



CDA All Allies Meeting

2024 Q4

December 10, 2024



Annual Objectives & Key Results

	2022	2023	2024	2025	2026
Grow Down Payment Assistance & Homebuyer Counseling by 10% Each Year	Build System to track Baseline	Set Baseline: 600	660	725	800
Vacant Lots to Entry Level Homes: develop a sustainable system of 100 new homes per year	Baseline: 20/year	40/year	60/year	80/year	100/year
Acquisition Fund: develop a sustainable system to acquire 100 homes per year	Build and Fund new system	Set Baseline: 40/year	60/year	80/year	100/year
Alternative Lending: develop a sustainable system to lend to 200 families per year on the bench		Develop Business Plan	Launch & Measure Baseline	TBD	TBD

- I. Resident Council Update
- II. Homeowner & Future Homeowner Bill of Rights Update
- III. Project Updates
- IV. What's Next



- Resident Advisory Council on Housing (RACH)
- Recognizing Opportunities for Improvement in Resident Collaboration
- 2025 RACH Nomination Process
- Pilot Program: Service Level Agreements with Resident-Led Organizations without Staffing
- Engaging Residents on Vacant Lots



Resident Leadership: April 2024 Launch of Resident Council



Resident-Led Approach

The **Residential Advisory Council on Housing (RACH)** is a dedicated group formed under the support of the Community Development Alliance (CDA) to empower Milwaukee residents in shaping affordable housing initiatives. Our council **consists currently of 14 residents who bring diverse experiences and perspectives from their neighborhoods.**





Training Workshops



Conflict Identification

During the storming phase, members may experience differing opinions on housing strategies, priorities, and resource allocation, highlighting the need for **open dialogue and storytelling** to address these issues constructively.

Power Dynamics

As individuals begin to assert their roles and influence within the council, necessitating strategies to balance power dynamics and ensure that **all voices are heard and valued** in decision-making processes.

Resolution Strategies

Implementing conflict resolution techniques, such as mediation and collaborative problem-solving, can help the council navigate disagreements effectively, fostering a culture of respect and cooperation that enhances overall group cohesion. i.e., **decision deliberation matrix**

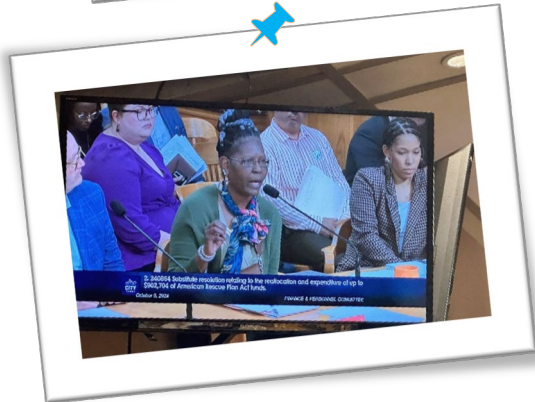


Progress to Date: Key Decisions and Actions



Shaping Habitat's 25' Vacant Lot Design

- Conducted a **final review** of the Habitat project.
- Provided valuable **feedback and design updates** to align the plan with community needs.



Advocating for Down Payment Assistance Funding

- Finance and Personnel Committee **allocated \$1.2 million** for Down Payment Assistance (DPA) funds!
- An achievement reflecting **successful advocacy efforts** by the council, CDA staff, and community partners.



Learning About the Homeowners Bill of Rights

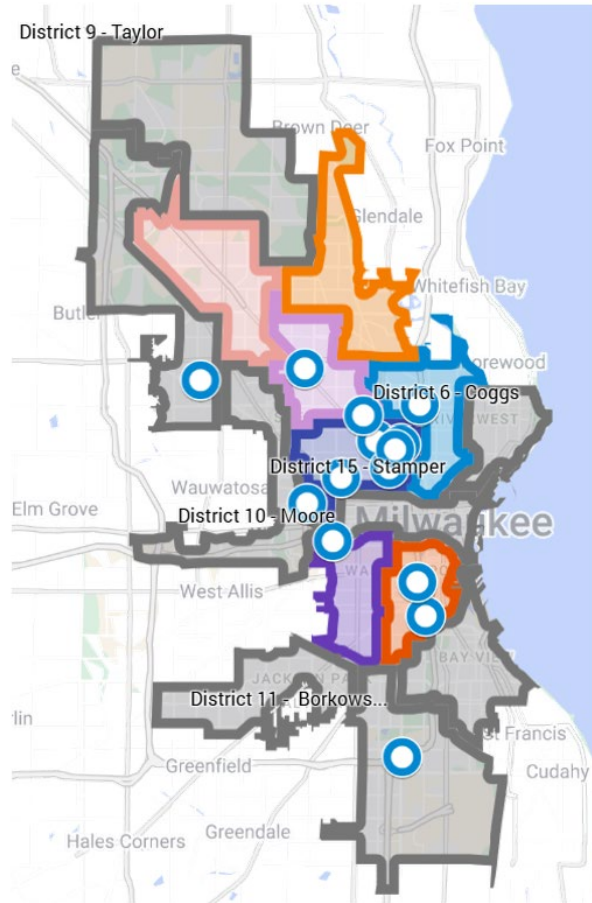
- Aiming to empower residents by **amplifying advocacy** for homeowners' rights and **encouraging community involvement** in housing policies.



2025 Council Expansion: Representing Missing Neighborhoods



2024 Existing Council Footprint



Amani, Borchert Field, Lindsay Heights, Nash Park, Martin Drive, Merrill Park, Mitchell West, Sherman Park, Silver City, Walker's Point and Washington Park

Purpose of the Council Expansion

- Foster community collaboration and **ensure that resident voices are integral to shaping CDA's housing policies.**
- **Advocate for resident needs** in affordable housing and community development while encouraging active participation to strengthen community ties.
- Review housing projects, **provide constructive feedback, and serve as a liaison** to collect resident input and disseminate important housing resources.



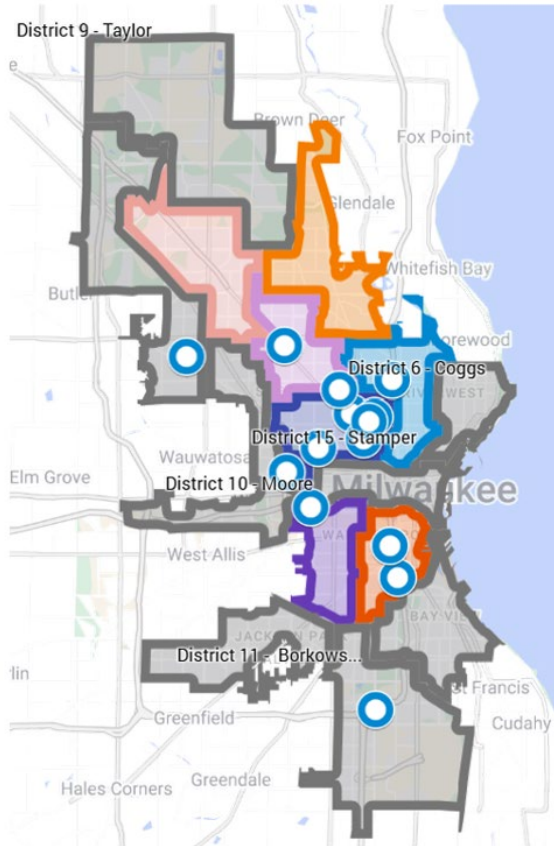
Resident Collaboration Quarterly Updates



- Resident Advisory Council on Housing (RACH)
- Recognizing Opportunities for Improvement in Resident Collaboration
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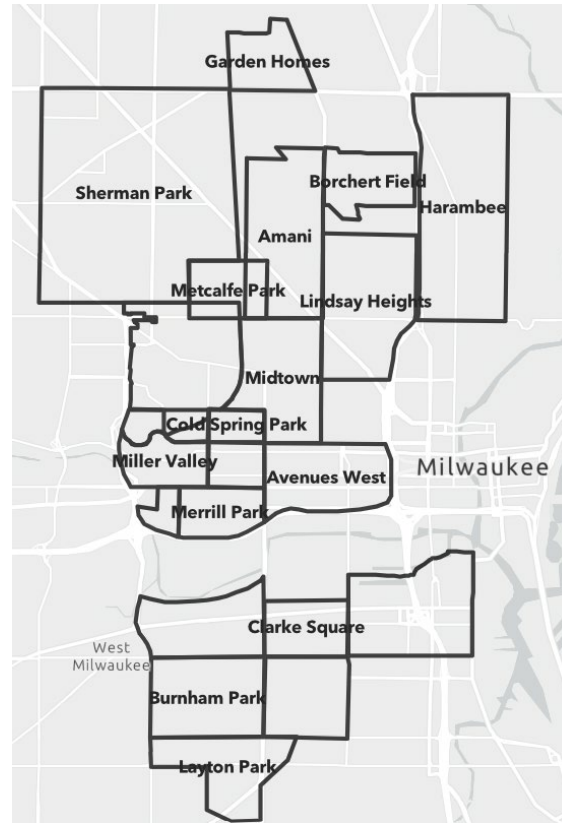


