottfried Endowment Fund  
Erwin E. & Helen Z. Grossman LinkAges Endowment Fund  
Robert Habush Employment Assistance Endowment Fund  
Habush House Endowment Fund  
Herbert Heilbronner Family Endowment  
Stella Jaffe Endowment Fund  
Sara & Ben Kuritz Memorial Endowment  
Larkey & Malawsky Family Interpersonal Violence Prevention Endowment  
Kippy & Sylvan Leabman Exceptional Needs Endowment Fund  
Carol & Julian Lichtig Memorial Youth Development Fund  
Eve Lipchik Family Integration for Newcomers Endowment  
Elliot Lubar Staff Education Fund  
William S. Mautner Memorial Endowment  
Dr. Harold L. & Margaret Miller Memorial Fund  
Sandra & Emanuel Rotter Exceptional Needs Endowment  
Robert L. & Dolores Schlessmann Endowment Fund  
Ralph Sherman Community Endowment Fund  
Jenny Szwarcbir Endowment Fund  
Ray & Fritzi Rice Family Endowment Fund  
Richard Samuel Rice Endowment Fund  
Michael J. & Suzanne M. Shapiro Keshet Children's Endowment Fund  
Ralph Sherman Community Education Endowment  
Eli Tash Endowment  
Mollie E. & Jerome J. Trosch ESL Program Endowment  
Harry & Jeanette Weinberg Building Endowment



## LUNCHEON OF CHAMPIONS

HONORING COMMUNITY HEROES

JFS held their annual Luncheon of Champions on Wednesday, June 3<sup>rd</sup> at the Italian Conference Center to honor heroes who make it their way of life to be involved in the community and make it a better place. Honorees included Mr. Frank Gimbel and Mr. Josh Gimbel who were the recipients of the Father-Son award, and Rabbi Ronald Shapiro, who was the recipient of the Community Partner Award. Mr. Allan H. 'Bud' Selig and Mr. Robert Joseph co-chaired the event and Mr. Robert Habush was the emcee. Over 450 individuals attended the luncheon to pay tribute to these community heroes.

You can view a complete list of 2008-09 donors at our website [www.jfsmilw.org](http://www.jfsmilw.org)

Jewish Family Services, Inc.  
1300 N. Jackson Street  
Milwaukee, WI 53202  
ph 414-390-5800 | fax 414-390-5808 | www.jfsmilw.org

Non-profit org.  
U.S. Postage  
**PAID**  
Milwaukee, WI  
Permit #5749



JFS is a partner in serving the community with the Milwaukee Jewish Federation & a beneficiary of the United Way.



United Way  
of Greater Milwaukee



Claims Conference ועידת התביעות  
The Conference on Jewish Material Claims Against Germans



[www.generalcapitalgroup.com](http://www.generalcapitalgroup.com)

