



*Executive Director David McGee (above) sat down with an AmeriCorps VISTA, Jenny Melin, for a brief interview. Answers have been edited for length and clarity.*

**What's your connection to North Minneapolis?**

Well, my connection is that I am 4<sup>th</sup> generation North Minneapolis. My great grandmother, my grandma, and my mom all lived in North Minneapolis. My mom grew up in North Minneapolis completely. Then she met my dad who grew up in Saint Paul and they got married in Saint Paul, but we still have a number of relatives and cousins that are still on the Northside. We were a close knit family, so I grew up on the streets of both Saint Paul and North Minneapolis. North Minneapolis was my mom and her brother's stomping ground. Whenever we would come to the

Urban League in North Minneapolis my mom would always point to North High school and say, "I went to school over there."

We're family here, and so that's kind of my connection is family. And then as an organization, we actually started Build Wealth in Saint Paul, but more than half of our clients and program participants came from North Minneapolis. We moved our office from the Great Lakes Building in Saint Paul to Brooklyn Park and then eventually Brooklyn Center, and no matter where we had moved around 60% of our families would consistently come from North Minneapolis. When the opportunity arose we moved into our current location. It was just centrally located for the vast majority of our clients.

Now we get 22% of our clients from Saint Paul coming to North Minneapolis, which is a good thing. You know a lot of the families end up moving to those first ring suburbs like Brooklyn Center, Robbinsdale, and Brooklyn Park personally, I still consider them Northside residents because they are still linked by their families here on the Northside. Our linkages are that some still have family members that never left North Minneapolis. So there's a connection through family and there's a connection through our constituents as well as a preexisting network of relationships here in North Minneapolis.

### **What were some of your memories as a kid growing up and spending time in North Minneapolis? And how has it changed?**

I mean, it's changed quite a bit. I kind of got away with being in both cities because I had cousins who lived here. Even though I was a Saint Paul guy, I was protected because I had family members here, so I could still walk the streets with folks. As a teenager I spent a lot of time at The Way, a place for kids to hang out or drive around Plymouth Avenue. Plymouth was the cool place to be, a really happening street for years. There was also a McDonalds and a little shopping center, Broadway didn't used to be the street that it is today, it was really Plymouth.

They ultimately ended up having a roller skating rink where Hired is now and then North Commons opened up which was a new facility. Saint Paul didn't have any new facilities where we could just hang out and play basketball. North Minneapolis was just a place to hang out and it was vibrant around here. We spent most of our time at The Way trying to meet girls. There was still fear from some of our friends that were from Saint Paul, they were still concerned about turf. "Oh, I don't want to be over in North Minneapolis as if it was some Chicago city."

### **So has there always been that then, since you can remember: that perception of North Minneapolis as being unsafe?**

I don't know about it being unsafe. I lived in the Selby-Dell area in Saint Paul. I think that was considered more unsafe than North Minneapolis at the time. I don't think it was unsafe, I would probably say that it had a core group of people that lived there and I think that it was the neighborhood. If you go to a neighborhood that you're not part of, you stand out in a sense, regardless of color. If it was a black neighborhood and you and three of your black friends were in a black neighborhood in Chicago or Philly or anywhere else in the country people would wonder, what are you doing here? Are you shopping? Are you buying drugs? What is your

business? Same thing happened when I was a teenager, kids from North Minneapolis would see us and say, “Them is them Saint Paul dudes, what are you doing here?” It was more of a turf issue.

I travel all around the world visiting banks, and there are certain places in every city that have its core residents and activity, and if you're not part of that scene or that activity, you could create your own danger. There's been a lot more lately since I've been an adult; as an older adult I've seen more migration from other cities like Chicago, and Detroit, Saint Louis. Some of those cities have a lot of real tough, violent neighborhoods. They come here with that same mentality and they move into a new turf, or they try to make it their new turf or city. Some of those dangers come with them; I don't know if it's native North Minneapolis. I don't know if I would be able to quantify or qualify that. For example, those people over there are x, y, z, that would be an assumption. However, I know there's a lot of violence. I don't know the statistics, but I would imagine that a lot of the gun violence isn't necessarily from native North Minneapolis.

### **What made you quit being a banker and start Build Wealth?**

I'm still banking; I just started doing it in a different format. However to answer your question more directly, it was a spiritual move for me. I began my career auditing banks and working for Wall Street firms. After several years doing that type of work I started training loan processors to help loan underwriters, to expedite the workflow in certain banks. There weren't a lot of people of color (POC) working in the financial sector at that time, so I decided to integrate more POCs in my trainings, which led a number of them towards jobs in underwriting and financial services.

Then I became an underwriting director, where I created my own curriculum. That position allowed me to bring even more POCs into the fold. And then I left that job. Unfortunately it wasn't an amicable break. There was a situation where the supervisors said they couldn't justify training a certain employee because it was just too busy, then they said they couldn't justify training her because it was too slow. But they were training other people that didn't look like her, in my same area.

After leaving that job, I went back to being a financial consultant. I was making really good money. I was doing well I didn't need to get back into training people. But someone found out that I had experience training people. I think I was spiritually encouraged to get back into this training, whether I liked it or not. So I started training. I created a curriculum, and started training people how to do it. As a consultant I was still able to train people how to be underwriters. There's no real schooling for becoming an underwriter, you just have to be in the right place at the right time in an entry level position. Hopefully a manager takes you under their wing and teaches you, that's how you become an underwriter.