2024 Existing Council Footprint

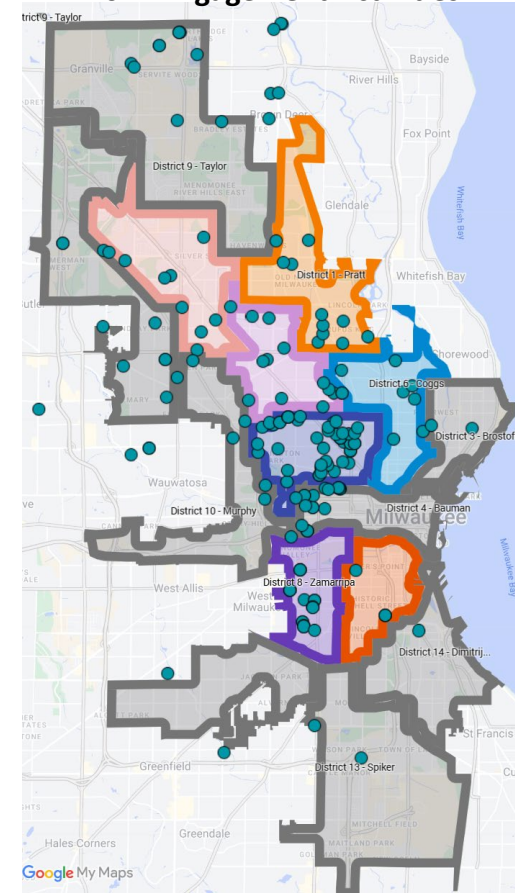


Amani, Borchert Field, Lindsay Heights, Nash Park, Martin Drive, Merrill Park, Mitchell West, Sherman Park, Silver City, Walker's Point and Washington Park

Neighborhoods



2024 Engagement Activities





Resident Collaboration Quarterly Updates



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- **2025 RACH Nomination Process**
- Pilot Program: Service Level Agreements with Resident-Led Organizations without Staffing
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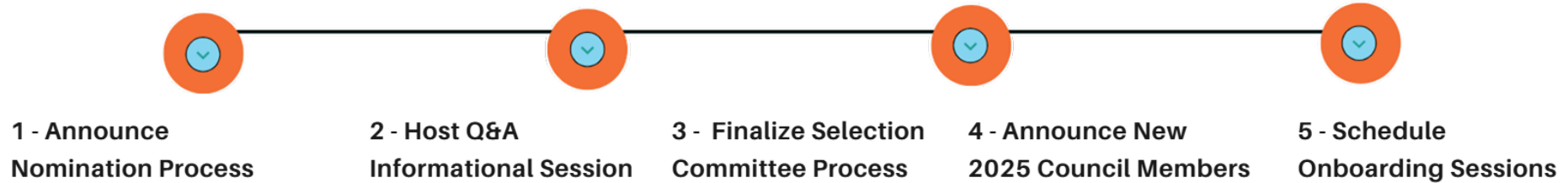


2025 Council Nomination: Nomination and Selection Process



Process to the Council

We're excited to invite enthusiastic residents to join us! Here's how you can take part in our nomination process in the upcoming year:



Goal: Support expanding to 6 new neighborhoods in 2025



2024 Self- Nomination Process

Allowed **14 residents to self-nomination** ensured that motivated individuals who genuinely care about their communities would be apart of the **inaugural council**.

2025 Self & Peer Nominations Process

In addition to self-nominations, the council will also accept peer nominations to **encourage community participation for a total of 20 members**. This process allows residents and organizations to nominate their peers, fostering a sense of collaboration and support within the community.



Resident Collaboration Quarterly Updates



- Resident Advisory Council on Housing (RACH)
- Recognizing Opportunities for Improvement in Resident Collaboration
- 2025 RACH Nomination Process
- **Pilot Program: Service Level Agreements with Resident-Led Organizations without Staffing**
- Engaging Residents on Vacant Lots



2025 Service Agreements: Expanding to Resident-Led Groups



Core Objectives

1. **Foster Collaboration:** Build partnerships to eliminate racial disparities in homeownership.
2. **Community Engagement:** Co-host meetings aimed at gathering input from at least 15-25 residents.
3. **Comprehensive Support:** Provide resources and assistance for successful community gatherings.

Compensation for Involvement

To support your engagement, the CDA will provide up to \$900:

- **Funding** for co-hosted meetings
- **Stipends** for residents attending meetings
- **Refreshments** and all necessary materials

We want to recognize your residents and appreciate your valuable contributions!

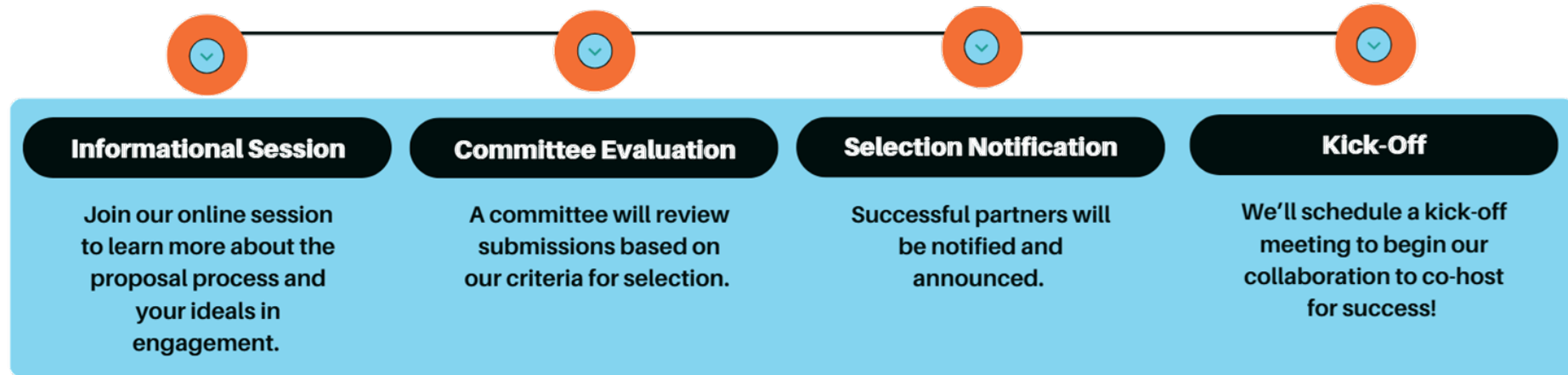


2025 Service Agreements: Expanding to Resident-Led Groups



Request for Proposal (RFP) Process to Expanding Engagement

We're looking for passionate Neighborhood/Resident-Led Groups to participate! Here's how to get involved in our RFP process in the new year:



Goal: Support up to 12 neighborhood/ resident-led groups in 2025






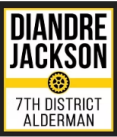
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- **Engaging Residents on Vacant Lots**



Home Plan Data Strategies Connect About Us Opportunities

Amani Homeownership Opportunities

(Upcoming New Construction Plans in the Amani Neighborhood)







WELCOME!!

We're excited to share this page as your go-to resource for staying connected to future Amani affordable housing projects. We are proud to collaborate with our partners and neighbors to promote the opportunity for you to become a future homeowner in Amani.

For more detailed information over the next two years. We look forward to working together to build a brighter future in our community!

Contact for information on Amani Homes
E-mail: info@housingplan.org



Legend

- City-Owned Vacant Lots
- Privately-Owned Vacant Lots
- Vacant Lots
- Neighborhoods

Join us in co-designing housing together!

Neighborhood	Amani
Total Vacant Lots	724
City-Owned Vacant Lots	592
Private-Owned Vacant Lots	132



1. RACH Council - Are there any residents that you would recommend we contact about the opportunity to join the Resident Advisory Council on Housing?
2. Additional Resident Led Groups - Are there any resident leaders or resident led organizations that you recommend we reach out to with the opportunity for additional resident collaboration?

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Building a Homeowner & Future Homeowner Bill of Rights

Johanna Jimenez

Policy & Advocacy Director



COMMUNITY
DEVELOPMENT
ALLIANCE





COMMUNITY
DEVELOPMENT
ALLIANCE



Why-Displacement harms all of us!