GENERAL CAPITAL GROUP  
6938 N. SANTA MONICA BLVD.  
FOX POINT, WI 53217  
P 414.228.3500  
F 414.228.3700



# GENERAL CAPITAL GROUP

Multifamily  
Development

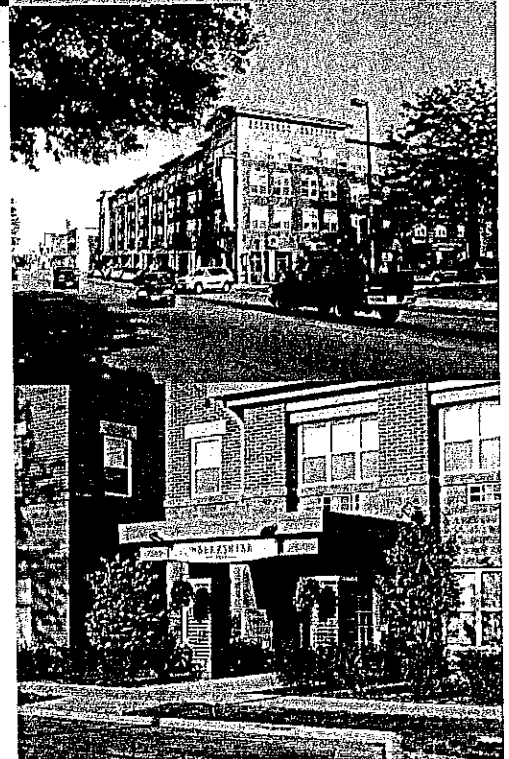
## General Capital Group

acquires

rehabilitates

and develops affordable housing

- Working with non-profit organizations
- Emphasizing community collaboration with local organizations and community business leaders
- Structuring innovative transactions with a deep understanding of property subsidy, rehabilitation and financing vehicles
- Maximizing environmental conservation through sustainable development including the redevelopment and renewal of environmentally contaminated properties
- Engaging high quality property management firms and intensive asset management
- Utilizing best practice construction methods and high quality materials that ensure quality and durability of product
- Working closely with state agencies to achieve mutual objectives



THESE PRACTICES ARE THE BASIS OF  
GENERAL CAPITAL GROUP'S SUCCESS

GENERAL CAPITAL GROUP  
6938 N. SANTA MONICA BLVD.  
FOX POINT, WI 53217  
P 414.228.3500  
F 414.228.3700

## General Capital Overview

General Capital is a leading Wisconsin-based real estate development firm that focuses on creating exceptional development projects in established urban and suburban neighborhoods. Its core business entails development and management of quality commercial, industrial and affordable housing properties that stand the test of time. In selecting and executing its projects, General Capital works closely with tenants, municipalities and sellers to ensure that projects enhance the long-term objectives of all stakeholders.

General Capital is led by industry veterans who bring a multi-disciplinary approach to process management. This approach has been instrumental in converting complex development challenges into valuable real estate assets. Michael and David Weiss, who both have commercial banking backgrounds, formed General Capital in 1996. Steven Schnoll, an attorney by background, joined the company as partner in 1998 with broad experience in real estate investment. The expertise and entrepreneurial spirit of the partners is supported by staff proficiencies in real estate development, urban planning, architecture, construction, marketing, finance and environmental remediation.

At inception, General Capital's portfolio strategy concentrated on developing grocery-anchored shopping centers. This focus soon broadened to include stand-alone food stores and other large retail, industrial distribution and light manufacturing build-to-suit developments. The firm evolved further into development of apartments with affordable rents under government driven tax credit programs, which in turn led to development of affordably priced condominium units. More recently General Capital has been involved in larger, mixed-use developments which maximize the multi-discipline capabilities of the firm.



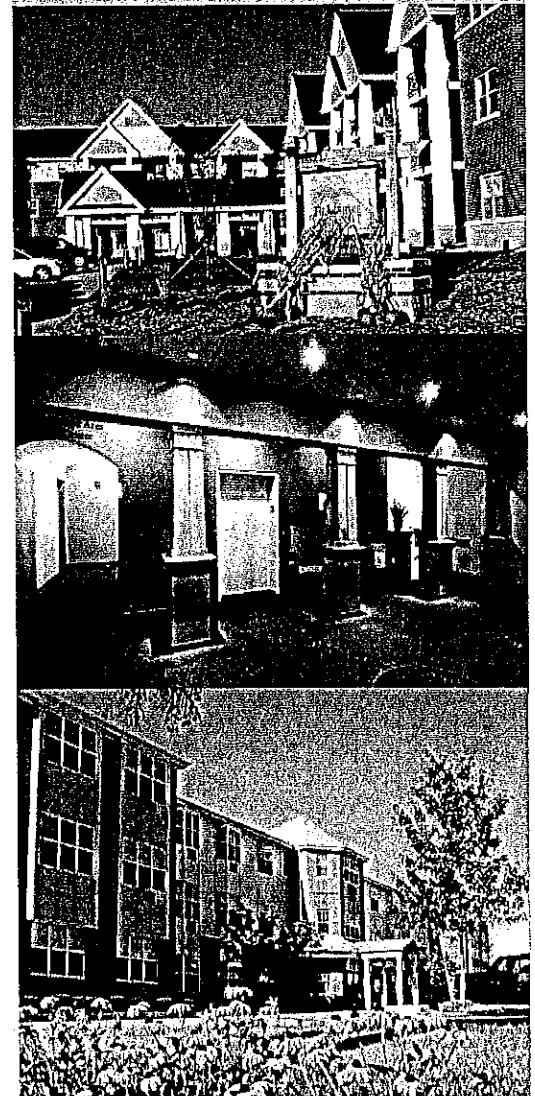
## General Capital Affordable Housing

Affordable housing is central to General Capital's core business. The partners of General Capital have been involved in the development, management and ownership of affordable housing communities since the 1980's. This commitment to affordable housing involves three complimentary pursuits: (1) new construction of apartment communities with moderate rents; (2) the acquisition and rehabilitation of existing apartment developments (often with low income, government subsidized rents); and (3) new construction of moderately priced for-sale condominiums.

