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National Urban Policy Initiative Competition

In anticipation of the Congressional interest in new and creative urban initiatives and the need for the national administration's attention to the domestic agenda, Clark University (Worcester, MA), Community Development Training Institute (Newport, RI), Freddie Mac (Washington, DC), University of Massachusetts Amherst (Amherst, MA) and the National Community Development Association sought the submission of policy papers to the *National Urban Policy Initiative Competition (NUPIC)*. The winning policy papers are practical, creative, and well rooted in theory. The papers translate from theory to model or vice versa. Most importantly, the papers are feasible to enact into new Federal legislation. The competition criteria are the following:

1. Originality/creativity
2. Logic of position/theory
3. Quality of research (including evidence of innovation, review of literature and best practices, general theoretical basis and support for argument)
4. Practicality/utility—a policy that could be easily translated into Federal legislation and ultimately programmatic implementation
5. Financial feasibility for legislative implementation
6. Range of participants (e.g. city officials, non-profit board members, professors, students, etc.)
7. Qualifications of team
8. Quality of overall proposal abstract and paper
9. Consistency with the United States Conference of Mayors' "10 point plan" as found at http://www.usmayors.org/uscm/news/press_releases/documents/10-PointPlan.pdf

The competition was neither a purely academic exercise nor a best practice competition. All applicant teams include a local government entity and/or a non-profit organization and an institution of higher education (this includes junior colleges). Teams partially comprised of students were encouraged.

Examples of applicant partnerships are the following:

- A local government entity and an institution of higher education
- A non-profit organization and an institution of higher education

- A local government entity, a non-profit organization, and an institution of higher education

Papers were accepted in each of the following categories: 1) affordable and sustainable housing, 2) financial services to low income communities, and 3) neighborhood based economic development. An award of **\$20,000** will be given to winners in each of the three categories. There will also be three \$2,500 cash awards given to the second place winners of each category. Total awards will amount to over **\$65,000**.

For Step I, under the supervision of Mark Tigan, the proposal abstracts were analyzed by Clark University and the University of Massachusetts Amherst student team, which included Rumi Pavlova, Robert Muollo, Jr., Dana Sillers, and Megan Reagon. Also, for Step I, there was a desk review by selected experts in the field of community development. Below is a list of the Step I judges, their affiliation, location, and chosen category to evaluate. Also below is a list of the nine finalists. The 1st, 2nd, and 3rd place teams are listed in order. Please see the appendix for a complete list of the competition’s applicant teams. Following the list of the nine finalists are brief descriptions of the 1st and 2nd place teams’ papers.

Step I Judge	Affiliation	Location	Competitive Category
Elisabeth Hamin	UMass Amherst	Amherst, MA	Housing
Cressworth Lander	CDTI ¹	Tucson, AZ	Housing
Tom McColgan	CDTI	Springfield, MA	Economic Development
Dwight Robinson	Freddie Mac	Washington, DC	All
Jeff Swain	CDTI	Albany, NY	All
Tom Utter	NCDA ²	Corpus Christy, TX	All
Diane Voneida	CDTI	Rockford, IL	All

9 Finalists

Competitive Category	Principle Investigator	City and/or Non-profit	Institution of Higher Education	Topic
Affordable and Sustainable Housing	Marilyn Robinson, Ph.D	City of Tucson and Drachman Design-Build Coalition Inc.	University of Arizona	Conservation Technologies for Affordable Housing

¹ Community Development Training Institute (CDTI)

² National Community Development Association (NCDA)