Where we are at now



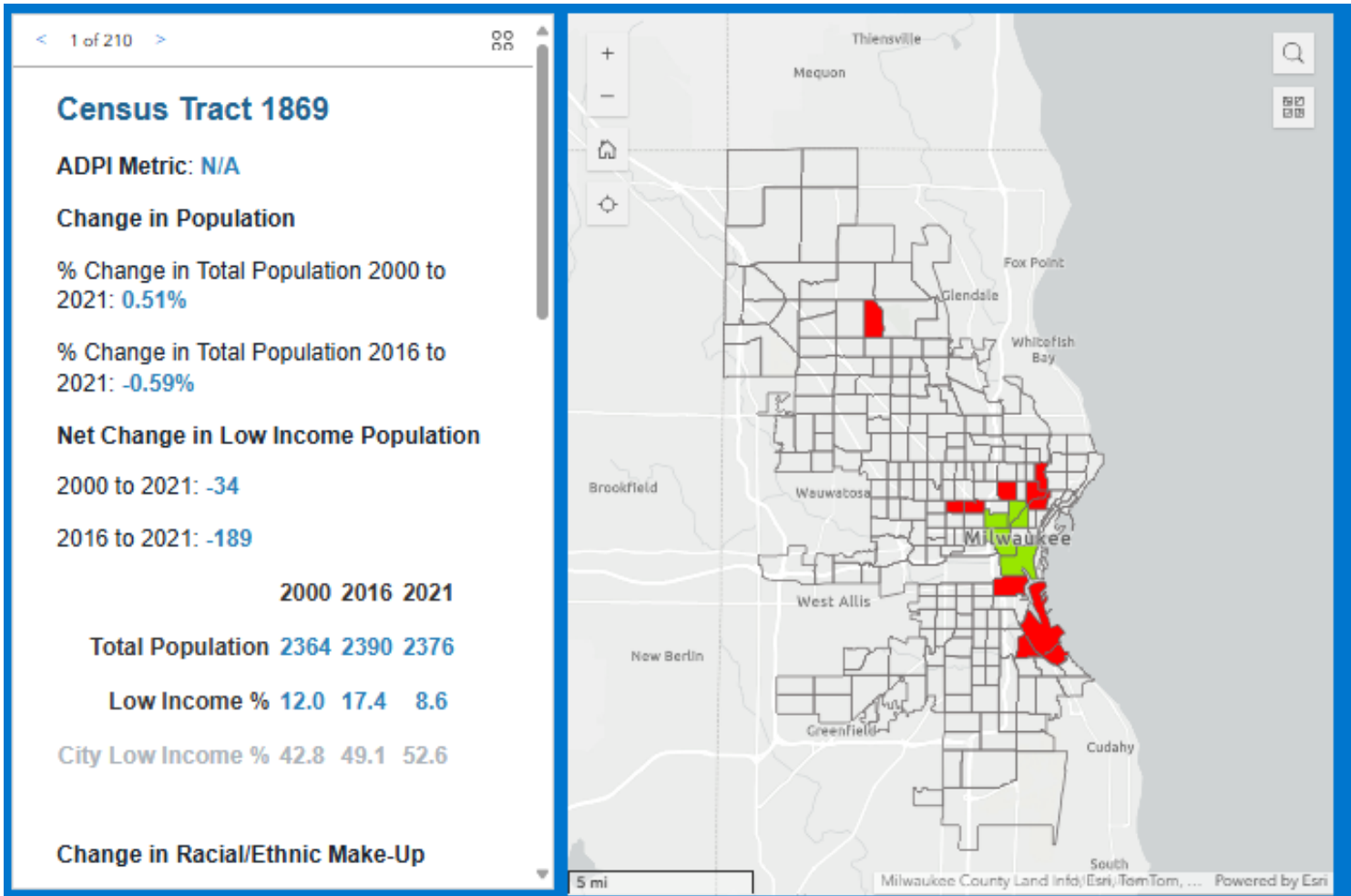
A Place in the Neighborhood

An Anti-Displacement Plan for Neighborhoods Surrounding Downtown Milwaukee



City of Milwaukee
Department of City Development

February 2018





How? Build a Homeowner & Future Homeowner Bill of Rights



1. Convening accomplices

- Collecting data, research, and best practices.
- Creating common definitions.
- Build the menu.

2. Prioritizing with residents

- Discussing the menu with RACH.
- Partnering with resident-based organizations to collaborate directly with residents.

3. Activate Allies

- Consistent structure to develop consensus on policy solutions.
- Recruit a larger group of allies willing to show up at hearings.



What are we doing about it?



Continue to collect information on data, research, and best practices.

Click on the image to access the presentation



GENTRIFICATION

DISPLACEMENT & LOSS OF COMMUNITY

Rising housing costs force long-time residents out

HISTORICAL & RACIAL CONTEXT

Reflects social stratification influenced by race and economic factors.

CULTURAL REPLACEMENT & EROSION

New investments cater to affluent newcomers, erasing original culture.

INACCESSIBILITY & EXCLUSION

Rising costs exclude low- and moderate-income groups.

ECONOMIC INEQUALITY & SOCIAL POWER

Wealthier individuals reshape neighborhoods, reflecting broader race and class dynamics.

TRANSFORMATION OF PHYSICAL & SOCIAL ENVIRONMENT

New infrastructure and businesses change the community landscape.

SEGREGATION

DIVISION & EXCLUSION

Intentional separation based on race, class, and other identities.

HISTORICAL & POLICY DRIVEN

Rooted in policies like redlining and systemic racism.

COMMUNITY IMPACT

Creates barriers to inclusion and understanding, leading to divided neighborhoods.

EMOTIONAL & SOCIAL CONSEQUENCES

Feeling unwanted and experiencing a sense of dread and a loss of community cohesion.

DISPLACEMENT

FORCED RELOCATION

Residents are pushed out due to rising costs and lack of affordable housing.

ECONOMIC & SOCIAL IMPACT

Loss of community networks and increased homelessness.

SYSTEMIC ISSUES

Driven by policies and market dynamics that favor profit over people.

EMOTIONAL TOLL

Feelings of loss, hopelessness, and sadness among displaced residents.

ABANDONMENT

NEGLECT & DISINVESTMENT

Communities left without necessary resources and support.

ECONOMIC DECLINE

Vacant properties and lack of investment lead to decay.

SOCIAL IMPACT

Loss of community cohesion and increased crime.

EMOTIONAL CONSEQUENCES

Feelings of helplessness, loneliness, and fear.

GROWTH

POSITIVE CHANGE

Community-centered investment and improvement.

EQUITABLE OPPORTUNITY

Ensuring benefits for all residents, not just newcomers.

ECONOMIC & SOCIAL DEVELOPMENT

Increased housing supply, employment opportunities, and vibrant communities.

SUSTAINABILITY

Focus on long-term, inclusive growth.

RACIAL EQUITY

EQUAL OPPORTUNITIES

Ensuring socioeconomic outcomes are not determined by race.

INCLUSION & BELONGING

Addressing historical exclusion and promoting diversity.

SYSTEMIC CHANGE

Redressing inequities through policies and initiatives.

COMMUNITY IMPACT

Increased homeownership and quality of life for marginalized groups.

DIVESTMENT

WITHDRAWAL OF RESOURCES

Lack of investment in key community components.

ECONOMIC DECLINE

Reduced opportunities and incentives for growth.

SOCIAL IMPACT

Increased crime and decreased population.

SYSTEMIC ISSUES

Driven by strategic decisions and policies that neglect certain areas.

POLICY

REGULATION & FRAMEWORK

Legal structures that shape community development.

INCLUSIVITY

Involving affected individuals in decision-making.

SYSTEMIC CHANGE

Addressing systemic racism and economic inequities.

COMMUNITY ENGAGEMENT

Collaboration between residents and policymakers.



What could be on the menu?



Homeowner & Future Homeowner BILL OF RIGHTS

DRAFT

a policy agenda for accomplices to advance racial equity in housing.



Existing homeowners and residents have the right to thrive in their homes without being displaced

- ▶ Keeping family and community networks intact is key to a thriving community.
- ▶ Factors that need to be addressed include: property taxes, insurance costs, utility costs, maintenance costs, and displacement that may be caused by the development of higher income housing.



Future Homeowners have the right to attain entry-level homes

- ▶ Attainable entry-level homes will allow future generations to live in the communities they love and enjoy the benefits of housing stability.
- ▶ Factors that need to be addressed include: prioritizing homes to homeowners rather than investors, prioritizing homes to current residents, and pricing homes so that they are attainable for families making \$25/hour or less.



Everyone has the right to attain safe, quality housing

- ▶ Abundant rental opportunities attainable at current incomes will allow families to enjoy the benefits of housing stability and save for homeownership.
- ▶ Factors that need to be addressed include: pricing rental homes so that they are attainable for families making \$15/hour or less, and holding landlords accountable for maintaining a safe, quality, energy efficient home.

NOTES



Future Homeowners have the right to attain entry-level homes

- ▶ Attainable entry-level homes will allow future generations to live in the communities they love and enjoy the benefits of housing stability.
- ▶ Factors that need to be addressed include: prioritizing homes to homeowners rather than investors, prioritizing homes to current residents, and pricing homes so that they are attainable for families making \$25/hour or less.

Example: a Tenant Opportunity to Purchase (TOPA)



COMMUNITY
DEVELOPMENT
ALLIANCE

Scan QR-Code to access the Detailed Summary of Policy Ideas.





Building the menu



Future Homeowners have the right to attain entry-level homes

Why is this Important: If future generations do not have attainable stable housing, those that can leave our community will leave, those who cannot leave will experience housing instability and the related damaging consequences.

