

Volume 1, Issue 6

Newsletter Date
3/1/2009

2009 Board Meetings

205 E Clinton Suite 3
Joliet IL

11:30 AM to 1:00 PM
Monday, June 1

Monday, September 7

2009 Annual Meeting

10:00 AM to 12 Noon
Saturday, December 5

Neighborhood Council

205 E Clinton Suite 3
5:30 PM to 6:30 PM
Every first Monday of
Month

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Home Buyers Education Workshop

Unity Community Development Corporation (CDC) hosted its first Home Buyers Education Workshop Orientation on Saturday, February 21, 2009 at 10am. The Orientation was held at Gompers Junior High School, located at 1501 Copperfield Avenue, Joliet, IL 60432. The orientation provided details of the Home Buying Program that Unity is launching this spring, including First Time Home Buyers counseling, down payment assistance of up to \$30,000 and building new houses in the Forest Park and Preston Heights areas.

The Mission of the Housing Project of Unity CDC is to improve the Quality of Life for the historically underserved communities of Joliet's 4th and 5th Council Districts by improving the existing, as well as increasing it's, Housing, Retail and Industrial stock.

Phase I of the Home Buyers Program at Unity will consist of development of between ten and twenty single family homes in Forest Park and Preston Heights during 2009 and 2010. Unity will conduct Home Buyers Education Seminars to prepare buyers for the responsibility of new home ownership, including credit counseling, budgeting and saving and home maintenance. Unity will build a partnership with the home buyer which will last after the purchase is completed and include additional counseling opportunities, including foreclosure prevention counseling, a necessity in the current financial climate.

The Unity Home Buyers Program is a unique development for Joliet, in that Unity will be providing a

comprehensive package consisting of home buyers education, credit counseling, down payment assistance, mortgage prequalification, and home selection. The partnership will also consist of a number of other incentives to the buyers including special bank rates, job placement assistance in case of unemployment, Welcome Wagon, etc.



Ouida Jones

Home Ownership Program

- Down Payment and Closing Cost Assistance
- Offers grants of \$10-30,000
- Requires 5-15 years residence in house or part of grant will be recaptured

Eligibility Requirements

- Must be willing to relocate to Joliet Council Districts 4 & 5 (Forest Park and Preston Heights)
- First time home buyers, displaced homeowners, not owned home in last 3 years
- 2 years of full time continuous employment
- Must attend homebuyer education courses
- Must be able to obtain mortgage financing
- Select from 3-4 bedroom homes priced \$125-140,000
- Must save or receive \$3,000 as gift
- Income must be between 50-80% of Area Median Income

Advantages of Owning

1. Stable housing costs
2. Tax benefits
3. Equity
4. Control over your environment
5. Stability

Disadvantages of Owning

1. Monthly costs may increase
2. Property values may decrease
3. Responsible for maintenance and repairs
4. Need to sell due to life changes
5. Reduced mobility



Spirit of Cooperation



Mary Dickson

Mary and Grady Dickson are two unsung heroes in the Joliet community. If it were not for these two, residents of Joliet would not be able to view many events that are broadcast over the Joliet Community Television Channel 6. These two heroes have volunteered for at least 15 years to make sure events are shown on local TV. Mary and Grady have produced hundreds of events from parades to political forums. They not only spend time videotaping events, they spend countless hours preparing the productions for viewing on TV in JCTV studio located in the basement of Joliet City Hall. For these countless hours, Mary and Grady have won several awards for their work. Unity CDC thanks Mary and Grady for producing shows on our Annual meetings, Affordable Housing Workshop and general information shows. These two people are “Someone you should know.”



Grady Dickson

New Board Member Seated



Ron Zier

Unity CDC welcomes Ron Zier, President Will Grundy Trade Council to its Board of Directors. Ron is also an Union Organizer for Ironworkers Local 444. Ron is a lifelong resident of the Joliet Area and graduated in the 1968 Class from Joliet West High School. Ron has been an ironworker for forty years. Ron has held several positions within Local 444. He has served as Executive Board member, Business Agent and Pension Fund Trustee. Ron currently serves as Co Chair of the Three Rivers Construction Alliance.

Ron replaces Charles Hanus as a Labor Union Representative on the Board. Ron’s term will expire 12/31/2009.

New Unity CDC Staff Member



Rudy Brown
Project Manager

Rudolph (Rudy) C. Brown Jr. is a Global Supply Chain and Logistics professional with Stone Management Logistics, Inc.

Prior to joining Stone Logistics, Inc, he served for over 28 years with Yellow Roadway Worldwide. During that time he held numerous management positions in the areas of Facility Manager with P& L responsibility, Corporate Account Executive and Regional Sales Manager.

Rudy’s focus for the past 3 years has been assisting clients with maximizing the efficiency of their supply chain and reducing cost to enhance their overall business performance.