	Victoria Basolo, Ph.D., AICP	City of San Clemente, City of Santa Ana, Neighborhood Housing Services of Orange County, Orange County Communities Organized for Responsible Development (OCCORD), and Kennedy Commission	University of California-Irvine	Sustaining Affordable Housing Through Maintaining Stable Urban Neighborhoods
	Kathleen Dick, MSW, LISW	City of Cincinnati, Uptown Consortium, and Cincinnati Habitat for Humanity	University of Cincinnati	Designing and Building Affordable Homes for the Disabled
Financial Services to Low Income Communities	Margaret Sherraden, Ph.D.	Beyond Housing/Neighborhood Housing Services	University of Missouri-St. Louis & Washington University	Developing Financial Services for Youth
	Janneke Radcliffe	Community Reinvestment Association of North Carolina	University of North Carolina at Chapel Hill	Financial Education to Latino Immigrants
	Thomas Shapiro, Ph.D.	Midas Collaborative (Midas)	Brandeis University	Building Community Assets and Individual Financial Well-Being through Leadership Development of Individual Development Accounts (IDA) Investors
Neighborhood Based Economic Development	Marla Nelson, Ph.D.	University of Pennsylvania and the New Orleans Regional Planning Commission (NORPC)	University of New Orleans	Job Chains in Health Care Sector and Poverty Reduction
	Sabina Deitrick, Ph.D.	Oakland Planning and Development Corporation and Pittsburgh Partnership for Neighborhood Development	University of Pittsburgh	Community and Economic Development Workforce Initiative
	Kathryn Wertheim Hexter	Cleveland State Marshall College of Law, Maxine Goodman Levin College of Urban Affairs, and Cuyahoga County	Cleveland State University	Mobilizing Community Resources to Address the Foreclosure Crisis in Cuyahoga County

Affordable and Sustainable Housing

Dr. Robinson, the City of Tucson, the Drachman Design-Build Coalition Inc., and the University of Arizona were selected for 1st place for their topic *Conservation Technologies for Affordable Housing*. This paper applies environmentally sustainable building techniques to affordable homes. The paper highlights the high cost of cooling in the Tucson, Arizona area and the inevitable increased cost of water; an energy efficient home will reduce these costs for residents. The project is legislatively feasible because of already established support from the city and at the federal level.

Selected for 2nd place is Dr. Basolo, the City of San Clemente, the City of Santa Ana, Neighborhood Housing Services of Orange County, Orange County Communities Organized for Responsible Development (OCCORD), the Kennedy Commission, and the University of California-Irvine with their topic *Sustaining Affordable Housing through Maintaining Stable Urban Neighborhoods*. This paper focuses on allowing nonprofit organizations to purchase foreclosed properties before the properties are available for auctioning off. In order to successfully fulfill these goals, a change in Federal legislation is proposed.

Financial Services to Low Income Communities

Dr. Sherraden, Beyond Housing/Neighborhood Housing Services, the University of Missouri-St. Louis, and Washington University were selected for 1st place for their topic *Developing Financial Services for Youth: College Savings Accounts in a Place-based Community Asset Building Framework*. This paper aims to build assets in urban communities by proposing a college savings account for the urban youth in elementary and secondary schools that is managed by state 529 College Savings Plans. According to the applicant team, this incentive for college savings will influence more youth to graduate high school and attend college. For the applicant, the proposal abstract can integrate with current policy structures, in part, by learning from similar existing programs that are already established internationally.

Ms. Radcliffe, the Community Reinvestment Association of North Carolina, and the University of North Carolina at Chapel Hill were selected for 2nd place for their topic *Financial Education to Latino Immigrants*. The paper evaluates strategies of effectiveness of the pilot Spanish-language telenovela “Nuestro Barrio,” discussing financial issues facing Latino immigrants. “Nuestro Barrio” offers financial literacy and helps determine the financial attitudes, behavioral measures of bank account use, and progress toward homeownership. The paper is connected to policies and is legislatively feasible.

Neighborhood Based Economic Development

Selected for 1st place are Dr. Nelson, the New Orleans Regional Planning Commission (NORPC), the University of New Orleans, and the University of Pennsylvania for their topic *Job Chains in Health Care Sector and Poverty Reduction*. This paper demonstrates the potential of the healthcare industry to offer ‘job chains’ to low- and semi-skilled workers in Louisiana central and regional cities, with employment and career advancement opportunities. If successful, the project could become a model for a strategic

approach linking workforce with economic development on a state level and could help reauthorize the Workforce Investment Act at the federal level.

Selected for 2nd place are Dr. Deitrick, the Oakland Planning and Development Corporation, the Pittsburgh Partnership for Neighborhood Development, and the University of Pittsburgh for their topic *Community and Economic Development Workforce Initiative (CEDWI)*. The *CEDWI* suggests a partnership among state, local, education, intermediary and neighborhood-based organizations that can benefit from multi-disciplinary graduate level curriculum and specialized certificates in urban affairs and social work, including course work in business planning, financing and marketing, as well as economic development law. The two main strategies used are the Community Development Work Study program supporting graduate study in planning and public administration and policy and the creation of a similar to Title IV-E program supporting undergraduate and graduate child welfare education and leadership training.