Future homeowners will have a priority over investors

Policy Needed	Path to Adoption	Status	Pros	Cons	Notes
Tenant Opportunity to Purchase Act (TOPA) for Single-family and duplex	Local Ordinance	CDA prepared to move forward with support	more inventory for homeowners	administrative cost	
Landlords licensed and accountable for disruptions to neighbors	Change in statute that restricts local control of landlords	not active	landlord accountability	administrative cost, potential chilling of new rental units.	
Regulating short term rentals	City Ordinance for less than 7 days	not active	More inventory	Less return for investors	The Redress Movement
Limit predatory advertising and do not call list	Local Ordinance	CDA prepared to move forward with support	less predatory investing	enforcement cost, potential chilling of new rental units	
Wholesaler license and cooling off period	Need Legal opinion	not active	More inventory	Could chill sales	Need Legal opinion, see https://redressmovement.org/transitioning-gentrifying/
Anti-Speculation fees for vacant and abandoned property	Requires change to Uniformity Clause in State Constitution	Not active	More inventory	Could chill sales	See Georgia
Vacant Lot registry	Need Legal opinion	Not active	More inventory	Admin cost	Inclusionary, Low Opportunity - The Redress Movement
Limiting short-term rentals of homeowner inventory	City Ordinance, but may require state law change	not active	less disruption in neighborhoods	Less return for investors	Needs legal analysis
Landlords licensed and accountable for maintaining to homeownership standards	Change in statute XXX that restricts local control of landlords	not active	landlord accountability	administrative cost, potential chilling of new rental units.	

Click on the image to access the presentation





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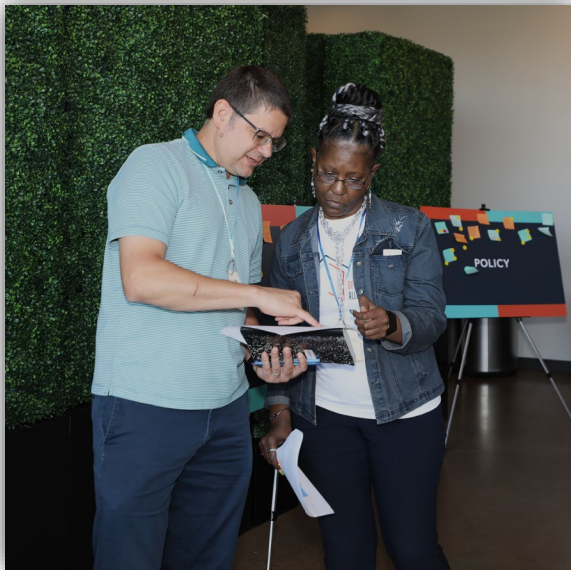
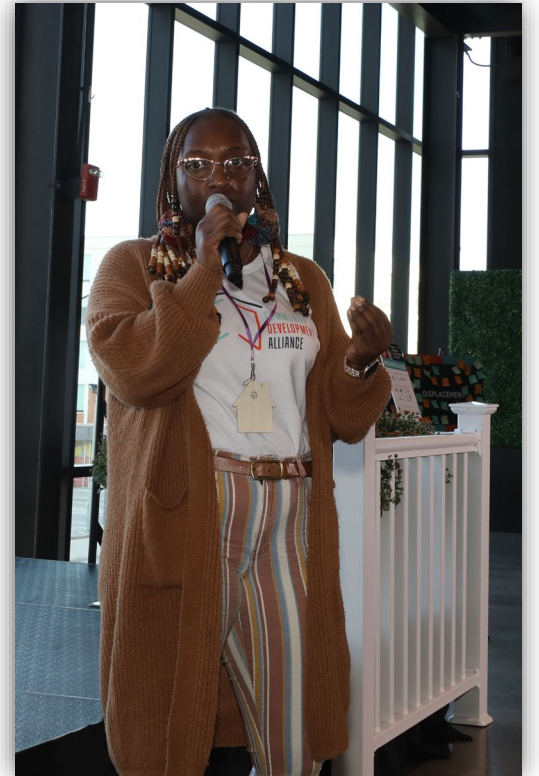
- Discussing the menu with RACH.
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3. Activate Allies

- Consistent structure to develop consensus on policy solutions.
- Recruit a larger group of allies willing to show up at hearings.



Discussing the menu with RACH





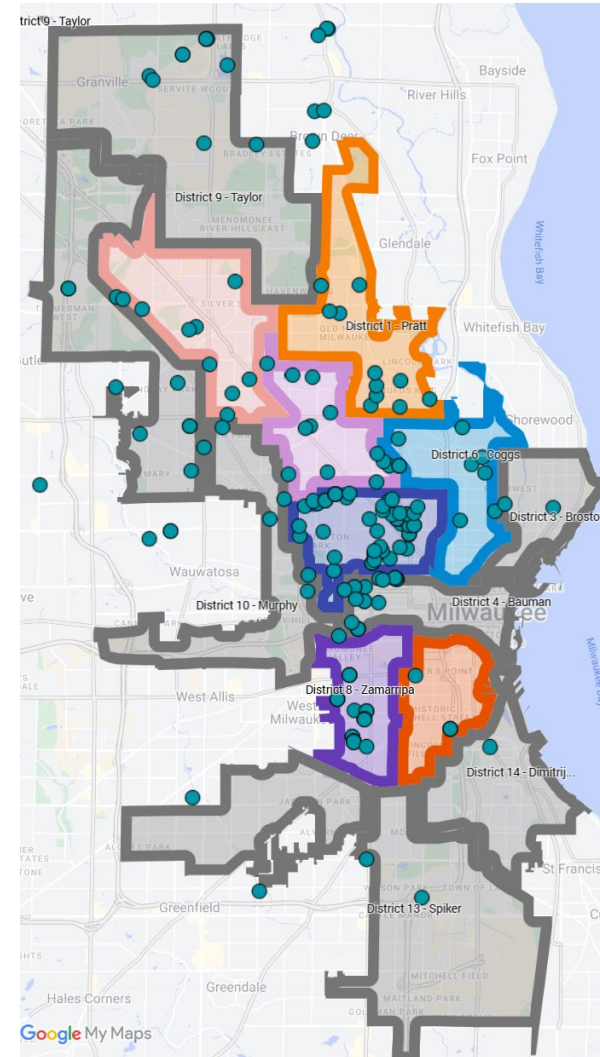
Partnering with resident-based organizations



2024 Activity

Directly connecting with residents.

- Comments or Concerns:
 - 1) Renter - "Simply being forced out because law makers are allowing landlords and outside investors to do as they please. Not Many jobs that will help you create stability."
Amani Resident
 - 2) Homeowner - "Tax increases are very concerning to me. I'm concerned if I'm going to be able to keep up."
Resident Council Member





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Create Consistent structure to develop consensus on policy solutions.



Milwaukee County – City Housing Committee

The County Board passed a resolution creating the council and it was signed by the County Executive in April. More information can be found:

<https://milwaukeecounty.legistar.com/View.ashx?M=F&ID=12709239&GUID=B4B20646-FDB7-4843-9DDA-DBA3A46CFF21>

The city passed a companion resolution:

[City of Milwaukee - File #: 231406 \(legistar.com\)](#)

Mission. The committee's focus to informally exchange information with, and promote dialogue among, housing advocates and other individuals with lived experiences related to housing security and governmental officials that effectuate programs. The committee may provide formal written recommendations to policy makers.

12/5/2025 Update: The Milwaukee County Committee on Health Equity, Human Needs and Strategic Planning met. Momentum is picking up. The County and City attorneys are finalizing an MOU to be executed. The expectations is that the committee should be up and running by the spring of 2025.



Next Steps - Call To Action



- ✓ Great but we need more people Especially for long term solution.
- ✓ Recruit a larger group of allies willing to show up at hearings.
- ✓ Continue to nurture the relationships with Alderpeople and County Supervisors and bridge any gaps in connections.



Next Steps



- Host quarterly events with engaged residents (RACH, and other resident led groups) to edit a draft Homeowner Bill of Rights.
- Collaborate with residents and other allies to prioritize which policy goals should be pursued first. Updates will be shared through a newly formed CDA Policy Council, through resident collaboration and quarterly all-Allies meetings.
- Recruiting and activating allies so 100 people can show up at upcoming policy hearings.