Other responsibilities include, facilitating business after hour functions and focus groups, to educate clients on new products & services, assess client needs, identify potential problems, evaluate alternatives and implement solutions to improve profitability. In addition, Rudy manages a diverse and ever-changing project schedule from inception, through completion and follow-up.

Rudy is a proven top performer with a record of new account development, account retention, increased sales to existing accounts and building long term business and personal relationships.

Rudy attended Culver-Stockton College in Canton, Mo and received a Bachelor of Science Degree in Business Administration and Economics. In addition he has training and certification in Power Sales, Consultative Value Added Selling, Account Development Strategies and Acclivus Sales Negotiations.

Rudy resides in Chicago and is a member of Kappa Alpha Psi Fraternity. While growing up in Chicago, Rudy was very active in sports and The Boy Scouts of America. One of Rudy’s proudest accomplishments was earning the rank of Eagle Scout.

Renting vs. Buying – the Math

The chart below indicates how much money an individual that is renting is paying to their landlord over a period of time and not receiving anything tangible—no tax benefits, no assets, nothing. Conversely, if this money was instead being used to pay a mortgage, the owner is now paying a bank, over a period of time, for something that they own. It is as though they are putting money into a savings account that is growing over time. At the end of 30 or fewer years, so long as they don't withdraw (in the form of 2nd mortgages, equity lines etc) they have an asset that is usually worth at least as much money as they paid out (including the interest payment).

Monthly Rent	3 years	5 years	10 years	15 years	30 years
\$400	\$14,400	\$24,000	\$48,000	\$72,000	\$144,000
\$500	\$18,000	\$30,000	\$60,000	\$90,000	\$180,000
\$600	\$21,600	\$36,000	\$72,000	\$108,000	\$216,000
\$700	\$25,200	\$42,000	\$84,000	\$126,000	\$252,000
\$800	\$28,800	\$48,000	\$96,000	\$144,000	\$288,000
\$900	\$32,400	\$54,000	\$108,000	\$162,000	\$324,000
\$1000	\$36,000	\$60,000	\$120,000	\$180,000	\$360,000
\$1100	\$39,600	\$66,000	\$132,000	\$198,000	\$396,000
\$1200	\$43,200	\$72,000	\$144,000	\$216,000	\$432,000
\$1500	\$54,000	\$90,000	\$180,000	\$270,000	\$540,000

Income Requirements

The income requirements are determined by the Department of Housing and Urban Development (HUD) for the purposes of obtaining funding for the Down Payment Assistance Program that Unity is using to assist its buyers. It is important that the Buyers income not exceed the maximum income levels. The minimum income levels are used by the banks in their lending criteria, based on the amount of down payment assistance that will be provided, as well as the buyer's other criteria. It would be difficult, if not impossible for a buyer with an income level below the minimum to qualify for the mortgage amount necessary to purchase the homes being offered in Unity's Program.

Household Size	Minimum Income	Maximum Income
1	\$26,400	\$42,200
2	\$30,150	\$48,250
3	\$33,950	\$54,250
4	\$37,700	\$60,300
5	\$40,700	\$65,100
6	\$43,750	\$69,950
7	\$46,750	\$74,750
8	\$49,750	\$79,600

Unity CDC World Class Staff



Stan Smith
Executive Director



Melissa Pauls
Administrative Assistant



Cathe Evans-Williams
Corporate Council



Mitachelena Meade
Accountant



Ouida Jones
Housing Manager



Wayne Smith
Recreation Manager



Bettye Gavin
Center for Working



Mac Willis
Transportation & Neighborhood
Council Manager



Rudy Brown
Project Manager

2009 RECREATION ACTIVITY

Unity Community Development Corporation

In partnership with Washington Jr. High Alumni Association
Presents:

W.N.B.A. CHICAGO SKY BASKETBALL CLINIC



Register for the
Chicago Sky Basketball Clinic.

Date: March 28, 2009

Location: Joliet Central High School

Time: 10am-2pm Training Session

2pm-6pm Tournament Games

Cost per Participant: \$20.00

Sky basketball clinics are available for boys and girls in grades 6 through 12.

Clinic space is limited, so sign up today!

All Participants will receive:

- + Expert Instructions
- + 1 FREE Chicago Sky Ticket
- + Free Sky Memorabilia
- + Autograph/Picture Session with players/coaches
- + Afternoon Tournament Game



For Contact and Registration Information Call:
Unity CDC Office Recreation Director Wayne L. Smith @ 815-722-
9200

EMAIL: wsmith@unitycdc.org

Unity CDC Accomplishments September- February 2009

Administration

- Established bill paying policies
- Established computer systems
- Established working parameters with Legal Council
- Opened the office on Clinton Street
- Set up accounting standards with Meade Accounting
- Completely refurbished Unity CDC's website
- Completed Implementation Plan for CDC Action Initiatives

Staff

- Hired administration assistant
- Hired PHD intern
- Interviewed candidates for the Housing Director position
- Selected 5 Program Directors:
- Hired consultant grant writers to complete numerous grant proposals

Misc.