I found a way to create a curriculum to teach these people and then to take over the catch 22: what I would do is I would take the work I was getting as a consultant and let them do the work. I would take them through the curriculum, give them the work, check for quality, and then send it back to the companies I was contracting for. It gave them experience, and I could be a reference for them for other firms around the country. That's really how this whole work began. And then the market shifted; the rates were low and then you started seeing many of the firms I

had been working for starting to take advantage of these people of color and underserved communities by charging them excessive fees. I just decided we're going to start originating and educating. So we started going into churches, educating them on how to be careful because there are people out there that are going to take advantage of you. We sort of fell into opening our own production center. We had our own trained underwriters, processors, closers. So we had 145 folks in house and we were also still training to go into other areas around the country. It was non-profit in nature. So Build Wealth Minnesota started from that activity. That was kind of a faith-based education brokerage.

And then I shifted to Build Wealth, because what we were doing was non-profit work. So Build Wealth was set up on May 17, 2004, to cover the education and the training aspect, and the informal network of job referencing afterwards. As we were doing this kind of work the market crashed. Unfortunately, the faith based brokerage couldn't survive the market because it didn't make sense to close a loan, because if you closed the value of the house would go down so fast. The economy got so bad. People were really struggling, and so we started doing everything in Build Wealth Minnesota. We had to be creative with our solutions. We developed this curriculum called Family Stabilization Plan for families who didn't have a lot of options. It wasn't ala carte. They had to go through this long term financial education and then be linked up with coaches. Then they can access different financial products and down payment assistance and stuff like that.

I developed the curriculum in 2007 and finished it in 2008, by 2009 that's when we had our first cohort in this exact building. I believe we've had over 25 cohorts that have gone through this process and 35%, 30-50 families at a time, become home-owners. We end up providing people with lower cost consumer loans. They're normally at 22%. We try to put them at 8 %, like that's ridiculous. Give somebody 22% when they have horrible credit, low income, it doesn't make sense to charge them more. There's something wrong with that picture. So we found out a way to charge them less to help them out of that poverty piece. So that's what we've been doing over here at Build Wealth Minnesota.

And, just being in this location, the vast majority of the people we serve needed us. Maybe 50% or better are from these neighborhoods. And they have generational poverty. There have been generations of poverty that we have been helping to break. The word started getting out and the network of referrals and most people didn't have anything to do at the end of the day with color or what level of income where your credit was. There were some fundamental parts of the financial education that everyone needed. And that's what we've been delivering. We've never marketed the product or the delivery system and we constantly have a waiting list. We have 54 families in this current cohort, and there's a waiting list for the January class already. It's always like that. We haven't marketed it on KMOJ or anything like that. People hear about it through word of mouth because of the impact it has had on people who have gone through the class. Mothers are telling children. Children are telling mothers. We also have 38 churches with which we have a referral network.

And then we have a number of community development partners. That's my other link to North Minneapolis, you asked me earlier. We're partners with Minneapolis Promise Zone, Habitat for Humanity, Urban Homeworks, City of Lakes Community Land Trust, PPL, PRG, GIMIC, Twin

Cities Land Bank, banks: US Bank, US Wells Fargo, Minnesota Housing Finance Agency Homeownership Center, and NETA. We've been a partner with a lot of development programs. That's why we are constantly having people come through and we're effective not because I say it and I'm the executive director but we've had some really good outcomes based on the way we deliver and I think we are culturally sensitive and specific on how we deliver.

### **What do you mean by cultural?**

When I say cultural, every family usually has a unique culture. For example, my wife comes from a completely different culture than myself. She's from Gary, Indiana. She grew up in the murder capital of the world, and I grew up in Saint Paul, Minnesota. We have these two different cultures. It doesn't always mean black because the McGee's black family culture is different from the Smith's black family culture. And there's some discrimination, bad systems we've mutually experienced, but at the end of the day your family's culture is different from my family's culture because your dad and your mom, they had different cultures, and then combined their families' cultures to create the family culture you grew up with. We have white families, Latino families, Asian families, Native Americans, very few, Indians from India, Sudan, Somalia. All these different cultures come in here but there's a commonality between all of the families here. Together they are beginning to comprehend the concept of building wealth, both social and economic wealth. They begin to say "Okay I get it. I'm valuable."

Those are the things we're doing at Build Wealth Minnesota that is really breaking cycles of generational poverty, of isolation, and healing a lot of those financial scars. The families come here and they're like "Hey wait a minute! I am somebody! I remember when I was in high school, I was smart!" But life has dealt them all these other things, so that they get lost in the brokenness and forget where the actual wealth is. Remember who we were then and look at what we lost and why we lost it, or we didn't gain it because we didn't understand these systems. That's what we've been doing: we've been teaching these people how to understand these systems intricately. Once a family can differentiate bad systems from good ones they are able to apply those tools to run their family. We're trying to get people to link all the different financial systems together and reprioritize them. Because we use housing insurance, banking system, credit system, etc., every day. So anyways, that's how I figure I never stopped being a banker. So I'm trying to make people the bankers of their own houses, because there are always finances at the house. We found a way to make it a part of life and not so overwhelming.