Plan and Mobilize



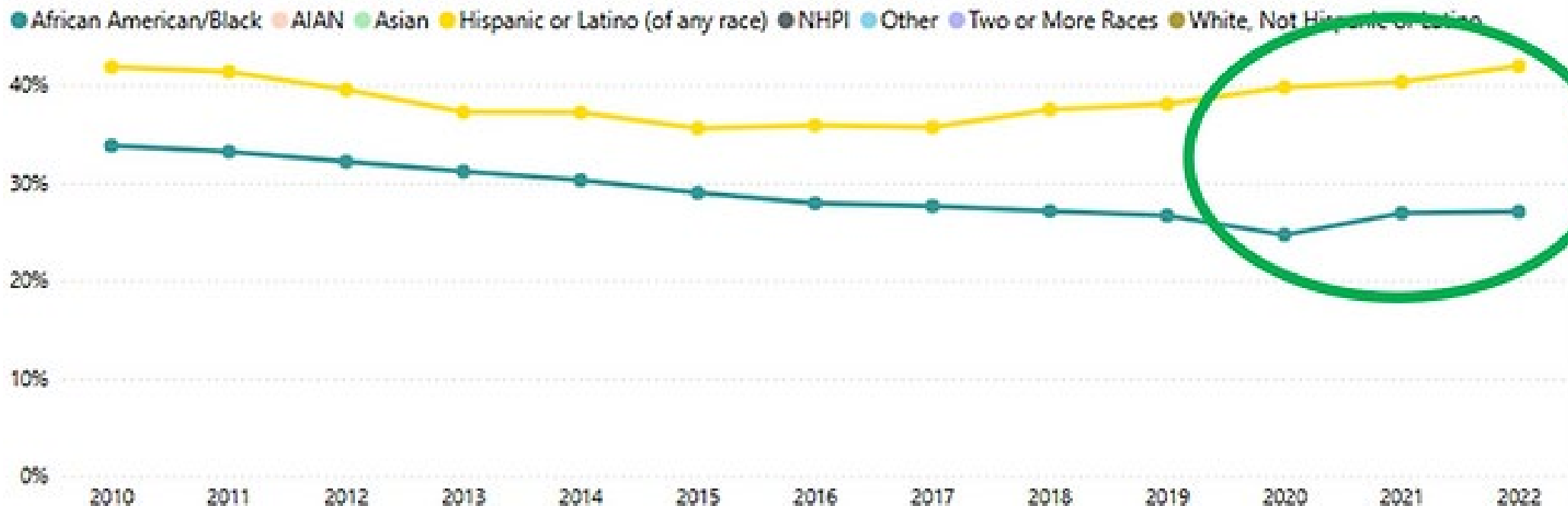
1. Would you be willing to support residents by testifying at public hearings for policies that favor homeowners over investors?
2. We don't know yet what policies we will be advocating for, how would you like to be involved in the process so you feel comfortable showing up when public hearings happen (e.g. notices, meetings, research, etc.)?
3. Are there any policies that you are actively lobbying on now, or willing to show up at a hearing if one occurred in the next 3 months?

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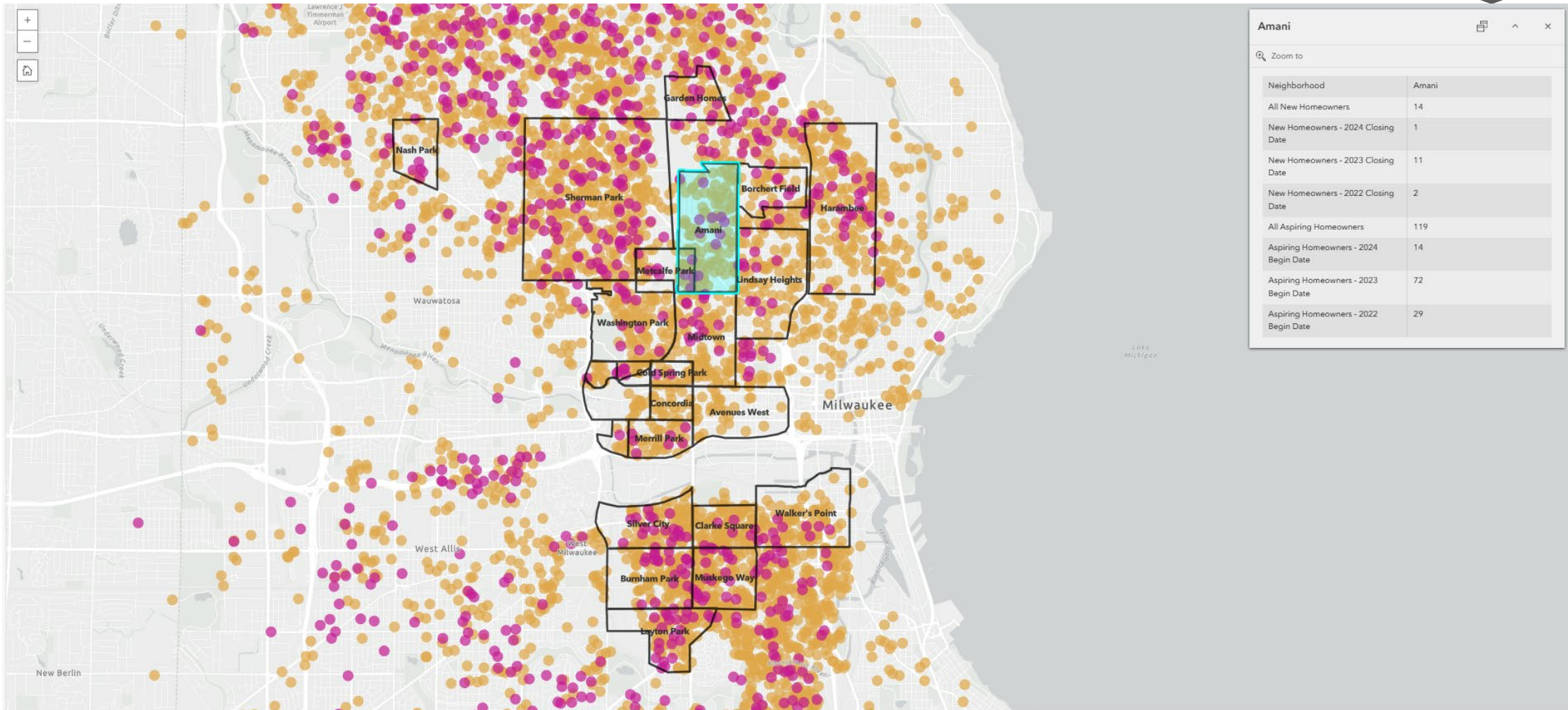
1ST INCREASE IN 15 YEARS

Since the adoption of the Collective Affordable Housing Plan, and the doubling of down payment assistance, we have seen the first increase in both the Black & Latino Homeownership rates in over 15 years.

Racial Disparities in Homeownership Rates Over Time



COLLECTIVE DATA UPGRADES



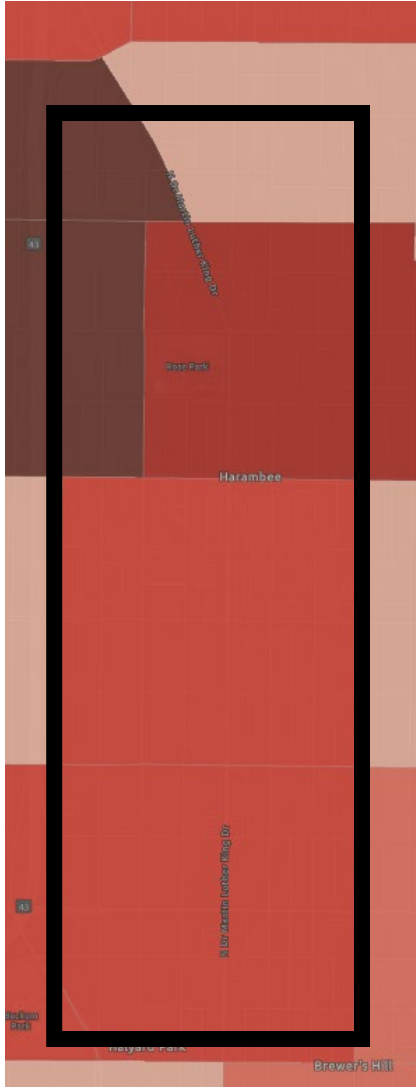
Milwaukee Homebuyer Counseling Data: May 2022 - April 2024

Based on data received from Acts Housing, Housing Resources Inc, and United Community Center
 Note: The data shown on this map has been masked to protect privacy. Data is not visible at the block level.
 Questions about this map or don't see your neighborhood? Please contact us at ideas@housingplan.org.