- Articles about Stan Smith representing Unity CDC appeared in several Newspapers
- Stan personally met, in 1 hour increments, with 70 stakeholders representing political, businesses and communications segments of the Joliet community.
- Stan attended and addressed several Neighborhood Council Meetings
- Became active with Local Initiatives Support Corporation (LISC)
- Staff has become a cohesive and determined team dedicated to the improvement of life for the residents in our area.
- Neighborhood Meeting: Featuring Tom Thanes and Stan Smith
- CAPA Annual Winter Membership Dinner
- St Pats Christmas Event at Museum Victoria Life
- CAPA Block Party

- Chairman of Unity Neighborhood Council honored at National Hookup of Black Women: 2008 Gold Star Gala Awards
- Eastside Neighborhood Association Winter Wonderland Display

Funding

- Applied for funding from city, county, state and federal gov't and private foundations (\$3,000,000 +)
- Registered for Donor forum
- Registered with grants.gov
- Secured money for the Baseball Program:



Programs

- Created vacant land inventory for Forest Park, created maps, and developed an action plan
- Created a comprehensive housing strategy complete with developers
- Developed implementation plan
- Developed plans to work with City, County and State on NSP to Rehab over 100 homes
- Developed logic model for each initiative in the Implementation Plan.
- Established partnership with DCEO for funding assistance
- Qualified for City of Joliet and Will County CHDO status
- Secured Developer for retail/communication entity
- Establish the Center for Working Families and started search for facility location several locations are being are under review 5000 sq ft. for (CWF) Center space and some remote sites have been identified.
- Developing operational and academic staff for CWF, we have had 7 interviews and additional staff for instructor positions. All applicants will be carefully screened by Unity's team.

- Established Leadership Academy CWF to provide training that strives to develop resident leaders to improve their own community. It provides opportunities for residents, parent, and youth leadership to become more aware of their needs, recognize their strengths, and learn new skills.

- Established Employment Center CWF, to provide employment for residents of planning area and financial security education. Develop community partners who will provide jobs for the planning area. Empress Casino, CenterPoint Properties and Cornerstone Services.

- Creating resource maps and plan to connect and engage residents in 80 social service agencies.

- Developed materials for Home Buyers Education Workshop Orientation

- Developed marketing materials for advertising Housing Orientation

- Coordinated meeting with City of Joliet, community leaders and

- Unity to select builders for home buying program



- Selected builders for home buying program

- Developed criteria for builders for selection to participate in the home buying program

- Coordinated efforts with Technical Assistant for capacity building in housing arena

- Completed grants for housing, human services, neighborhood councils and recreation

- Secure 10 lots from City of Joliet for affordable housing

- Secured donations of other private citizen's vacant lots.

Unity CDC Accomplishments September- February 2009

- Supported Southside Neighborhood Association Halloween Parent & Youth Party
- Supported Southside Neighborhood Association Christmas Tree Display
- Developed Unity Home Buyers pamphlet
- Developed Unity General pamphlet
- Hosted Unity Home Buyers Education Workshop Orientation
- Completed requirements for Will Co. CHDO status
- Secured Nowell Park from April-October 2009 for baseball games
- Secured a Little League Program
- Making improvements at Belmont Park. Baseball Program will effect 400 youth
- Secured Coaches for the Baseball Programs
- Hosting a Basketball Clinic in partnership with the Chicago Sky at Joliet Central High School on March 28, 2009 with an estimated 248 children attending the clinic.
- Created agreements with the following:
 - Joliet YMCA for youth activities starting June 2009 including swimming, basketball and a weight lifting program.
 - Joliet Park District for 1st Tee Golf Program and maintenance on baseball fields.
 - Sport Huddle for supplies for Baseball equipment
 - Hartman Recreation Center for after school programs
 - Joliet Township High School for usage of their gymnasium
 - Joliet Park District to



- install water fountains
- Washington Junior High School and Gompers Junior High School for after school programs.