General Capital's new construction of affordable rental housing has involved the use of 9% and 4% tax credit programs as well as other federal and local housing initiatives. General Capital has successfully developed the "Berkshire" brand, a recognized name in the senior housing market. Berkshire independent senior apartment communities are designed specifically to meet the housing and supportive service needs of elderly residents maintaining an independent, self-supportive lifestyle. Berkshire residents are part of an active, well-rounded community that provides a sense of self, well-being and inclusion. The Berkshire's commitment to quality was recognized with a national Charles Edson Tax Credit Excellence Award for the Berkshire-Grafton in 2003.

General Capital is also active in the acquisition and preservation of affordable apartment projects currently regulated by HUD, the IRS or state housing agencies and non-regulated multi-family properties that are candidates for repositioning as affordable properties. The firm has extensive experience utilizing both public and private resources to preserve these assets and position them for long term sustainability. Many of the transactions have involved the placement of new tax credit equity as part of a capital structure geared towards low and moderate rent levels.

General Capital is actively developing a variety of affordable residential condominium communities as well. These projects have involved the use of TIF funds and other subsidized financing vehicles which effectively allow for competitive pricing of the units in the marketplace. These projects are known for their design, green built initiatives and use of quality materials.



## Biographies

### Michael Weiss

Michael Weiss is the President of General Capital Management Inc. and leads the firm's commercial development efforts. In 1985, Michael joined Citibank's New York Shopping Centers Group where he worked with top developers including Simon, DeBartolo, General Growth and Westfield. He was directly involved in financing the buyouts of Macy's and Federated Department Stores. In 1991, Michael joined the Midland Group as a Partner and opened Midland's third office in Milwaukee. He is currently Acting Chair of Local Initiative Support Corporation Milwaukee, a non-profit that supports sustainable and affordable neighborhoods. He is also an independent director of First Wisconsin Bank & Trust. Michael graduated from Brown University with a degree in history. He and his wife Sarah live in River Hills, WI with their two children.

### Steve Schnoll

Steven Schnoll is Executive Vice President of General Capital Management, Inc. and leads the firm's affordable housing and industrial build-to-suit efforts. After practicing law for four years, Steve joined Trammell Crow Company as a developer specializing in office and industrial buildings. Following Trammell Crow, Steve became the Senior Vice President- Investments for MLG, a Milwaukee based full-service real estate company, where he was involved in MLG's private placement program. This real estate investment activity centered on "value added" acquisitions of real estate assets with accredited investors. Steve has served on WHEDA's tax credit advisory committee and is a board member of other non-profit organizations. Steve graduated from the University of Wisconsin with a degree in business and from Marquette University Law School with a legal degree. He and his wife Susan live in River Hills, WI with their two children.

### David Weiss

David Weiss is the Chief Executive Officer of General Capital Management, Inc. David has primary responsibility for structuring debt and equity for the firm's real estate activities. David's background is in corporate and real estate finance. Over a ten-year period, David worked in Citibank's New York and Chicago offices of Leveraged Finance, Institutional Recovery Management (workouts) and Real Estate. Most recently he was a Vice President in the Shopping Centers Group and responsible for a debt portfolio in excess of \$400 million. David is an independent director of a number of privately held real estate companies. David graduated from San Diego State University with a degree in history. He and his wife Beth live with their three children in Chicago.

## Biographies

### Sig Strautmanis

Sig Strautmanis leads General Capital's condominium and for-sale residential team. He is responsible for product innovation and development, design, construction and project implementation. In 2004, Sig was named to the Milwaukee Business Journal's "40 Under 40" list for his contributions to the profession and local community. Sig joined General Capital after working for LDR International, a nationally recognized land use and urban design firm in Columbia, Maryland and for the Village of Germantown, a high growth Milwaukee suburb. In addition to his work at General Capital, Sig is currently an Adjunct Assistant Professor of Urban Planning at the University of Wisconsin - Milwaukee. He has a Masters degree in Architecture and Urban Planning and an undergraduate degree in Architectural Studies from the University of Wisconsin - Milwaukee. He and his wife Alisa live in Germantown, WI with their two children.