NEIGHBORHOOD HMDA DATA

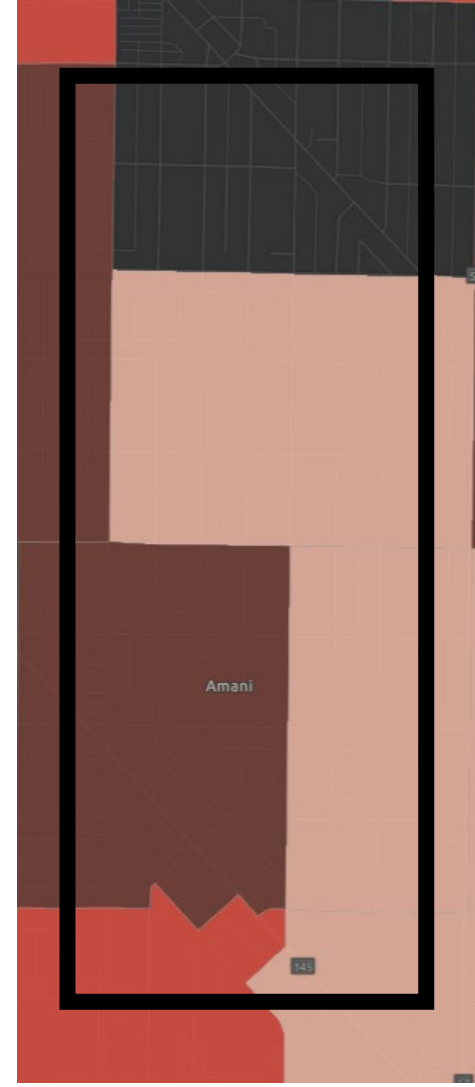
Harambee



Lindsay Heights



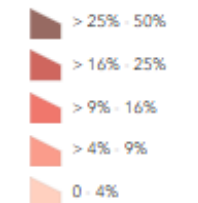
Amani



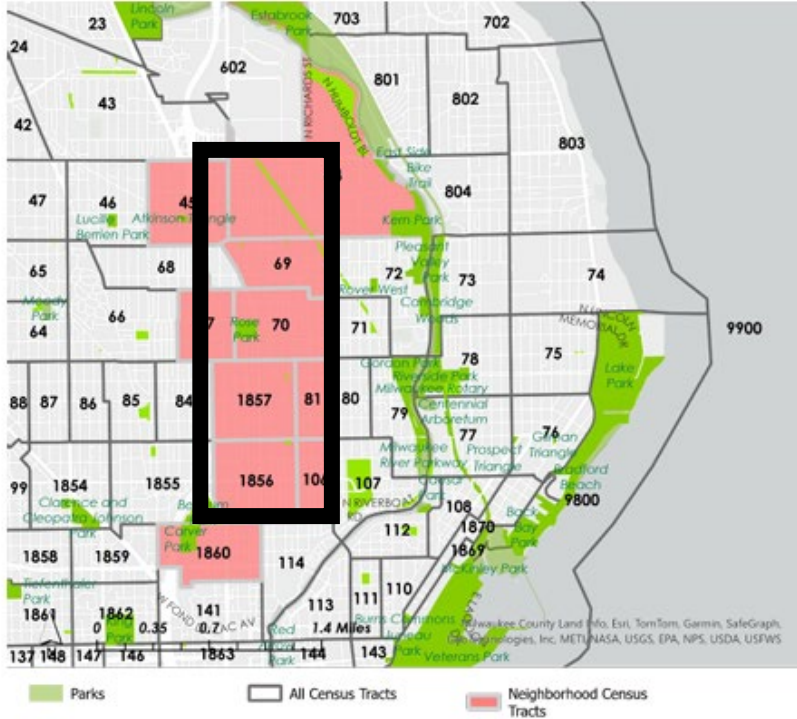
In some other neighborhoods there are so few properties for sale that no homeowners even apply for loans. In others there are denial rates of above 25%

Mortgage Application Denial Rate

Denial Rate



NEIGHBORHOOD CHANGE OVER TIME REPORTS



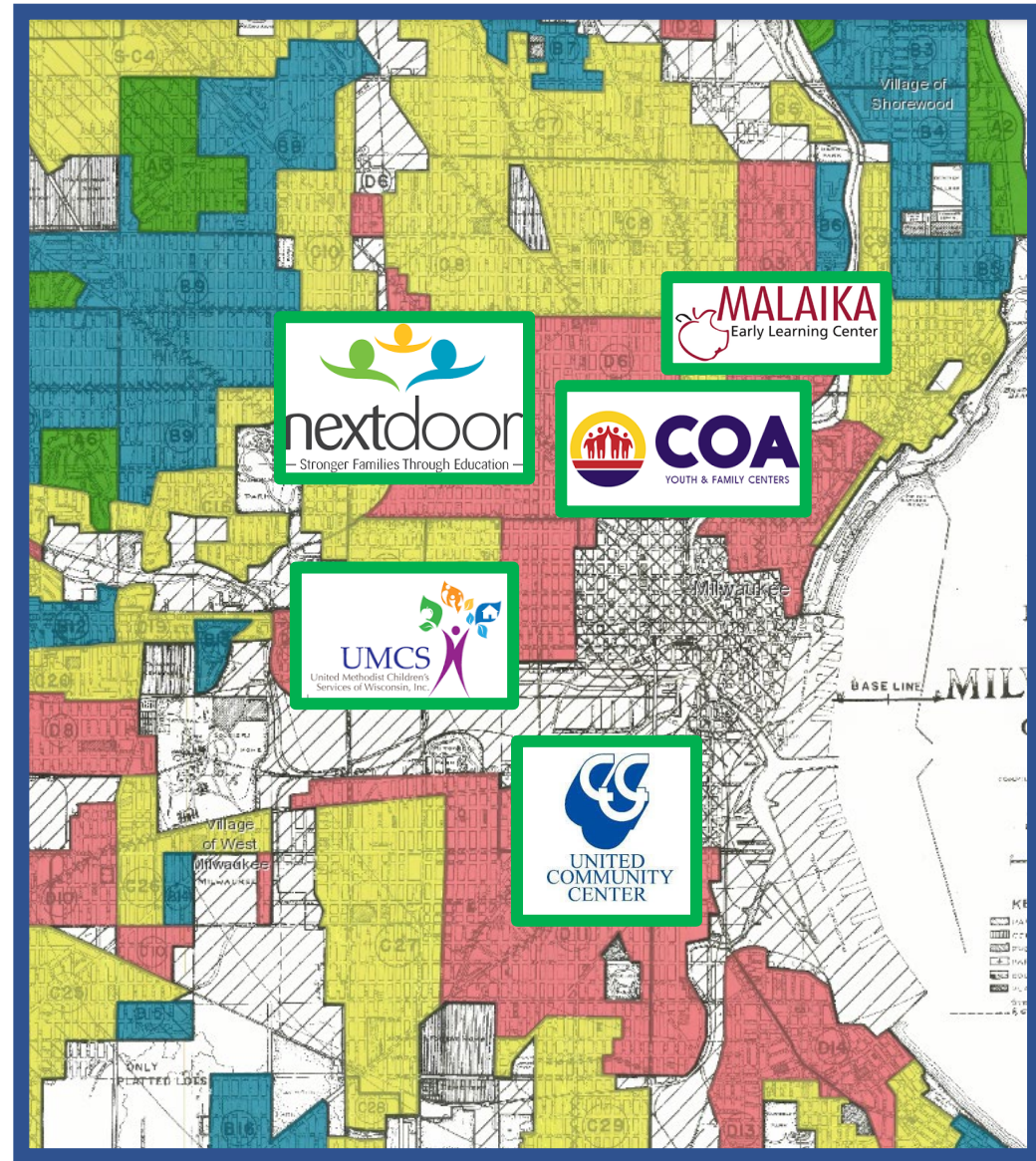
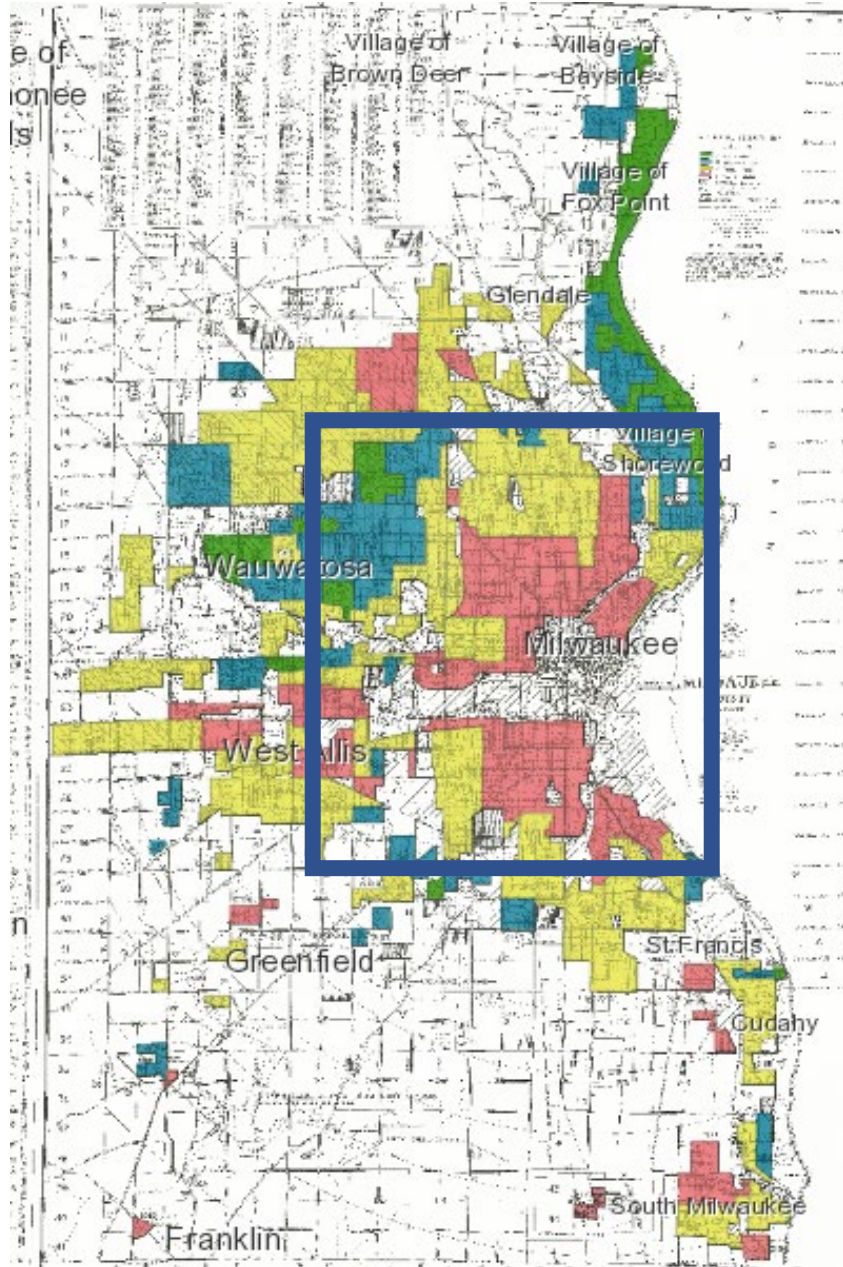
2012 to 2022 Change Overtime Summary