For the Step II judges, the evaluation process was to rank all nine proposals in each category, delineating the 1st and 2nd place winners. The judges were asked to rank each competitive criterion from 1 to 5, 1 being the worst and 5 being the best. By the third week of July, the judges submitted the finalists' scores and there was a conference call to discuss their decisions. At the *National Urban Policy Initiative Award Conference (NUPIAC)*, each judge will have the opportunity to announce a 1st place winner in one category. Below are the judges' qualifications and a list of the judges, their affiliation, and location.

Mayor William A. Johnson, Jr.—Professor Johnson is a graduate of Howard University (Washington, DC) with two degrees in political science, a Bachelor of Arts in 1965 and a Master of Arts in 1967. From 1967 to 1971, Professor Johnson was a tenured political science professor at the Mott Community College in Flint, MI. For twenty-three years, he worked in the Urban League movement, first as Deputy Executive Director of the Urban League of Flint, MI; and for twenty-one years as the President and Chief Executive Officer of the Urban League of Rochester, NY. In 1993, Professor Johnson was elected as the Mayor of Rochester, NY, the first African American mayor of any major upstate New York city. On December 31, 2005, he completed three terms as Rochester's 64th Mayor. He has served as Chairman of the New York State Employment and Training Council and he has also held various leadership positions in the US Conference of Mayors and the national and regional Councils of the National Urban League. In 2003, Howard University honored Professor Johnson with an Alumni Award for Distinguished PostGraduate Achievement in Public Service. Professor Johnson has also been honored as the

Distinguished Minott Professor at Rochester Institute of Technology (1993-94) and is the recipient of four honorary doctorates: Keuka College (1990), St. John Fisher College (1998), Rochester Institute of Technology (1999), and the University of Rochester (2006). In May 2006, he was awarded the Distinguished Public Service Award from the Nelson A. Rockefeller College of Public Affairs and Policy at State University of New York-Albany. Professor Johnson has received over two hundred awards and citations during his long career and has served on the boards of more than thirty organizations.

In 2006, Professor Johnson assumed the position of Distinguished Professor of Public Policy at the Rochester Institute of Technology, with tenure. In April, 2007, Governor Spitzer appointed Professor Johnson as one of fifteen persons to serve on the Local Government Efficiency and Competitiveness Commission, which is charged with finding ways to streamline and update New York State's antiquated local governance system.

Dr. Zenia Kotval-In 1987, Dr. Kotval graduated from the Academy of Architecture in Bombay, India and in 1989 and in 1994 she received a Masters in Regional Planning and a Doctorate in Regional Planning from the University of Massachusetts-Amherst. During her time at the University of Massachusetts-Amherst she was a visiting instructor at Westfield State College and a teaching assistant and instructor at the University of Massachusetts-Amherst. From 1990 to 1994, Dr. Kotval served as project director for the UMASS Center for Economic Development, a University Technical Assistance Center funded by the US Department of Commerce-Economic Development Administration.

Even though Dr. Kotval stepped down from being project director for the UMASS Center for Economic Development, she has continued to work as a consultant. During the summer months, she writes and administers their \$150,000 grant. Since 1994, Dr. Kotval has been an Associate Professor of Urban Planning and a Director of Urban Planning Partnerships at Michigan State University. Dr. Kotval is a member of several professional organizations: American Planning Association, since 1987; American Institute of Certified Planners, since 1994; National Council for Urban and Economic Development since 1990; and American Association of Geographers, since 1990. She has won nine teaching and professional awards including two Michigan Planning Association Best Student Project Awards in 2007.

Dr. Kotval is an accomplished researcher and author. In 1996, her co-authored book, *Business Attraction and Retention: Local Economic Development Efforts* was published by ICMA. She has published numerous book reviews, book chapters, articles in referred journals, and professional publications. Her most recent book review is "Recycling The City: The Use and Reuse of Urban Land" which was published in the *Economic Development Quarterly* in 2006. For book chapters, her most recent works include the co-authored and forthcoming "Fiscal Impacts of Development" in *Local Government and Development Finance*, which will be published by the Lincoln Institute of Land Policy and "Breathing New Life into Old Places" in Mark B. Lapping's edited book *The Flannel Shirt Frontier: Life and Work*

in Contemporary New England, which will be published by University Press of New England/Dartmouth College. In 2007, Dr. Kotval published her latest article in a referred journal and professional publication, the co-authored “Organisational Culture in Downtown Revitalization and Town Centre Management” in the International Journal of Knowledge, Culture and Change Management and “Protecting Coastal Communities: Managing Change” in *Community and Banking: Federal Reserve Bank of Boston*, respectively.