### Josh Hafron

Josh Hafron joined General Capital's Chicago office in 2007 with a focus on the acquisition and redevelopment of affordable/low income housing projects across the country. Josh has over 10 years of commercial real estate experience. Most recently he served as assistant vice president with Urban Innovations in Chicago, where he was involved in the acquisition of affordable housing projects nationally. Josh previously held positions with First Industrial Realty Trust and First Chicago Capital Markets. Josh graduated from Tufts University and also has a joint MA/MBA degree from George Washington University. He and his wife Kim live with their two children in Glencoe, IL.

## Affordable Multifamily Projects

### Rental Housing

#### **McAuley Apartments – St. Catherine Residence, Milwaukee WI (46 units)**

9% Section 42 special needs tax credit development

General Capital, acting as fee developer and general contractor, secured 9% tax credits from WHEDA and other forms of subsidized financing for St. Catherine Residence, Inc., a 114 year old non profit agency serving women in need. General Capital structured the sale of the tax credits with the equity investor. This apartment project benefited from a variety of financing sources including LISC, City of Milwaukee, Milwaukee County, and private foundations/donors.

#### **Berkshire Oconomowoc, Oconomowoc, WI (85 units)**

4% Section 42 independent senior tax credit development with senior center

General Capital utilized tax exempt bond financing through the City of Oconomowoc Community Development Authority on a partial conversion and new construction addition of a former church school into a senior housing development which also houses the Oconomowoc Area Senior Center. The capital structure utilized Tax Increment Financing to fund environmental clean up and off-site infrastructure improvements, subordinate debt financing of HOME funds, and the sale of 4% tax credits to an equity investor.

#### **Berkshire West Allis, West Allis, WI (80 units)**

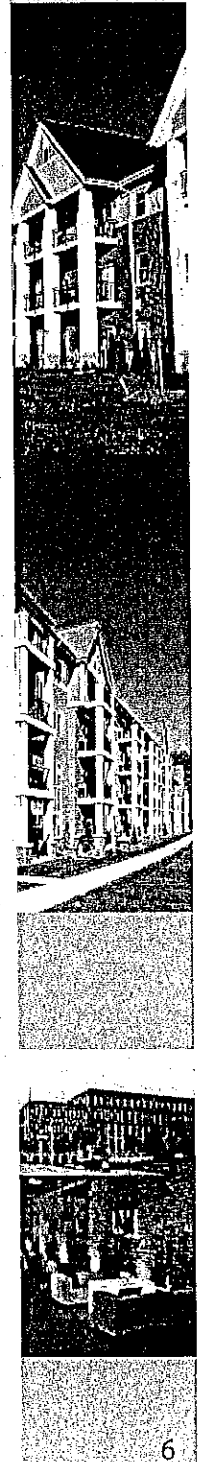
9% Section 42 independent senior tax credit development with 9,500 s.f. retail space

General Capital leveraged Tax Increment Financing from the City of West Allis to fund the acquisition, demolition and environmental remediation of the site, together with proceeds from the sale of tax credits to an equity investor. The development includes 9,500 s.f. of commercial space on the first floor.

#### **Berkshire Sunset, Waukesha, WI (78 units)**

9% Section 42 independent senior tax credit development with grocery anchored shopping center

General Capital assembled multiple land parcels to build this affordable independent senior project after securing an allocation of tax credits. The development was part of a 47,000 s.f. grocery store and 19,000 s.f. multi tenant retail strip center.



## Affordable Multifamily Projects

### Rental Housing

**Berkshire Grafton, Grafton, WI (66 units)**  
9% Section 42 independent senior tax credit development

General Capital's proposal was accepted in response to a request for proposals from the Village of Grafton to develop this shuttered foundry site, which was instrumental to the village's master plan and redevelopment of its downtown area. The village provided Tax Increment Financing to fund environmental clean up and off-site streetscape improvements. Tax credits were sold to an equity investor. Upon completion, the project was awarded the coveted Charles Edson Tax Credit Excellence Award in 2003.