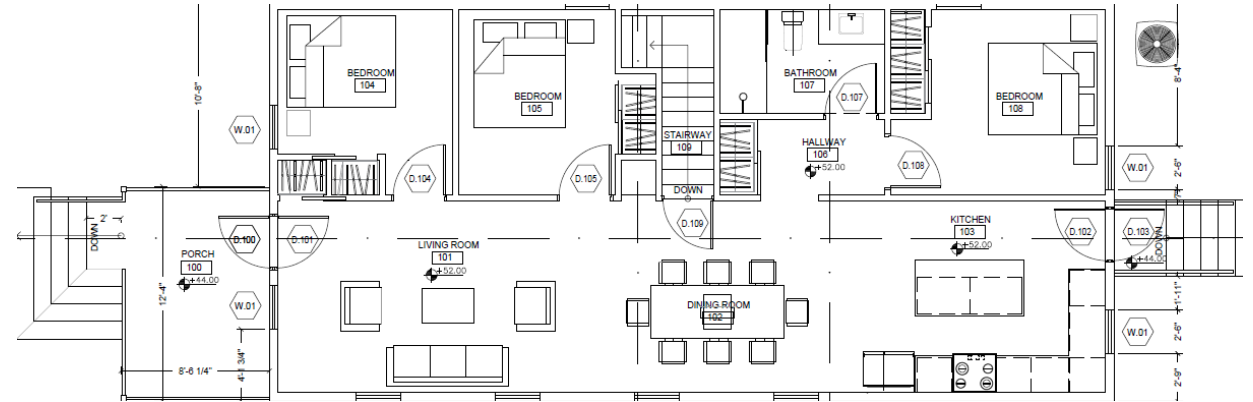
- Total population down from 21,325 to 18,336
- Total housing units had dropped by about 500 units
- % of Black families decreased from 78.4% to 71.5%
- Those living in poverty decreased from 10,122 to 6,203. This could be a sign of both abandonment and displacement.
- Those driving to work increased by nearly 30%, while those using public transportation dropped by nearly 50%. This could be a sign of divestment in public transportation.

Harambee Neighborhood

Change Over Time Report | Created October 2024



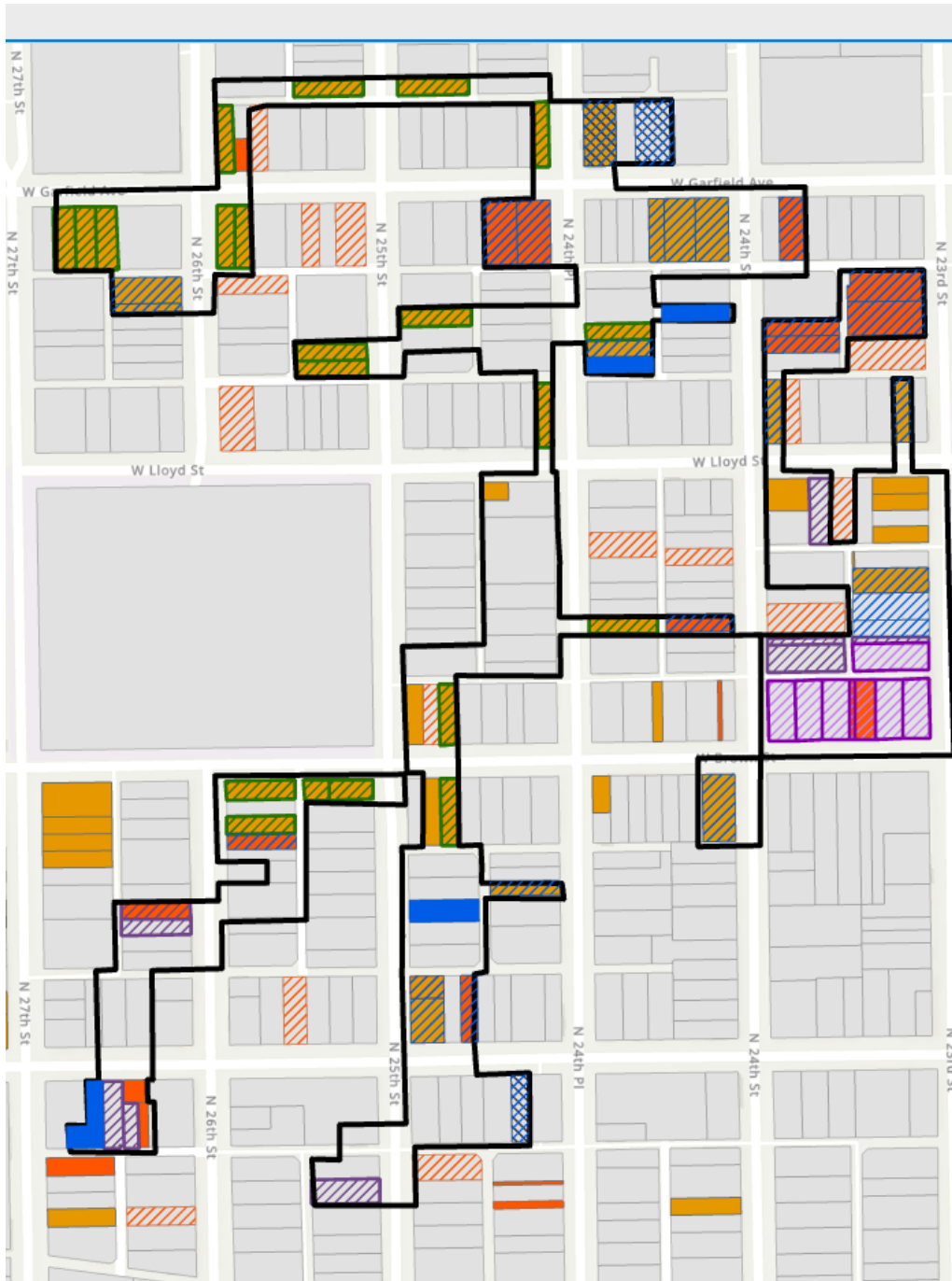




Application available at housingplan.org

FIRST HOME SOLD





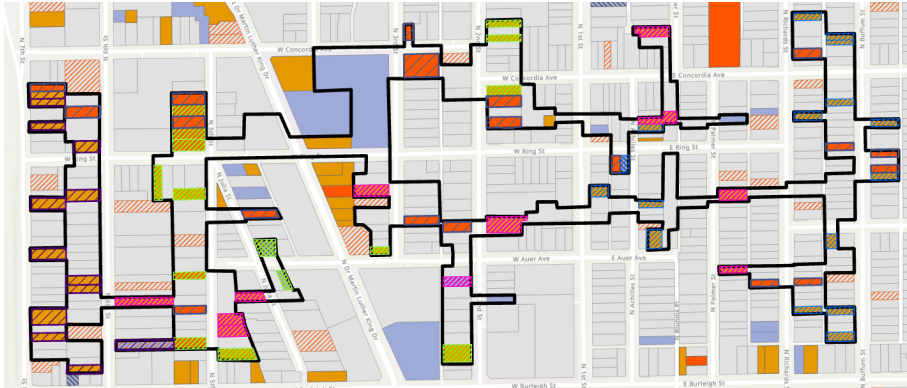
King Park/Mid-Town Coordinated Backbone TID

\$2.6 Million Raised!