Dr. Kotval has presented numerous peer reviewed conference papers and abstracts including “Measurable Indicators for Downtown Performance” and “Art of the Deal,” both presented with John Mullin in 2006 at the Southeast Asian Geographers Association Conference in Singapore and at the *Association of Collegiate Schools of Planning Annual Conference* in Fort Worth, TX. At the *2006 Management Conference* in Prato, Italy, Dr. Kotval, Elena Franco, and Codato Giovanna presented “Effectively Managing City Center Revitalization.” Also in 2006, in Chiaveri, Italy, Dr. Kotval was invited to present “Port Development and Waterfront Cities.”

Mr. John J. Tuite-Mr. Tuite is a graduate of St. Mary of the Lake (Mundelein, IL) with two degrees, a Bachelor of Arts in Philosophy and a Master of Arts in Education. Mr. Tuite has over thirty years of experience as a Chief Executive Officer that has successfully managed highly complex, multi-million dollar organizations in the fields redevelopment, government housing, community development, and government relations and operations.

From 1958 to 1968, Mr. Tuite served as Assistant Director for the Cana Conference of Chicago, the largest family life educational program in the country under the auspices of the Catholic Archdiocese of Chicago. As the Assistant Director he also served as the Chief Operating Officer.

For twenty-two years, Mr. Tuite worked for the US Department of Housing and Urban Development (HUD) in Washington, DC. From 1975 to 1980, he served as the National Director of HUD’s Community Development Block Grant (CDBG) program and the Acting Assistant Secretary of Community Planning and Development. During his tenure, he was responsible for the development of policies and regulations of this \$3.5 billion urban redevelopment program and developed effective technical training systems for city’s staffs. He continued to work with HUD as the Director of the Los Angeles area and regional offices, from 1980 to 1983, managing HUD's largest jurisdiction, supervising five hundred employees and five branches in California and Arizona. He was responsible for all housing and development funding decisions.

From 1983 to 1986 and 1991 to 1993, Mr. Tuite was the President of John J. Tuite Associates, a consulting practice that advised and assisted clients in housing, community development, real estate, social issues, and government relations. Clients included the Archdiocese of Los Angeles; the Retirement Housing Foundation; St. Francis Hospital, Lynwood, CA; Southern California Association of Governments; the City of Santa Monica, CA; and the East Los Angeles Community Union. During his leave from John J. Tuite Associates, from 1986

to 1991, Mr. Tuite was an Administrator for the Community Redevelopment Agency of Los Angeles, CA. In this position, he directed the policy and operations of the country's largest and most diverse redevelopment agency. His responsibilities included nineteen multi-ethnic, multi-cultural project areas encompassing seven thousand acres in Los Angeles. From 1991 to 1993, Mr. Tuite was also the Economic Development Director for Palm Springs, CA. He was charged with the direction and oversight of the City's economic development efforts and managed the ten-area redevelopment program, the half-million dollar CDBG program, the low-income housing programs, and the waste-recycling effort of the City.

Throughout Mr. Tuite's long career, he was a member of many associations. He was Vice President for the National Council for Urban Economic Development, which represents over three hundred public and private economic development companies and agencies across the nation. He chaired the long-range planning and development effort of this professional association.

Step II Judge	Affiliation	Location
Mayor William A. Johnson, Jr.	Former Mayor of Rochester, NY/NCDA	Rochester, NY
Dr. Zenia Kotval	UMass Amherst/University of Michigan	Amherst, MA
Mr. John A. Tuite	Former Executive Director of the Los Angeles Redevelopment Authority	Pasadena, CA

For the award conference, a Washington legislative policy coordinator, Barry Zigas of Zigas & Associates, LLC, will lead the conference's break out session discussions, which will be on how to turn the winning policy papers into Federal legislation. Mr. Zigas has more than thirty years of leadership experience in housing, community and economic development, and for-profit and non-profit. He has effectively articulated and promoted innovative public policy solutions to pressing social concerns, such as the Low Income Housing Tax Credit and the HOME program. A draft agenda for the conference is below.