Develop Partnerships



- Received donated computers from Exelon and First Midwest Bank
- Received donated furniture from Exelon and Will County
- Created relationships with people from:
 - Caterpillar
 - CenterPoint Properties- Donating \$50,000 in computers for the Job Bank and Training
 - Chicago Community Loan Fund
 - DCEO (Department of Commerce and Economic Opportunity)
 - Empress Casino
 - First Midwest Bank
 - Will County
 - Woods & Evans
 - Harvey Books
 - Meade Account and Wealth Management
 - Harrah's Casino
 - Will County Land Use Department
 - Latino Business Council
 - Workforce Services of Will County
 - Harris Bank
 - Cornerstone Services
 - Joliet Police Department
 - Indicom Electric Company
 - IHDA- Housing Authority
 - HUD- Ray Lewis
 - Chicago Rehab Network
 - State Senator, A.J. Wilhelmi

- State Representative, Jack McGuire
- Joliet Public Schools- Phyllis Wilson
- Will County Executive, Larry Walsh
- Developed a working relationship with the Unity Board
- Established relationships with the City of Joliet key personnel
- Established a working partnership with Singleton CDC
- Stan joined USF Presidents Board
- Created a partnership with Black Contractors Organization
- Developed a partnership with Joliet Housing Authority
- Letters of support from over 30 community partners and service organizations to provide resources and services.
- Established partnerships with 4 banking institutions for Home Buyers
- Collected 25 support letters for proposals from important companies, schools, churches, and organizations.
- Established strong working relationships with 10 churches in the Planning Area.
- Helped Southside Neighborhood Association obtains 10 local businesses' to support its mission.
- Attended numerous Neighborhood Association Meetings
- Unity Neighborhood Council partners with Will County Project Pride and
- Attended Project Pride Annual Award Banquet.
- Met with Latino Business Entrepreneurs and forming partnerships.
- Worked over 500 hours since January 1, 2009: Collaborating with residents, Councils, supporters, partners and potential leaders in Districts 4 & 5.

Unity CDC Board of Directors



Charles Jones
President
Lewis University



Dave Evans
1st Vice President
PUSH



Mac Willis
2nd Vice President
Neighborhood Council



Tom Sutter
Treasurer
YMCA



Kathy Kaiser
Secretary
JACOB



Pete Saunders
Ex-Officio
City of Joliet



Bettye Gavin
National Hookup
of Black Women



**Councilwoman
Susie Barber**
District 4



Tempie Bates
Harvey Brooks
Foundation



Raymond Bolden
Retired Judge



Rebecca Darley
Cathedral Area
Preservation Assoc.



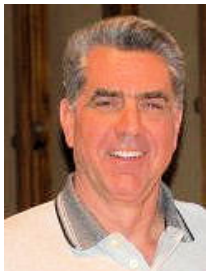
**Councilman
Warren Dorris**
District 5



Rev Hector Edwards
Mt Olive Church



**Brother James
Gaffney**
Lewis University



Greg Hill
Indicom Electric
Company



Annette Leck
Chicago Speedway



Father Ray Lescher
Sacred Heart



Bishop JE Moore
Christ Temple
Church



Henry Morris
Housing Authority
of Joliet



Paul Pawlak
Silver Cross
Hospital



Maria Pedraza
Mt Carmel Church



Ron Zier
Will & Grundy
Central Trade
AFL-CIO



Eugenia Proulx
Joliet Junior College



Frank Quigley
Empress Casino
Joliet



Nate Romeo
NAACP



JD Ross
Will - Grundy
Medical Clinic



Matt Ryan
Will County
Executive Office



Russ Slinkard
Joliet Chamber of
Commerce &
Industry

Michael Vinciguerra
University of
St Francis



Linda Weatherspoon
Preston Heights
Neighborhood
Organization



**Unity Community Development
Cooperation, NFP**

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E-mail: unitycdc@acninc.net

We're on the Web!
www.unitycdc.org

Energy comes from Unity



***Economic
Development
Manager***

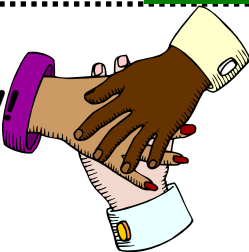
- ⇒ **Bachelors Degree**
 - ⇒ **Preferably in Business Management**
 - ⇒ **5 years experience as an entrepreneur for a small/medium business**
- ⇒ **Live in the City of Joliet**
- ⇒ **Proficient in:**
 - ⇒ **Communication skills**
 - ⇒ **Written Skills**
- ⇒ **Community service experience (2-3 years)**
- ⇒ **Bilingual- Spanish is a plus**

Contact :

Melissa Pauls
Administrative Assistant
205 E Clinton St. Suite 3
Joliet, IL 60432

Phone: (815) 722-9200
Fax: (815) 722-8559
Email: unitycdcmp@sbcglobal.net

*Join us to help
shape a New Day!!!*



UNITY
COMMUNITY DEVELOPMENT
CORPORATION

MEMBERSHIP CARD

PLEASE PRINT

• If you live in Joliet District 4 or 5, you can become a voting member.

• If you live outside Joliet District 4 or 5, you can become an associate member.

First Name _____

Last Name _____

Address _____

City _____ Zip _____

Email _____

Hm Ph _____

Work Ph _____