Harambee Coordinated Backbone TID

5.0 million/year needed



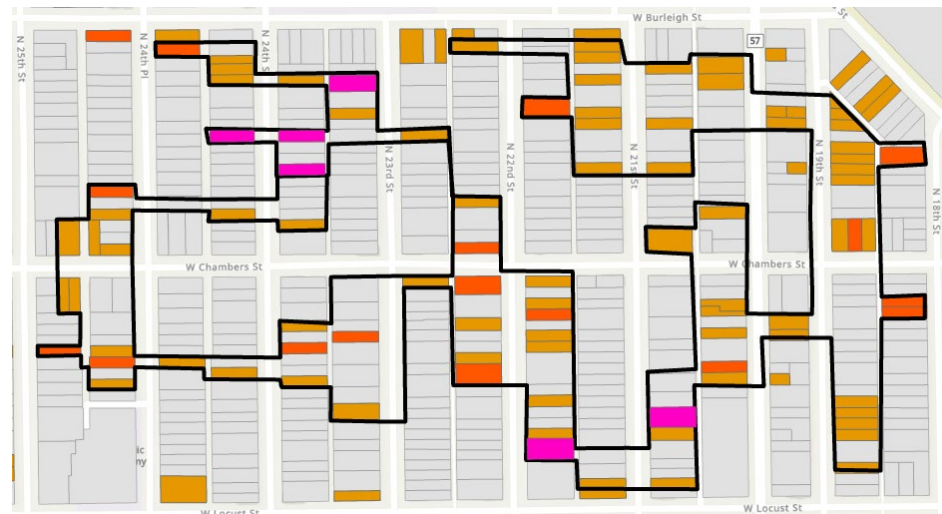
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Amani Backbone TIDs

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advancing racial equity by providing a quality affordable home for every Milwaukeean



**Section 8:
Voucher to
Homeownership**

Project Charter

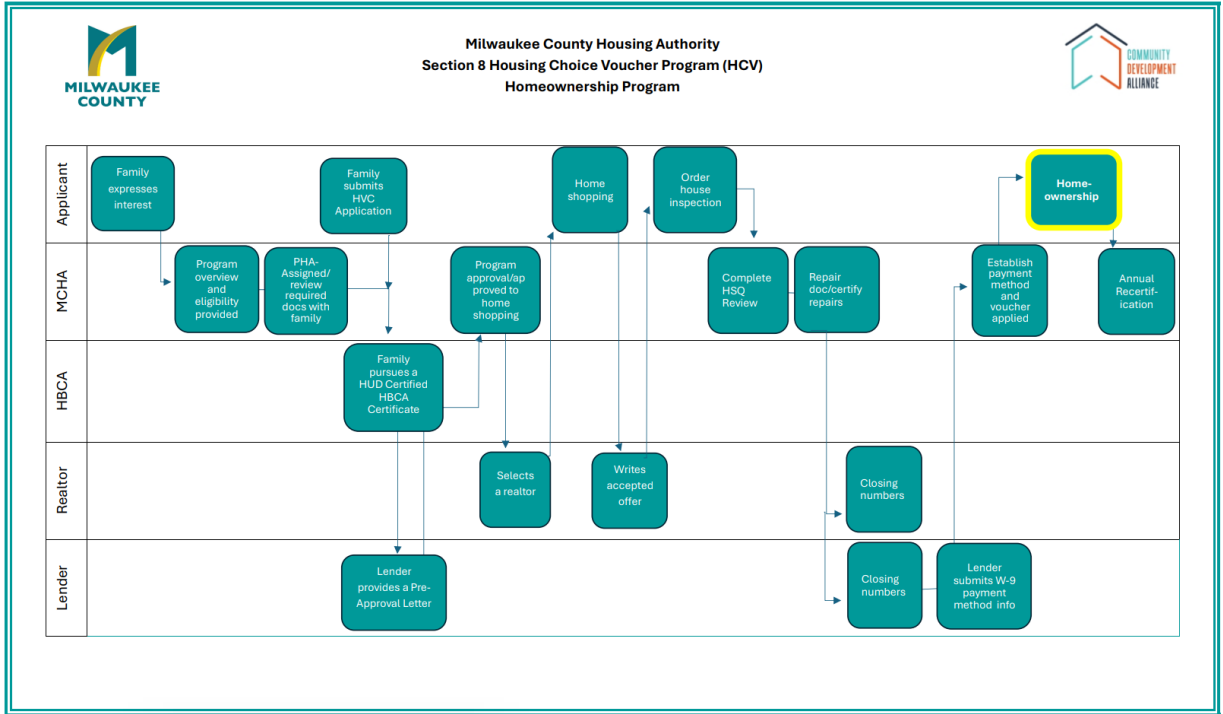
Community Development Alliance
Milwaukee, Wisconsin
July 2024

Project Overview. By September 30, 2024—CDA will develop (1) a streamlined transactional model for the Section 8 to Homeownership Program at Milwaukee County; this model will be memorialized as draft procedure in the format of the Milwaukee County Administrative Manual of Operating Procedures (AMOP); and (2) a repository of documents instrumental to the operation of the Section 8 to Homeownership Program at Milwaukee County.

Project Background. Milwaukee County is committed to achieving racial equity and driving change to become the healthiest County in Wisconsin. The Housing Division, within the Department of Health and Human Services, supports residents in accessing and maintaining sustainable and safe housing through the implementation of programs developed to address neighborhood and housing insecurity (a key domain in the Social Determinants of Health framework). Milwaukee County's strategic goal of dismantling barriers to diverse and inclusive communities is directly correlated to the vision of the Community Development Alliance (CDA).

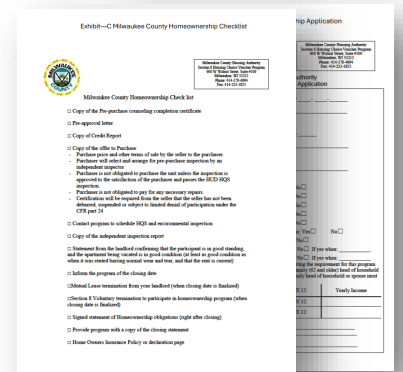
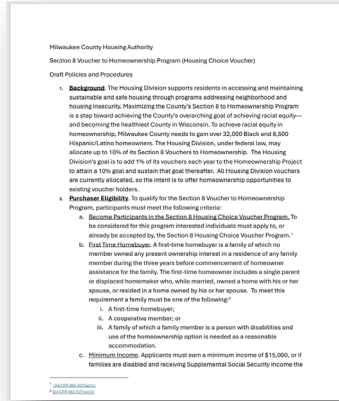


Homeownership is the cornerstone of developing inclusive communities. The resurrection of the County's Section 8 to Homeownership Program, is a noteworthy step toward actualizing the County's strategic goal and ultimately the County's vision.



Deliverables:

- Transactional Model Development
- Repository of Documents and Artifacts
- Draft Administrative Plan Document



advancing racial equity by providing a quality affordable home for every Milwaukeean

An Example of LIHTC Maturity to Homeownership

Project Overview. Each year there are over 2,000 families that enroll in homebuyer counseling, but only 600 of them receive homes. A primary barrier to purchasing a home is the lack of inventory. Hundreds of single-family homes were built in the 2000s using Low Income Housing Tax Credits (LIHTC), which require a 15-year rental period. This rental requirement has expired, and these homes will soon be available inventory for aspiring homeowners to purchase. However, the first few transactions have been done on an ad hoc basis and have utilized an unsustainable amount of resources from various organizations.

By September 30, 2024—CDA, with the support of other allies, will develop a Transactional Model for the conversion of LIHTC homes to homeownership opportunities. Specifically, CDA will (1) draft a process that outlines the Transactional Model, (2) create a repository of existing LIHTC project partner documents that are needed for the first Transactional Model, (3) create a repository of corresponding MOUs and other documents to execute future Transactional Models. The project will be successful if the Transactional Model is able to expedite the number of homes being purchased as part of the Metcalfe Park Homeownership Initiative and subsequent transactions thereafter. These efforts will be completed via collaboration between a developer(s), HBC agencies, relevant municipalities, community partners and neighborhood organizations, and WHEDA.



- 26 Matured Units
- 4 Sold Units

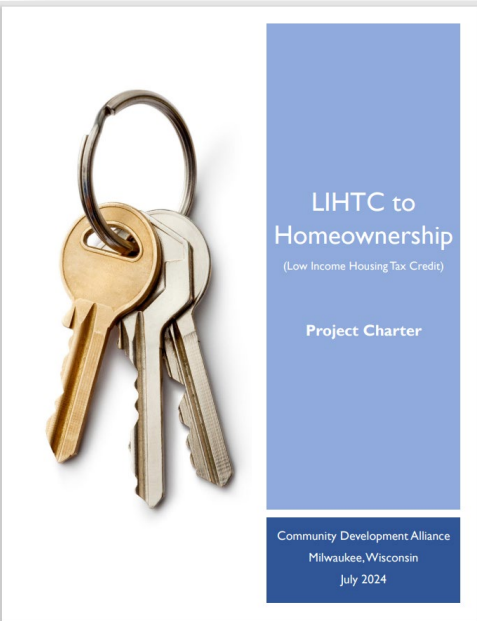
- After 15 Years, Tax Credits Mature
- Tenants Have Right to First Refusal
- Housing Must Stay Affordable
- Nearly 1,000 Units (Matured/Maturing)

Opportunity:

- Decreased Housing Cost
- Building Equity
- Housing Stability
- Community Cohesion/Growth

Deliverables:

- Transactional Model Development
- Repository of Documents and Artifacts
- Draft Transaction Plan



- I. Resident Council Update
- II. Homeowner & Future Homeowner Bill of Rights Update
- III. Project Updates
- IV. What's Next

I. Resident Collaboration

- RACH Nominations – contact cordella@housingplan.org
- Expanding Resident Led Groups Pilot Project – contact Cordella

II. Policy

- Interested in attending hearings – contact johanna@housingplan.org

III. Project Funding

- Interested in funding a Project – contact teig@housingplan.org

IV. Sign up for Next Year's Meetings – next newsletter

1. How would you rate today's CDA Meeting?
2. How likely are you to recommend CDA to other allies?
3. What topics or updates would you like to see in future meetings?
4. Any final thoughts?