- I. Thursday September 18th is the conference reception at 6 pm at Tilton Hall, Clark University. It is estimated that seventy-five people will attend.
- II. Friday September 19th is the conference, also at Tilton Hall, Clark University. It is estimated that fifty-five people will attend (registration only).
 - A. 8:30 a.m.--Conference registration and packet distribution (hard copies of the nine finalists' papers, original marketing brochure, agenda, and attendance list)

- B. 9:00 a.m.--Conference begins with welcoming(s) (maybe President of Clark University or the Mayor of the City of Worcester)
 - C. 9:30 a.m.--John Sasso of the Community Development Training Institute (CDTI) will explain the competition's origin and purpose and the roles of the sponsors (Dwight Robinson of Freddie Mac may talk too).
 - D. 10:00 a.m.--Barry Zigas of Zigas & Associates, LLC will outline the rest of day's agenda and process.
 - E. 10:15 a.m.--1st place winners, in a plenary session panel format, will give a thirty minute presentation of their papers and a question and answer time will follow. If time allows, the 2nd place winners will have an optional ten minute presentation to outline their papers.
 - F. 12:30 p.m.--There will be a lunch break. At lunch, there will be a couple opening speakers (minor funder such as Clark University and UMass Amherst). Then the Step II judges will award the 1st place winners with a check for \$20,000 (Mr. Tuite will announce the housing category, Dr. Kotval will announce the financial services category, and Mayor Johnson will announce the economic development category). Lastly, Mr. Zigas will explain the breakout session process and necessities to turn the winning policy papers into actionable legislation.
 - G. 1:45 p.m.--Break out sessions (by three functional areas) convene in separate rooms
 - H. 3:45 p.m.--Moderators report back from three break out sessions
 - I. 5:00 p.m.--Mr. Zigas wraps-up the conference with concluding remarks, call to action, and a follow up strategy.
 - J. 5:15 p.m.—Adjournment
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NUPIC Sponsors

Clark University is a private, co-educational liberal-arts research university with 2,200 undergraduate and 900 graduate students. Since its founding in 1887 as the first all-graduate school in the United States, Clark has challenged convention with innovative programs such as the International Studies Stream, the Strassler Family Center for Holocaust and Genocide Studies, and the accelerated BA/MA programs with the fifth year tuition-free for eligible students. The University is featured in Loren Pope's book, "Colleges That Change Lives."

-www.clarku.edu-

CDTI is a nationally recognized nonprofit dedicated to innovative and peer-to-peer training of the community development profession.

Freddie Mac is a government sponsored entity forming the backbone of the secondary market for residential mortgages.

[University of Massachusetts Amherst] Center [for Economic Development]'s role is to provide technical assistance to communities, undertake critical community based studies, disseminate information, and to enhance local and multi-community capacity for strategic planning and development. This approach is designed to relate the concerns and goals of commerce and industry to those of the broader community. The Center can then work closely with both community and business sectors, providing information and assistance needed for growth, management, and public benefit. The Center's clientele and cooperators reflect that the Center does indeed work well with all sectors: community development corporations, state agencies, municipalities, regional planning agencies, developers, business leaders, chambers of commerce, local officials, public groups and the managers of firms.

-www.umass.edu/larp/CED/-

The National Community Development Association is a professional member organization of over 450 local governments with over 25 years in the business of advancing the community development profession.

For more information please go to:

www.clarku.edu/departments/idce/researchActivities_CDTI

or contact Dr. Mark Tigan or Megan Reagon at:

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Appendix

List of the 25 Applicant Teams

Principle Investigator	City and/or Non-profit	Institution of Higher Education	City of Institution of Higher Education	Topic
Katrin Anacker	National Community Reinvestment Coalition	Metropolitan Institute, Virginia	Alexandria, VA	A Predictive Model of Neighborhood Foreclosure
David Argall	Tamaqua Area Community Partnership	Pennsylvania State University	Tamaqua, PA	Another Experiment in Pennsylvania's Laboratories of Democracy
Victoria Basolo	City of San Clemente, City of Santa Ana, Neighborhood Housing Services of Orange County, Orange County Communities Organized for Responsible Development (OCCORD), and Kennedy Commission	University of California--Irvine	Irvine, CA	Sustaining Affordable Housing through Maintaining Stable Urban Neighborhoods
Barry Bluestone	Commonwealth Housing Task Force and The Boston Foundation	Northeastern University	Boston, MA	Smart Growth Zoning and Housing Production
Sabina Deitrick	Oakland Planning and Development Corporation and Pittsburgh Partnership for Neighborhood Development	University of Pittsburgh	Pittsburgh, PA	Community and Economic Development Workforce Initiative
Kathleen Dick	City of Cincinnati, Uptown Consortium, and Cincinnati Habitat for Humanity	University of Cincinnati	Cincinnati, OH	Designing and Building Affordable Homes for the Disabled
Kelly Eitzen Smith	Southwest Center for Economic Integrity	University of Arizona	Tucson, AZ	Unfair Practices in the Day Workers to Jobs
Stephen Finn	City of Trenton Department of Housing and Economic Development	Rutgers University	New Brunswick, NJ	The Need for and Development of Improved Information Systems to Combat Vacant and Abandoned Properties
David Fox	Urban Program in Sustainable Design Education (UPSIDE), City of Knoxville, local community housing development organizations, Chattanooga Enterprise Development Corporation, East Tennessee Community Design Center, Southeast Development Group, Community Foundation of Greater Chattanooga, The Benwood Foundation, and local contractors and architects	University of Tennessee	Knoxville, TN	Housing Design, Sustainable Education Financing Affordable Housing Using a Microcredit Approach with a Revolving Fund Instrument in Colonias in Texas
Cecilia Giusti	Community Resource Group	Texas A&M University	College Station, TX	
John P. Idoux	Central Texas College, Killeen Independent School District, Killeen Texas Chamber of Commerce, Metroplex Health Systems, and Central Texas	Tarleton State University-Central TX	Killeen, TX	The Creation of Place as a New Economic Vitality Strategy

Workforce Centers				
Christopher Larimer	City of Hudson	University of Northern Iowa	Cedar Falls, IA	Local Foods Feeding Local Economies
Elizabeth McConnell	Partnership for Green City	University of Louisville	Louisville, KY	Underground Recycling Receptacles
Marla Nelson	University of Pennsylvania and New Orleans Regional Planning Commission (NORPC)	University of New Orleans	New Orleans, LA	Job Chains in Health Care Sector and Poverty Reduction
Marilyn Roninson	City of Tucson and Drachman Design-Build Coalition Inc.	University of Arizona	Tucson, AZ	Conservation Technologies for Affordable Housing
Janneke Radcliffe	Community Reinvestment Association of North Carolina	University of North Carolina at Chapel Hill	Chapel Hill, NC	Financial Education to Latino Immigrants
Dileep Rao	Impact Seven Inc.	University of Minnesota	Golden Valley, MN	Venture Capital Economic Development
Bruce Seilfer	Community Development and Applied Economics Department U of V and Burlington Vermont Community and Economic Development Office	University of Vermont	Burlington, VT	Workforce Development/Outreach Building Community Assets and Individual Financial Well-Being through Leadership Development of Individual Development Accounts Investors
Thomas Shapiro	Midas Collaborative (Midas)	Brandeis University	Waltham, MA	
Margaret Sherraden	St. Louis University, Washington University, and Beyond Housing/Neighborhood Housing Services	University of Missouri-St. Louis & Washington University	Columbia/St. Louis MO	Developing Financial Services for Youth
Theodore Trent Green	City of Tampa, Tampa Heights Civic Association, Tamps Heights Junior Civic Association, and Atelier AEC	University of South Florida	Tampa, FL	Expanding the Community Revitalization Agenda
Shannon Van Zandt	University of Florida, City of Bryan, TX, and Brazos Valley Affordable Housing Corporation	Texas A&M University	College Station, TX	Municipal Land Banking in Small Communities
Yani Vozos	City of Louisville and Breaking New Grounds	University of Louisville	Louisville, KY	Sustainable Urban Agriculture Network
Kathryn Wertheim Hexter	Cleveland State Marshall College of Law, Maxine Goodman Levin College of Urban Affairs, and Cuyahoga County	Cleveland State University	Cleveland, OH	Mobilizing Community Resources to Address the Foreclosure Crisis in Cuyahoga County
Trenton Wright	City of Meriden, CT, Workforce Alliance, Greater Meriden Chamber of Commerce (GMCC), Hispanic Business Committee of the Chamber, Meriden Economic Development Corporation, New Life Church, and Community Economic Development Fund	Middlesex Community College	Meriden, CT	Micro-Enterprise Green Business Initiative

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