

# UPI Loan Fund Has Sights On Africa

According to Frank Crump, Founder/President UPI Loan Fund, "The UPI Loan Fund is working to become a positive solution to help solve the acute shortage of affordable housing here in the United States and around the world. The focus is to offer a sustainable vision for the development of homes for people struggling to find their place."

The Urban Institute reported in 2021 that home ownership in the US for Millennials 35 and under is less than half the rate of people 55 and older. Income disparity also contributes as 37.8 percent of households have a combined income level of \$50,000 and below. Statistically, this income inequality includes proportionately higher numbers of people of color and those with a limited path to higher education.

The National Association of Realtors also reports that construction of new homes fell short by approximately six million homes nationally in 2021 that added to the pressure of rising home prices for families here in the US. With the home-ownership level stabilizing at approximately 65 percent in 2021, the remaining 35 percent represents approximately 47 million households with working families that are continuing to fall behind.

And the shortage of affordable family housing is even more serious in developing countries. Crump, and Christian Smith, UPI Board Member, recently visited Sierra Leone, West Africa, to see firsthand what is happening there. The

World Health Organization reports that Sierra Leone has an average life expectancy of only 55 years. There are obvious infrastructure issues that need to be resolved with respect to roads, sanitation and housing.

While in Sierra Leone, Crump and Smith met with Mr. Obai Williams, retired UNICEF Regional Chief of Operations, and Sir Waj, (who recently returned home to Sierra Leone, to build a new home after years of living in the United States) The gentlemen discussed possibilities to deliver affordable housing in Africa. The conversations were shaped by the UPI Loan Fund's previous discussions to bring affordable housing to the domestic landscape in the US.

Before departing to West Africa, Crump consulted with The Cavendish Group to develop low-cost sustainable homes in the United States.

As principal Genevieve Benton explained, The Cavendish Group has developed a cost effective building system that delivers Net-Zero building concepts to quickly emerging domestic and international markets. And general contractor and project partner Dwight Belyue of DCR Services of Detroit, Mich., agrees that the need for affordable housing has never been greater. Together they represent an innovative and strategic partnership committed to deliver lower cost housing that is friendly to the environment.

According to Crump, "All data and politics aside, there are millions of people here in the US and around the world that will continue



FROM LEFT TO RIGHT: Sir Waj, Frank Crump, Christian Smith and Obai Williams as they recently visited the Bunce Island Fort, Sierra Leone, West Africa. The British Slave Trader's Fort was a major outpost exiling Africans to slavery in the West Indies and North America. COURTESY UPI LOAN FUND

to face the challenge to obtain affordable housing for their families. The emerging convergence of interests both here and abroad clearly indicates that UPI Loan Fund and its strategic relationships are uniquely

qualified to provide answers. We will continue to work towards finding solutions that serve the interests of families, communities, and investors as project proposals are developed. The need for affordable hous-

ing is going to continue to grow and it is my vision to match the UPI Loan Fund with strategic development partners to bring affordable housing concepts to deserving families."

**ARIZONA COMMISSION OF AFRICAN AMERICAN AFFAIRS**  
 REGISTER AT AZCAAA.AZ.GOV  
 INFO: CLOVES.CAMPBELL@AZCAAA.AZ.GOV OR 602-542-5484

**SCHEDULE**

**WED FEB 10**  
**5PM LEGISLATIVE UPDATE**  
 Rep. Reginald Bolding (D-27), House Minority Whip  
 Rep. Walter Blackman (D-6)  
**IN PERSON ARIZONA STATE CAPITOL EXECUTIVE TOWER**

**THU FEB 11**  
**10AM OPENING FLOOR SESSION**  
 Keynote Speaker Dr. Edmond Baker  
**"COVID-19 & The Black Community of Arizona"**  
**IN PERSON ARIZONA HOUSE OF REPRESENTATIVES**

**1:30-4:30PM CONCURRENT WORKSHOPS**  
 Economic Development • Education  
 Health • Justice • Sustainability  
**VIA ZOOM Register at AZCAAA.AZ.GOV**

**FRI FEB 11**  
**10AM-2PM YOUTH DAY**  
**VIA ZOOM Register at AZCAAA.AZ.GOV**

**5PM UNSUNG HERO AWARDS**  
**IN PERSON HELEN K MASON PERFORMING ARTS CENTER**

**IT'S TIME... PASSING THE TORCH**  
**20TH ANNUAL ARIZONA AFRICAN-AMERICAN LEGISLATIVE CONFERENCE**  
 A 3-DAY HYBRID CONFERENCE FOR INFORMING, INSPIRING, ENLIGHTENING & EDUCATING THE BLACK COMMUNITY  
**FEB 9-11 2022**

Logos for NCBW 100, AZAIF, and AAGCC.

**BLACK HISTORY MONTH**

Hosted by: **BASE**  
**ARIZONA INFORMANT**  
 NATIONAL NEWSPAPER PUBLISHERS ASSOCIATION

**Movie Night**

**"PARDONS OF INNOCENCE: THE WILMINGTON TEN"**  
 Showtime: Sunday, February 6, 2022 at 2:00p  
**MAJESTIC**  
 NEIGHBORHOOD CINEMA GRILL  
 4955 S Arizona Ave, Chandler, AZ 85248

\$5 to reserve each seat and you will receive \$5 food & beverage credit per ticket purchased.  
<https://Linktr.ee/AZBlackHistoryMonth>