**The Silvernail, Waukesha, WI (90 units)**  
9% Section 42 independent senior tax credit development

General Capital secured an award of tax credits from WHEDA, structured the equity sale of the tax credits, and co-developed the project in the City of Waukesha.

**Hunters Ridge I, II, III, Plymouth, WI (96 units)**  
4% Section 42 & market rate family development

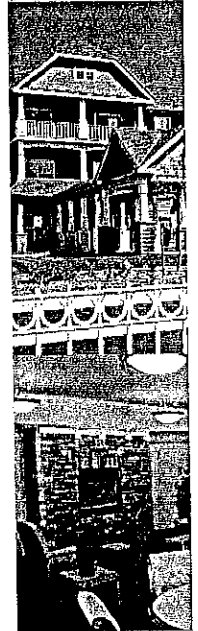
Steve Schnoll co-developed this WHEDA bond financed development in three phases. The bonds produced a 4% tax credit which was retained by the partnership. WHEDA is the lender on a long term below market interest rate basis. The loan was provided in exchange for roughly half the units being set aside at specified levels of county median income.

**Hawthorne Woods, Plymouth, WI (64 units)**  
9% Section 42 family development with project based Section 8

Steve Schnoll co-developed this existing Section 8 low income development by acquiring the project, securing tax credits from WHEDA which were sold to an equity investor and rehabilitating the buildings and units.

**Orchard Ridge, Green Bay, WI (43 units)**  
4% Section 42 family development with project based Section 8

Steve Schnoll co-developed this existing Section 8 low income development. With HUD's consent the interest rate subsidy was decoupled, the Section 8 contract was extended for 20 years, and a loan from WHEDA with the issuance of tax exempt bonds provided debt financing and tax credits which were sold to an equity investor. The project was a successful turnaround of a troubled HUD property.



## Affordable Condominium Developments

### Affordable For Sale Housing

#### **Beaver Creek, Brown Deer, WI**

Mixed-use 51 unit affordable condominium and commercial development

General Capital assembled three parcels and obtained TIF from the Village to facilitate this urban infill development. As part of the incentives negotiated for the project, the Village transferred ownership of a parcel along Beaver Creek to create a contiguous development site. In addition to retail frontage, the development includes 24 town houses and 27 garden style affordable condos.

#### **Bradley Village, Brown Deer, WI**

65 unit condominium development with 16,400 ft. of neighborhood retail

General Capital acquired a functionally obsolete shopping center and sought TIF support from the Village to redevelop this blighted site in the center of the community. Designed as a Traditional Neighborhood Development (TND), the project includes two 8,200 square foot retail buildings and 65 affordable condominium units set in a pedestrian-friendly environment. Since this project was launched, the immediate area has experienced an increase in development activity not seen in a generation.

#### **Hide House, Bay View (Milwaukee), WI**

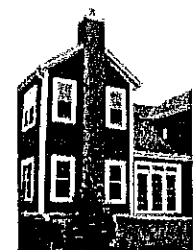
Mixed use 150 unit affordable condominium, rental and commercial development

General Capital and a strategic partner acquired this 200,000 square foot former tannery complex to develop "neighborhood logical" affordable housing. The phased project will ultimately include up to 150 residential units as well as live work space, artist studios and commercial space.

#### **Misty Ridge, Port Washington, WI**

68 unit condominium development

General Capital acquired three development parcels split from a larger residential subdivision to ultimately develop 68 affordable duplex condominium units in a three phase Planned Unit Development. The project is designed to take advantage of rolling topography and views. All units in the project have been certified by the Wisconsin Environmental Initiative's Green Built Home™ program for energy efficiency and sustainable development practices.





## Affordable Condominium Developments

### Affordable For Sale Housing

#### **Pinecroft, Wales, WI**

110 unit condominium development

General Capital and a strategic partner are in the planning and design phase of this 19-acre master planned residential community located near the rolling hills of the southern Kettle Moraine State Forest. General Capital is working in a public-private partnership with the Village of Wales through TIF financing to facilitate a sanitary sewer infrastructure project (sanitary sewer service) which will serve the development and surrounding parcels.

#### **North Port Village, Glendale, WI**

43 unit affordable condominium conversion

General Capital converted this former FHA insured senior apartment facility into 43 attractively priced condominium units. The entire product was refurbished and upgraded creating units that were sold at prices well below the cost of new construction.

